



## Double Protection, Added Discount:

**Existing policyowner can enjoy up to an 8% premium discount on designated plan(s) in the 2nd policy year**

Promotion Period: From April 28, 2025 to June 30, 2025

During the Promotion Period, any existing policyowner with an in-force Eligible Plan listed in Table 1 who applies for a Designated Plan from Table 2 can enjoy an additional premium discount on the new Designated Plan in the second policy year on top of the prevailing offers\*, provided the criteria outlined in Table 2 are met.

**Table 1**

Eligible Plan(s)	
<ul style="list-style-type: none"> <li>Genesis</li> </ul>	<b>Savings</b>
<ul style="list-style-type: none"> <li>ManuBright Care</li> <li>ManuBright Care 2</li> <li>ManuBright Care 2 Plus</li> <li>ManuCritical Care</li> <li>ManuEssential Care</li> <li>Manulife Bright Care PRO</li> <li>ManuLove Care</li> <li>ManuMulti Care</li> </ul>	<ul style="list-style-type: none"> <li>ManuPrime Care</li> <li>ManuPrimo Care</li> <li>ManuPrimo Care (Best Start)</li> <li>ManuTotal Care</li> <li>ManuVital Care</li> <li>Premier Life Critical Illness Protector</li> <li>PremierPlus Critical Illness Protector</li> <li>Vita</li> </ul>
<ul style="list-style-type: none"> <li>ManuGuard Medical Plan</li> <li>Manulife First VHIS Flexi Plan^</li> <li>Manulife Shelter VHIS Standard Plan^</li> <li>Manulife Supreme Medical Plan#</li> </ul>	<ul style="list-style-type: none"> <li>Manulife Supreme VHIS Flexi Plan^</li> <li>ManuMaster Healthcare Series</li> <li>ManuShine Healthcare Series</li> </ul>

**Table 2**

Designated Plan(s)	Premium discount in the second policy year (% of basic plan's premium)	
	Premium payment period	
	5 years	10 years or above
<ul style="list-style-type: none"> <li>IncomeGuard Critical Illness Protector</li> <li>IncomeShield Critical Illness Protector</li> <li>ManuBright Care 2</li> <li>ManuBright Care 2 Plus</li> <li>Manulife Bright Care PRO</li> <li>ManuPrimo Care</li> <li>ManuPrimo Care (Best Start)</li> </ul>	N/A	<b>8%</b>
<ul style="list-style-type: none"> <li>ManuElite Protector</li> <li>ManuPremier Protector</li> <li>Whole-in-One Prime 3</li> </ul>	<b>4%</b>	<b>8%</b>

**To qualify, you must meet the following criteria:**

- Be the sole policyowner of both the Eligible Plan(s) and the Designated Plan(s); and,
- The Eligible Plan(s) must remain inforce by the end of the first policy year of the Designated Plan(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 provisions for the exact terms and conditions that apply to these products. You can ask us for a copy.**

- \* Prevailing offers refer to any existing customer promotion(s) of Designated Plan(s). For details, please refer to the relevant promotion leaflets.
- ^ Manulife First VHIS Flexi Plan, Manulife Shelter VHIS Standard Plan and Manulife Supreme VHIS Flexi Plan are only available in Hong Kong.
- # Manulife Supreme Medical Plan is only available in Macau.

#### Terms and Conditions:

1. This promotion is only applicable to an existing policyowner who hold any inforce Eligible Plan(s) stated on Table 1 as above with the application of such plan submitted via Manulife insurance advisors before January 3, 2025 and further submit a new policy application of any Designated Plan(s) stated on Table 2 as above successfully via Manulife insurance advisors from April 28, 2025 to June 30, 2025 (both dates inclusive) together with a valid proposal, and approved by Manulife on or before September 30, 2025.
2. To qualify for the premium discount, the following criteria must be met: (1) The individual must be the sole policyowner of both the Eligible Plan(s) and the Designated Plan(s); and (2) the Eligible Plan(s) must remain in force by the end of the first policy year of the Designated Plan(s).
3. This promotion is applicable to the standard premiums of Designated Plan(s), but excluding the additional premiums incurred from the Inflation Protector Option (applicable for IncomeGuard Critical Illness Protector, IncomeShield Critical Illness Protector, ManuElite Protector, ManuPremier Protector, ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO, and ManuPrimo Care). 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.
4. 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 Designated Plan(s). Each premium amount due and payable of the basic plan of 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 Designated Plan(s).
5. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the relevant 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 Designated Plan(s) and the entitled premium discount amount after adjustment.
6. If the policyowner surrenders or terminates (including but not limited to termination due to the death of the life insured) the relevant 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 Designated Plan(s) in case of surrender or termination.
7. The premium discount for the second policy year will cease to apply immediately if there are any subsequent alterations (except where specified in (4) above) to or termination of the relevant Designated Plan(s) in the second policy year for whatever reasons before applying the amount of the premium discount.
8. For Designated Plan(s) issued in Hong Kong, the levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
9. 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 Plan(s) and/or Designated Plan(s).
10. This promotion does not apply if you have terminated any existing policy or withdrawn any application of a new policy, of the same product as the relevant Designated Plan(s) for the same life insured within six months before the relevant Designated Plan(s) is applied.
11. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
12. 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.

Eligible Plans and Designated Plans are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflet.** You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your 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](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.

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