

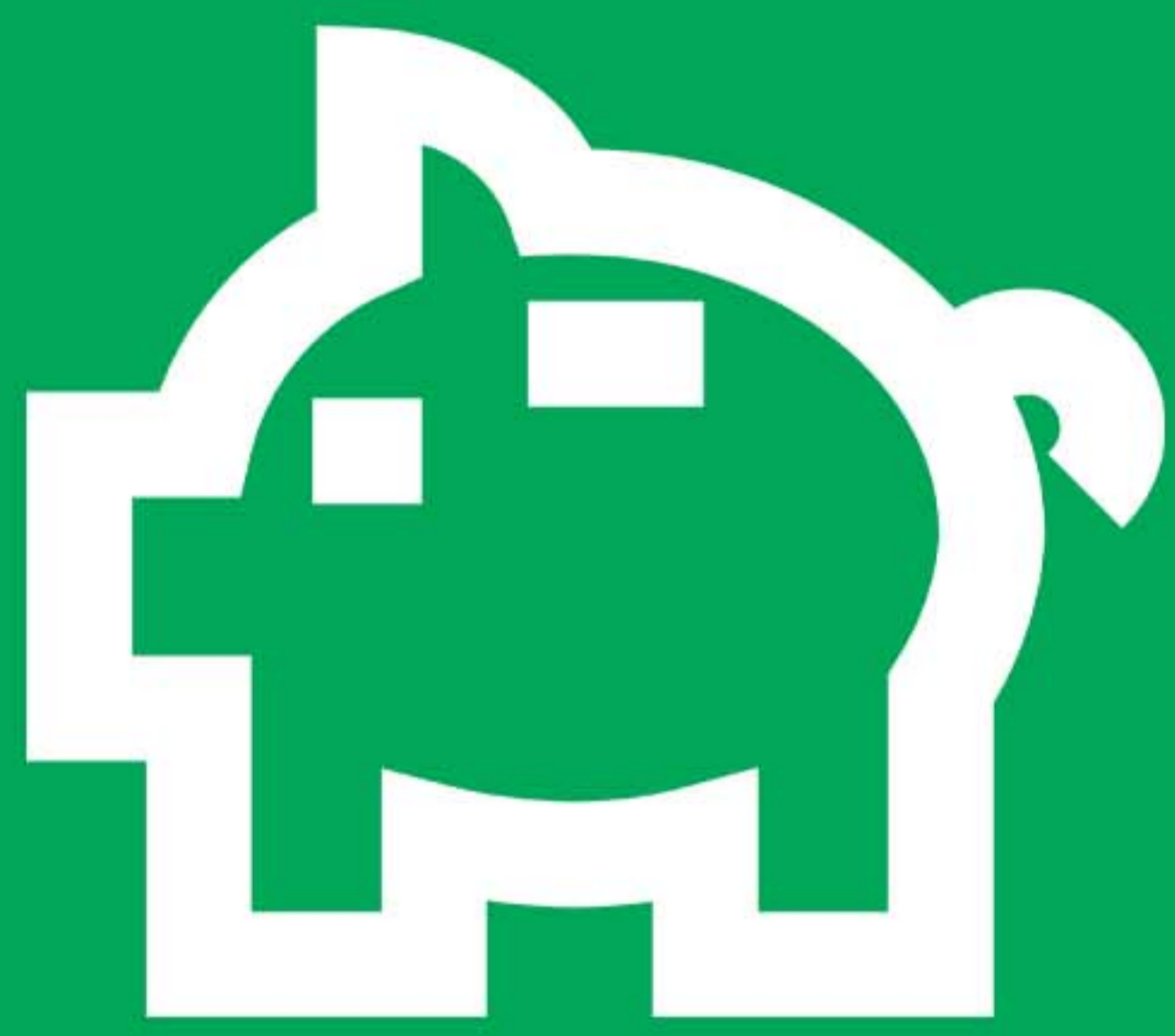


Where will *better* take you

# Are your savings *unpredictable?*



Freedom



Life may be *unpredictable*, but your savings don't have to be.

No matter what comes your way, you can be sure your finances remain *stable*.

