

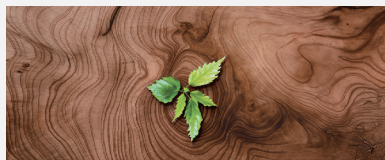
Limited time double reward

Genesis[^] (5-year premium payment period, USD policy)

In total an equivalent of up to ~72.8% of first year premium

Promotion period: From October 22, 2024 to May 16, 2025

If you apply for **Genesis[^]** with 5-year premium payment period and USD as the policy currency and meet the designated annualized premium requirement, during the promotion period and pay 4 policy years' premiums in advance, you can **enjoy a limited time double reward - in total an equivalent of up to ~72.8% of first year premium.**



1 Premium discount

Enjoy up to **20%**
premium discount[#]
for the first 2 years
in total

Terms and conditions apply. For details,
please refer to page 2-4 of this leaflet.



2 Offer for premiums paid in advance

Enjoy up to **4.8% p.a. guaranteed interest^{*}**
on premiums paid in advance,
for 4 consecutive years,
total amount equal to
~52.8%
of first year premium

Terms and conditions apply. For details,
please refer to page 5-6 of this leaflet.



**Limited time
double reward**

In total an equivalent
of up to
~72.8%
of first year premium

[^] Not applicable to policies with supplementary benefit attached upon policy issuance.

[#] 20% premium discount refers to 12% and 8% premium discount for the first and second policy year respectively.

^{*} Applicable to the amount of (a) advanced premium that had not been used to settle any premium due and payable; and (b) accumulated guaranteed interest earned from the advanced premium, in the period from the policy year date to the end of the 4th policy year.

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 this product. You can ask us for a copy.



Genesis

Enjoy a total discount equivalent to up to 31% of the first year premium

Promotion period: From October 22, 2024 to June 30, 2025

Apply for **Genesis** during the promotion period to enjoy a premium discount specified as follows.

Premium payment period	Premium amount	Premium discount ³
Single premium	less than USD1,000,000 less than HKD8,000,000	3% (Campaign code: 24847)
	USD1,000,000 – less than USD3,000,000 HKD8,000,000 – less than HKD24,000,000	3.5% (Campaign code: 24848)
	USD3,000,000 or above HKD24,000,000 or above	4% (Campaign code: 24849)

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Premium payment period	Annualized premium		Premium discount ⁴ (1st policy year)	Premium discount ⁴ (2nd policy year)
3 years	USD5,000 HKD40,000	– less than USD10,000 – less than HKD80,000	3% (Campaign code: 24544)	-
	USD10,000 HKD80,000	– less than USD50,000 – less than HKD400,000	6% (Campaign code: 24545)	-
	USD50,000 HKD400,000	– less than USD100,000 – less than HKD800,000	10% (Campaign code: 24541)	-
	USD100,000 HKD800,000	– less than USD250,000 – less than HKD2,000,000	12% (Campaign code: 24542)	-
	USD250,000 or above HKD2,000,000 or above		15% (Campaign code: 24543)	-
5 years	USD5,000 HKD40,000	– less than USD10,000 – less than HKD80,000	3% (Campaign code: 24850)	-
	USD10,000 HKD80,000	– less than USD50,000 – less than HKD400,000	8% (Campaign code: 24851)	-
	USD50,000 HKD400,000	– less than USD100,000 – less than HKD800,000	12% +	2%
	USD100,000 HKD800,000	– less than USD250,000 – less than HKD2,000,000	12% +	6%
	USD250,000 or above HKD2,000,000 or above		12% +	8%
10/15 years	USD5,000 HKD40,000	– less than USD10,000 – less than HKD80,000	10% (Campaign code: 24540)	-
	USD10,000 HKD80,000	– less than USD50,000 – less than HKD400,000	15% +	10%
	USD50,000 HKD400,000	– less than USD100,000 – less than HKD800,000	15% +	12%
	USD100,000 HKD800,000	– less than USD250,000 – less than HKD2,000,000	15% +	14%
	USD250,000 or above HKD2,000,000 or above		15% +	16%

Terms and Conditions:

1. This promotion is only applicable to a new Genesis policy application that has been successfully submitted via a Manulife insurance advisor from October 22, 2024 to June 30, 2025 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before September 30, 2025 ('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. Under the premium discount promotion for regular premiums:
 - i. Annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
 - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first/second policy year respectively (as the case may be) according to the payment mode of the Eligible Policy.
 - iii. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the Eligible Policy before the end of the first/second policy year (as the case may be):
 - 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 applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively (as the case may be).
 - 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 applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively (as the case may be), which would be adjusted as if the relevant change(s) occurred in the beginning of the first/second policy year (as the case may be). 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.
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 (for single premium) or before the end of the first/second policy year (as the case may be) (for regular premiums), 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/second policy year (as the case may be) will cease to apply immediately if there are any subsequent alterations (except where specified in (3.ii. and 4.iii.) above) to or termination of the Eligible Policy in the first/second policy year (as the case may be) 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 Genesis 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.

