

In a world that never stands still, how do you stay *financially secure*—and create a legacy that lasts?



MCBL Legacy Secure

Where will *better* take you™



True protection
isn't just about
keeping you
safe today—it's
about building
a *legacy* that
secures every
dream your
family holds.

Discover how your life today—and the future you're building—can thrive with *protection* that stays strong for life.

With **MCBL Legacy Secure**, get lifelong protection and guaranteed cash benefits—so you can enjoy peace of mind today, confidence for every milestone ahead, and a legacy that lasts.



Guaranteed Life Insurance **Coverage until age 100**

Keep your family's financial future safe, even when the unexpected happens—with benefits equivalent to 200% of your face amount.



Guaranteed Maturity Benefit

Celebrate a life well-lived with a guaranteed lump sum at maturity—giving you or your family a lasting financial resource for life's important needs.



Guaranteed Cash Payouts

Receive regular cash benefits starting at the end of your 10th policy year, giving you the flexibility to manage expenses or create meaningful experiences at life's important milestones..

Non-Guaranteed Dividends

Earn potential additional earnings to boost your savings.

Customizable Optional Riders

Get extra coverage for hospitalization, critical illness, or accidents for more comprehensive protection.

Cash Value

Grow a portion of your premium into savings you can access when needed.

Flexible Payment Terms

Choose payment options that suit your financial needs and capabilities.

Non-Forfeiture Options

Preserve your policy's remaining cash value when you choose to stop payments.

Protect what matters most—today and for every milestone ahead.

Let's create a plan that fits your priorities, keeps you financially secure, and helps you build a legacy that endures for generations.



**Charles, 48,
is a successful
businessman.**

He's focused on preserving his wealth, expanding his portfolio through meaningful ventures, and ensuring his achievements create a lasting legacy for the next generation.

Charles' Benefits with MCBL Legacy Secure

PHP 10 million death benefit until **age 100** should the unexpected happen

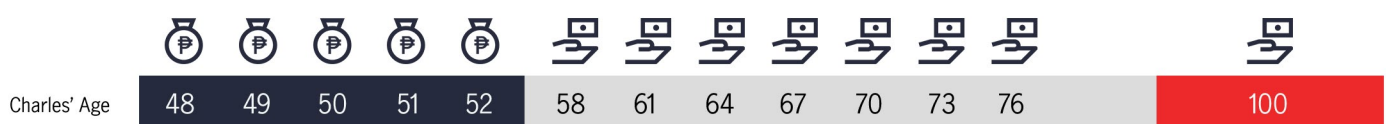
Equal to 200% of his Basic Coverage

PHP 7 million total cash payouts or PHP 500,000 every 3 years until age 100

*Equal to 10% of his Basic Coverage
(P500k x 14 payouts)*

PHP 10 million lump-sum cash benefit when he reaches age 100

Equal to 200% of his Basic Coverage



PHP 1,600,900 annual payment for 5 years or total of PHP 8,004,500.

NOTE: The examples are for illustrative purposes only. Terms and conditions of the policy apply.

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 (CBS). 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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Disclaimer: This material contains only a brief description of the product. The complete terms and conditions are found in the Policy contract. In the event of conflict between this material and the Policy, the Policy contract shall prevail.

This is not a deposit product. Earnings are not assured, and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.



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