



Whole-in-One Prime 2

Free supplementary benefit of Death Benefit Enhancer

Promotion Period: From July 24, 2023 to July 2, 2024

Apply for **Whole-in-One Prime 2** during the Promotion Period with the life insured within the eligible issue age to enjoy a **free supplementary benefit of Death Benefit Enhancer** ("Death Benefit Enhancer"), which the guaranteed death benefit will be enhanced by up to 25% of the notional amount of the Whole-in-One Prime 2 policy.

<p>Eligible issue age</p> <p style="font-size: 24px; margin-top: 20px;">0 – 70</p>	<p>Offer</p> <p style="font-size: 24px; margin-top: 20px;">A free supplementary benefit of Death Benefit Enhancer</p> <p style="font-size: 12px; margin-top: 20px;">(Campaign code: 23001)</p>
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What is Death Benefit Enhancer?

Under Whole-in-One Prime 2, if the life insured passes away:

Before the Golden Anniversary*


The death benefit will be an amount which is equal to the higher of:

- (1) 100% of the notional amount less the aggregate sum of realized terminal bonus (if any) (see notes 2 and 3); or
- (2) any non-guaranteed terminal bonus (see notes 2 and 3) plus the higher of:
 - (a) guaranteed cash value; or
 - (b) 70% of the notional amount** →
- ⊕ any non-guaranteed annual dividends and interests which have built up under the policy (see note 1)
- ⊖ any outstanding debts (see note 5)

On or after the Golden Anniversary*

The death benefit will be an amount which is equal to:

- (2) any non-guaranteed terminal bonus (see notes 2 and 3) plus the higher of:
 - (a) guaranteed cash value; or
 - (b) 70% of the notional amount** →
- ⊕ any non-guaranteed annual dividends and interests which have built up under the policy (see note 1)
- ⊖ any outstanding debts (see note 5)



With the Death Benefit Enhancer

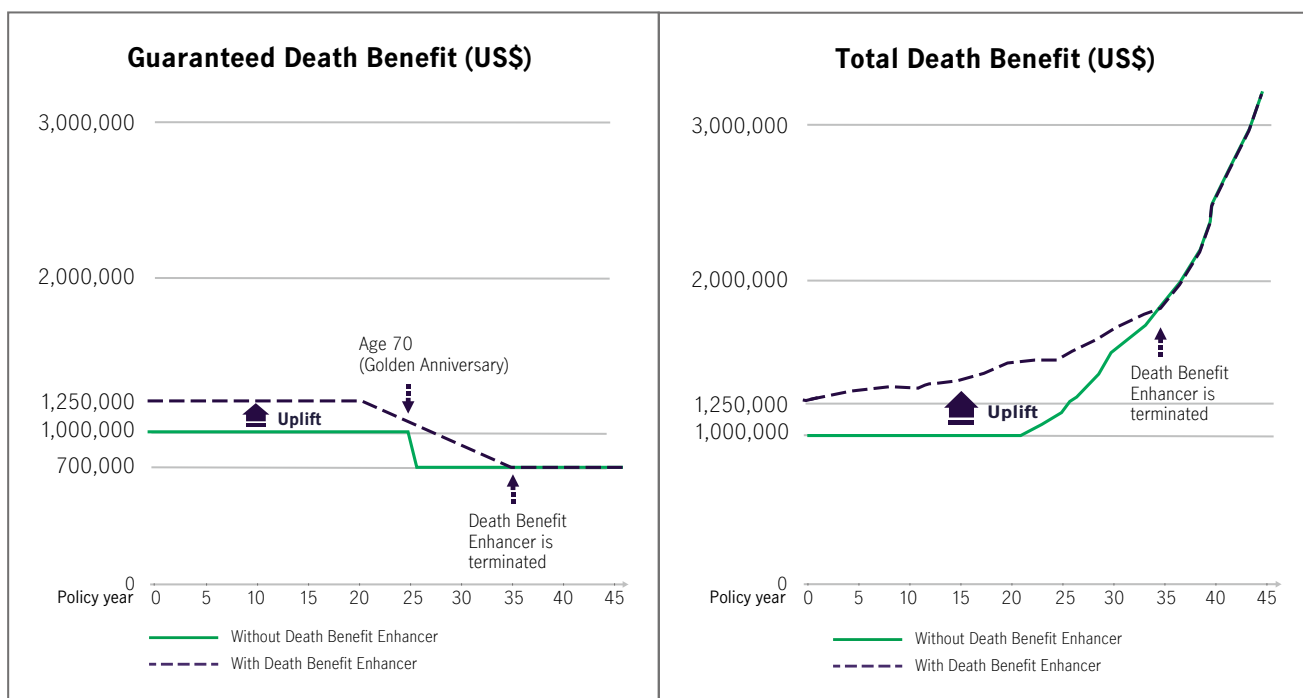
This % of the notional amount will be enhanced to the 'Enhanced %', ranging from 74.6% to 125%, depending on the occurrence of death of the life insured (see Table 1 below and note 4)

* Golden Anniversary refers to age 70 of the life insured or the 20th policy anniversary, whichever is later.

