



Wealth + Health combo offer

Up to 35% premium discount for the first 2 years in total

Promotion Period: From May 22, 2021 to June 30, 2021

Apply for any Designated Plan(s) below during the Promotion Period to enjoy a **basic offer** premium discount as specified below. You may also enjoy an extra **combo offer** premium discount in the second policy year of the Designated Plan(s) if the following criteria are met.

	Offer 1: Basic offer		Offer 2: Combo offer	Criteria
Designated Plan(s)	Premium discount on Designated Plan(s) (in the 1st policy year)		Premium discount on Designated Plan(s) (in the 2nd policy year)	Being the sole policyowner of any plan(s) under the Designated Plan(s) of respective category(ies) specified under this column below of which : <ul style="list-style-type: none"> the application is submitted within 2021; and the policy(ies) must have been in force for at least 2 months and remain in force by the end of the 1st policy year of the Designated Plan(s) that is entitled to the basic offer.
(A) Medical <ul style="list-style-type: none"> Manulife Supreme VHIS Flexi Plan Manulife First VHIS Flexi Plan (Campaign code: 21100 for new application/ 21101 for migration application) 	20%	+	15%	(B) Critical Illness and/or (C) Savings (with total basic plan premium in the 1st policy year of a single policy > = HK\$10,000/US\$1,250)
(B) Critical Illness <ul style="list-style-type: none"> ManuBright Care 2 ManuBright Care 2 Plus (Campaign code: 21102) 	20%	+	15%	(A) Medical and/or (C) Savings (with total basic plan premium in the 1st policy year of a single policy > = HK\$10,000/US\$1,250)
(C) Savings <ul style="list-style-type: none"> La Vie 2 ManuCentury 	Premium payment period of 5 or 8 years (Campaign code: 21103)	+	3%	(A) Medical or (B) Critical Illness
			6%	(A) Medical and (B) Critical Illness
	Premium payment period of 12 or 15 years (Campaign code: 21104)	+	6%	(A) Medical or (B) Critical Illness
			12%	(A) Medical and (B) Critical Illness

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). ManuTerm Benefit, Take Care Personal Accident Benefit 2, ManuGuard Medical Benefit, ManuMaster Healthcare Benefit and ManuShine Healthcare Benefit is also available as a basic plan.

If you apply for **La Vie 2** or **ManuCentury** during the Promotion Period, with any Designated Supplementary Benefit(s) below attached to the policy that meets the following criteria, you are also eligible for the **supplementary benefit offer**.

		Offer 3: Supplementary benefit offer
Designated Supplementary Benefit(s)	Criteria	Premium discount (in the 2nd policy year)
<ul style="list-style-type: none"> • Cancer Treatment Benefit • Cash Assistance Benefit • Child Care Benefit • Hospital Income • ManuGuard Medical Benefit • ManuMaster Healthcare Benefit • ManuShine Healthcare Benefit • ManuTerm Benefit • Take Care Personal Accident Benefit 2 	<p>The Designated Supplementary Benefit(s) must be newly applied and attached within 2021 to a La Vie 2 or ManuCentury policy qualified for the basic offer mentioned above; and must have been in force for at least 2 months and remain in force by the end of first policy year of such policy*.</p>	<p>50% on Designated Supplementary Benefit(s) premium</p>

* Please refer to item 1 under Terms and Conditions of supplementary benefit offer for details.

Terms and Conditions of basic offer and combo offer:

