

GoalReady ka na ba?

Plan the future you want today
with MCBL GoalReady.



MCBL GoalReady



With all the possibilities ahead, how do you shape the future you envision? It starts with the choices you make, so take the first step!

Plan the future you want today with **MCBL GoalReady**.

MCBL GoalReady is a smart and affordable life and savings plan combining insurance protection with investment benefits.

Take control of your future with goal-based payments, grow your wealth through our expertly managed global and local funds, and get better value for your investment over time.

Whether you're preparing for retirement, securing your child's education, or pursuing your personal passions, MCBL GoalReady helps you build a better, more confident tomorrow—starting today.

Why choose MCBL GoalReady?



Protect your goals with **life insurance coverage**

Stay secured in your journey with life insurance coverage up to age 99*. Add optional health and protection riders to safeguard your savings in case of hospitalization or disability—so your goals stay within reach, no matter what.

*Until age 99 or until your fund value is depleted.



Grow your savings with **long-term bonus**

The longer you save, the more you earn. Enjoy a **1.75%* loyalty bonus** on your fund value from policy years 6 to 10, with continued bonuses starting in year 11 and beyond.

*Get a 1.75% bonus on your fund value from the end of the 6th policy year to the 10th year. From policy year 11 onwards, get a 0.75% bonus on your fund value.

NOTE: This bonus is subject to certain conditions. Illustration is based on the first 20 policy year for different proposals for Regular Pay variant 1 and based on the estimates in proposals gathered from competitors.

Sample calculation for the first 20 years of your plan:





Boost your earning potential with diverse investment options

Choose from a wide range of **high-performing global and local funds** tailored to your goals and risk appetite. Our expertly managed funds help you make the most of your money’s growth potential.

PORTFOLIO HORIZON (HIGH RISK)		PORTFOLIO BALANCE (MEDIUM RISK)		PORTFOLIO SECURE (LOW RISK)
50%	50%	25%	75%	100%
Peso Global Multi-Asset Income Fund	Peso Global Market Leaders Fund	Peso Secure Fund	Peso Global Multi-Asset Income Fund	Peso Secure Fund
For Aggressive Investors who can afford to absorb loss due to market fluctuations, a portfolio with assets to support wealth accumulation may be appropriate.		For Moderate Investors who can afford to invest in risky and secure assets with moderate risk exposure, a portfolio with moderate returns which balances profits and losses may be appropriate.		For Conservative Investors who can afford to absorb minimal losses, a portfolio with low returns and low volatility, emphasizing capital preservation may be appropriate.



Start your journey with flexible, **goal-based payments**

Choose a payment duration that fits your lifestyle—whether it’s **5 years or longer**—so you can stay on track with your goals at your own pace.

Decide how much you want to save and for how long:

Pay Variant	Pay Period	Minimum Annual Premium	Minimum Coverage
5-Pay	Minimum 5 Years	PHP 60,000	PHP 300,000
Pay-to-Goal	Minimum 10 Years	PHP 35,000	PHP 300,000



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Chinabank

LIFE ASSURANCE CORPORATION

Be GoalReady for your child's education!

Stay protected until age 99* while securing your family's future just like Iris, a **35-year-old mom**, who takes pride in caring and providing for her family while excelling in her career. Over the **next 15 years**, she aims to save enough money to **send her daughter to a top university**, helping her achieve her dream of becoming a doctor.

To help her daughter get started on her goal to become a doctor, Iris avails an **MCBL GoalReady** plan.



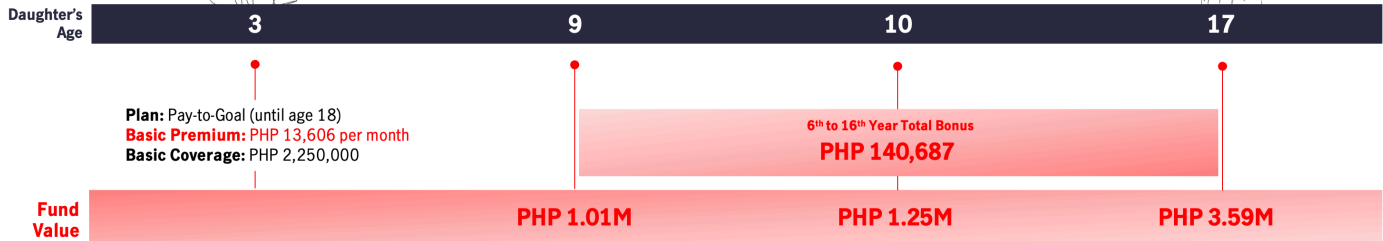
On her **10th policy anniversary**, she reviews her fund value and the policy bonus she has earned for **consistently paying** her premiums.

Choice of Funds:
✓ 75% Global Multi-Asset Income Fund
✓ 25% Peso Secure Fund

One day, Iris faces a serious car accident and tragically **passes away**.



To fulfill her childhood **dream** and honor her **mom's legacy**, Iris' daughter **withdraws PHP 1,000,000** to fund her medical school fees.



*Or until fund value is depleted.

**Premiums are waived until age 25 of the insured.

NOTES:

- Illustration of benefits is based on age 2, female insured and with owner at age 35, female; assumed Fund Growth Rate of 7% based on weighted annualized return for the past 3 years of Global Multi-Asset Income Fund at 75% and Peso Secure Fund at 25%.
- Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 15x of basic premium (PHP 150,000).
- Riders attached are Accidental Death Benefit with Face Amount at PHP 2.25M and Payor's Benefit.

Iris' policy for her daughter **remains active** because it includes a benefit that **waives premiums**** if the payor passes away during the premium payment period.

Be GoalReady to scale up your success!

