



## Rewarding our existing customers with up to 1% additional guaranteed interest on advanced premiums for Eligible Savings Plans

Promotion period: From May 11, 2026 to June 30, 2026

This campaign offers an enhanced benefit to existing eligible customers who have submitted an Eligible Savings Plan<sup>a</sup> between **March 2, 2026 and May 10, 2026**, and are currently enjoying one of the following promotions:

- **1-Year Guaranteed Interest Promotion** (with a 2-year premium payment period USD policy), or
- **4-Year Guaranteed Interest Promotion** (with a 5-year premium payment period USD policy).

If these customers submit a Designated Plan listed below during the promotion period from May 11, 2026 to June 30, 2026, in addition to the guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned<sup>b</sup> for the Eligible Savings Plan<sup>a</sup> ('Guaranteed Interest') under the abovementioned promotions, they may receive up to an **additional 1%**, subject to terms and conditions.



Promotion currently enjoyed	Existing Savings Plan <sup>a</sup> held	Annualized premium (with policy currency in USD)	Existing Guaranteed Interest <sup>a,b</sup> (During interest earning period <sup>c</sup> )	Additional Guaranteed Interest <sup>b</sup> (During interest earning period <sup>c</sup> )
<b>1-Year Guaranteed Interest Promotion</b>	<b>2-year payment term<sup>d</sup>:</b> <ul style="list-style-type: none"> <li>• Genesis</li> <li>• Genesis Centurion Insurance Plan</li> <li>• Future Assure</li> </ul>	All	10% p.a. <sup>e</sup>	<div style="text-align: center; font-size: 2em; font-weight: bold;">+1%<sup>e</sup></div> <p>with a Designated Plan</p>
<b>4-Year Guaranteed Interest Promotion</b>	<b>5-year payment term:</b> <ul style="list-style-type: none"> <li>• Genesis</li> <li>• Genesis Centurion Insurance Plan</li> <li>• Future Assure</li> <li>• ManuCentury</li> <li>• La Vie 2</li> </ul>	Less than USD80,000	4% p.a. <sup>e</sup>	
		USD80,000 or above	4.5% p.a. <sup>e</sup>	

<sup>a</sup> Please refer to the definition of 'Eligible Savings Plan' at the terms and conditions below.  
<sup>b</sup> Guaranteed Interest and Additional Guaranteed Interest (if applicable) are calculated in compound interest based on the offered interest rate(s).  
<sup>c</sup> Please refer to the definition of 'interest earning period' at the terms and conditions below.  
<sup>d</sup> This is a limited offer. We reserve the right to withdraw the offer of the 2-year premium payment period option at any time without notice. Acceptance of your policy application of the 2-year premium payment period option is subject to the availability of the aforesaid option at the time of application.  
<sup>e</sup> For 1-Year Guaranteed Interest Promotion, the earned guaranteed interest will be credited to the policy within 8 weeks after the 1<sup>st</sup> policy anniversary; For 4-Year Guaranteed Interest Promotion, the earned guaranteed interest will be credited to the policy within 8 weeks after the 4<sup>th</sup> policy anniversary.

The **maximum Additional Guaranteed Interest is capped at 1.0% per Eligible Savings Plan**. Even if more than one Designated Plan is purchased, the total enhancement will not exceed this cap.

#### Designated Plan(s):

##### Critical illness

- IncomeGuard Critical Illness Protector
- IncomeShield Critical Illness Protector
- Manulife Bright Care PRO
- ManuBright Care 2
- ManuBright Care 2 Plus
- ManuPrimo Care/ManuPrimo Care (Best Start)

##### Life protection

- Whole-in-One Prime 3
- Whole-in-One Prime 3 – Essence

## Case Illustration: How the 1% Cap Works

The following illustration applies if you have **already purchased a Designated Plan together with an Eligible Savings Plan between March 2, 2026 and May 10, 2026**.

### If you hold an Eligible Savings Plan with a 5-year payment period

You already enjoy an additional **0.5% guaranteed interest** from the Designated Plan you purchased earlier. If you submit **one more Designated Plan** between **May 11, 2026 and June 30, 2026**, you may receive a further **0.5%**, bringing your total Additional Guaranteed Interest to the **maximum cap of 1.0%**.



**Eligible for a 0.5% Additional Guaranteed Interest under this promotion**

### If you hold an Eligible Savings Plan with a 2-year payment period

You already enjoy the **maximum additional 1.0% guaranteed interest** from your earlier Designated Plan. As the cap has been fully reached, **no further Additional Guaranteed Interest enhancement** will be credited, even if another Designated Plan is submitted between **May 11, 2026 and June 30, 2026**.