Table 1

Occurrence of the death of life insured	Enhanced %
From policy issue date to the 6th policy year before Golden Anniversary	125.0%
During the 5th policy year before Golden Anniversary	121.4%
During the 4th policy year before Golden Anniversary	117.8%
During the 3rd policy year before Golden Anniversary	114.2%
During the 2nd policy year before Golden Anniversary	110.6%
During the 1st policy year before Golden Anniversary	107.0%
During the 1st policy year after Golden Anniversary	103.4%
During the 2nd policy year after Golden Anniversary	99.8%
During the 3rd policy year after Golden Anniversary	96.2%
During the 4th policy year after Golden Anniversary	92.6%
During the 5th policy year after Golden Anniversary	89.0%
During the 6th policy year after Golden Anniversary	85.4%
During the 7th policy year after Golden Anniversary	81.8%
During the 8th policy year after Golden Anniversary	78.2%
During the 9th policy year after Golden Anniversary	74.6%
Starting from the 10th policy year after Golden Anniversary and thereafter	The Death Benefit Enhancer is terminated. (2) (b) resumes to 70% of the notional amount.

John, currently 45-year-old, has taken up **Whole-in-One Prime 2** with a notional amount of US\$1,000,000, and pays a single premium of US\$282,570. See below the uplift he could get if the Death Benefit Enhancer is applied. (see notes 6 and 7)



Notes:

1. Annual dividends and the accumulation interest rates of annual dividends (in other words, interest rates for building up dividends left with us) are not guaranteed and we may change them from time to time.
2. The terminal bonus is not guaranteed. We will review and adjust the terminal bonus at least once a month, but we may do so more often. Please see 'The main risks affecting the non-guaranteed annual dividends, non-guaranteed terminal bonus and non-guaranteed accumulation interest rate of annual dividends' paragraph under the 'Important Information' of the product guide of Whole-in-One Prime 2.
3. We will not pay the terminal bonus if the death of the life insured occurs before the Golden Anniversary and if at the time of the death of life insured, **(1)** is higher than **(2)** (as reflected in the death benefit calculation stated in the section 'What is Death Benefit Enhancer?').
4. Please note that under circumstances where **(2) (a)** the guaranteed cash value is higher than the value of **(2) (b)** calculated using the Enhanced % at the time of the death of the life insured, there will be no additional death benefit payable even when the Death Benefit Enhancer has been applied (as reflected in the death benefit calculation stated in the section 'What is Death Benefit Enhancer?').
5. Outstanding debt refers to indebtedness to us against the policy, and it includes but not limited to any premium in default, any outstanding policy loan amount and interest accrued to date.
6. Figures in this case are based on the assumptions that John is a non-smoker, in good health and currently lives in Hong Kong. We also assume that throughout the policy term, (i) no realization option has been exercised on the terminal bonus; (ii) no withdrawals are made; and (iii) no policy loan is taken out.
7. The projected total death benefit is inclusive of non-guaranteed annual dividends and terminal bonus. The amount of non-guaranteed annual dividends and terminal bonus in the case are only estimates based on the current dividend scale and bonus projection. The non-guaranteed annual dividends are left with us at an interest rate of 3.50% a year for a policy in United States dollars (we may change the interest rate from time to time). The annual dividends, terminal bonus and accumulation interest rate of the annual dividends left with us (see notes 1 and 2 above) are not guaranteed and are for illustrative and example purposes only. The actual annual dividend/terminal bonus amounts we will pay and accumulation interest rate may be lower or higher than those illustrated in the case. Under certain circumstances, the non-guaranteed benefits may be **zero**. This case is only a reference. All dollar amounts mentioned in the case are rounded to the nearest whole number. For your own illustrations, please contact your Manulife insurance advisor.

Please be aware that the supplementary benefit of Death Benefit Enhancer is only available if the death of the life insured occurs from policy issue date to the 9th policy year after Golden Anniversary. And the Enhanced % of notional amount provided in the supplementary benefit of Death Benefit Enhancer will drop from the 5th policy year before Golden Anniversary, therefore resulting in a drop of guaranteed death benefit under your policy. You should consider if the death benefit under your policy is sufficient to meet your needs.

For details, please contact your Manulife insurance advisor and refer to the proposal for the illustrations of the death benefit we project.

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 Whole-in-One Prime 2 and the supplementary benefit of the Death Benefit Enhancer. You can ask us for a copy.

Terms and Conditions:

1. This promotion is only applicable to a new policy application of Whole-in-One Prime 2 that has been successfully submitted via a Manulife insurance advisor from July 24, 2023 to July 2, 2024 (both dates inclusive) ('Promotion Period') together with a valid proposal including the relevant campaign code, and approved by Manulife on or before October 2, 2024 ('Eligible Policy').
2. If the policyowner decreases the notional amount, the notional amount after the decrease will be used to determine the amount of the Death Benefit Enhancer.
3. The supplementary benefit of the Death Benefit Enhancer will be terminated automatically on the earliest of the following:
 - (a) death of the life insured with the Death Benefit Enhancer being paid (if any);
 - (b) termination of the Eligible Policy; or
 - (c) when the Eligible Policy reaches the 10th policy year after the Golden Anniversary.
4. This promotion does not apply if you have terminated any existing policy or withdrawn any application of a new policy of Whole-in-One Prime 2 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.

Whole-in-One Prime 2 is an insurance product provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the product guide of Whole-in-One Prime 2.**

Other product disclosures on the supplementary benefit of the Death Benefit Enhancer:

The supplementary benefit of the Death Benefit Enhancer is a life insurance plan without a savings element, and there is no cash value for this supplementary benefit. It is provided and underwritten by Manulife, and is available as a supplementary benefit solely for the purpose of this promotion, and we do not charge a premium on this supplementary benefit.

For currency risk, inflation risk, suicide and exclusions and limitations of this supplementary benefit, please refer to the other product disclosures section of the product guide of Whole-in-One Prime 2.

You should not purchase Whole-in-One Prime 2 solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for a copy of the product guide, which will give you more details about the 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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