



Where will *better* take you

How can you prevent
critical illness from getting
in the way of *better* days?



Manulife HealthFlex

Picture *better* days ahead with HealthFlex.

Health issues can disrupt your better days, especially if you're unprepared. Imagine a future full of energy, where each day promotes improved wellness, balanced nutrition, and a healthier future.

HealthFlex ensures you're covered for critical illness expenses, allowing you to focus on what truly matters—enjoying your better days.



Critical Illness Coverage

Feel more secure with protection from more than 100 critical illnesses, including Cancer, Heart Attack, and Stroke.



Comprehensive Protection

Get comprehensive coverage from early-stage diagnosis up to your recovery, all the way up to age 100.



Flexible Payment Terms

Select a payment term of 5 years, 10 years, or extend it until age 60 to better manage your cash flow.



Long Life Bonus

Enjoy annual dividends which can be withdrawn anytime or left to accumulate until maturity.

Maximize the core benefits of HealthFlex:

Advanced Critical Illness Benefit

Get a lump sum benefit of 100% of your coverage if you get diagnosed with any of the 60 covered advanced critical illnesses including Cancer, Heart Attack, and Stroke.

Early-Stage Critical Illness

Get 25% of your Advanced Critical Illness Benefit if diagnosed with a covered Early-Stage Critical Illness. This can reset to 100% after a year if no Advanced Critical Illness claim is made.

Waiver of Premiums

Focus on your recovery without worrying about future payments should you get diagnosed with any of the covered illnesses.

Recovery Benefit

Receive a monthly cash allowance benefit for 24 months to help you with your finances while you're being treated for a diagnosed Advanced Critical Illness.

Male/Female Cancer

Get an additional coverage equivalent to 25% of your Face Amount when you get diagnosed with any of the specified gender-specific illnesses.

Enhance your coverage by adding these benefits:

Hospital Income Benefit

Receive a daily allowance for hospital confinement to help pay for medical expenses and doctor's fees for a maximum of 1,000 days.

2nd Advanced Critical Illness

Get an additional benefit equal to 100% of your Face Amount when you are diagnosed with Cancer, Heart Attack or Stroke, after your first advanced critical illness claim.

Child Critical Illness**

Receive an additional financial support equal to 25% of Face Amount when diagnosed with any of the specified Child Critical Illnesses.

Payor's Benefit

Continue to enjoy the benefits of the plan for your minor insured without having to pay for the remaining premiums if you (payor) pass away or becomes totally disabled.

*Hospital Income Benefit and Payor's Benefit are only available for 5-Pay and 10-Pay plans.

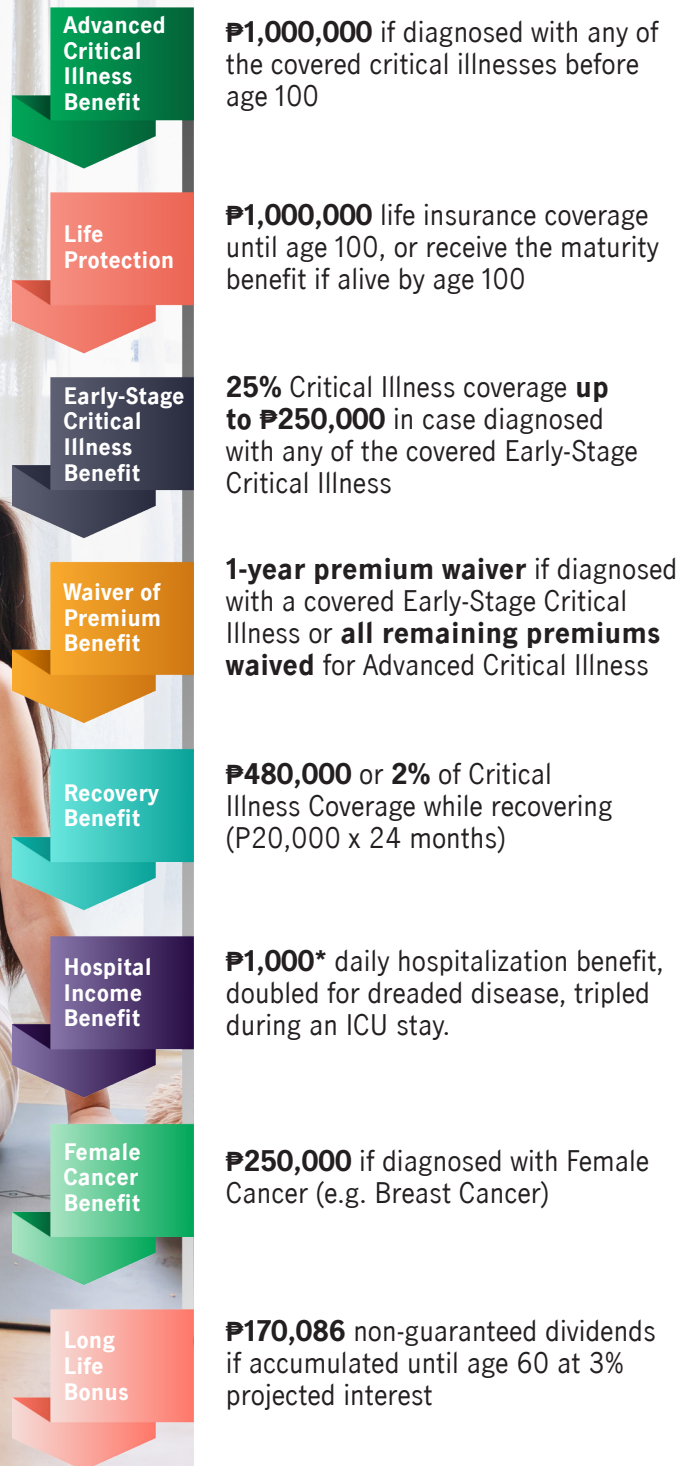
**Child Critical Illness Benefit only applies when age of the insured is 0-18 years old.

