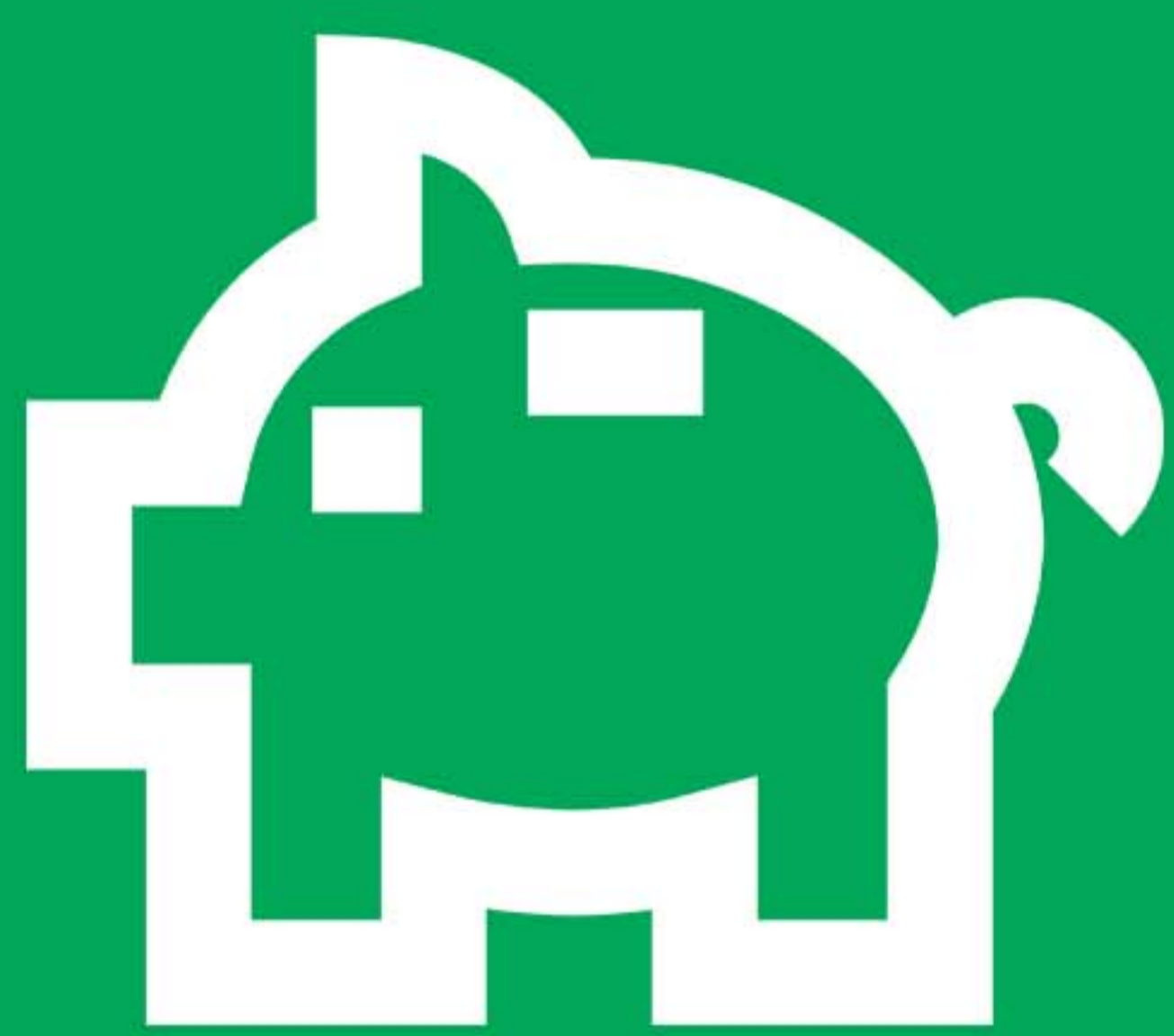


How ready are you for *retirement*?



Freedom



Prepare now
for a truly
rewarding
retirement
—your best
years are just
ahead.

Retire with confidence, knowing that your plan will remain stable even in the face of uncertainties.

