



Apply for any Eligible Basic Plan attached together with any Eligible Supplementary Benefit(s) via ePOS

**Enjoy an instant premium discount of up to HK\$2,000/US\$250**

Promotion period: From April 22, 2024 to July 21, 2024

Apply for any Eligible Basic Plan with an annualized premium of HK\$10,000/US\$1,250 or above attached together with any Eligible Supplementary Benefit(s) as listed below via our insurance e-application service platform 'ePOS' during the promotion period to enjoy an **additional offer** as below on top of the prevailing offers\*:

Eligible Basic Plans		Eligible Supplementary Benefits
<b>Savings</b> <ul style="list-style-type: none"> <li>• Genesis</li> <li>• ManuGlobal Saver</li> <li>• La Vie 2</li> <li>• ManuCentury</li> </ul>	+	<b>Group 1</b> <ul style="list-style-type: none"> <li>• Manulife Supreme Lite VHIS Supplementary Benefit (Available in Hong Kong only)</li> <li>• Manulife Supreme Lite Medical Supplementary Benefit (Available in Macau only)</li> <li>• ManuMaster Healthcare Benefit</li> <li>• ManuShine Healthcare Benefit</li> </ul>
<b>Life Protection</b> <ul style="list-style-type: none"> <li>• ManuElite Protector</li> <li>• ManuPremier Protector</li> </ul>		<b>Group 2</b> <ul style="list-style-type: none"> <li>• ManuTerm Benefit 10</li> <li>• ManuTerm Benefit 20</li> </ul>
<b>Critical Illnesss</b> <ul style="list-style-type: none"> <li>• ManuBright Care 2</li> <li>• ManuBright Care 2 Plus</li> <li>• Manulife Bright Care PRO</li> <li>• ManuPrimo Care</li> <li>• ManuLove Care</li> <li>• ManuVital Care</li> </ul>		<b>Group 3</b> <ul style="list-style-type: none"> <li>• Cancer Guard Protection Benefit</li> <li>• Cancer Treatment Benefit</li> <li>• CareGuard Critical Illness Benefit</li> <li>• Cash Assistance Benefit</li> <li>• Child Care Benefit</li> <li>• Hospital Income Benefit</li> <li>• Take Care Personal Accident Benefit 2</li> </ul>

**Additional offer:**

**Enjoy an instant premium discount as below on the Eligible Basic Plan**

Apply for Eligible Basic Plan attached with Eligible Supplementary Benefit(s) in:	Annualized premium of the Eligible Basic Plan	
	HK\$10,000/US\$1,250 to less than HK\$20,000/US\$2,500 (Promotion Code: RIDERCOM202401T1)	HK\$20,000/US\$2,500 or above (Promotion Code: RIDERCOM202401T2)
<b>Any 1 group</b>	<b>HK\$200/US\$25</b>	
<b>Any 2 different groups</b>	<b>HK\$500/US\$62.5</b>	<b>HK\$700/US\$87.5</b>
<b>Any 3 different groups</b>	<b>HK\$1,200/US\$150</b>	<b>HK\$2,000/US\$250</b>

\*Prevailing offers refer to any existing customer promotion(s) of Eligible Basic Plan(s) and Eligible Supplementary Benefit(s).

**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/benefit provisions for the exact terms and conditions that apply to these products. You can ask us for a copy. ManuMaster, ManuShine, ManuTerm and Take Care Personal Accident 2 are available as basic plans (ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuTerm and Take Care Personal Accident Plan 2) or as supplementary benefits (ManuMaster Healthcare Benefit, ManuShine Healthcare Benefit, ManuTerm Benefit and Take Care Personal Accident Benefit 2).**

**Terms and Conditions:**

1. This promotion is only applicable to a new policy application of any Eligible Basic Plan attached together with any Eligible Supplementary Benefit(s) that has been successfully submitted via our insurance e-application service platform 'ePOS' by Manulife insurance advisors from April 22, 2024 to July 21, 2024 (both dates inclusive) and approved by Manulife on or before October 21, 2024 ('Eligible Policy').
2. Under this promotion:
  - i. For the avoidance of doubt, if there is more than one Eligible Supplementary Benefit under the same group attaching to the basic plan of the Eligible Policy, then only one group will be counted for those Eligible Supplementary Benefit(s) in considering the eligibility of the additional offer.
  - ii. The basic plan of the Eligible Policy must satisfy the minimum annualized premium as specified above. The basic plan's annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date. All supplementary benefit's premiums and prepayment of premium (if any) will not be taken into account in the calculation of the premium discount amount.
  - iii. The premium discount can only be used for the deduction of the initial premium of an Eligible Basic Plan upon policy application via our insurance e-application service platform 'ePOS'. Such a deduction will be done upon payment.
  - iv. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the Eligible Policy after the policy application submission via ePOS and before the end of the first policy year:
    - a) If the change results in an increase in basic plan's annualized premium, the basic plan's annualized premium before the increase will be used to determine the premium discount amount.
    - b) If the change results in a decrease in basic plan's annualized premium, the basic plan's annualized premium after the decrease will be used to determine the applicable premium discount amount of basic plan, which would be adjusted as if the relevant change(s) occurred in the beginning of the first policy year. 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.
  - v. If any of the Eligible Supplementary Benefit(s) is cancelled or terminated before the end of the second policy year, resulting in the change in the entitlement 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 such change.
3. If the policyowner cancels, 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 policy cancellation, surrender or termination.
4. This promotion will cease to apply immediately if there are any subsequent alterations (except where specified in clause (2.iv.) and (2.v.) above) to or termination of the Eligible Policy for whatever reasons before applying the amount of the premium discount.
5. For Eligible Basic Plans and Eligible Supplementary Benefits 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 premium discount.
6. 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 (if any) or any benefit the policyowner is entitled to under the Eligible Basic Plans.
7. 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 Basic Plans and/or Eligible Supplementary Benefits (as the case may be) for the same life insured within six months before the Eligible Basic Plans and/or Eligible Supplementary Benefits is applied (as the case may be).
8. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
9. 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.

The Eligible Basic Plans and the Eligible Supplementary Benefits specified in this leaflet 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 complete product information of VHS plan, please visit our website at [www.manulife.com.hk](http://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](http://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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