



## CareGuard Critical Illness Benefit

# Enjoy 25% premium discount for the 2nd coverage year

Promotion Period: From July 26, 2021 to October 25, 2021

Apply for the supplementary benefit below to enjoy a premium discount:

Plan	Premium discount (in the 2nd coverage year*)
CareGuard Critical Illness Benefit	<b>25%</b>

\* Coverage year is determined by the effective date of the Eligible Supplementary Benefit

**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).**

#### Terms and Conditions:

1. This promotion is only applicable to new application of CareGuard Critical Illness Benefit which is attached to any new/existing basic plan's policy ('Eligible Policy') and such application should be submitted via Manulife insurance advisors from July 26, 2021 to October 25, 2021 (both dates inclusive) and approved by Manulife on or before January 31, 2022 ('Eligible Supplementary Benefit').
2. The amount of premium discount under this promotion will be calculated based on the total amount of Eligible Supplementary Benefit's premium due and payable for the second coverage year (i.e. the 12-month period after the Eligible Supplementary Benefit has been effective for 1 year) ('Eligible Premium') with the applicable premium discount as specified above. Such premium discount will be fulfilled at the time when the first modal premium of the second coverage year of the Eligible Supplementary Benefit becomes due and payable.
3. If the amount of premium discount under this promotion exceeds the Eligible Supplementary Benefit's modal premium due to be paid, the remaining balance of the amount of premium discount will be applied on the subsequent modal premium(s) due to be paid of the Eligible Supplementary Benefit until exhaustion.
4. If there are any subsequent changes (including but not limited to protection amount change or payment mode change) on the Eligible Supplementary Benefit(s) before the end of the second coverage year:
  - i. If the change results in an increase in Eligible Premium, the Eligible Premium before the increase will be used to determine the amount of premium discount.
  - ii. If the change results in a decrease in Eligible Premium, the Eligible Premium after the decrease will be used to determine the amount of premium discount, which would be adjusted as if the relevant change(s) occurred in the beginning of the second coverage year. Manulife shall have the right to request the policyowner to pay back the difference between the portion of the premium discount provided to the Eligible Policy and the entitled premium discount amount under the supplementary benefit offer.
5. This promotion will be ceased to apply immediately if there are any subsequent alterations (except where specified in (4) above) to any Eligible Supplementary Benefit or termination of any Eligible Supplementary Benefit / Eligible Policy for whatever reasons, and Manulife shall have the right to deduct the amount of premium discount under this promotion from the surrender value, cash value or premium refund, if applicable.
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 the amount of the premium discount.
7. This promotion does not apply if you have terminated the same product as the Eligible Supplementary Benefit from any existing policy or withdrawn the application of the same product as the Eligible Supplementary Benefit, for the same life insured within six months before the Eligible Supplementary Benefit is applied.
8. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount.
9. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
10. 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).

CareGuard Critical Illness Benefit is an insurance product provided and underwritten by Manulife. You should not purchase this product solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for 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](http://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.

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