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LIFE ASSURANCE CORPORATION

When your employees take care of the job, who *takes care* of them?

Protect your employees and the families who count on them every day.

MCBL Secure Pinoy Group Life Care Plus

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Because some jobs carry greater risks, protection matters even more.

Your employees help keep your business moving, often in higher-risk roles. **MCBL Secure Pinoy Group Life Care Plus** helps provide financial protection for the loved ones who depend on them and demonstrates your commitment to employee well-being beyond the workplace.

MCBL Secure Pinoy Group Life Care Plus is an employee benefit solution designed for businesses with 5 to 200 actively-at-work employees in higher-risk occupations, such as construction, manufacturing, transportation, logistics, retail, and service industries. With flexible coverage options, pre-approved rates, 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.

Disclaimer: Benefits are subject to terms, conditions, limitations, and exclusions of the Policy Contract. Eligibility and benefit payment are subject to policy provisions and claims requirements.

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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	980	1,940	2,870	3,770	4,650	7,350	9,160
31 – 40	990	1,950	2,880	3,790	4,670	7,390	9,200
41 – 50	1,840	3,570	5,290	7,020	8,740	13,920	17,380
51 - 59	4,190	8,260	12,320	16,390	20,460	32,740	40,920
60 – 64[2]	6,510	12,910	19,310	25,520	31,900	51,040	63,790

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	1,490	1,780	2,080	2,680	2,970	4,750	5,940
31 – 40	2,700	3,240	3,770	4,850	5,390	8,620	10,780
41 – 50	4,150	4,970	5,800	7,460	8,290	13,260	16,570
51 – 59[3]	5,700	6,840	7,980	10,260	11,400	18,240	22,800

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	380	740	1,110	1,470	1,830	2,910	3,630

[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 60 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.

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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
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