

Loan Secure



About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of March 31, 2019, we had over \$1.1 trillion (US\$849 billion) in assets under management and administration, and in the previous 12 months we made \$29.4 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are 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.

Manulife Current Ratings

Manulife has among the highest ratings in the industry and is one of the strongest life insurance companies in the world.

Credit ratings are a comprehensive measure of financial strength. Our financial discipline and record of strong operational performance over time have resulted in our key operating subsidiaries having among the highest ratings in the insurance industry from Moody's, A.M. Best, Fitch, DBRS and Standard and Poor's (S&P).

Manulife Loan Secure is offered through Manulife. The Manufacturers Life Insurance Co. (Phils.), Inc.

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**Ask your Manulife
Insurance Advisor for
a *full presentation.***



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Manulife
Loan Secure

Secure your
business loan

Secure your *business* from uncertainty with Manulife *Loan Secure*



Protection from Loss

A specific amount of insurance, as much as the outstanding loan, will be paid to you, in the event of the untimely demise of the borrower. Insurance coverage is for any cause of death whenever, wherever.

This assures the family of the borrower that they are free from the burdens of unpaid business loans.



Fast-track Loan Collection

In case of sudden demise of the borrower, a prompt, convenient settlement will be given to let you save on time, paperwork and labor in the liquidation of the deceased borrower's assets.

Optional Benefit



Comprehensive Accident Protection

In case of accidental dismemberment or disablement, the borrower will receive cash benefits. Or, in case of the borrower's death due to an accident, the beneficiaries will receive an additional death benefit equal to his basic life insurance death benefit.



Total and Permanent Disability Benefit (TPD)

The borrower will be paid a lump sum amount equivalent to the death benefit if the borrower becomes totally and permanently disabled for six (6) consecutive months, and is unable to work or will be unable to work for life due to disability.

Other Features



No Underwriting Required (Age eligibility 18-64)

Borrowers with loan not exceeding P300,000 shall no longer be underwritten and shall be automatically enrolled in the plan.



Flexible Service Fee

You have the freedom to charge your client a service fee to compensate for expenses incurred in administering the plan.



Additional protection for employees*

We will cover* your employees for **FREE** when you enroll at least 70 borrowers, with a total loan volume of P3,000,000 or more.

Free Coverage Includes:



Php 50,000

group life coverage



Php 50,000

comprehensive accident benefit



Php 50,000

total and permanent disability benefit



Php 200

Daily Hospital Income Benefit

* Applicable to all regular employees up to a maximum of 25 heads