

GoalReady ka na ba?

Plan the future you want today
with MCBL GoalReady.



MCBL GoalReady

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.



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 wealth accumulation 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 money 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 earnings with **long-term bonus**

The longer you keep your policy, the more you earn. Enjoy a **1.75%* loyalty bonus** on your fund value from the end of policy years 6 to 10, with continued bonuses starting at the end of 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**

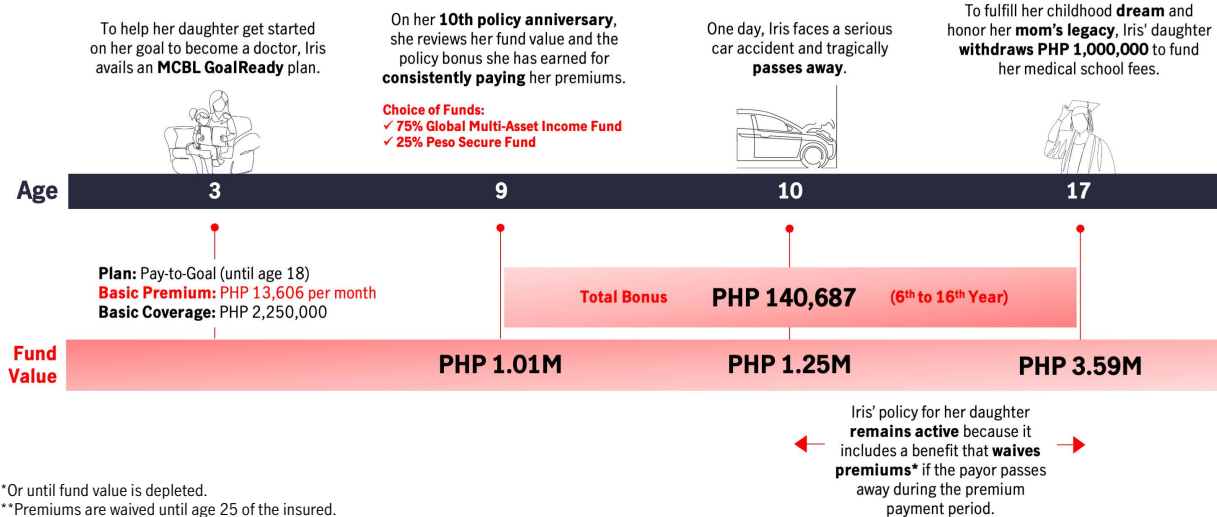
Choose a payment duration that fits your lifestyle—whether it's **5 years or longer**—so you can stay on track with your goals at your own pace.

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

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 raise enough money to **send her daughter to a top university**, helping her achieve her dream of becoming a doctor.

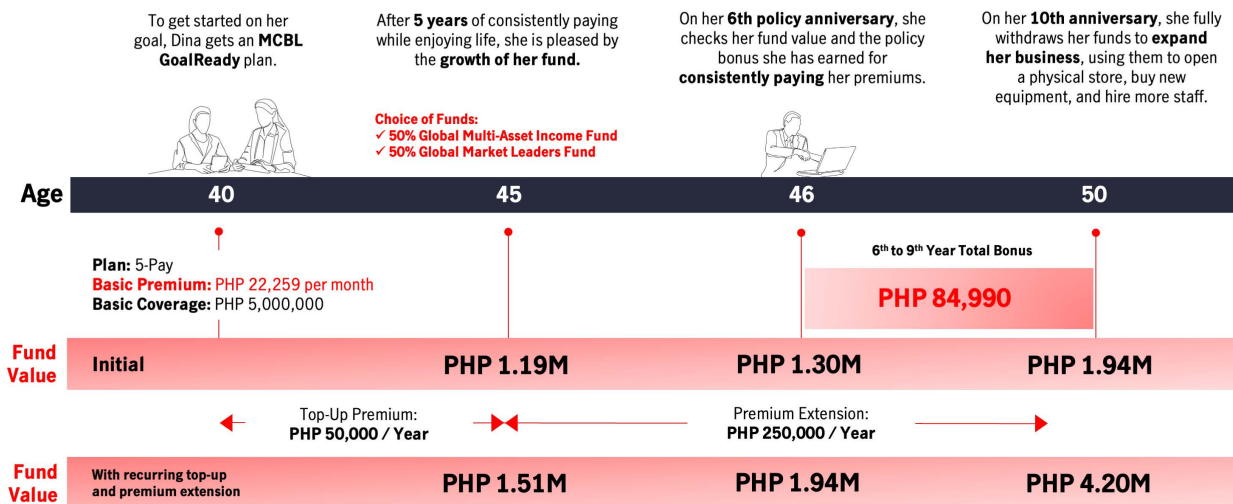


NOTES:

- 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.

Be GoalReady to scale up your success!

Plan 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 earnings to **expand the operations** by opening a physical store, purchasing new equipment, and hiring additional 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 250,000 as 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.

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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