



Genesis / ManuGlobal Saver / ManuCentury / La Vie 2 with 5-year premium payment period

Enjoy 5.5% p.a. guaranteed interest on premiums paid in advance

Promotion period: From April 22, 2024 to May 31, 2024

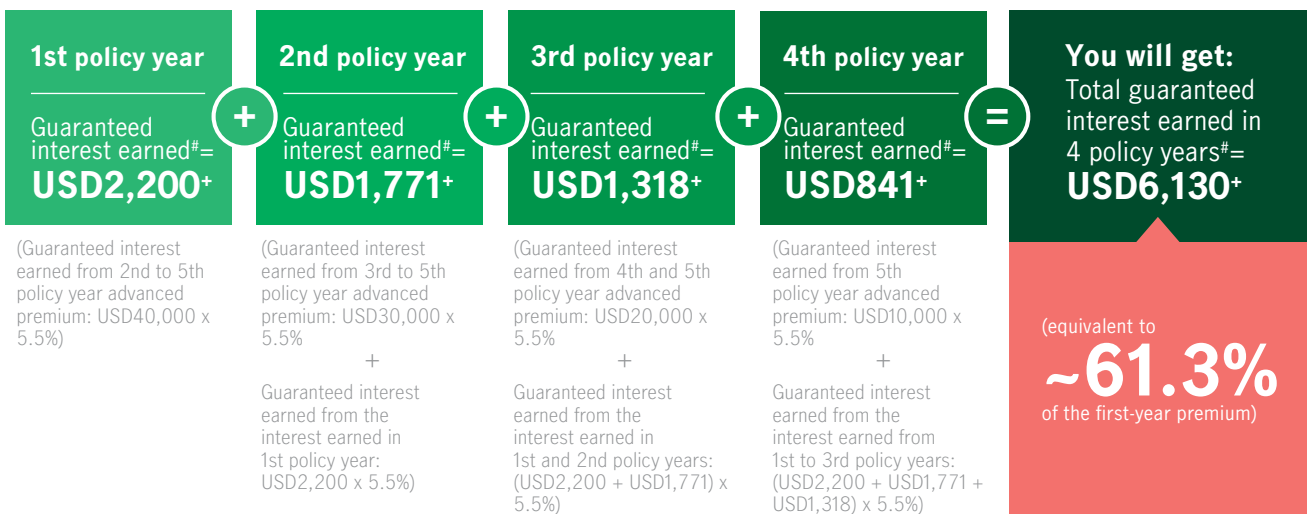
If you apply for Genesis, ManuGlobal Saver, ManuCentury or La Vie 2, with 5-year premium payment period and USD as the policy currency, during the promotion period and **pay 4 policy years' premiums in advance** ('advanced premiums'), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid, on top of any prevailing offer(s).

Designated savings plan [^]	Premium payment period	Policy currency	Guaranteed interest on unused advanced premium paid
<ul style="list-style-type: none"> Genesis ManuGlobal Saver ManuCentury La Vie 2 	5 years	USD	5.5% p.a. <small>(During interest earning period[®])</small>

[^] Not applicable to policies with supplementary benefit attached upon policy issuance.
[®] Please refer to the definition of 'interest earning period' at the terms and conditions below.

For example

Assuming you purchase a ManuGlobal Saver (Premium Payment Period: 5 years) during the promotion period with an annual premium of USD10,000, you pay the annual premium for the 1st policy year (USD10,000), plus the premiums for 4 policy years (i.e. the 2nd to 5th policy year) in advance (USD40,000). In total, an amount of USD50,000 is paid upon policy application and no withdrawal is made before the end of the 4th policy year.



⁺ Figures stated are rounded to the nearest integer.

[#] The earned guaranteed interest will be credited within 8 weeks after the 4th policy anniversary.

Remarks: In this example, premium levy to be collected by the Insurance Authority (if applicable) has been reflected in the premiums paid. This example is hypothetical and is strictly for illustrative purposes.

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.

4-Year Guaranteed Interest Promotion's Terms and Conditions:

1. This promotion is only applicable to a new policy application of Genesis (5-year premium payment period), ManuGlobal Saver (5-year premium payment period), ManuCentury (5-year premium payment period) or La Vie 2 (5-year premium payment period) with USD as the policy currency that has been successfully submitted via a Manulife insurance advisor from April 22, 2024 to May 31, 2024 (both dates inclusive) and approved by Manulife on or before August 31, 2024 ('Eligible Policy').
2. This promotion is only applicable to Eligible Policy with:
 - i. annual payment mode selected;
 - ii. no premium dump-in option set up;
 - iii. no policy year date back-dating arrangement;
 - iv. no supplementary benefit attached upon policy issuance; and
 - v. total annual premium payable for the 2nd policy year to the 5th policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable), received by us at the same time as the initial premium, together with a duly completed valid application form for this promotion ('Application Form For 4-Year Advanced Premium Arrangement (January 2024 version)') approved by us.
3. Under this promotion:
 - i. The amount of advanced premium will be determined as the total annual premium payable from the 2nd policy year to the 5th policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if Eligible Policy is issued in Hong Kong).
 - ii. The interest earning period is defined as the period from the policy year date to the end of the 4th policy year.
 - iii. During the interest earning period, the amount of (a) advanced premium that had not been used to settle any premium due and payable; and (b) accumulated guaranteed interest earned from the advanced premium under the Eligible Policy, would earn 5.5% per annum of guaranteed interest.
 - iv. The guaranteed interest will be credited within 8 weeks after the 4th policy anniversary, which will automatically be used to settle any indebtedness (if any) under the Eligible Policy by default; alternatively, you may request to withdraw the guaranteed interest credited at any time.
 - v. The Eligible Policy must be in force at the time of crediting relevant guaranteed interest.
 - vi. The guaranteed interest credited will be left with us without interest.
4. **This promotion will cease to apply immediately if there are any subsequent alterations (including but not limited to the partial refund/full refund/transfer of any premium paid in advance, notional amount change, payment mode change, premium dump-in option setup, exercising currency switch option or supplementary benefits addition etc) or terminations (including but not limited to termination due to the death of the life insured) of the Eligible Policy for whatever reasons before the guaranteed interest being credited.**
5. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of the Eligible Policy.
6. 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 any premium discount.
7. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) of Eligible Policy offered concurrently at the time of the application of the Eligible Policy.
8. 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 and the receipt and approval of the Application Form For 4-Year Advanced Premium Arrangement (January 2024 version) by Manulife, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the policy.

Genesis, ManuGlobal Saver, ManuCentury and La Vie 2 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 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.