



## Elevate 55+: Extra premium discount for Future Assure & FlexiFortune

Promotional Period: From October 21, 2025 to January 4, 2026

During the promotional period, customers who successfully apply for the Future Assure or FlexiFortune Annuity plan (single premium), with the life insured's issue age being 55<sup>4</sup> or above, can enjoy an extra premium discount.

**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.**

Important note: Please note that the following products are long-term participating life insurance policies with a savings element. You should read the relevant product brochures to understand the nature, features, risks and exclusions, and determine whether the product(s) meets your needs and circumstances before purchasing.

### Future Assure

| For life insured:      |                                     |                                                                         |
|------------------------|-------------------------------------|-------------------------------------------------------------------------|
| Premium payment period | Under Age 55                        | Age 55 or above                                                         |
| Single Premium         | Premium amount                      | Premium discount                                                        |
|                        | Less than USD100,000                | <b>3%</b>                                                               |
|                        | USD100,000 – less than USD300,000   | <b>4%</b>                                                               |
|                        | USD300,000 – less than USD1,000,000 | <b>5%</b>                                                               |
|                        | USD1,000,000 or above               | <b>6%</b>                                                               |
|                        |                                     | <b>Total premium discount:</b><br><b>6%</b><br>(campaign code: 2500676) |

### FlexiFortune Annuity Plan

| For life insured:      |                                                                              |                                                                          |
|------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Premium payment period | Under Age 55                                                                 | Age 55 or above                                                          |
| Single Premium         | Premium amount                                                               | Premium discount                                                         |
|                        | Less than USD100,000<br>Less than HK\$800,000                                | <b>4%</b>                                                                |
|                        | USD100,000 – less than USD1,000,000<br>HK\$800,000 – less than HK\$8,000,000 | <b>6%</b>                                                                |
|                        | USD1,000,000 or above<br>HK\$8,000,000 or above                              | <b>8%</b>                                                                |
|                        |                                                                              | <b>Total premium discount:</b><br><b>10%</b><br>(campaign code: 2500677) |

**Terms and Conditions:**

1. This promotion is only applicable to a new policy application for the Future Assure or FlexiFortune Annuity Plan that has been successfully submitted via a Manulife insurance advisor from October 21, 2025 to January 4, 2026 (both date inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before April 4, 2026 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion for single premium:
  - i. The applicable premium discount as specified above will be applied to the single premium of the Eligible Policy.
  - ii. If the policyowner increases the notional amount of the Eligible Policy before the end of the first policy year, the basic plan's single premium before the increase will be used to determine the amount of premium discount. For decrease of the notional amount of the Eligible Policy before the end of the first policy year, the basic plan's single premium after the decrease will be used to determine the amount of premium discount. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
4. Age means age nearest birthday. This offer is applicable to life insured aged 55 or above upon policy application and is not applicable for life insured aged below 55 upon policy application.
5. If the policyowner surrenders or terminates (including but not limited to termination due to the death of the life insured) the Eligible Policy before the end of the first policy year, Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the Eligible Policy in case of surrender or termination.
6. The premium discount for the first policy year will cease to apply immediately if there are any subsequent alterations (except where specified in clause 3.ii above) to or termination of the Eligible Policy in the first policy year for whatever reasons before applying the amount of the premium discount.
7. For Eligible Policy 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.
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 any benefit the policyowner is entitled to under the Eligible Policy.
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 Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
10. This promotion cannot be used in conjunction with any other promotion 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.

Future Assure and FlexiFortune Annuity Plan are insurance products provided and underwritten by Manulife. This leaflet shall be read in conjunction with the relevant product leaflet. You should not purchase this product solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for a copy of the product leaflet which will give you more details about this product 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.

This leaflet is for distribution in Hong Kong and Macau only, but not in mainland China.

**Manulife (International) Limited (incorporated in Bermuda with limited liability)**

(A subsidiary of Manulife Financial Corporation)

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