

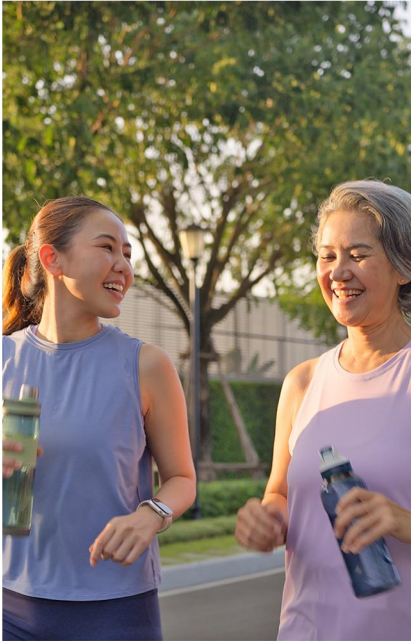
GoalReady ka na ba for financially healthy tomorrows?

Plan and protect the future you want today
with **MCBL GoalReady for Health**.



MCBL GoalReady for Health

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.



Filipinos are living longer, but are you *ready* for the future ahead?

Living longer means saving early and protecting what matters most, so you can live better with confidence.

Plan and protect the future you want today with **MCBL GoalReady for Health**.

MCBL GoalReady for Health

Designed for long-term financial readiness and health, **MCBL GoalReady for Health** offers **diverse range of fund options linked to your life insurance plan**, alongside comprehensive protection against childhood, early-stage, and late-stage critical illnesses.

Together, these benefits help ensure you are financially prepared for health needs today while building security for the years ahead.

Why *choose* MCBL GoalReady for Health?



Protect your goals with **comprehensive critical illness and life insurance coverage**

Build long-term wealth for future health needs with **diverse fund options**

One solution to **build your long-term wealth and protect your health**

Protect your goals with comprehensive critical illness and life insurance coverage.



Core Benefits

Comprehensive Critical Illness Benefit

Advanced Critical Illness

Get **100%** of your coverage if you are diagnosed with any of the 60 advanced critical illnesses such as Heart Attack, Cancer and Stroke, giving you the freedom to focus on treatment and recovery, with coverage up to age 75.*

Early-stage Critical Illness

Get **25%** of your coverage if you are diagnosed with any of the 44 early-stage critical illnesses, helping support any early intervention for recovery. Your coverage resets to **100%** if you do not make any Advanced CI claims after your early-stage CI claim in 12 months from your diagnosis.

Child Critical Illness

Help safeguard your child's future with **25%** of the coverage if they are diagnosed with any of the eight covered child-specific critical illnesses up to age 18. The coverage resets to **100%** after one year, if no Advanced Critical Illness claim is made.

Life Insurance

Receive life insurance protection that ensures financial support for your loved ones in the event of the insured's passing, with coverage up to age 99.**

Additional Benefits

Accidental Death Benefit

Get an additional **100%** of your life insurance coverage if death occurs due to an accident, up to age 70.

Premium Waiver Benefits

Total Disability Waiver

Have your future premiums waived if the insured becomes totally disabled until the end of the paying period or age 65, whichever comes first.

Payor's Benefit

Have your premiums waived if the payor passes away or becomes totally disabled. Applicable when the insured is age 15 or below.

Enhance your coverage with these optional riders:

Hospital Income Benefit

Get a daily allowance for each day of hospitalization, helping cover extra medical costs or replace lost income while you recover.

Maccimax

Add extra accident protection that provides cash benefits for accidental death, disability, dismemberment, or hospitalization due to accidents.

Term Rider

Boost your plan with additional life insurance coverage for greater financial security for your loved ones.

*Critical Illness coverage period depends on the plan type and may be up to the 20th policy year or age 75 of the insured, whichever applies.
**Life insurance coverage continues up to age 99 or until the policy's Fund Value is insufficient to cover charges.

Build long-term wealth for future health needs



MCBL GoalReady for Health offers 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, providing the financial support you'll need for long-term healthcare needs or other future plans.

Portfolio Horizon (High Risk)

50%

50%

Peso Global
Multi-Asset
Income
Fund

Peso Global
Market
Leaders
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.

Portfolio Balance (Medium Risk)

25%

75%

Peso
Secure
Fund

Peso Global
Multi-Asset
Income
Fund

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.

