



## Enjoy guaranteed interest with advanced premiums for Eligible Savings Plan (2- or 3-year payment term)

### Earn up to 6.5% p.a. guaranteed interest for 2 consecutive years on advanced premiums for Eligible Savings Plan

Promotion period: From January 5, 2026 to February 23, 2026

On top of any prevailing offers, you can join this **“1-Year Guaranteed Interest Promotion”/ “2-Year Guaranteed Interest Promotion”** (‘Promotion’)<sup>+</sup> :

- if you apply for an Eligible Savings Plan\* (2-year premium payment period/3-year premium payment period), with USD as the policy currency, during the promotion period and **pay 2nd/2nd and 3rd policy years' premiums in advance** (‘advanced premiums’), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid of the Eligible Savings Plan;

Eligible Savings Plan <sup>**</sup>	Annualized premium (with policy currency in USD)	Guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned <sup>†</sup> for Eligible Savings Plan (During interest earning period <sup>‡</sup> )
<b>With 2-year premium payment period<sup>##</sup>:</b> <ul style="list-style-type: none"><li>• Genesis</li><li>• Future Assure</li><li>• Genesis Centurion Insurance Plan</li></ul>	Less than USD150,000	<b>2nd policy year 6.0%</b>
	USD150,000 or above	<b>2nd policy year 6.5%</b>
<b>With 3-year premium payment period:</b> <ul style="list-style-type: none"><li>• Genesis</li><li>• Genesis Centurion Insurance Plan</li></ul>	Less than USD150,000	<b>2nd &amp; 3rd policy years 6.0% p.a.</b>
	USD150,000 or above	<b>2nd &amp; 3rd policy years 6.5% p.a.</b>

<sup>+</sup> Terms and conditions apply, including but not limited to the requirement of a completed application form for this Promotion (‘Application Form For 1-Year/ 2-Year Advanced Premium Arrangement (January 2026 version)'). Please refer to Terms and Conditions clause (2.v.) below.

<sup>^</sup> Not applicable to policies with supplementary benefit(s) attached upon policy issuance.

<sup>\*</sup> Please refer to the definition of ‘Eligible Savings Plan’ at the terms and conditions below.

<sup>##</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>†</sup> Guaranteed interest and extra guaranteed interest (if applicable) are calculated in compound interest based on the offered interest rate(s).

<sup>‡</sup> Please refer to the definition of ‘interest earning period’ at the terms and conditions below.

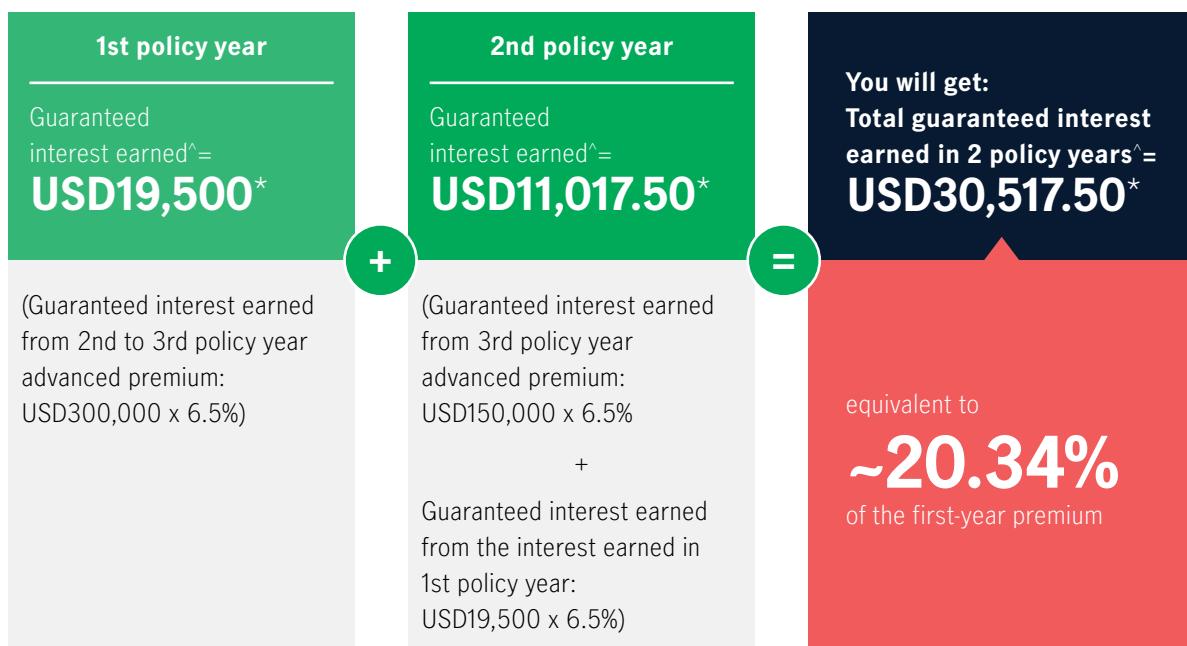
## Example 1 (1-year Guaranteed Interest Promotion)