Genesis is an insurance product 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).

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Genesis / Future Assure / ManuGlobal Saver / ManuCentury / La Vie 2 (5-year premium payment period)

Enjoy up to 5.3% p.a. guaranteed interest for 4 consecutive years on advanced premiums for Eligible Savings Plan with a Designated Plan

Promotion period: From January 3, 2025 to May 16, 2025

On top of any prevailing offers, you can join this “**4-Year Guaranteed Interest Promotion**”⁺ (“Promotion”):

- if you apply for an Eligible Savings Plan* (5-year premium payment period), with USD as the policy currency and meet the designated annualized premium requirement, during the promotion period and **pay 4 policy years’ premiums in advance** (‘advanced premiums’), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid of the Eligible Savings Plan;
- if you apply as a policyowner for a Designated Plan and submit the application between January 3, 2025 to May 16, 2025 (both dates inclusive) (‘campaign period’), you can enjoy an extra guaranteed interest.

Eligible savings plan [^] *	Annualized premium (With 5-year premium payment period and USD as the policy currency)	Guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned [%] for Eligible Savings Plan	Designated Plan	Extra guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned [%] for Eligible Savings Plan
<ul style="list-style-type: none"> • Genesis • Future Assure • Manu Global Saver • ManuCentury • La Vie 2 	Less than USD80,000	4.5% p.a. (During interest earning period [®])	<ul style="list-style-type: none"> • Manulife Bright Care PRO • ManuBright Care 2 • ManuBright Care 2 Plus 	0.5% p.a. (During interest earning period [®])
	USD80,000 or above	4.8% p.a. (During interest earning period [®])	<ul style="list-style-type: none"> • ManuPrimo Care/ ManuPrimo Care (Best Start) • ManuElite Protector • ManuPremier Protector • Whole-in-One Prime 3 	

⁺ Terms and conditions apply, including but not limited to the requirement of a completed application form for this promotion (‘Application Form For 4-Year Advanced Premium Arrangement (January 2025 version)’). Please refer to Terms and Conditions clause (2.v.) below.

[^] Not applicable to policies with supplementary benefit(s) attached upon policy issuance.

^{*} Please refer to the definition of ‘Eligible Savings Plan’ at the terms and conditions below.

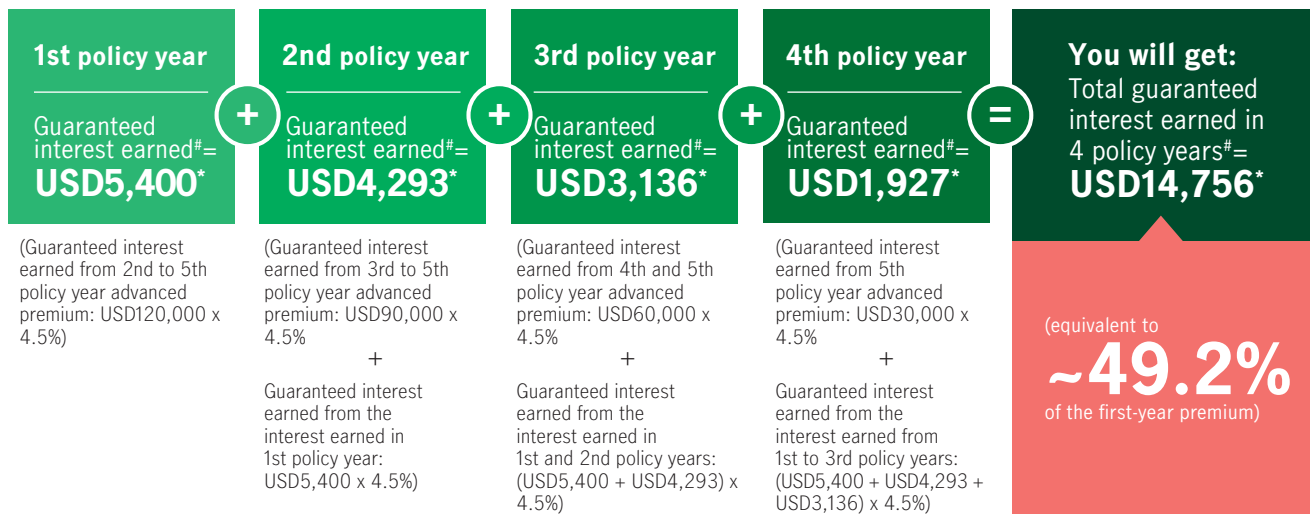
[%] Guaranteed interest and extra guaranteed interest (if applicable) are calculated in compound interest based on the offered interest rate(s).