With Freedom, get
guaranteed

Cash Payouts	Lump-Sum Cash Benefit	Life Insurance Coverage
Cash equivalent to 10% of your chosen Face Amount. You can leave this to accumulate at interest until maturity for your retirement fund or receive every 2 years after full payment of your plan.	One-time cash benefit released upon plan maturity, either after 20 years or at age 65	Protection for 20 years or until age 65, equivalent to 200% of your chosen Face Amount

Get more with non-guaranteed dividends

Get additional earnings for your savings through potential dividends.

Select the Freedom plan for you

Choose between Freedom 20 or Freedom until age 65 plans depending on your savings goal.

Pay in flexible terms

Choose to pay for 5 or 10 years.

Boost your coverage

Prepare for the unexpected with supplementary benefits. Safeguard yourself from health emergencies, accidental death, or disability.

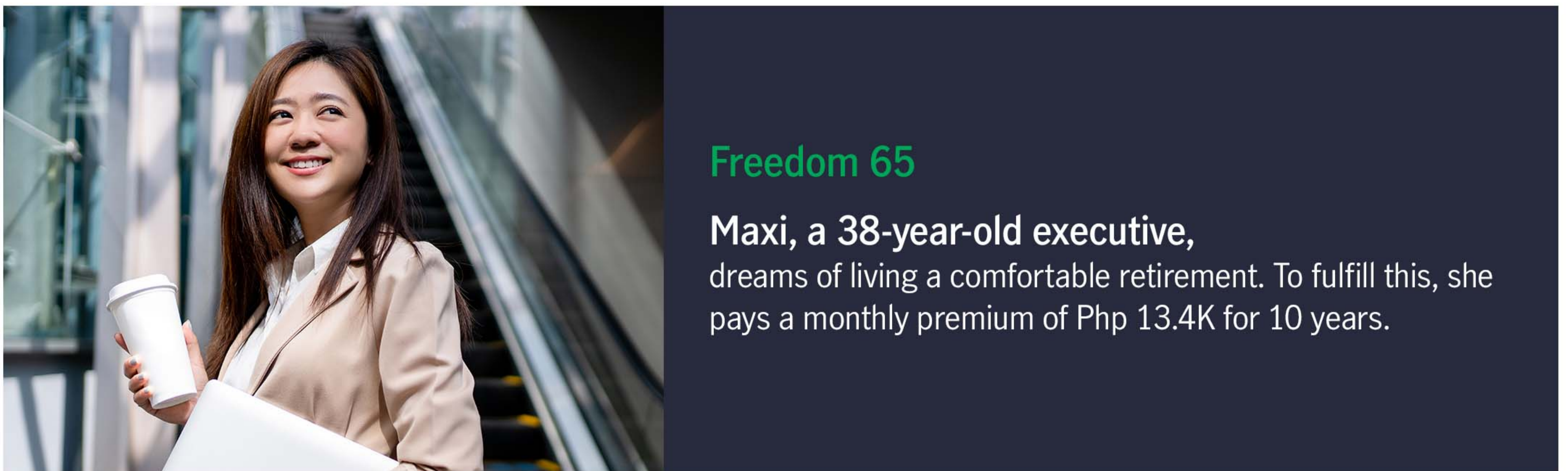
Important notes:

- Payouts are given as long as insured is alive.
- Face Amount is the value of your plan and will be the basis of your guaranteed cash payouts, maturity benefit and death benefit.
- The guaranteed cash payout starts depending on your chosen payment term. It starts at the 7th year for 5-pay or 11th year for 10-pay plans.
- If cash payouts are chosen to be reinvested or left to accumulate at interest, the interest earned will depend on the company's actual interest rate experience and are not guaranteed.

Embrace freedom in your *golden years* with the security of guaranteed payouts and life protection.