**Not eligible for any Additional Guaranteed Interest under 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.

## Terms and conditions

### A. For customers enjoying the 1 Year Guaranteed Interest Promotion

1. This promotion is only applicable to policyowners satisfying below conditions:
  - i. Hold a Genesis, Genesis Centurion Insurance Plan or Future Assure policy with a 2-year premium payment period and USD as the policy currency, that has been successfully submitted via a Manulife insurance advisor from March 2, 2026 to May 10, 2026 (both dates inclusive) and approved by Manulife on or before June 30, 2026 ('Eligible Savings Plan')
  - ii. Hold a Designated Plan as stated above, submitted via a Manulife insurance advisor between May 11, 2026 and June 30, 2026 (both dates inclusive) and approved by Manulife on or before September 30, 2026.
2. This promotion is only applicable to Eligible Savings Plan with:
  - i. annual payment mode selected;
  - ii. no premium dump-in option set up;
  - iii. no policy year date back-dating arrangement;
  - iv. no supplementary benefit(s) attached upon policy issuance; and
  - v. total annual premium payable for the 2<sup>nd</sup> policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable), received by us at the same time as the initial premium, together with a duly completed valid application form for this promotion ('Application Form For 1-Year/2-Year Advanced Premium Arrangement (March 2026 version)') approved by us.
3. Under this promotion:
  - i. The Eligible Savings Plan and the Designated Plan both must remain in force until the end of the 1<sup>st</sup> policy year of the Eligible Savings Plan
  - ii. The amount of advanced premium for the Eligible Savings Plan will be determined as the total annual premium payable from the 2<sup>nd</sup> policy year.
  - iii. The interest earning period is defined as the period from the policy year date to the end of the 1<sup>st</sup> policy year.
  - iv. During the interest earning period, the amount of advanced premium for the Eligible Savings Plan that had not been used to settle any premium due and payable will earn an Additional Guaranteed Interest of 1% on top of the Guaranteed Interest of 10%, which in total guaranteed interest of 11.0% will be earned according to the annualized premium of the Eligible Savings Plan. For the avoidance of doubt, if the policyowner has already held a Designated Plan submitted between March 2, 2026 to May 10, 2026 (both dates inclusive), the total guaranteed interest that may be earned on the annualized premium of the Eligible Savings Plan shall not exceed 11.0%.

**Upon the issuance of Eligible Savings Plan and the receipt and approval of the Application Form For 1-Year/2-Year Advanced Premium Arrangement (March 2026 version) by Manulife, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the policy.**

### B. For customers enjoying the 4 Year Guaranteed Interest Promotion

1. This promotion is only applicable to policyowners satisfying below conditions:
  - i. Hold a Genesis, Genesis Centurion Insurance Plan, Future Assure, ManuCentury or La Vie 2 policy, all with a 5-year premium payment period and USD as the policy currency, that has been successfully submitted via a Manulife insurance advisor from March 2, 2026 to May 10, 2026 (both dates inclusive) and approved by Manulife on or before June 30, 2026 ('Eligible Savings Plan')
  - ii. Hold a Designated Plan as stated above, submitted via a Manulife insurance advisor from May 11, 2026 and June 30, 2026 (both dates inclusive) and approved by Manulife on or before September 30, 2026.
2. This promotion is only applicable to Eligible Savings Plan with:
  - i. annual payment mode selected;
  - ii. no premium dump-in option set up;
  - iii. no policy year date back-dating arrangement;
  - iv. no supplementary benefit(s) attached upon policy issuance; and
  - v. total annual premium payable for the 2<sup>nd</sup> policy year to the 5<sup>th</sup> policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable), received by us at the same time as the initial premium, together with a duly completed valid application form for this promotion ('Application Form For 4-Year Advanced Premium Arrangement (January 2026 version)') approved by us.
3. Under this promotion:
  - i. The Eligible Savings Plan and Designated Plan both must remain in force until the end of the 4<sup>th</sup> policy year of the Eligible Savings Plan.
  - ii. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 2<sup>nd</sup> policy year to the 5<sup>th</sup> policy year.
  - iii. The interest earning period is defined as the period from the policy year date to the end of the 4<sup>th</sup> policy year.
  - iv. During the interest earning period, the amount of:
    - (a) advanced premium for Eligible Savings Plan that had not been used to settle any premium due and payable; and
    - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Savings Plan would earn an Additional Guaranteed Interest of 1% per annum on top of the Guaranteed Interest of 4.0%/4.5% per annum, which in total guaranteed interest of 5.0%/5.5% per annum will be earned according to the annualized premium of the Eligible Savings Plan. For the avoidance of doubt, if the policyowner has already held a Designated Plan submitted between March 2, 2026 to May 10, 2026 (both dates inclusive), the total guaranteed interest that may be earned on the annualized premium of the Eligible Savings Plan shall not exceed 5.0%/5.5% per annum.

**Upon the issuance of Eligible Savings Plan and the receipt and approval of the Application Form For 4-Year Advanced Premium Arrangement (January 2026 version) by Manulife, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the policy.**

### C. General terms and conditions

1. **The entitlement under this promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any subsequent alterations (including but not limited to the partial refund/full refund/transfer of any premium paid in advance, notional amount change, payment mode change, premium dump-in option setup, exercising currency switch option or supplementary benefits addition etc) or terminations (including but not limited to termination due to the death of the life insured) of the Eligible Savings Plan for whatever reasons before the guaranteed interest being credited.**
2. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of the Eligible Savings Plan and/or the Designated Plan.
3. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) of Eligible Savings Plan offered concurrently at the time of the application of the Eligible Savings Plan.
4. 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.

The Eligible Savings Plan(s) and the Designated Plan(s) 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 these products including the 'Important Information' showing the product risks.

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](http://www.manulife.com.hk). You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

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