[®] Please refer to the definition of ‘interest earning period’ at the terms and conditions below.

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 product. You can ask us for a copy.

Example 1 (application with an Eligible Savings Plan)

Assuming you purchase a Genesis (Premium Payment Period: 5 years) during the promotion period with an annual premium of USD30,000, you pay the annual premium for the 1st policy year (USD30,000), plus the premiums for 4 policy years (i.e. the 2nd to 5th policy year) in advance (USD120,000). In total, an amount of USD150,000 is paid upon policy application and no withdrawal is made before the end of the 4th policy year.



* Figures stated are rounded to the nearest integer.

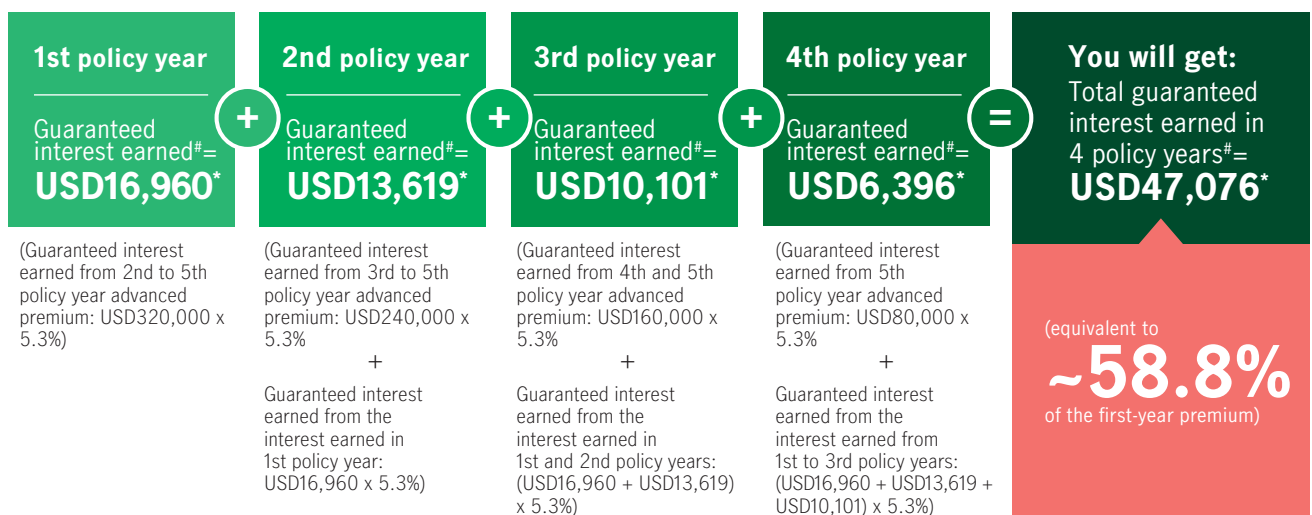
The earned guaranteed interest will be credited to the policy within 8 weeks after the 4th policy anniversary.

Remarks: This example is hypothetical and is strictly for illustrative purposes.

Example 2 (application with an Eligible Savings Plan and a Designated Plan)

Assuming you purchase a Genesis (Premium Payment Period: 5 years) during the promotion period with an annual premium of USD80,000 together with a Whole-in-One Prime 3, you pay the annual premium of Genesis for the 1st policy year (USD80,000), plus the premiums for 4 policy years (i.e. the 2nd to 5th policy year) in advance (USD320,000). In total, an amount of USD400,000 is paid upon policy application of Genesis, no withdrawal is made under Genesis before the end of the 4th policy year and the Whole-in-One Prime 3 stays inforce until the end of the 4th policy year of Genesis.

In this case, you can earn a guaranteed interest of 4.8% on the unused advance premium paid of Genesis, plus an extra guaranteed interest of 0.5% for purchasing Whole-in-One Prime 3. In total, you can enjoy a guaranteed interest of 5.3% per year for 4 conservative years.



* Figures stated are rounded to the nearest integer.

The earned guaranteed interest will be credited to the policy within 8 weeks after the 4th policy anniversary.

