

Manulife**MOVE**

Every step
counts
on your way
to premium
discounts

Manulife**MOVE**
is a first-of-its kind
concept that lets
you *track your*
steps with a fitness
tracking device¹
linked to our
Manulife**MOVE**
mobile app and
rewards you with
premium
discounts. Make
your every move
more rewarding.



Manulife**MOVE** is now available on *Apple Watch*

Now you can monitor your progress against set goals at a glance. So you can stay active, earn premium discounts and experience the Manulife**MOVE** mobile app to the fullest on Apple Watch.

Exclusive offers on *Apple Watch*⁶

From January 1, 2024 to June 30, 2024, become Manulife**MOVE** member to enjoy a [sign-up privileged price](#) on selected Apple Watch models* to track your every move.



Ultra 2

HK\$5,950



Series 9

From HK\$2,850



SE

From HK\$1,650

* Visit www.manulife.com.hk/MOVE for further details on available models.

Bonus premium discounts⁷

Once you have your Apple Watch, You can earn back as much as HK\$1,500 in bonus premium discounts⁷ over two years by fulfilling the following activity goals with your Apple Watch:



Complete Move Reward Level 2

Average 7,000 steps a day



**Achieve all 3 activity
goals in a day,
4 days a week to reach an
Active Week**






**Complete 30 Active
Weeks in the designated
tracking period**

Reward your every move with *discounts* on the *premiums*

Simply sync your tracking device to the Manulife**MOVE** mobile app to monitor your daily step average². Become a Manulife**MOVE** member and complete MOVE Reward Levels³ to enjoy premium discounts⁴ of up to 10% on eligible insurance plans⁵, upon renewal for the next membership year. The more you move, the greater the premium discount the policy owner can enjoy.

To become a Manulife**MOVE** member, you simply need to fulfill the following criteria:

- You must be 18 years of age or above, and be the person insured of your eligible plan (You must submit MOVE Enrollment Form if you are not the policy owner of the eligible plan.)
- You have a valid email address at Manulife
- Use your ID Card number / Passport number and Date of Birth to activate your MOVE app account on your Manulife**MOVE** app.

MOVE reward level	Required daily step average	Premium discount
Level 1	5,000 	5%
Level 2	7,000 	7%
Level 3	10,000 	10%

Remarks: The details in this offer brochure are subject to change from time to time, please refer to www.manulife.com.hk/MOVE for the latest update. Manulife**MOVE** benefits are subject to Manulife**MOVE** Terms and Conditions.

Get your MOVE Health Score for healthier living

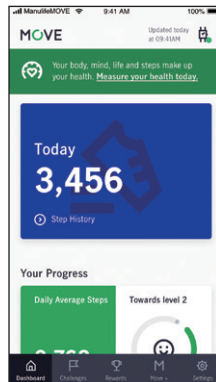
Manulife**MOVE** brings you the “MOVE Health Score”[#], a brand-new feature designed to give you a simple yet comprehensive health assessment instantly and keep you up-to-date on your mental and physical wellbeing. Your Health Score will be continuously updated based on changes to your physical condition and lifestyle, and accompanied by timely, personalized health contents and suggestions to show you the way to healthier living.

[#]Our app provides you with the MOVE Health Score and various health, wellbeing and similar information compiled based on the details specified by you; it is generated for your own information purposes only and it is not intended to substitute the expertise and judgment of any doctor, pharmacist or other healthcare professional. Making a reliable medical diagnosis, treating any medical condition and administering any drug therapy require the involvement of independent informed healthcare professionals. In case of any specific questions regarding the treatment and care of a medical condition, you need to contact your professional healthcare provider.

3 Simple Steps to understand your health

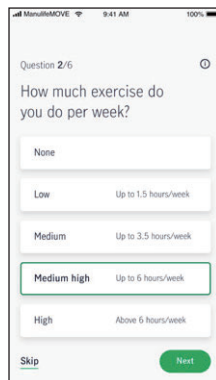
1.

Open your MOVE app and click “Measure your health today”



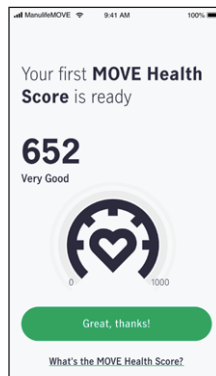
2.

Answer 6 simple questions



3.