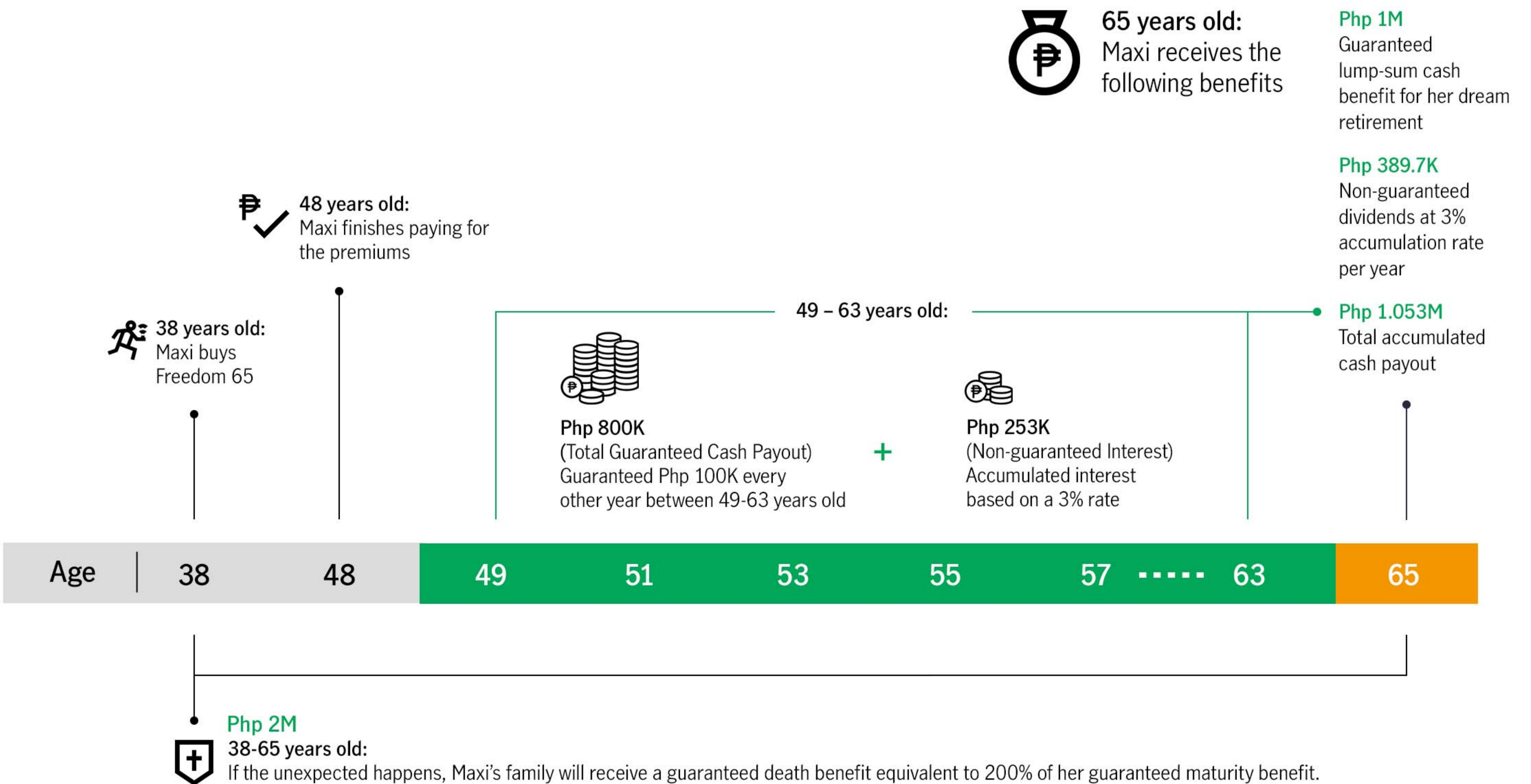
Here's how it works:

Choose to optimize your retirement fund by reinvesting your guaranteed cash payouts every two years, and letting it grow to add to your lump sum cash benefit upon your plan's maturity date.



Freedom 65

Maxi, a 38-year-old executive, dreams of living a comfortable retirement. To fulfill this, she pays a monthly premium of Php 13.4K for 10 years.



Note: Accumulated cash payouts are projected to earn 3% per year in our sales illustration. Interest earned will depend on company's actual interest rate experience and are not guaranteed.

Sample illustration only. Terms and conditions apply.

About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2022, we had more than 40,000 employees, over 116,000 agents, and thousands of distribution partners, serving over 34 million customers. We trade as 'MFC' on the , New York, and the Philippine stock exchanges and under '945' in Hong Kong. Not all offerings are available in all jurisdictions. For additional information, please visit manulife.com.

About Manulife Philippines

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. Learn more about Manulife Philippines by visiting their website www.manulife.com.ph.

**Speak with a Financial Advisor
at any Manulife branch near you to know more.**

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.

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Where will *better* take you™

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