



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

Enjoy 15% (Designated Plan) / up to 10% (Eligible Savings Plan) extra premium discount in the 2nd policy year respectively

Promotion Period: From February 18, 2025 to June 30, 2025

During the promotion period, if you apply as a **policyowner** for any designated 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	
		Plan name	Designated premium payment period
Category 1: Life Protection (not eligible for single premium) [®] <ul style="list-style-type: none"> ManuElite Protector ManuPremier Protector Whole-in-One Prime 3 	+	Genesis	3, 5, 10, 15 years
		Future Assure	2, 5 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
Category 2: Critical Illness <ul style="list-style-type: none"> IncomeGuard Critical Illness Protector[#] IncomeShield Critical Illness Protector[#] 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 1: Life Protection, Designated Plan with single premium is not eligible for this promotion.

[#] Available from April 28, 2025

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.

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 Designated Plan	Additional offer on Eligible Savings Plan	
		Premium payment period	Premium discount in the 2nd policy year
Combination of Any Eligible Savings Plan + Any one Designated Plan under Category 1: Life Protection Category 2: Critical Illness	15% premium discount (to be applied in the 2nd policy year)	2, 3 years	Not applicable
		5 years	4%*
		8, 10, 12, 15 years	5%
Combination of Any Eligible Savings Plan(s) + Designated Plan(s) from more than one categories^	Designated Plan(s) will enjoy their corresponding additional offer	Up to 8%^,* (only applicable to premium payment period of 5 years) Up to 10%^ (only applicable to premium payment period of 8, 10, 12, 15 years)	

* When the Annualized Premium of the Eligible Savings Plan exceeds USD50,000, the maximum additional offer on the Eligible Savings Plan (premium payment period: 5 years) under this promotion is capped at 2 times the aggregated Annualized Premiums of the corresponding Designated Plan(s) under category 1 and category 2, in which only the first submitted policy application for such Eligible Savings Plan (premium payment period: 5 years) can entitle this offer. If more than one Eligible Savings Plan (premium payment period: 5 years) is submitted on the same date, only the one with the highest Annualized Premium can entitle the offer. If the Annualized Premiums are the same, it shall be subject to Manulife's final decision to determine the policy to be enjoyed this offer.

^ The total additional offer on each of the Eligible Savings Plan under this promotion is capped at 8% (for premium payment period of 5 years) / 10% (for premium payment period of 8, 10, 12, 15 years) (i.e. at least one designated plan from each of the 2 categories are applied), in which the maximum additional offer on each of the Eligible Savings Plan applied is capped at 4%/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 2: 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 2 or 3 years.

For example

Example 1

Assuming you purchase Genesis (premium payment period: 10 years) during the promotion period with ManuElite Protector under Designated Plan Category 1: Life Protection. The illustration of the premium discounts of this combination can entitle is shown below.

Designated Plan (Category 1: Life Protection): ManuElite Protector		+ Eligible Savings Plan: Genesis	
Premium payment period: 25 years		Premium payment period: 10 years	
	Prevailing offer	Additional offer on premium discount in the 2nd policy year if applying together	Apply together to enjoy a total discount equivalent to up to
ManuElite Protector	Up to 15% first year premium discount	15%	30% of the first year premium
Genesis	A total discount equivalent to up to 31% of the first year premium	5%	36% of the first year premium
The above are prevailing offers. Terms and conditions apply. For details, please refer to the relevant leaflets.			

Example 2

Assuming you purchase Genesis (premium payment period: 5 years) during the promotion period with ManuBright Care 2 Plus under Designated Plan Category 2: Critical Illness. The illustration of the premium discounts that this combination can entitle is shown below.

Designated Plan (Category2: Critical Illness): ManuBright Care 2 Plus		+ Eligible Savings Plan: Genesis	
Premium payment period: 25 years Annualized Premium: USD3,756.5*		Premium payment period: 5 years Annualized Premium: USD250,000	
	Prevailing offer	Additional offer on premium discount in the 2nd policy year if applying together	Apply together to enjoy a total discount equivalent to up to
ManuBright Care 2 Plus	A total discount equivalent to up to 20% of the first year premium	15%	35% of the first year premium
Genesis	A total discount equivalent to up to 20% of the first year premium	USD7,513[#]	20% of the first year premium + USD7,513 premium discount in the 2nd policy year
The above are prevailing offers. Terms and conditions apply. For details, please refer to the relevant leaflets.			

* The policyowner is a healthy non-smoker man who buys ManuBright Care 2 Plus for himself with a notional amount of USD150,000 at the age of 30.

Since the Annualized Premium for Genesis in this case is over USD50,000, the maximum additional offer for Genesis is capped at twice the Annualized Premium of the ManuBright Care 2 Plus, which is USD3,756.5 x 2 = USD7,513 in this instance.

Terms and Conditions:

1. This promotion is only applicable to the policyowner(s) listed as below:
 - i. 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 February 18, 2025 to June 30, 2025 (both dates inclusive) together with a valid proposal, and approved by Manulife on or before September 30, 2025.
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, ManuPrimo Care, IncomeGuard Critical Illness Protector and IncomeShield Critical Illness Protector). 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 will not be taken into account when calculating the premium discount.
3. Under this premium discount promotion:
 - i. Applicable to all Designated Plan(s) 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 policy year 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 policy year will be calculated based on the premium after applying the Manulife**MOVE** discount, if Manulife**MOVE** 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 policy year:
 - 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 policy year.
 - 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 policy year, which would be adjusted as if the relevant change(s) occurred in the beginning of the second policy year. 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 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 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 Savings Plan(s) and/or Designated Plan(s) in case of surrender or termination.
 - iv. The premium discount for the second policy year will cease to apply immediately if there are any subsequent alterations (except where specified in (3.1.ii.) above) to or termination of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) in the second policy year for whatever reasons before applying the amount of the premium discount.
4. For additional offer on the Eligible Savings Plan with Annualized Premium exceeding USD50,000, the maximum premium discount of the Eligible Savings Plan (premium payment period: 5 years) is capped at 2 times the aggregated Annualized Premiums of the corresponding Designated Plan(s) under category 1 and category 2, in which only the first submitted policy application for such Eligible Savings Plan (premium payment period: 5 years) can entitle the offer. If more than one Eligible Savings Plan (premium payment period: 5 years) is submitted on the same date, only the one with the highest Annualized Premium can entitle the offer. If the Annualized Premiums are the same, it shall be subject to Manulife's final decision to determine the policy to be enjoyed this offer. The total additional offer on each of the Eligible Savings Plan under this promotion is capped at 8% (for premium payment period of 5 years) / 10% (for premium payment period of 8, 10, 12, 15 years) (i.e. at least one designated plan from each of the 2 categories are applied), in which the maximum additional offer on each of the Eligible Savings Plan applied is capped at 4%/5% on each category under the Designated Plan stated in Table 1 as above. Annualized Premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
5. 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 1: Life Protection, Designated Plan with single premium is not eligible for this promotion.
6. 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.
7. The Eligible Savings Plan(s) and the Designated Plan(s) must remain in force by the end of the second policy year.
8. 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) and any benefit the policyowner is entitled to under the relevant Eligible Savings Plan(s) and/or Designated Plan(s).
9. 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.
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 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 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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