Portfolio Secure (Low Risk)

100%

Peso
Secure
Fund

For Conservative Investors

who can afford to absorb minimal losses, a portfolio with low returns and low volatility, emphasizing capital preservation may be appropriate.

Choose the payment plan that works for you and unlock greater *earning* potential.

Pay Period	Minimum Entry Amount*	Minimum Coverage
Minimum 5 Years	₱60,000	₱600,000
Minimum 10 Years	₱35,000	₱525,000
Up to age 99	₱35,000	₱525,000

*Refers to your GoalReady Basic Plan premiums; Critical Illness (CI) benefit premiums not included.

Earn long-term *bonus* for staying invested.

As a reward for consistently building your health funds, get long-term bonus added to your Fund Value. This helps strengthen your fund over time and supports your long-term financial goals for health and well-being.

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. This bonus is subject to certain conditions.

Stay protected while preparing financially for retirement and future health needs.

Jonas, 30 years old, Single

Critical Illness (CI) Coverage:
₱1,200,000
Until age 75*

Life Coverage:
₱700,000
Until age 99*

Accidental Death Coverage:
₱700,000
Until age 70*

Total Disability Waiver:
Included

*Or until your fund is depleted, whichever comes first.

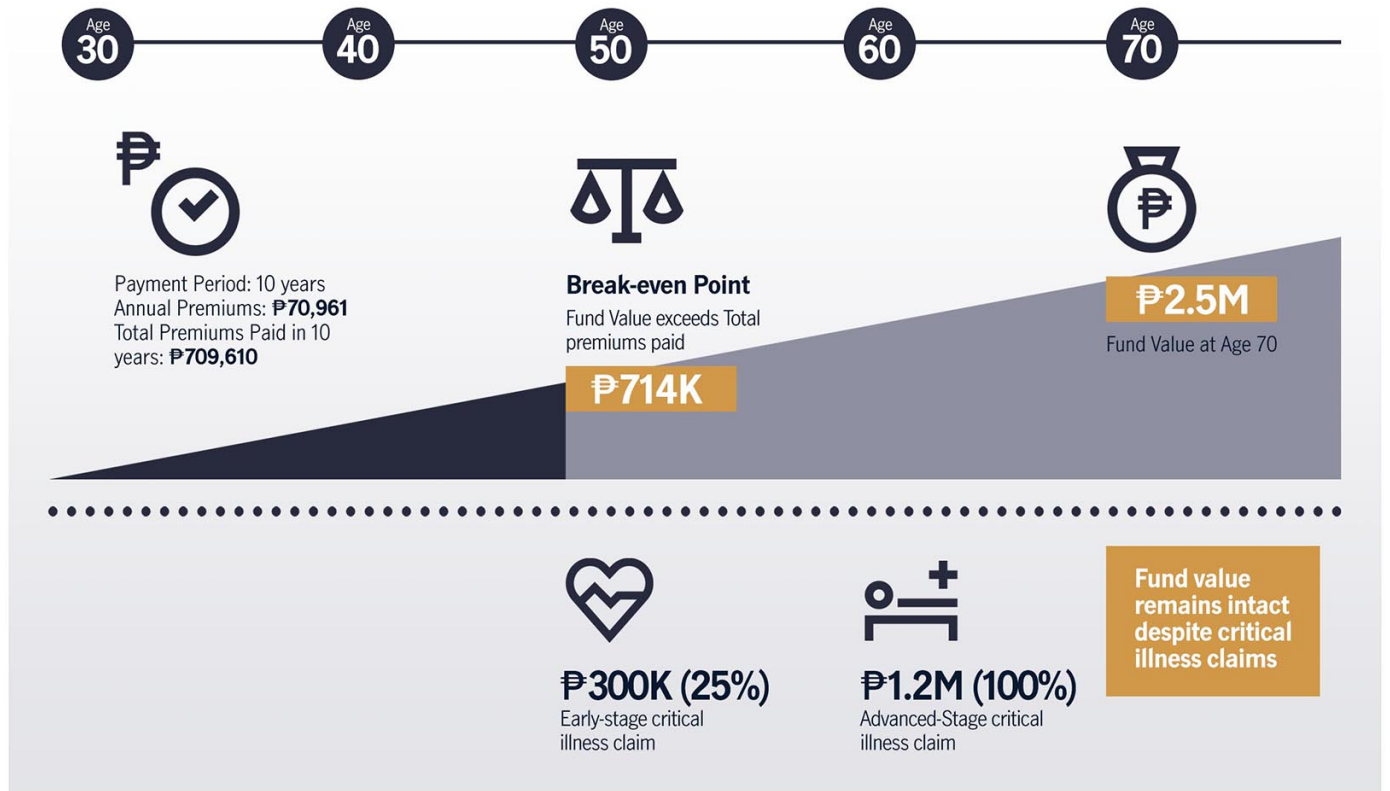
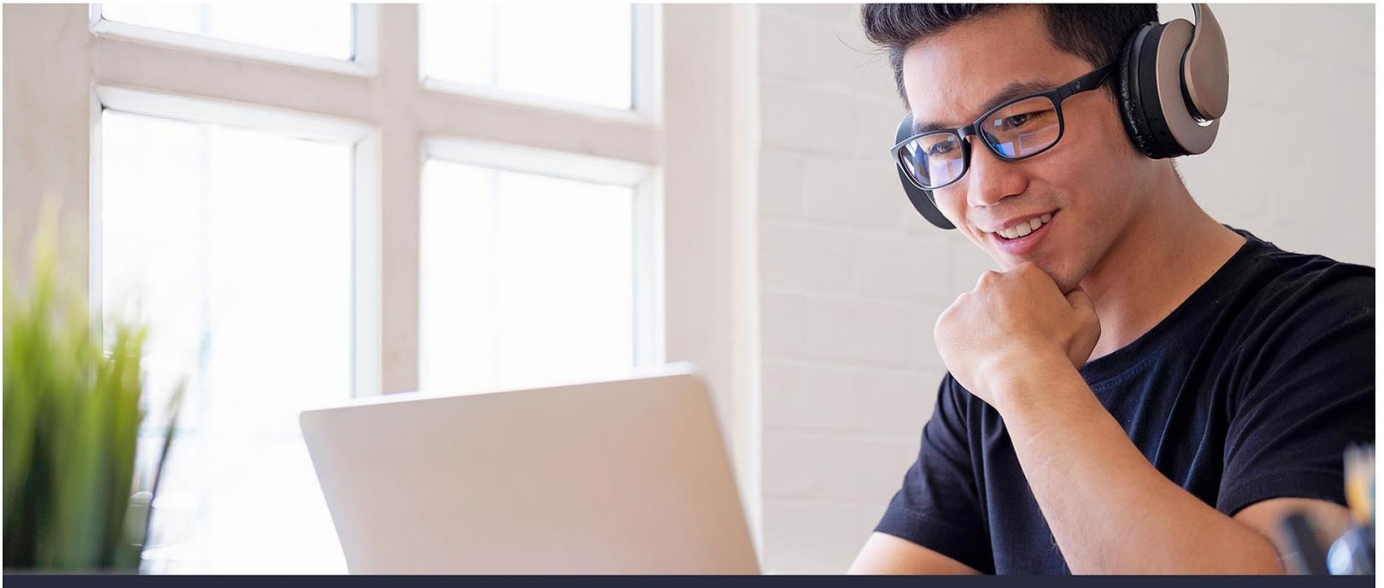


