



Apply for any Designated Plan(s) together with any Eligible Savings Plan(s)

Enjoy up to 30% (Designated Plan) / 15% (Eligible Savings Plan) extra premium discount in the 2nd or 3rd policy year respectively

Promotion Period: From July 22, 2024 to October 21, 2024

During the promotion period, if you apply as a **policyowner** for any designated medical, life protection and/or critical illness plan(s) ('Designated Plan') together with any eligible savings plan(s) with a designated premium payment period ('Eligible Savings Plan') as listed below, you can enjoy an **additional offer** on top of the prevailing offers*.

Scan the QR code on the right to check out more existing customer promotions of the Designated Plans and Eligible Savings Plans.



Hong Kong version



Macau version

Check out more offers on Manulife's website!

Table 1:

Designated Plan	Eligible Savings Plan																		
<p>Category 1: Medical</p> <ul style="list-style-type: none"> ManuGuard Medical Plan / Benefit ManuShine Healthcare Series / Benefit ManuMaster Healthcare Series / Benefit Manulife First VHIS Flexi Plan (Available in Hong Kong only) Manulife Supreme VHIS Flexi Plan (Available in Hong Kong only) Manulife Supreme Lite VHIS Supplementary Benefit (Available in Hong Kong only) Manulife Supreme Medical Plan (Available in Macau only) Manulife Supreme Lite Medical Supplementary Benefit (Available in Macau only) 	<table border="1"> <thead> <tr> <th style="background-color: #008000; color: white;">Plan name</th> <th style="background-color: #008000; color: white;">Designated premium payment period</th> </tr> </thead> <tbody> <tr> <td>Genesis</td> <td>3, 5, 10, 15 years</td> </tr> <tr> <td>ManuGlobal Saver</td> <td>3, 5, 10 years</td> </tr> <tr> <td>ManuGrand Saver 2</td> <td>5, 10 years</td> </tr> <tr> <td>Prestige Saver</td> <td>3 years</td> </tr> <tr> <td>Prestige Preserver</td> <td>3, 10 years</td> </tr> <tr> <td>La Vie 2</td> <td>5, 8, 12, 15 years</td> </tr> <tr> <td>ManuCentury</td> <td>5, 8, 12, 15 years</td> </tr> <tr> <td>ManuImperial Saver 2</td> <td>5, 10, 15 years</td> </tr> </tbody> </table>	Plan name	Designated premium payment period	Genesis	3, 5, 10, 15 years	ManuGlobal Saver	3, 5, 10 years	ManuGrand Saver 2	5, 10 years	Prestige Saver	3 years	Prestige Preserver	3, 10 years	La Vie 2	5, 8, 12, 15 years	ManuCentury	5, 8, 12, 15 years	ManuImperial Saver 2	5, 10, 15 years
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<p>Category 2: Life Protection (not eligible for single premium)[Ⓞ]</p> <ul style="list-style-type: none"> ManuElite Protector ManuPremier Protector Whole-in-One Prime 3 																			
<p>Category 3: Critical Illness</p> <ul style="list-style-type: none"> ManuBright Care 2 ManuBright Care 2 Plus Manulife Bright Care PRO ManuPrimo Care ManuPrimo Care (Best Start) 																			

* Prevailing offers refer to any existing customer promotion(s) of Designated Plan(s) and/or Eligible Savings Plan(s). For details, please refer to the relevant promotion leaflets.

Ⓞ For all Designated Plans under Category 2: Life Protection, Designated Plan with single premium is not eligible for this promotion.

The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to these products. You can ask us for a copy. ManuGuard, ManuShine and ManuMaster are available as basic plans (ManuGuard Medical Plan, ManuShine Healthcare Series, ManuMaster Healthcare Series) or as supplementary benefits (ManuGuard Medical Benefit, ManuShine Healthcare Benefit and ManuMaster Healthcare Benefit).

Additional offer:

Apply as a policyowner for any Designated Plan together with Eligible Savings Plan, to enjoy an extra premium discount as below on the Designated Plan and/or Eligible Savings Plan respectively

Table 2: Illustration for the requirement of additional offer on the combination of Eligible Savings Plan(s) and Designated Plan(s)