See your updated Health Score instantly



Note:

1. For the compatible operating systems and devices for Manulife**MOVE** mobile app, please visit www.manulife.com.hk/MOVE for the latest details.

2. Daily Step Average

Your daily step average is calculated by aggregating the number of steps synced with the Manulife**MOVE** mobile app for the following tracking periods divided by the number of days in the respective tracking period.

- First membership year: the tracking period is from the date which your fitness tracking device is successfully linked to your Manulife**MOVE** mobile app after you use your ID Card number, Passport number, and/or Date of Birth to activate your MOVE app account, and up to 61 days prior to your first Manulife**MOVE** anniversary. The tracking period must be at least 180 days for you to be able to qualify for premium discounts.
- Second membership year and after: the tracking period starts from 60 days prior to your Manulife**MOVE** anniversary and runs for one calendar year.

3. MOVE Reward Level

- a. Your daily step average is calculated based on the tracking period as defined in Clause 2 above. The tracking period of your first membership year must be at least 180 days, i.e., you must activate your Manulife**MOVE** mobile app within 125 days of your Manulife**MOVE** membership commencing, in order to fulfill the MOVE Reward Level requirement. You can attain the MOVE Reward Level if your daily step average is at least equal to the corresponding requirement of that level.
- b. If you cannot achieve the MOVE Reward Level in any given membership year, you can still be eligible for premium discounts thereafter if you attain the reward level in subsequent membership years.
- c. The MOVE Reward Level requirements are subject to change from time to time. Please visit www.manulife.com.hk/MOVE to learn more about the latest requirements and benefits you can enjoy. In case of any disputes arising from the Manulife**MOVE**, Manulife's decision shall be final and conclusive.

4. ManulifeMOVE** Premium Discount**

- a. Manulife**MOVE** premium discount is varied and based on the MOVE Reward Level you have attained according to the daily step average (as defined in Clause 2 and 3 above). The premium discount will automatically be applied to all eligible plans where you are the policy owner and / or the insured, by deducting from the renewal premium amount due for the next policy anniversary that falls into the following membership year. In case the first policy anniversary for your eligible plan after joining MOVE falls before the start of your second MOVE membership year, no premium discount will be applicable to this policy renewal. However, the appropriate premium discount would be applied to the next policy renewal, as it would fall within your second membership year.
- b. The premium discount is applicable to ALL eligible plans (as defined in Clause 5 below) where you are the policy owner and / or the insured with the eligible plans remaining in force for at least 12 months when applying premium discounts upon a policy anniversary as specified in Clause 4a.
- c. Any premium discount will cease immediately upon coverage termination for any reason.
- d. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
- e. The premium discount is only applicable to premium of eligible coverage; excluding premium for extra loadings and increased coverage as a result of the Inflation Protector Option.
- f. The premium discount is only applicable to eligible coverage as mentioned in Clause 5a. Any coverage not mentioned in Clause 5a will not receive any premium discount even if such coverage is taken/attached under one single insurance policy together with eligible coverage.
- g. The premium discount cannot be used in conjunction with any other offers unless otherwise specified by Manulife.
- h. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Manulife's decision shall be final and conclusive. Please refer to www.manulife.com.hk/MOVE for the latest updates.

5. Eligible Plan

- a. The eligible plans include the following insurance coverage, for which applications are submitted through Manulife insurance/ financial advisors, brokers, independent advisors or selected bank(s):
 - i. ManuMaster Healthcare Series/Benefit with application submitted and approved on or after September 1, 2015
 - ii. ManuEssential Care with application submitted and approved on or after September 1, 2015
 - iii. Cancer Treatment Benefit (for HK or Macau residents) with application submitted and approved on or after January 1, 2016
 - iv. ManuPrime Care with application submitted and approved on or after February 13, 2017
 - v. ManuShine Healthcare Series/Benefit with application submitted and approved on or after February 13, 2017
 - vi. Cancer Treatment Benefit (for non-HK or non-Macau residents) with application submitted and approved on or after February 13, 2017
 - vii. ManuBright Care with application submitted and approved on or after April 24, 2017
 - viii. ManuLove Care with application submitted and approved on or after July 23, 2018
 - ix. Manulife Shelter VHIS Standard Plan/Manulife First VHIS Flexi Plan with application submitted and approved on or after April 1, 2019
 - x. ManuVital Care with application submitted and approved on or after November 4, 2019
 - xi. Manulife Supreme VHIS Flexi Plan with application submitted and approved on or after Feb 17, 2020
 - xii. ManuBright Care 2 / ManuBright Care 2 Plus with application submitted and approved on or after July 27, 2020
 - xiii. CareGuard Critical Illness Benefit with application submitted and approved on or after July 26, 2021
 - xiv. ManuPrimo Care with application submitted and approved on or after July 25, 2022
 - xv. Manulife Bright Care PRO with application submitted and approved on or after July 24, 2023
 - xvi. Manulife Supreme Lite VHIS Supplementary Benefit / Manulife Supreme Lite Medical Supplementary Benefit with application submitted and approved on or after November 6, 2023
 - xvii. Manulife Supreme Medical Plan with application submitted and approved on or after November 6, 2023
- b. In the event that you are the insured but not the policy owner, you must have submitted an MOVE Enrollment form for each eligible policy.
- c. If you have terminated any existing coverage of the same eligible plan within 6 months prior to the issue date of the newly applied coverage, such coverage is not regarded as an eligible plan.
- d. Eligible plans are subject to change from time to time. Please refer to www.manulife.com.hk/MOVE for the latest updates.

