



Promotional Campaign: Exclusive offer for Macau Non-Mandatory Central Provident Fund ('CPF') members

Enjoy up to MOP500 in supermarket cash vouchers when you purchase designated insurance plans

Promotion Period: 23 February 2026 – 30 June 2026 (both dates inclusive)

Shape your future — and enjoy extra rewards here and now

As your CPF partner, we're here for the everyday moments, as well as the plans you're shaping for the future. So if you apply as a policyowner for one or more of the designated savings, life protection, critical illness or medical plans in Table 1 ('Designated Plan') and meet the offer requirements in Table 2 during the promotion period, we will reward you up to MOP500 in supermarket cash vouchers ('Reward') on each Designated Plan that you applied successfully, on top of other prevailing offers[&].



Check out more offers on Manulife's website

Eligibility:

- (a) Existing CPF customers who became 'Manulife CPF Individual Scheme' members under the CPF before 23 February 2026; or
- (b) New CPF customers who successfully transfer funds into 'Manulife CPF Individual Scheme' on or before 31 October 2026 are eligible to enjoy the Reward ('Eligible Policyowner').

Table 1: Designated Plans

Designated Plans	
Savings	
Genesis Centurion Insurance Plan	ManuGlobal Saver
Prestige Achiever Insurance Plan	Future Assure
Genesis	FlexiFortune Annuity Plan
Life Protection	
Whole-in-One Prime 3	Whole-in-One Prime 3 – Essence
Critical Illness	
IncomeGuard Critical Illness Protector	Manulife Bright Care PRO
IncomeShield Critical Illness Protector	ManuPrimo Care
ManuBright Care 2	ManuPrimo Care (BestStart)
ManuBright Care 2 Plus	
Medical	
Manulife Supreme Medical Plan	ManuGuard Medical Plan

Table 2: Offer requirements

Single Premium [^]	Regular Premium [^]	Reward
Minimum premium amount: USD6,250	Minimum annualized premium amount: USD625	MOP200
Minimum premium amount: USD22,500	Minimum annualized premium amount: USD2,250	MOP500

[^] For the equivalent single premium and regular premium amount in other policy currencies, please refer to clause 10 in the Terms and Conditions below. For the avoidance of doubt, all premium payments under the medical plan are classified as regular premiums.

[&] Prevailing offers refer to any existing customer promotion on any Designated Plan. For details, please refer to the relevant promotion leaflets.

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:

- This promotion is only applicable to existing and new CPF customers:
 - Existing CPF customers mean individuals who became 'Manulife CPF Individual Scheme' members under the CPF before 23 February 2026; or**
 - New CPF customers mean individuals who enrol in the CPF and successfully transfer funds into 'Manulife CPF Individual Scheme' on or before 31 October 2026.**

('Eligible Policyowner')
For the avoidance of doubt, eligibility shall be ascertained strictly in accordance with the records contained in Manulife's system.
- This promotion is only applicable to new policy application(s) of any Designated Plan that successfully submitted through a Manulife insurance advisor from 23 February 2026 to 30 June 2026 (both dates inclusive) together with a valid proposal, and approved by Manulife on or before 31 October 2026 ('Eligible Policy').
- In addition to other prevailing offers, each Eligible Policyowner can enjoy up to MOP500 in supermarket cash vouchers ('Reward') according to Table 2 above for each Designated Plan applied successfully.
- Annualized premium is the total amount of basic plan's premium due and payable in respect of the first 12 months from the policy year date.
- This promotion is only applicable to the basic plan's premium and the amount of each specific premium requirement does not include any premium discount offer (if any), extra premium (if any), premium for supplementary benefit(s) (if any) and prepayment premium (if any).
- If there are any subsequent changes (including but not limited to a change in the notional amount) to the basic plan of the Eligible Policy before the end of the first policy year:
 - If the change results in an increase in the basic plan's premium, the basic plan's premium before the increase will be used to determine eligibility for this promotion.
 - If the change results in a decrease in the basic plan's premium, the basic plan's premium after the decrease will be used to determine eligibility for this promotion.
- To qualify for the Reward,
 - the Eligible Policy must be in force at the time the Reward notification is delivered; and
 - you may not request any partial or full withdrawal, transfer-out or termination of your 'Manulife CPF Individual Scheme' during the period from 23 February 2026 to the time the Reward notification is delivered.

The Reward notification shall be delivered by your Manulife insurance advisor after 30 November 2026, but no later than 28 February 2027, according to Manulife's system record.
- This promotion does not apply if you –
 - have terminated any existing policy or withdrawn any application for a new policy under the same product as Designated Plan for the same life insured within six months before the relevant application for a new policy under a Designated Plan, and/or
 - have terminated any existing 'Manulife CPF Individual Scheme' for the same party within six months before enrolling in this promotion campaign.
- Manulife reserves the right to revoke the Reward and recover any Reward already granted if you
 - terminate the Eligible Policy before the end of the first policy year, and/or;
 - terminate your 'Manulife CPF Individual Scheme' within twelve months after the balance is transferred into the CPF account of Manulife.
- Equivalent minimum premium amounts in other policy currencies

Single premium						
USD	HKD	CNY	CAD	AUD	GBP	SGD
USD6,250	HKD50,000	CNY45,300	CAD8,750	AUD9,700	GBP4,700	SGD8,150
USD22,500	HKD180,000	CNY163,150	CAD31,500	AUD34,900	GBP16,900	SGD29,250
Regular premium						
USD	HKD	CNY	CAD	AUD	GBP	SGD
USD625	HKD5,000	CNY4,530	CAD875	AUD970	GBP470	SGD815
USD2,250	HKD18,000	CNY16,315	CAD3,150	AUD3,490	GBP1,690	SGD2,925

- Manulife is not the Reward supplier and is not responsible for any issues arising from the use of the Reward.
- The Reward is non-exchangeable, non-transferable and cannot be redeemed for cash or products/services under any circumstances. The Reward will not be reissued in the event of loss, damage, or expiry without use.
- This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
- 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, a subsidiary of Manulife Financial Corporation.

Designated Plan(s) 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 the products including the 'Important Information' showing the product risks.

For more promotional campaign information, please contact your Manulife insurance advisor or call our customer service hotline on (853) 8398 0383. To view our privacy policy, you can go to our website at www.manulife.com.mo. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can contact our address as below and we will not charge you a fee for this.

This leaflet is for distribution in Macau only, but not in Chinese Mainland.

Manulife (International) Limited (A subsidiary of Manulife Financial Corporation)

Macau: Avenida De Almeida Ribeiro number 61, Manulife Plaza, 14 andar A, Macau