	Additional offer on Eligible Savings Plan			Additional offer on Designated Plan	
	Premium payment period	Premium discount in the 2nd policy year			
<p>Combination of Any Eligible Savings Plan + Any one Designated Plan under</p> <p>Category 1: Medical Category 2: Life Protection Category 3: Critical Illness</p>	<p>3, 5 years</p>	<p>Not applicable</p>	+	<p>Premium discount on Category 1: Medical (to be applied in the 2nd policy year)[♦]</p> <p style="font-size: 1.5em; text-align: center; color: white;">15%</p>	
	<p>8, 10, 12, 15 years</p>	<p>5%[#]</p>		<p>Premium discount on Category 2: Life Protection (to be applied in the 2nd policy year)</p> <p style="font-size: 1.5em; text-align: center; color: white;">15%</p>	
<p>Combo: Any Eligible Savings Plan(s) + Designated Plan(s) from more than one categories[^]</p>	<p>Up to 15%^{#,^} (only applicable to premium payment period of 8, 10, 12, 15 years)</p>			<p>Premium discount on Category 3: Critical Illness (to be applied in the 3rd policy year)</p> <p style="font-size: 1.5em; text-align: center; color: white;">30%</p>	
				<p>Designated Plan(s) will enjoy their corresponding additional offer</p>	

[#] For any Eligible Savings Plan that submitted during the promotion period or with any policy application submitted on or after 1 January, 2024 under the same policyowner, and still in force by the end of the promotion period, they can receive the same premium discount rate if they meet the additional offer requirements outlined in Table 2 and the Terms and Conditions of this promotion.

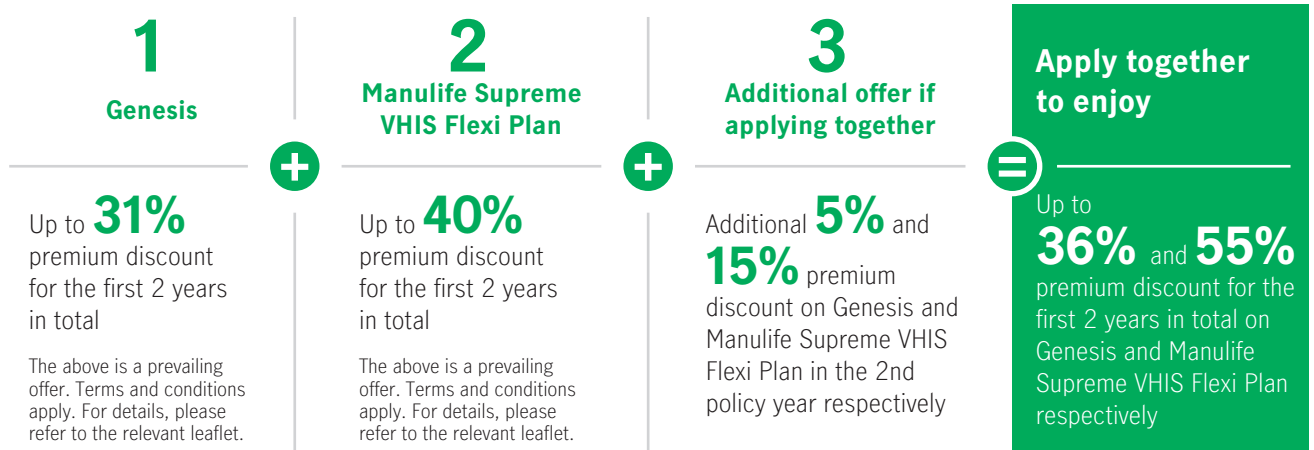
[^] The total additional offer on each of the Eligible Savings Plan under this promotion is capped at 15% (i.e. at least one designated plan from each of the all 3 categories are applied), in which the maximum additional offer on each of the Eligible Savings Plan applied is capped at 5% on each category under the Designated Plan stated in Table 1 as above, for example, if you apply as a policyowner for 2 Genesis policies (premium payment period: 10 years) together with Manulife Bright Care PRO and ManuPrimo Care during the promotion period (both Manulife Bright Care PRO and ManuPrimo Care are under same Category 3: Critical Illness), both of your Genesis policies can entitle to 5% additional offer in the 2nd policy year as only one category under Designated Plan was applied. However, regardless of the number of the Designated Plan applied under different categories, there will be no additional offer on Eligible Savings Plan if the Eligible Savings Plan is of premium payment period of 3 or 5 years.

[♦] For Designated Plans which are supplementary benefits (e.g. Manulife Supreme Lite VHIS Supplementary Benefit, Manulife Supreme Lite Medical Supplementary Benefit, ManuGuard Medical Benefit, ManuShine Healthcare Benefit and ManuMaster Healthcare Benefit), the extra premium discount under this promotion may not be applied in 2nd policy year but in other policy year, for details, please refer to the Terms and Conditions clause (3.II.) below.

For example

Assuming you purchase a Genesis (premium payment period: 10 years) during the promotion period with one of the categories under Designated Plan: example 1 - Manulife Supreme VHIS Flexi Plan under Medical, example 2 - ManuElite Protector under Life Protection, or example 3 - ManuPrimo Care under Critical Illness respectively. The illustrations of the premium discount that each combination can entitle are shown below.