6. ManulifeMOVE** Sign-up Gift**

- a. The promotional period is from January 1, 2024 to June 30, 2024, both dates inclusive (promotional period).
- b. The eligible plan you apply for must be approved and issued from January 1, 2024 to September 30, 2024 and must have been in force for at least 30 days by October 31, 2024 to be eligible for the Manulife**MOVE** sign-up offer:
- c. Eligible Manulife**MOVE** members must stay as the policy owner and / or person insured of the eligible plan.

- d. Each eligible Manulife**MOVE** member can only be entitled to the sign-up offer once. You can choose your sign-up offer when your eligible plan is being approved and issued.
 - e. New Manulife**MOVE** member will receive a notification by email within 4 weeks of their eligible plan being approved and issued. You will need to use your ID Card number, Passport number, and/or Date of Birth to activate your MOVE account and complete the designated sign-up offer redemption process through the Manulife**MOVE** app within 60 days of the date the notification email was dispatched. Otherwise, your sign-up offer will be forfeited and will not be re-issued.
 - f. The privileged price offer is only applicable to eligible Manulife**MOVE** members. You may refer to the in-app redemption page for the privileged prices of different models of Apple Watch. All Apple Watch products are subject to availability. Apple is not a participant in or sponsor of this promotion.
 - g. Once the choice of the sign-up offer has been made, it cannot be changed.
 - h. Fitness tracking devices are available while stocks last. Manulife reserves the right to change the model of the fitness tracking devices from time to time without prior notice.
 - i. Manulife reserves the right to charge an administration fee of HK\$1,000 if the Manulife**MOVE** member fails to maintain the eligibility of being a Manulife**MOVE** member and keep the eligible plan in force for 12 months.
 - j. Manulife is not the supplier of the fitness tracking device and does not accept any liability relating to them. Manulife is not responsible for any lost, damaged or stolen products.
7. Bonus Premium Discount
- a. You can enjoy bonus premium discounts of up to HK\$1,500/US\$194 over two years by fulfilling each of the following criteria:
 - i. Select Apple Watch as the sign-up offer upon joining MOVE or if you are an existing MOVE member and with your own Apple Watch upon applying for a new eligible plan within the promotional period. The plan must be approved and issued from January 1, 2024 to September 30, 2024.
 - ii. Complete the MOVE Reward Level 2 with a daily step average of at least 7,000 within the designated tracking period.
 - iii. Achieve 30 Active Weeks within the designated tracking period.
 - b. You need Apple Watch to connect with your Manulife**MOVE** mobile app to achieve the requirements.
 - c. Tracking periods for Bonus Premium Discount are:
 - First tracking period: from the date which your Apple Watch is successfully connected to your Manulife**MOVE** mobile app after you activate your MOVE app account, and up to 61 days prior to your coming Manulife**MOVE** anniversary. If you are an existing MOVE member, it starts from the date which your Apple Watch is successfully synced with your Manulife**MOVE** mobile app after your new eligible plan is issued. It must be at least 30 full weeks.
 - Second tracking period: the tracking period starts 60 days prior to the next Manulife**MOVE** anniversary and runs for one calendar year.
 - d. You have to achieve all 3 activity goals in a day – Move, Exercise and Stand – four days in a week to achieve an Active Week. Tracking of each week starts from Monday 00:00 to the following Sunday 23:59. We will start calculating your Active Week from the first full week after you begin recording your activity data with your Apple Watch.
 - e. Each eligible Manulife**MOVE** member can only be entitled to up to HK\$750/ US\$97 bonus premium discount each year over two years once after joining Manulife**MOVE** program. You have to meet the criteria of completing Reward Level 2 & achieving 30 Active Weeks in each tracking period to be eligible for the bonus premium discount. If you cannot meet the requirement (as defined in Clause 7a above) in the first tracking period, you can still be eligible for bonus premium discount of the second tracking period if you meet the requirement in that period.
 - f. Bonus premium discounts will be applied to an eligible plan (as defined in Clause 5 above) for which the application was approved and issued from January 1, 2024 to September 30, 2024 if you achieve the requirement (as defined in Clause 7a above). If you have more than one eligible plan during the promotional period, the bonus premium discount will be applied to the eligible plan with the earliest issue date according to Manulife's records at the time the bonus premium discount is applied.
 - g. The bonus premium discount, if applicable, will automatically be applied to your designated eligible plan as defined in Clause 7f above by deducting from the renewal premium amount due for the next policy anniversary that falls into the next membership year.
 - h. If your first tracking period is less than 30 full weeks, we will start calculating your eligible Active Week from the next tracking period and the second tracking period of bonus premium discount will be calculated from the year after, and hence any bonus premium discounts (if applicable) will be applied to the second and third policy renewals after the new designated eligible plan is issued. All bonus premium discounts will only be applied within the first three renewals of the designated eligible plan as defined in Clause 7f above.
 - i. If the eligible plan has been in force for less than 12 months upon the policy anniversary, the bonus premium discount (if applicable) will be applied to the next policy renewal.
 - j. The bonus premium discount is offered in addition to Manulife**MOVE** Premium Discounts to the eligible plan as defined in Clause 7f above and shall be applied to your eligible plans as specified in Clause 4c-h above if you meet the requirement. Total premium discount you are entitled to in each qualifying year is capped at the amount of the standard premium of your eligible plan.