With Freedom, get *guaranteed*

Cash Payouts	Lump-Sum Cash Benefit	Life Insurance Coverage
<p><b>Cash</b> equivalent to 10% of your chosen Face Amount.</p> <p>You can choose to receive this every 2 years after full payment of your plan or reinvest to grow until maturity.</p>	<p><b>One-time cash benefit</b> released upon plan maturity, either after 20 years or at age 65</p>	<p><b>Protection</b> for 20 years or until age 65, equivalent to 200% of your chosen Face Amount</p>

**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:**

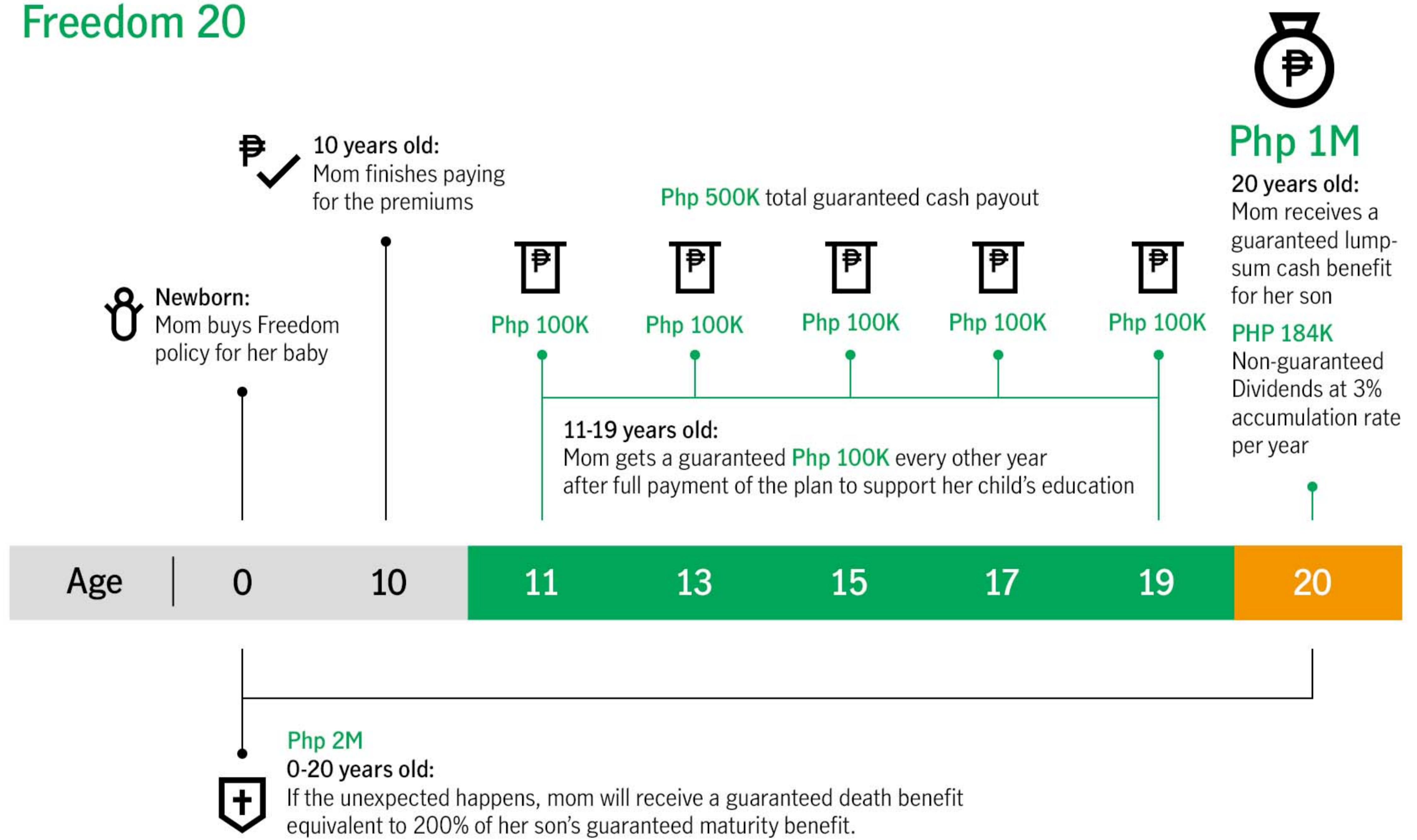
- Payouts are given as long as insured is alive.
- Face Amount is the value of your plan and will be the basis of your guaranteed cash payouts, maturity benefit and death benefit.
- The guaranteed cash payout starts depending on your chosen payment term. It starts at the 7th year for 5-pay or 11th year for 10-pay plans.

Preparing for a better tomorrow is easier with the right plan. Let's find the *perfect match* for your goals!



