



ManuElite Protector / ManuPremier Protector

Enjoy up to 15% first year premium discount

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

Apply for **ManuElite Protector** or **ManuPremier Protector** during the promotion period to enjoy a premium discount specified as follows.

Premium payment period	Premium discount ³ (for the 1st policy year)
5 years	8% (Campaign code: 24512)
10 years	10% (Campaign code: 24509)
20 years	12% (Campaign code: 24510)
25 years	15% (Campaign code: 24511)

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.

Terms and Conditions:

1. This promotion is only applicable to a new ManuElite Protector or ManuPremier Protector 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:
 - i. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first policy year according to the payment mode of the Eligible Policy.
 - ii. 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 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 first 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 first policy year, 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.
 - iii. 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.
 - iv. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (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.
 - v. 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.
 - vi. 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.
4. 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.
5. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
6. 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.

ManuElite Protector and ManuPremier Protector are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflet(s).** 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 leaflet which will give you more details about these 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. 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.