Assuming you purchase a Genesis (Premium Payment Period: 2 years) during the promotion period with an annual premium of USD120,000, you pay the annual premium for the 1st policy year (USD120,000), plus the premiums for 2nd policy years in advance (USD120,000). In total, an amount of USD240,000 is paid upon policy application and no withdrawal is made before the end of the 1st policy year.



## Example 2 (2-year Guaranteed Interest Promotion)

Assuming you purchase a Genesis (Premium Payment Period: 3 years) during the promotion period with an annual premium of USD150,000, you pay the annual premium for the 1st policy year (USD150,000), plus the premiums for 2 policy years (i.e. the 2nd to 3rd policy year) in advance (USD300,000). In total, an amount of USD450,000 is paid upon policy application and no withdrawal is made before the end of the 2nd policy year.



<sup>#</sup> The earned guaranteed interest will be credited to the policy within 8 weeks after the 1st policy anniversary.

<sup>\*</sup> Figures stated are rounded to the nearest integer.

<sup>^</sup> The earned guaranteed interest will be credited to the policy within 8 weeks after the 2nd policy anniversary.

Remarks: This example is hypothetical and is strictly for illustrative purposes.

**A. 1-Year Guaranteed Interest Promotion's terms and conditions:**

1. This promotion is only applicable to a new policy application of Genesis (2-year premium payment period), Future Assure (2-year premium payment period) or Genesis Centurion Insurance Plan (2-year premium payment period), with USD as the policy currency that has been successfully submitted via a Manulife insurance advisor from January 5, 2026 to February 23, 2026 (both dates inclusive) and approved by Manulife on or before May 23, 2026 ('Eligible Savings Plan').
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 2nd 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 (January 2026 version)') approved by us.
3. Under this promotion:
  - i. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 2nd policy year.
  - ii. The interest earning period is defined as the period from the policy year date to the end of the 2nd policy year.
  - iii. **(Applicable to policyowners who hold only an Eligible Savings Plan submitted between January 5, 2026 and February 23, 2026, which remains in force until the end of the 1st policy year.)**  
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 6.0% or 6.5% per annum of guaranteed interest according to the annualized premium of the Eligible Savings Plan.

**B. 2-Year Guaranteed Interest Promotion's terms and conditions:**

1. This promotion is only applicable to a new policy application of Genesis (3-year premium payment period) or Genesis Centurion Insurance Plan (3-year premium payment period), with USD as the policy currency that has been successfully submitted via a Manulife insurance advisor from January 5, 2026 to February 23, 2026 (both dates inclusive) and approved by Manulife on or before May 23, 2026 ('Eligible Savings Plan').
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 2nd policy year to the 3rd 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 (January 2026 version)') approved by us.
3. Under this promotion:
  - i. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 2nd policy year to the 3rd policy year.
  - ii. The interest earning period is defined as the period from the policy year date to the end of the 3rd policy year.
  - iii. **(Applicable to policyowners who hold only an Eligible Savings Plan submitted between January 5, 2026 and February 23, 2026, which remains in force until the end of the 2nd policy year.)**  
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 6.0% or 6.5% per annum of guaranteed interest according to the annualized premium of the Eligible Savings Plan.

**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.
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.

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

**Upon the issuance of Eligible Savings Plan and the receipt and approval of the Application Form For 1-Year/2-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.**

Genesis, Future Assure and Genesis Centurion Insurance Plan 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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**Manulife (International) Limited** (A subsidiary of Manulife Financial Corporation)

**Hong Kong:** 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

**Macau:** Avenida De Almeida Ribeiro number 61, Circle Square, 14 andar A, Macau