**Maria, a 35-year-old working mother,** wants to secure the education and future of her newborn son. To ensure this, she pays a monthly premium of Php 11.5K for 10 years.

### Freedom 20

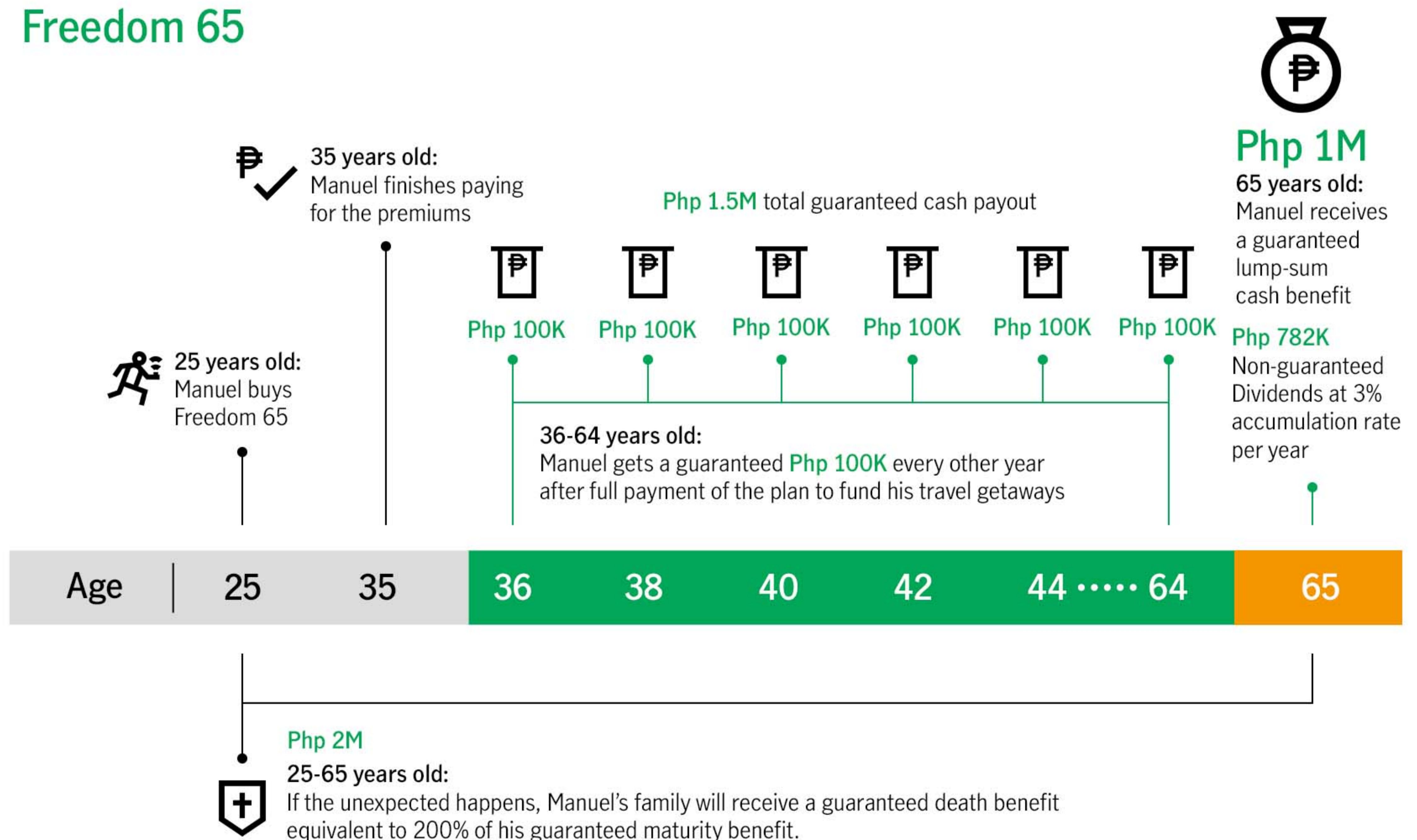


Sample illustration only. Terms and conditions apply.



**Manuel, a 25-year-old young professional,** loves to travel and wants to pursue his passions later in life. To achieve this, he pays a monthly premium of Php 13.6K for 10 years.

### Freedom 65



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](http://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](http://www.manulife.com.ph).

**Your right partner with better solutions.  
Let's talk! We're here for you.**

**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.

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.

 **Manulife**

Where will *better* take you

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Insurance Co. (Phils.), Inc.



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