



"Extra Premium" Discount Promotion Program

Exclusive discount* on "Extra Premium" for designated medical plans

Application period of Eligible Plans: From July 22, 2024 to June 30, 2025

For insured person with health issues or a medical history, Extra Premium may be required to get covered due to higher claim risk. To provide customers with appropriate medical protection, we are introducing a **discount offer for the first time on the Extra Premium**. During the above-mentioned period, when applying for designated medical plans, if in addition to the standard premium, an extra premium ("Extra Premium") is required to be paid due to the insured person's health issues, this Extra Premium is eligible for a **discount offer***, which is applicable to all Extra Premium payable for the Eligible Plans during the policy's effective period. The Eligible Plans are also entitled to any existing prevailing promotions.

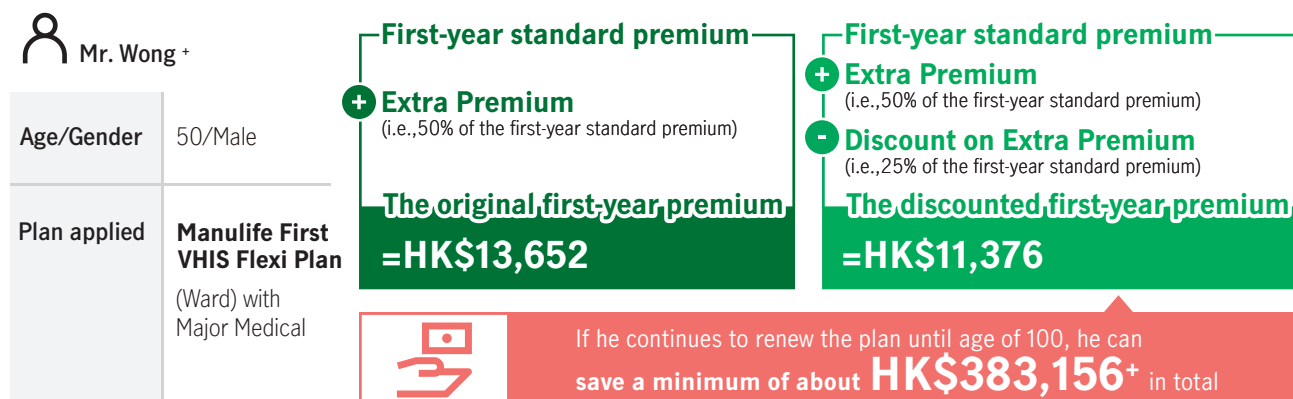
*The discount amount applicable to the Extra Premium equals to 25% of the standard premium

Eligible Plans:

Basic Plan	Supplementary Benefit	
<ul style="list-style-type: none"> Manulife Shelter VHIS Standard Plan (Available in Hong Kong only) Manulife First VHIS Flexi Plan (Available in Hong Kong only) Manulife Supreme VHIS Flexi Plan (Available in Hong Kong only) Manulife Supreme Medical Plan (Available in Macau only) ManuGuard Medical Plan ManuMaster Healthcare Series ManuShine Healthcare Series ManuEnrich Medical Top-up Plan 	<ul style="list-style-type: none"> Manulife Supreme Lite VHIS Supplementary Benefit (Available in Hong Kong only) Manulife Supreme Lite Medical Supplementary Benefit (Available in Macau only) ManuGuard Medical Benefit ManuMaster Healthcare Benefit ManuShine Healthcare Benefit Hospital Income Benefit 	<p>"Extra Premium" discount offer: The discount amount applicable to the Extra Premium equals to</p> <p>25% of the standard premium</p> <p>Applicable to all Extra Premium payable during the policy's effective period</p>

Example

Mr. Wong, aged 50, has applied Manulife First VHIS Flexi Plan (Ward) with Major Medical. The first-year standard premium is HK\$9,101⁺. After underwriting, due to Mr. Wong's health issues, he needs to pay an Extra Premium of 50% on top of the standard premium, making a total first-year premium of HK\$13,652⁺. Under this promotion program, Mr. Wong can enjoy a discount on the Extra Premium, reducing his first-year premium to HK\$11,376⁺. If Mr. Wong continues to renew this plan until the age of 100, he can save **a minimum of about HK\$383,156⁺ in total** under this promotion program.