HealthFlex with a 10-year payment plan

Experience the full benefits of comprehensive health insurance. HealthFlex ensures you and your family are protected in any situation.

Meet Monica, a 40-year-old entrepreneur mom. Worried about critical illness, she gets a HealthFlex plan for her daughter’s financial security. With ₱1,000,000 coverage, she pays ₱88,774 yearly or ₱243 daily for 10 years.

Check out Monica’s Benefits:



Sample illustration only
*The actual daily amount may vary.

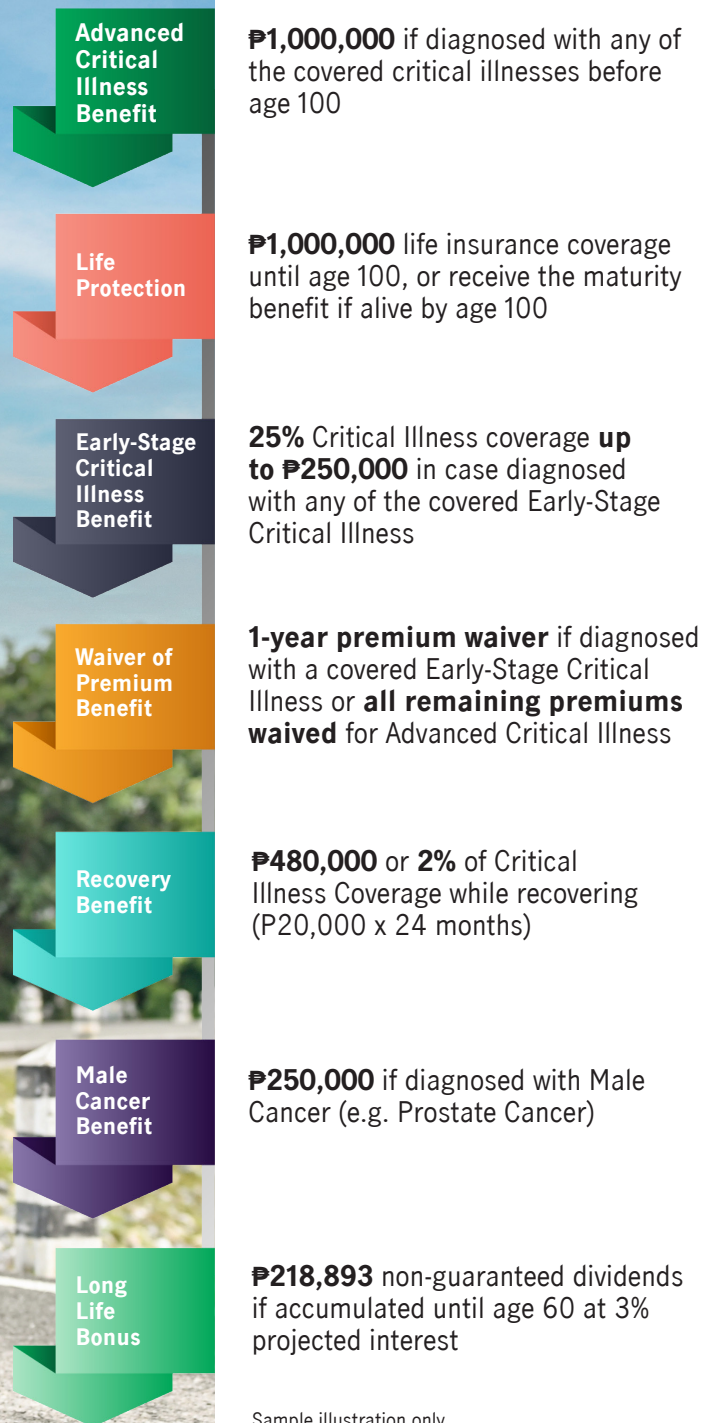
HealthFlex with payments until age 60, making it easier on your pocket.

Start young and enjoy an extended payment term up to age 60, allowing you to better manage your cash flow.

See this sample illustration on the benefits you can enjoy:

Meet Bryan, a 30-year-old Marketing Officer aiming high. He juggles sports, travel, and work, but worries about critical illness. For ₱83/day or ₱30,270/year until age 60, he gets a HealthFlex plan with ₱1,000,000 coverage.

Check out Bryan's Benefits:



Sample illustration only.

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 Toronto, 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.

**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

The Manufacturers Life
Insurance Co. (Phils.), Inc.



(+632) 8884 7000



phcustomercare@manulife.com



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