Manulife | Chinabank
LIFE ASSURANCE CORPORATION

How do you *protect* the people who help your business succeed?

Support your employees and their families with protection that goes beyond the workplace.

MCBL Secure Pinoy Group Life Care

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Protecting your employees means protecting the people who count on them, too.

Behind every employee are loved ones who rely on their care, support, and income. **MCBL Secure Pinoy Group Life Care** helps provide financial protection for those who depend on them when it matters most, giving employees added peace of mind.

MCBL Secure Pinoy Group Life Care is an employee benefit solution designed for businesses with 5 to 200 actively-at-work employees in office-based, clerical, administrative, and other eligible non-hazardous occupations. Through flexible coverage options, pre-approved rate, and a simple enrollment process, it helps employers provide valuable financial protection for their employees and the loved ones who depend on them.

Basic Plan

Death Benefit

Upon the insured employee's death, the designated beneficiary will receive the applicable death benefit under the Policy to help ease the financial impact of the loss and provide financial support during a difficult time.

Accidental Death, Dismemberment and Disablement (ADD&D) Benefit

Provides an additional benefit in the event of accidental death or covered accidental injuries resulting in permanent disability, dismemberment, or loss of sight.

Total and Permanent Disability (TPD) Benefit

A lump-sum benefit equivalent to the death benefit may be paid if the insured employee remains totally and permanently disabled for six (6) consecutive months and meets the applicable requirements and definition of Total and Permanent Disability under the Policy.

Family Assistance Benefit (FAB)

Upon receipt of satisfactory proof of the insured employee's death, MCBL will pay the beneficiary an amount equal to 10% of the Basic Plan Sum Assured to help address immediate financial needs following the insured's passing.

Optional Riders

Hospital Income Benefit (HIB)

Provides a daily hospital cash benefit for each day of covered hospital confinement, for up to a maximum of thirty-one (31) days per confinement.

Accidental Medical Reimbursement (AMR) Benefit

If the insured employee receives medical treatment from a physician or is hospitalized due to an injury resulting from an accident within thirty (30) days from the date of the accident, MCBL will reimburse covered medical expenses incurred, up to 10% of the Basic Plan Sum Assured.

Cancer Benefit

If the insured employee is diagnosed with a covered cancer after the applicable waiting period of ninety (90) days from the effective date of coverage, MCBL will pay the applicable benefit amount to help manage expenses associated with treatment and recovery.

Find the right level of protection for your workforce. Choose from flexible plan options designed to help meet the needs of your employees while fitting your business budget, with easy enrollment and no individual underwriting or medical exam required.

Basic Plan

Basic Plan[1]	100,000	200,000	300,000	400,000	500,000	800,000	1,000,000
Age Bracket	**Annual Premium per head**						
18 – 30	640	1,270	1,880	2,470	3,040	4,780	5,940
31 – 40	650	1,270	1,880	2,480	3,060	4,800	5,970
41 – 50	1,220	2,400	3,550	4,670	5,760	8,970	11,220
51 – 59	2,780	5,530	8,240	10,940	13,600	21,540	26,920
60 – 64[2]	4,350	8,580	12,810	17,040	21,270	34,020	42,530

Optional Riders

Hospital Income Benefit	500/day	600/day	700/day	900/day	1,000/day	1,600/day	2,000/day
Age Bracket	**Annual Premium per head**						
18 – 30	750	890	1,040	1,340	1,490	2,380	2,970
31 – 40	1,350	1,620	1,890	2,430	2,700	4,310	5,390
41 – 50	2,080	2,490	2,900	3,730	4,150	6,630	8,290
51 – 59[3]	2,850	3,420	3,990	5,130	5,700	9,120	11,400

Accidental Medical Reimbursement Benefit	10,000	20,000	30,000	40,000	50,000	80,000	100,000
Age Bracket	**Annual Premium per head**						
18 – 64	190	370	560	740	920	1,460	1,820

Cancer Benefit	100,000	200,000	300,000	400,000	500,000	800,000	1,000,000
Age Bracket	**Annual Premium per head**						
18 – 30	160	320	470	630	790	1,260	1,570
31 – 40	530	1,050	1,570	2,090	2,620	4,180	5,230
41 – 50	1,390	2,780	4,170	5,560	6,950	11,110	13,890
51 – 55[4]	2,750	5,500	8,250	10,990	13,740	21,980	27,470

[1] The Basic Plan includes Life Insurance, Accidental Death, Dismemberment and Disablement (ADD&D), Total and Permanent Disability (TPD), and Family Assistance Benefit (FAB) coverage.
[2] Individuals aged 6 and above are not eligible for Total and Permanent Disability (TPD) Benefit coverage. Rates shown for these individuals exclude the TPD Benefit.
[3] Individuals aged 60 and above are not eligible for Hospital Income Benefit (HIB) coverage.ww
[4] Individuals aged 56 and above are not eligible for Cancer Benefit coverage.

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About Manulife China Bank Life Assurance Corporation

Manulife China Bank Life Assurance Corporation (MCBL) is a strategic alliance between Manulife Philippines and China Banking Corporation (China Bank). It provides a wide range of innovative insurance products and services to customers of China Bank as well as the bank's thrift arm China Bank Savings. MCBL aims to ensure that every client receives holistic life, health, and wealth solutions to address his or her individual needs.

Since opening in October 2007, the company has grown into a business of significance for both Manulife and China Bank. The two strengthened their partnership further in 2014 when China Bank raised its equity stake in MCBL to 40%.

MCBL is setting its sights on its next growth phase and reaffirming its mission to be the biggest, most professional bancassurance company in the industry that delivers extraordinary customer experience.

Speak with a Financial Sales Associate at any China Bank or China Bank Savings branch near you to know more.

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China Bank Savings
A subsidiary of China Banking Corporation

Manulife | Chinabank
LIFE ASSURANCE CORPORATION

7th Floor NEX Tower,
6786 Ayala Avenue
Makati City, 1229 Philippines

(+632) 8884 7000

phcustomercare@manulife.com

www.manulifechinabank.com.ph

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