Invest today and grow your wealth with our diverse investment options just like Dina, a **40-year-old budding entrepreneur**, who manages a small business with her career. Over the **next decade**, she intends to focus solely on her business and use her savings to **expand the operations** by opening a physical store, purchasing new equipment, and hiring additional staff.

To get started on her goal, Dina gets an **MCBL GoalReady** plan.



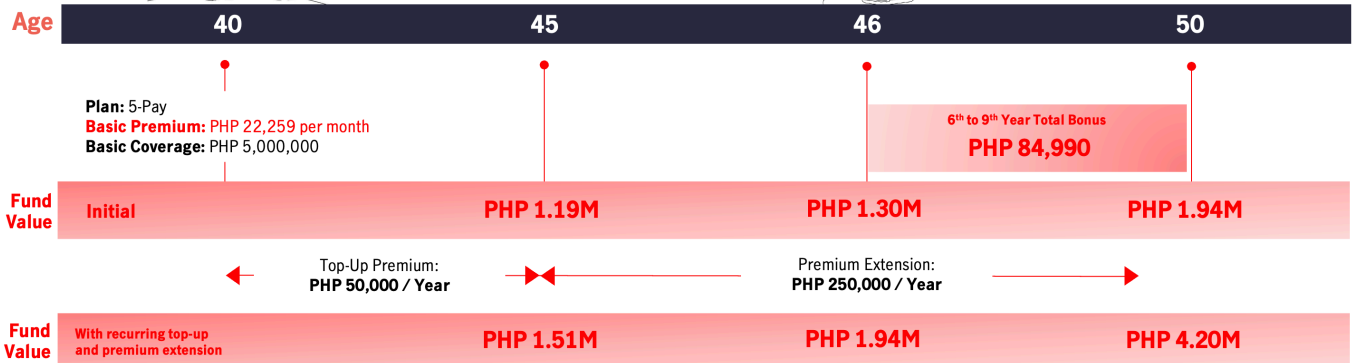
After **5 years** of consistently paying while enjoying life, she is pleased by the **growth of her fund**.

Choice of Funds:
✓ 50% Global Multi-Asset Income Fund
✓ 50% Global Market Leaders Fund

On her **6th policy anniversary**, she checks her fund value and the policy bonus she has earned for **consistently paying** her premiums.



On her **10th anniversary**, she fully withdraws her funds to **expand her business**, using them to open a physical store, buy new equipment, and hire more staff.

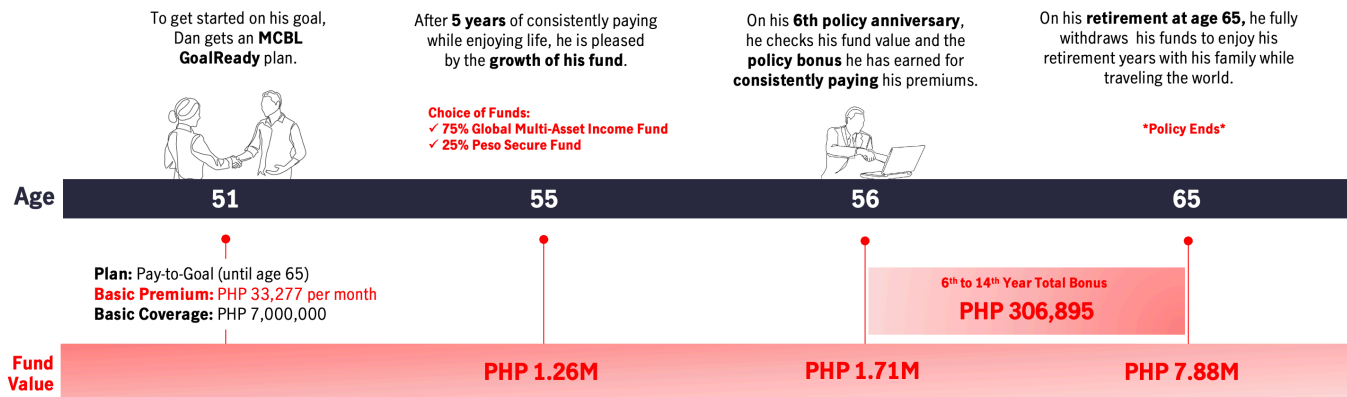


NOTES:

- Illustration of benefits is based on age 40, female insured and assumed Fund Growth Rate of 10% based on weighted annualized return for the past 3 years of Global Multi-Asset Income Fund at 50% and Global Market Leaders Fund at 50%.
- Computation assumes that policy owner pays an additional PHP 50,000 as Recurring Top-Up from years 1 to 5 and another PHP 50,000 was Premium Extension from years 6-10.
- Fund Value already includes Long-term Bonus.
- Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 20x of basic premium (PHP 250,000).
- Riders attached are Accidental Death Benefit with Face Amount at PHP 5M and Accidental Death Benefit.

Be GoalReady to enjoy your golden years with your loved ones!

Enjoy life today while boosting your retirement fund just like Dan, a **50-year-old C-level Executive**, who does his best in providing his family's needs. Over the **next 15 years**, he aims to **save enough money to finally enjoy his retirement and travel the world with his family**.



NOTES:

- Illustration of benefits is based on age 50 year-old male and assumed Fund Growth Rate of 7% based on weighted annualized return for the past 3 years of Global Multi-Asset Income Fund at 75% and Peso Secure Fund at 25%. Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 20x of basic premium (PHP 350,000).
- Fund Value already includes Long-term Bonus.
- Riders attached are Accidental Death Benefit with Face Amount at PHP 7M and Total Disability Waiver.

Take control of your future with goal-based payments, grow your wealth through our expertly managed global and local funds, and get better value for your investment over time.



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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