



Next Chapter Reward

Promotion Period: From July 21, 2025 to October 20, 2025

Campaign code: 25360

As parents and grandparents, we all aspire to provide our children and grandchildren with a promising future. With our new campaign, you can celebrate their journey to adulthood. Apply for Genesis during the promotion period to enjoy a one-off premium rebate of **up to 30% of the basic plan's Eligible Premium¹**!

To enjoy this promotion, the life insured must be Age² 18 or below at the time of policy issuance. The premium rebate will be available at a designated time, which can be as early as the third policy anniversary. For details, please refer to Clause 4 of the terms and conditions.

Premium payment period	Premium rebate in percentage of Eligible Premium ¹
Single Premium	2%
2 years	4%
3 years	6%
5 years	10%
10 years	20%
15 years	30%

Example:

Marco, a dedicated father, aims to support his son (Age² 15) Alex's future through a Genesis plan.



He purchased the Genesis policy for Alex with the following details:

- Premium payment period: 5 years
- Annual premium: USD 20,000
- Notional amount: USD 100,000.

On the policy anniversary which Alex turns Age² 18, **a premium rebate of USD 2,000** will be payable through the "Next Chapter Reward" campaign, equivalent to **10% of Eligible Premium¹ of Genesis**.

Figures in this case are based on the assumptions that (i) all premiums payable and due are settled; and (ii) no policy change has ever taken place.

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 Genesis. You can ask us for a copy.

Notes:

1. Please refer to Clause 6 of the terms and conditions.
2. Please refer to Clause 2 of the terms and conditions.

Next Chapter Reward terms and conditions:

1. This promotion is only applicable to a new policy application of Genesis that has been submitted successfully via a Manulife insurance advisor from July 21, 2025 to October 20, 2025 (both dates inclusive) together with a valid proposal including the relevant campaign code shown and approved by Manulife on or before January 20, 2026 (the "Eligible Policy").
2. "Age" means age nearest birthday.
3. The life insured under the Eligible Policy must be Age 18 or below at policy issuance.
4. For Eligible Policy, the premium rebate becomes payable on the policy anniversary which the life insured turns Age 18, or the Eligible Policy has been in force for at least 3 policy years, whichever is later, and while the Eligible Policy is in force.
5. If premium holiday (if applicable to the basic plan of the Eligible Policy) has been exercised before the premium rebate becomes payable, the premium rebate will become payable on the policy anniversary when the life insured reaches Age 18, or when the Eligible Policy has been in force for at least three policy years in respect to the postponed policy year date in accordance with the latest relevant endorsement for premium holiday, whichever is later.
6. "Eligible Premium" refers to the amount calculated by dividing the latest premium of the basic plan of the Eligible Policy by respective adjustment factor: Single Premium: 1, Annual: 1, Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09, and round to nearest 2 decimal places. For the avoidance of doubt, all supplementary benefits' premium, prepayment of premium and/or additional premiums incurred from the Inflation Protector Option (if any) will not be considered in calculating the premium rebate amount payable under this promotion.
7. Any change of notional amount of the basic plan shall not affect the eligibility for this promotion of the Eligible Policy. However, if the notional amount of the basic plan of the Eligible Policy has ever been adjusted, each premium due and paid and/or payable as well as the latest premium shall be adjusted to the corresponding notional amount.
8. The payable premium rebate will be calculated as in a percentage of Eligible Premium in respect to premium payment period when the premium rebate becomes payable. Please refer to the below table.

Premium payment period	Premium rebate in percentage of Eligible Premium
Single premium	2%
2 years	4%
3 years	6%
5 years	10%
10 years	20%
15 years	30%

Please refer to Clause 6 for the calculation details of Eligible Premium.

9. The payable premium rebate amount will be credited to the Eligible Policy within 8 weeks after the premium rebate has become payable.
10. The premium rebate amount credited will be left with us without any interest. You must submit a request for withdrawal of the credited premium rebate amount in a prescribed format required by us.
11. The premium rebate amount shall not form part of the policy value.
12. If currency switch option is exercised (if applicable to the basic plan of the Eligible Policy),
 - i. if the policy currency of the basic plan of the Eligible Policy has ever been changed before the premium rebate becomes payable, the payable premium rebate amount will be calculated based on the latest premium and credited in the new policy currency of the Eligible Policy's basic plan when it becomes payable;
 - ii. if there is any premium rebate amount credited but not yet withdrawn, it will be converted to the new policy currency at the prevailing currency exchange rate applicable to the basic plan, subject to rounding difference. The prevailing currency exchange rate is determined by us from time to time at our sole and absolute discretion, with reference to the prevailing exchange rate in the market. Please read the relevant product leaflet for more details on the terms and conditions applicable to currency switch option.
13. The customer's entitlement under this promotion will be voided immediately and no premium rebate will be payable if any of the following events occur:
 - a) The Eligible Policy is terminated in accordance with the termination provision of the basic plan of the Eligible Policy before the premium rebate amount becomes payable.
 - b) Any change of life insured of the Eligible Policy takes place before the premium rebate amount becomes payable.
14. For the avoidance of doubt, any premium rebate amount credited but not yet withdrawn will be refunded upon termination of the Eligible Policy.
15. You will not be eligible for this promotion 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 applying for the Eligible Policy.
16. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) offered concurrently at the time of the application of Eligible Policy.
17. 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.

Upon the issuance of Eligible Policy, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the Eligible Policy.

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).

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 at the address below. 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.

Manulife (International) Limited (incorporated in Bermuda with limited liability)

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