8. Manulife**MOVE** Member Account

You must use your ID Card number, Passport number, and/or Date of Birth to activate your MOVE account and have your fitness tracking device linked to the Manulife**MOVE** mobile app for step and activity data tracking (if applicable). You are advised to regularly update your activity record in your fitness tracking device app (if applicable) for the Manulife**MOVE** mobile app to determine your MOVE Reward Level and any bonus premium discounts based on your most recent activity data. We will use the activity record according to your last sync with the Manulife**MOVE** mobile app as of the end of each tracking period to determine your reward entitlement. Manulife is not responsible for disconnection between the fitness tracking device and its app, and shall not be liable to any record loss.

This offer brochure is subject to the Manulife**MOVE** Terms & Conditions.

These Terms and Conditions are governed by the laws of the Macau Special Administrative Region.

The Chinese version of these Terms and Conditions are for reference only. In the event of any discrepancies between the Chinese and English version, the English version shall prevail.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk/MOVE. You may ask us not to use your personal information for direct marketing purposes by writing to our Privacy Officer at Manulife (International) Limited Macau Administration Office, Avenida De Almeida Ribeiro No. 61, Circle Square, 14 andar A, Macau.

Activate *your account* to join Manulife**MOVE** now

Step 1



Download Manulife**MOVE** app and activate your account

After your MOVE-eligible plan is approved and issued, a notification by email will be sent to you.

Simply download the Manulife**MOVE** mobile app and activate your MOVE account with your ID Card number / Passport number and Date of Birth.

Step 2



Redeem your sign-up offer

After you've activated your MOVE account, you can redeem your sign-up offer on the MOVE app.

Step 3



Pair-up your tracking device

After receiving your tracking device, download or open the tracking device mobile app and pair it up with your device.

Step 4



Link your tracking device account with your **MOVE** account

Open the Manulife**MOVE** mobile app, and connect your device to your MOVE account.

Take a *trial run!*

Download the app now to track your steps and experience MOVE, even if you're not yet a MOVE member.



Apple app store

Supports fitness devices that directly connect with below:

- Health App (with iPhone or Apple Watch)
- Fitbit App
- Garmin Connect App



Google play

Supports fitness devices that directly connect with below:

- Google Fit App
- Samsung Health App
- Fitbit App
- Garmin Connect App