Example 1 - Eligible Savings Plan: Genesis (premium payment period: 10 years) & Designated Plan (Medical Category): Manulife Supreme VHIS Flexi Plan



Example 2 - Eligible Savings Plan: Genesis (premium payment period: 10 years) & Designated Plan (Life Protection Category): ManuElite Protector (premium payment period: 25 years)



Example 3 - Eligible Savings Plan: Genesis (premium payment period: 10 years) & Designated Plan (Critical Illness Category): ManuPrimo Care (premium payment period: 25 years)



Terms and Conditions:

1. This promotion is only applicable to the policyowner(s) listed as below:
 - i. an existing policyowner who hold any inforce Eligible Savings Plan(s) with designated premium payment period stated on Table 1 as above with the application of such plan submitted via Manulife insurance advisors on or after 1 January, 2024 and further submit a new policy application of any Designated Plan(s) stated on Table 1 as above successfully via Manulife insurance advisors from July 22, 2024 to October 21, 2024 (both dates inclusive) together with a valid proposal, and approved by Manulife on or before December 31, 2024; or
 - ii. a policyowner who successfully submitted (a) a new policy application of any Eligible Savings Plan(s) with designated premium payment period and (b) a new application of any Designated Plan(s), which stated on Table 1 as above, via Manulife insurance advisors from July 22, 2024 to October 21, 2024 (both dates inclusive) together with a valid proposal, and approved by Manulife on or before December 31, 2024.
2. This promotion is applicable to the standard premiums of Eligible Savings Plan(s) and/or Designated Plan(s), but excluding the additional premiums incurred from the Inflation Protector Option (applicable for ManuElite Protector, ManuPremier Protector, ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO and ManuPrimo Care). All extra premium (if any) and prepayment premium (if any) will not be taken into account in calculating the premium discount. For the avoidance of doubt, all supplementary benefit's premiums (except for Manulife Supreme Lite VHIS Supplementary Benefit, Manulife Supreme Lite Medical Supplementary Benefit, ManuGuard Medical Benefit, ManuShine Healthcare Benefit and ManuMaster Healthcare Benefit that applied in accordance to clause 1) will not be taken into account when calculating the premium discount.
3. Under this premium discount promotion:
 - I. Applicable to all Designated Plan(s) (except Manulife Supreme Lite VHIS Supplementary Benefit, Manulife Supreme Lite Medical Supplementary Benefit, ManuGuard Medical Benefit, ManuShine Healthcare Benefit and ManuMaster Healthcare Benefit) and Eligible Savings Plan(s) stated on Table 1 as above:
 - i. The applicable premium discount as specified on Table 2 as above will be applied to each premium amount due and payable for the second/third policy year (as the case may be) according to the payment mode of the relevant Eligible Savings Plan(s) and/or Designated Plan(s). Each premium amount due and payable of the basic plan of Eligible Savings Plan(s) and/or Designated Plan(s) for the second/third policy year (as the case may be) will be calculated based on the premium after applying the ManulifeMOVE discount, if ManulifeMOVE discount is applicable to such Eligible Savings Plan(s) and/or Designated Plan(s).
 - ii. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) before the end of the second/third policy year (as the case may be):
 - a) If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the entitled premium discount amount for the second/third policy year respectively (as the case may be).
 - b) If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the entitled premium discount amount for the second/third policy year (as the case may be), which would be adjusted as if the relevant change(s) occurred in the beginning of the second/third policy year (as the case may be). Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the relevant Eligible Savings Plan(s) and/or the Designated Plan(s) and the entitled premium discount amount after adjustment.
 - iii. If the policyowner cancels, surrenders or terminates (including but not limited to termination due to the death of the life insured) the relevant Eligible Savings Plan(s) and/or Designated Plan(s) before the end of the second/third policy year (as the case may be), Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) in case of policy cancellation, surrender or termination.
 - iv. The premium discount for the second/third policy year (as the case may be) will cease to apply immediately if there are any subsequent alterations (except where specified in (3.I.ii.) above) to or termination of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) in the second/third policy year (as the case may be) for whatever reasons before applying the amount of the premium discount.
 - II. Applicable to Manulife Supreme Lite VHIS Supplementary Benefit, Manulife Supreme Lite Medical Supplementary Benefit, ManuGuard Medical Benefit, ManuShine Healthcare Benefit and ManuMaster Healthcare Benefit ('Eligible Supplementary Benefit') mentioned on Table 1 as above:
 - i. The Eligible Supplementary Benefit must stay inforce for the first coverage year (i.e. the 12-month period from the coverage effective date of the Eligible Supplementary Benefit) ('First Coverage Year') in order to be eligible for the premium discount.
 - ii. The applicable premium discount as specified on Table 2 as above will be applied to each premium amount due and payable of the Eligible Supplementary Benefit for the 12-month period from the policy anniversary right after the Coverage Year ('Subsequent Policy Year') according to the payment mode of the policy that the relevant Eligible Supplementary Benefit is attached to. Each premium amount due and payable of the Eligible Supplementary Benefit for the Subsequent Policy Year will be calculated based on the premium after applying ManulifeMOVE discount, if ManulifeMOVE discount is applicable to such Eligible Supplementary Benefit. Below are two illustrative examples:

Example 1:
Assumptions:

 - Policy year date of the policy that the Eligible Supplementary Benefit is attached to: 1 August, 2024
 - Coverage effective date of the Eligible Supplementary Benefit: 1 August, 2024

Under Example 1, the Subsequent Policy Year would be the second policy year of the policy that the Eligible Supplementary Benefit is attached to, i.e. from 1 August, 2025 to 31 July, 2026

Example 2:
Assumptions:

 - Policy year date of the policy that the Eligible Supplementary Benefit is attached to: 1 August, 2024
 - Coverage effective date of the Eligible Supplementary Benefit: 1 September, 2024

Under Example 2, the Subsequent Policy Year would be the third policy year of the policy that the Eligible Supplementary Benefit is attached to, i.e. from 1 August, 2026 to 31 July, 2027
 - iii. If there are any subsequent changes (including but not limited to coverage class change) on the Eligible Supplementary Benefit before the end of the Subsequent Policy Year:
 - a) If the change results in an increase in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium before the increase will be used to determine the entitled premium discount amount for the Subsequent Policy Year.
 - b) If the change results in a decrease in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium after the decrease will be used to determine the entitled premium discount amount for the Subsequent Policy Year, which would be adjusted as if the relevant change(s) occurred in the beginning of the Subsequent Policy Year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Supplementary Benefit and the entitled premium discount amount after adjustment.
 - iv. If the policyowner cancels, surrenders or terminates (including but not limited to termination due to the death of the life insured) the Eligible Supplementary Benefit before the end of the Subsequent Policy Year, Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the relevant Eligible Supplementary Benefit in case of policy cancellation, surrender or termination.
 - v. The premium discount will cease to apply immediately if there are any subsequent changes (except where specified in (3.II.iii.) above) to or termination of the Eligible Supplementary Benefit before the end of the Subsequent Policy Year for whatever reasons before applying the amount of premium discount.

- III. For the avoidance of doubt, if the policyowner cancels, surrenders or terminates (including but not limited to termination due to the death of the life insured) (a) the relevant Eligible Savings Plan(s) and/or Designated Plan(s) before the end of the second/third policy year (as the case may be) and/or (b) cancels, surrenders or terminates (including but not limited to termination due to the death of the life insured) the relevant Eligible Supplementary Benefit before the Subsequent Policy Year, the premium discount will also cease to apply immediately.
4. For the avoidance of doubt, if there are more than one Designated Plans under the same category being applied, then it will be counted as one category for those Designated Plan(s) when determining the additional offer on Eligible Savings Plan(s). For all Designated Plans under Category 2: Life Protection, Designated Plan with single premium is not eligible for this promotion.
5. For Eligible Savings Plan(s) and Designated Plan(s) issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
6. The Eligible Savings Plan(s) and the Designated Plan(s) must remain in force by the end of the second/third policy year (as the case may be). The Eligible Supplementary Benefit(s) must remain in force by end of the Subsequent Policy Year.
7. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium discount will not affect the guaranteed cash value (as the case may be) offered by the relevant Eligible Savings Plan(s) and/or Designated Plan(s).
8. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy, of the same product as the relevant Eligible Savings Plan(s) and/or Designated Plan(s) for the same life insured within six months before the relevant Eligible Savings Plan(s) and/or Designated Plan(s) is applied.
9. Only the paid premium of certified VHIS plans can apply for tax deductions whereas the said premium discount and Manulife **MOVE** discount are not included. For further details on tax deduction that is applicable to Voluntary Health Insurance Scheme, you may visit the website of Health Bureau's VHIS Office at www.vhis.gov.hk or the website of the Inland Revenue Department of HKSAR at www.ird.gov.hk.
10. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
11. Manulife reserves the right to change, terminate or cancel the promotion at any time without prior notice. Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability), a subsidiary of Manulife Financial Corporation.

Designated Plan and Eligible Savings Plans are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for a copy of the product leaflets which will give you more details about the products including the 'Important Information' showing the product risks. For complete product information of VHIS plans, please visit our website at www.manulife.com.hk.

For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau).

To view our privacy policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

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