Illustration Notes

- Illustration of benefits is based on a Male aged 30 yrs. old and assumed Fund Growth Rate of 7% based on Weighted Annualized Return for the past 3 years of Peso Secure and Peso Global Multi-Asset Income Fund (Medium Risk).
- Illustration does not include Lump-sum or Recurring Top-ups.
- Fund Values already includes Long-Term Bonus.
- Death Benefit is Type 1 (100% of your Basic Plan Face Amount + 125% of all top-ups and Fund Value).
- Basic Plan Premium: ₱35,000 at 20x FA multiplier.
- Figures are illustrative; actual values vary based on market performance, charges, and transaction timing. If there is any difference between the information here and the policy contract, the policy contract shall apply.

Protect your health while building financial security for your child's future.

Ella, 40 Years Old

Critical Illness (CI) Coverage:
₱1,200,000
Until age 75*

Life Coverage:
₱2,400,000
Until age 99*

Accidental Death Coverage:
₱2,400,000
Until age 70*

Total Disability Waiver:
Included

*Or until your fund is depleted, whichever comes first.

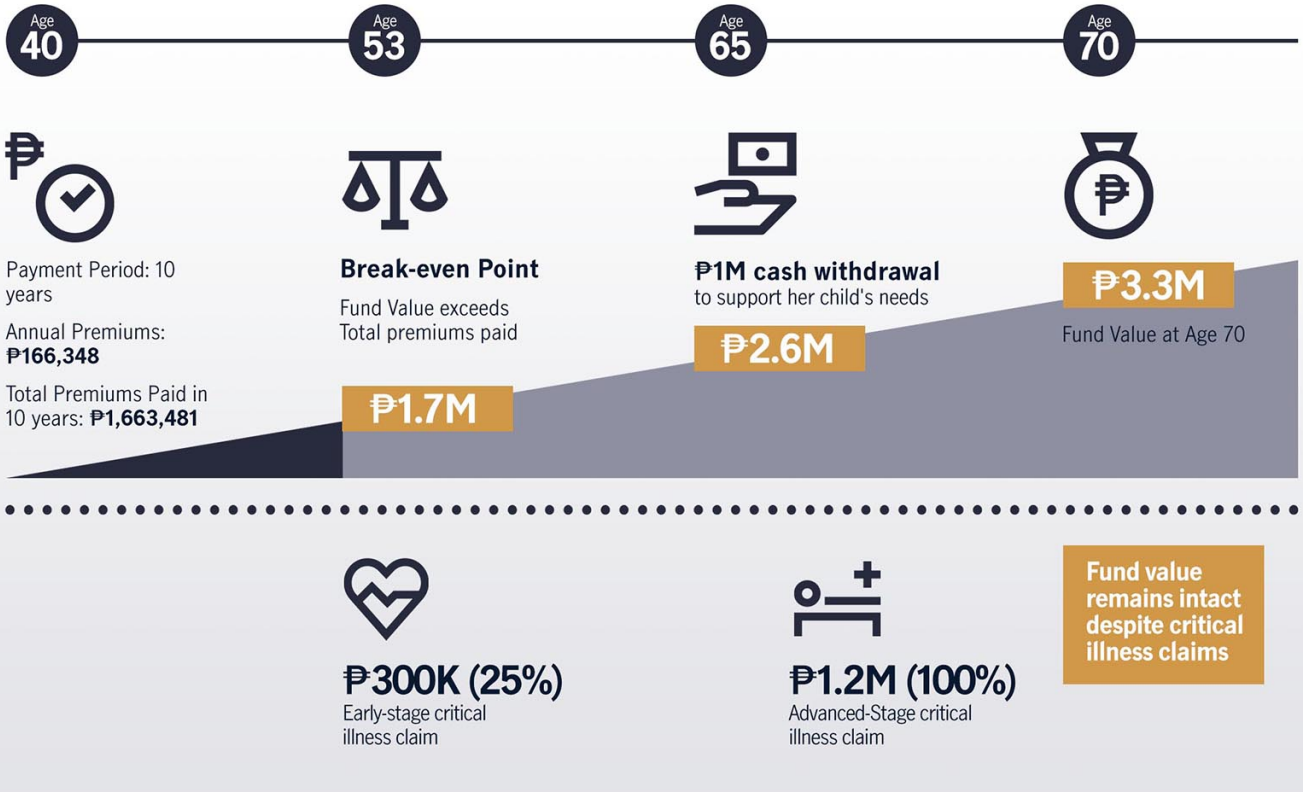


Illustration Notes

- Illustration of benefits is based on a Female aged 40 yrs. old and assumed Fund Growth Rate of 7% based on Weighted Annualized Return for the past 3 years of Peso Secure and Peso Global Multi-Asset Income Fund (Medium Risk).
- Illustration assumes the customer chose a Minimum Payment of 10 years and stops paying when her Critical Illness benefit and Rider premium has been completed.
- Illustration does not include Lump-sum or recurring top-ups.
- Fund Values already includes Long-Term Bonus.
- Basic Plan Premium: ₱120,000 at 20x FA multiplier.
- Death Benefit is Type 1 (100% of your Basic Plan Face Amount + 125% of all top-ups and Fund Value).
- Figures are illustrative; actual values vary based on market performance, charges, and transaction timing. If there is any difference between the information here and the policy contract, the policy contract shall 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.



FINANCIAL PRODUCTS OF MANULIFE CHINA BANK LIFE ASSURANCE CORPORATION ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY CHINA BANKING CORPORATION AND CHINA BANK SAVINGS.

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.



LIFE ASSURANCE CORPORATION

10th Floor NEX Tower,
6786 Ayala Avenue
Makati City, 1229 Philippines



(+632) 8884 7000



phcustomercare@manulife.com



www.manulife-chinabank.com.ph