⁺The above example is hypothetical and for illustrative purposes only. It does not reflect any premium adjustments for Eligible Plans in the future, and assumes that annual premium payment mode is selected. The premiums in the above example is calculated based on the premium table which comes into effect on June 29, 2024, and are provided for reference only and is subject to change without prior notice. All amounts mentioned in the example are rounded to the nearest integer.

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. ManuMaster, ManuShine and ManuGuard are available as basic plans (ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuGuard Medical Plan) or as supplementary benefits (ManuMaster Healthcare Benefit, ManuShine Healthcare Benefit and ManuGuard Medical Benefit).

Terms and conditions:

1. This promotion is only applicable to new policy applications for any Eligible Plans within the application period of Eligible Plans and have extra premium ("Extra Premium") due to health issues after underwriting. The discount applicable to the Extra Premium is equivalent to 25% of the relevant Eligible Plans' standard premium. Applications must be successfully submitted through Manulife's insurance advisors from July 22, 2024, to June 30, 2025 (both dates inclusive), and approved by Manulife on or before September 30, 2025.
2. The premium discount for this promotion applies to all premium payment modes, but not applicable to prepayment of premiums.
3. This promotion only applies to the Extra Premium of Eligible Plans. For avoidance of doubt, if you apply the following at the same time:
 - a) Eligible basic plan and non-eligible supplementary benefit; or
 - b) Non-eligible basic plan and eligible supplementary benefitThe Extra Premium, if any, for the non-eligible base plan and/or supplementary benefit will not be eligible for this promotion's discount. The premiums for the basic plan and supplementary benefit not included in the above table will not be used to calculate the discount for the Extra Premium of the Eligible Plans.
4. The applicable discount as specified above will be applied to the Extra Premium of each premium amount due and payable according to the payment mode of the Eligible Plans.
5. For the avoidance of doubt:
 - a) If the Extra Premium imposed due to health issues is 25% of the standard premium, then under this promotion, the entire Extra Premium will be waived.
 - b) If the Extra premium imposed due to health issues is 50% of the standard premium, then under this promotion, the discounted Extra Premium will be 25% of the standard premium.
 - c) If the Extra Premium imposed due to health issues is 75% of the standard premium, then under this promotion, the discounted Extra Premium will be 50% of the standard premium.
 - d) If the Extra Premiums imposed due to health issues is 100% of the standard premium, then under this promotion, the discounted Extra Premium will be 75% of the standard premium, and so on.
6. This promotion applies to the Extra Premiums charged to the insured person after underwriting due to health issues. Under this Extra Premium discount, if there are any subsequent changes (including but not limited to coverage class change or changes in deductible options at the time of renewal) on the Eligible Plans:
 - a) If the change results in an increase in the premium for the Eligible Plans, the discount for the Extra Premium will immediately no longer apply to that policy.
 - b) If the change results in a decrease in the premium for the Eligible Plans, the entitled discount amount will be calculated based on the reduced premium for the Eligible Plans and adjusted accordingly.
 - c) If the change results in the waiver of the Extra Premium for the Eligible Plans, the entitled Extra Premium discount will cease to apply immediately on the Eligible Plans.
7. For Eligible Plans issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium after applying the discount offer under this promotion.
8. The discount is non-transferable and non-redeemable for cash. In case of any premium refund, any part of premium payments that is offset by the discount can under no circumstances be counted as premium paid and will not be included in the refund amount.
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 Plans for the same life insured person within 6 months before the Eligible Plans is applied.
10. Only the paid premium of certified VHIS plans can be eligible for tax deductions whereas the said discount and Manulife**MOVE** discount are not included. For further details on tax deduction that is applicable to Voluntary Health Insurance Scheme, you may visit the website of Health Bureau's VHIS Office at www.vhis.gov.hk or the website of the Inland Revenue Department of HKSAR at www.ird.gov.hk.
11. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife. Prevailing offers refer to any existing customer promotion(s) of Eligible Plans. For details, please refer to the relevant promotion leaflets.
12. Manulife reserves the right to change, terminate or cancel this 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 products listed 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 VHIS plans, please visit our website at 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. 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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