



MCBL
INVEST

*Your best
move in
securing
your future.*

MCBL *INVEST* helps you build your funds faster

Get a head start in securing your future with MCBL Invest.

Whether you are preparing for your child's education, your first home or your retirement, MCBL Invest can help you build a bigger fund sooner.



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.



Enjoy the
advantage of
starting big so you
can reach your
goals sooner
and achieve more.

MCBL INVEST



Bigger Fund

Enjoy a head start in building an investment to help support your needs by benefiting from low charges.



Security

Customize your protection coverage based on your need, without spending too much



Flexibility

Make extra investments at any time to help build your fund faster or withdraw money easily when the need arises.



Fund Option

Choose from any of our expertly-managed funds based on your attitude to risk and be able to manage market volatility.

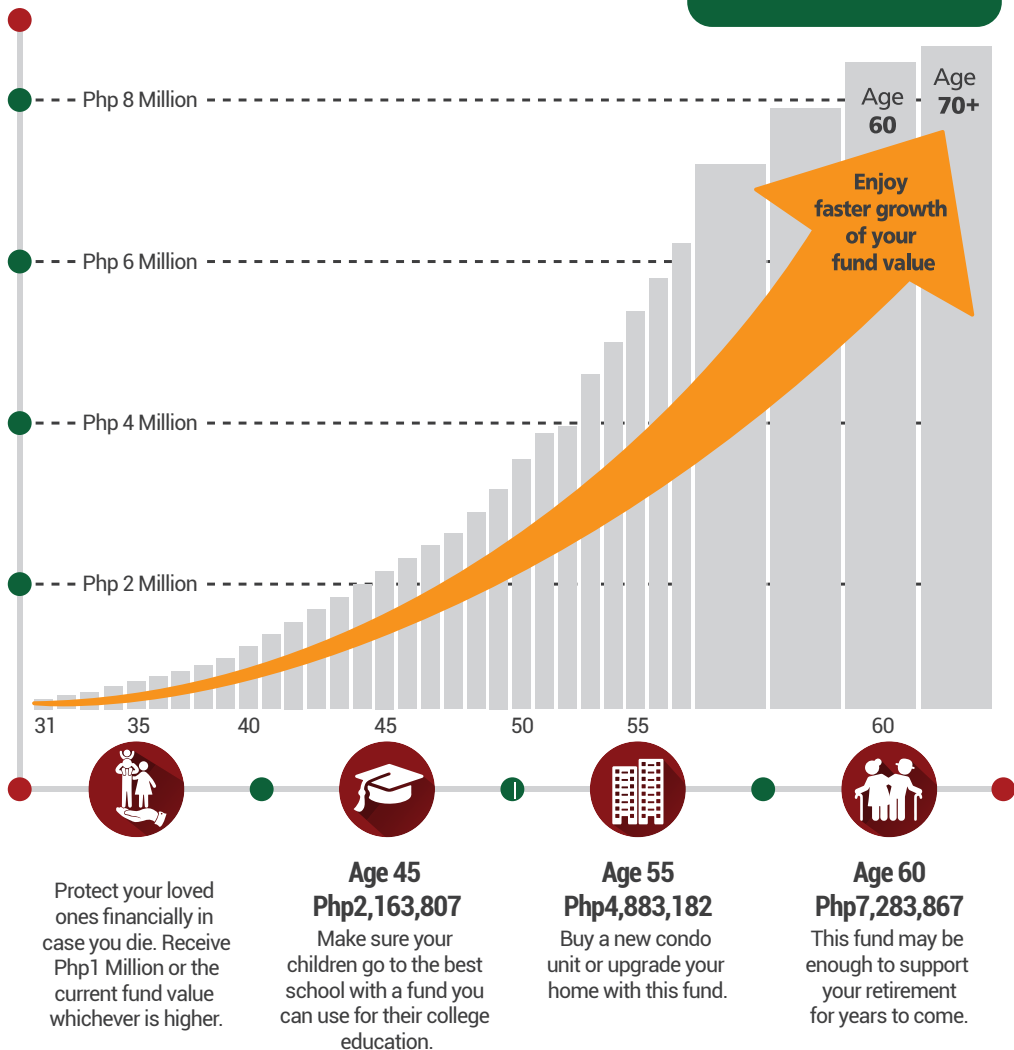


Extra Protection

Enjoy extra protection through built-in benefits that cover you financially for accidental death or help you pay your premiums in case of disability and more.



Celebrate milestones with funds you can withdraw on your chosen age.



Php 100,000 investment each year for 10 years

Notes:

The illustration is based on a Male, Age 30, with Php 1 Million Face Amount. Projected Amounts are based on 8% fund growth rate provided no prior withdrawals are made. Returns are not guaranteed. Fund withdrawal amounts shown represent one-time withdrawals at various points in time and are not cumulative. Amounts in Php are for illustration purposes only.



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Manulife China Bank Life Assurance Corporation is a strategic alliance between Manulife Philippines and China Bank, providing a wide range of innovative insurance products and services to China Bank customers. The aim is to ensure that every client receives the best possible solution to meet his or her individual financial and insurance needs. In 2014, China Bank raised its equity stake to 40% in Manulife China Bank Life.

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization.

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2014, we had 28,000 employees, 58,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of September 2015, we had \$888 billion (US\$663 billion) in assets under management and administration, and in the previous 12 months we made more than \$23 billion in benefits, interest and other payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.

China Banking Corporation (China Bank), stock symbol CHIB, was established in 1920, was listed on the Philippine Stock Exchange in 1927, became the first bank in Southeast Asia to process deposit accounts on-line in 1969, the first Philippine bank to offer phone banking in 1988, and acquired its universal banking license in 1991. China Bank serves the banking needs of corporate, commercial, and retail markets and provides a wide range

of banking services through its close to 400 branches and business centers, and over 600 ATMs nationwide, complemented by its internet and mobile banking alternative channels. With close to a century of enduring partnerships marked by quality service to its clients, China Bank remains to be one of the largest, most respected, trusted, and stable financial institutions in the country.

China Bank Savings (CBS), the retail banking arm of China Bank, was established in 2008. Following its recent merger with small and medium enterprise (SME)-oriented Planters Development Bank (Plantersbank), China Bank Savings has expanded its network to over 160 branches nationwide. Now a bigger and stronger banking franchise serving the needs of retail consumers, it aims to grow as a profitable community-oriented institution serving the broader consumer and SME market, offering value-enhancing and customer-driven solutions at very accessible locations and through secure and convenient electronic banking channels.

MCBL Invest offered through
Manulife China Bank Life Assurance Corporation

**TO KNOW MORE,VISIT YOUR NEAREST CHINA
BANK BRANCH AND ASK FOR OUR FINANCIAL SALES
ASSOCIATE**

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