Remarks: This example is hypothetical and is strictly for illustrative purposes.

4-Year Guaranteed Interest Promotion's terms and conditions:

1. This promotion is only applicable to a new policy application of Genesis (5-year premium payment period), Future Assure (5-year premium payment period), ManuGlobal Saver (5-year premium payment period), ManuCentury (5-year premium payment period) or La Vie 2 (5-year premium payment period) with USD as the policy currency that has been successfully submitted via a Manulife insurance advisor from January 3, 2025 to May 16, 2025 (both dates inclusive) and approved by Manulife on or before August 16, 2025 ('Eligible Savings Plan').
2. This promotion is only applicable to Eligible Savings Plan with:
 - i. annual payment mode selected;
 - ii. no premium dump-in option set up;
 - iii. no policy year date back-dating arrangement;
 - iv. no supplementary benefit(s) attached upon policy issuance; and
 - v. total annual premium payable for the 2nd policy year to the 5th policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable), received by us at the same time as the initial premium, together with a duly completed valid application form for this promotion ('Application Form For 4-Year Advanced Premium Arrangement (January 2025 version)') approved by us.
3. Under this promotion:
 - i. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 2nd policy year to the 5th policy year.
 - ii. The interest earning period is defined as the period from the policy year date to the end of the 4th policy year.
 - iii. **(Applicable to policyowner of Eligible Savings Plan ONLY that is submitted in-between January 3, 2025 and May 16, 2025, and stays inforce until the end of the 4th policy year of the Eligible Savings Plan)**
During the interest earning period, the amount of:
 - (a) advanced premium for Eligible Savings Plan that had not been used to settle any premium due and payable; and
 - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Savings Plan, would earn 4.5%/4.8% per annum of guaranteed interest according to the annualized premium of the Eligible Savings Plan.
 - iv. **(Applicable to policyowner who submitted an Eligible Savings Plan in-between January 3, 2025 and May 16, 2025 AND submitted a Designated Plan in-between January 3, 2025 and May 16, 2025, and both stays inforce until the end of the 4th policy year)**
During the interest earning period, the amount of:
 - (a) advanced premium for Eligible Savings Plan that had not been used to settle any premium due and payable; and
 - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Savings Plan, you would earn an extra guaranteed interest of 0.5% per annum on top of the guaranteed interest of 4.5%/4.8% per annum, which in total guaranteed interest of 5.0%/5.3% per annum will be earned according to the annualized premium of the Eligible Savings Plan.
 - v. The guaranteed interest will be credited to the Eligible Savings Plan within 8 weeks after the 4th policy anniversary, which will automatically be used to settle any indebtedness (if any) under the Eligible Savings Plan by default; alternatively, you may request to withdraw the guaranteed interest credited at any time.
 - vi. The Eligible Savings Plan and the Designated Plan must be inforce at the time of crediting relevant guaranteed interest.
 - vii. The guaranteed interest credited will be left with us without interest.
 - viii. For the avoidance of doubt, please note the eligibility of following scenarios:
 - (a) all Eligible Savings Plan(s) can enjoy the extra guaranteed interest on unused advanced premium paid of the Eligible Savings Plan(s) (stated as above), even if only one application for Designated Plan is submitted; and
 - (b) the entitlement of the extra guaranteed interest on unused advanced premium paid of Eligible Savings Plan is capped at 0.5% no matter how many application(s) for Designated Plan(s) is/are submitted
4. **The entitlement under this promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any subsequent alterations (including but not limited to the partial refund/full refund/transfer of any premium paid in advance, notional amount change, payment mode change, premium dump-in option setup, exercising currency switch option or supplementary benefits addition etc) or terminations (including but not limited to termination due to the death of the life insured) of the Eligible Savings Plan for whatever reasons before the guaranteed interest being credited.**
5. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of the Eligible Savings Plan and the Designated Plan.
6. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) of Eligible Savings Plan and the Designated Plan offered concurrently at the time of the application of the Eligible Savings Plan and the Designated Plan.
7. 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.

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Upon the issuance of Eligible Savings Plan and the receipt and approval of the Application Form For 4-Year Advanced Premium Arrangement (January 2025 version) by Manulife, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the policy.

Genesis, Future Assure, ManuGlobal Saver, ManuCentury, La Vie 2, Manulife Bright Care PRO, ManuBright Care 2, ManuBright Care 2 Plus, ManuPrimo Care/ManuPrimo Care (Best Start), ManuElite Protector, ManuPremier Protector and Whole-in-One Prime 3 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.

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