1. This promotion is only applicable to new application of the following Designated Plan(s) that has been successfully submitted via Manulife insurance advisors from May 22, 2021 to June 30, 2021 (both dates inclusive) having the relevant campaign code and premium discount shown in a valid proposal (or in the applicable VHIS migration application form), and approved by Manulife on or before September 30, 2021 ('Eligible Policy'):
 - i. ManuBright Care 2 / ManuBright Care 2 Plus; or
 - ii. La Vie 2 / ManuCentury; or
 - iii. Manulife Supreme VHIS Flexi Plan / Manulife First VHIS Flexi Plan (including new application through VHIS Migration Program for Manulife First VHIS Flexi Plan or through Manulife Supreme VHIS Migration Program for Manulife Supreme VHIS Flexi Plan)
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. For ManuBright Care 2, ManuBright Care 2 Plus, La Vie 2 and ManuCentury:
 - i. Under the basic offer:
 - a. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first policy year according to the payment mode of the Eligible Policy.
 - ii. Under the combo offer:
 - a. The amount of premium discount will be calculated based on the total amount of the basic plan's premium due and payable (excluding the portion of the premium for basic plan's inflation protector option, if any) for the second policy year of the Eligible Policy with the applicable premium discount as specified above.
 - b. The first modal premium due and payable of the second policy year of the Eligible Policy will be discounted according to the amount of premium discount. If the amount of premium discount exceeds the modal premium due to be paid, any remaining balance of the amount of premium discount of the Eligible Policy will be applied on subsequent modal premium(s) due to be paid until exhaustion.
 - iii. If the policyowner increases the notional amount of the Eligible Policy before the end of the first/second policy year, the basic plan's premium before the increase will be used to determine the amount of premium discount of basic offer/combo offer respectively. For decrease of the notional amount of the Eligible Policy before the end of the first/second policy year, the basic plan's premium after the decrease will be used to determine the amount of premium discount of basic offer/combo offer respectively.
 - iv. If the policyowner cancels or surrenders the Eligible Policy before the end of the first policy year/second policy year, Manulife shall have the right to deduct the amount of premium discount of basic offer/combo offer from the surrender value, cash value or premium refund respectively, if applicable.
 - v. The basic offer and/or the combo offer will be ceased to apply immediately if there are any subsequent alterations (except where specified in (3.iii) above) to or termination of the Eligible Policy for whatever reasons before applying the amount of the premium discount.
 - vi. The premium discount is non-transferable and non-redeemable for cash. In case of a 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. For the avoidance of doubt, the premium discount will not affect the guaranteed cash value offered by the Eligible Policy.
4. For Manulife Supreme VHIS Flexi Plan and Manulife First VHIS Flexi Plan:
 - i. The applicable premium discount for the basic offer/combo offer as specified above will be applied to each premium amount due and payable for the first policy year/the second policy year according to the payment mode of the Eligible Policy respectively.
 - ii. The premium discount will be ceased to apply immediately upon termination of the Eligible Policy for whatever reason.
 - iii. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
 - iv. The premium discount is non-transferable and non-redeemable for cash.
 - v. For the terms and conditions that apply to the designated migration programs (VHIS Migration Program and Manulife Supreme VHIS Migration Program) specified above, please refer to the respective application forms for migration.
5. 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.
6. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy, of the same product as the Eligible Policy for the same life insured within 6 months before the Eligible Policy is applied.
7. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
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.

Terms and Conditions of supplementary benefit offer:

1. This promotion is only applicable to any Designated Supplementary Benefit(s) as specified above which fulfills **all** of the conditions below ('Eligible Supplementary Benefit'):
 - i. The Designated Supplementary Benefit(s) must be attached to an Eligible Policy of La Vie 2 / ManuCentury qualified for the basic offer mentioned above;
 - ii. The application of the Designated Supplementary Benefit(s) addition shall be made within 2021 and such application should not be a supplementary benefit transfer from other existing policy to Eligible Policy nor a supplementary benefit converted from a basic plan; and
 - iii. The Designated Supplementary Benefit(s) must have been in force for at least 2 months and remain in force by the end of the first policy year of the Eligible Policy.
2. The amount of premium discount under supplementary benefit offer will be calculated based on the total amount of Eligible Supplementary Benefit's premium due and payable for the second policy year (excluding the portion of the premium for Eligible Supplementary Benefit's inflation protector option, if applicable) ('Eligible Premium') with the applicable premium discount as specified in 'Offer 3' above. Such premium discount will be applied to the first modal premium due and payable of the second policy year of the Eligible Policy, together with the premium discount under the combo offer of the Eligible Policy (if any).
3. If the total amount of premium discount under the supplementary benefit offer and combo offer (if any) exceeds the Eligible Policy's modal premium due to be paid, any remaining balance of the total amount of premium discount under the supplementary benefit offer and combo offer (if any) will be applied on the subsequent modal premium(s) due to be paid of the Eligible Policy until exhaustion.
4. If there are any subsequent changes (including but not limited to protection amount change, payment mode change, coverage class change or coverage change through exercise of Guarantee of Insurability Option) on the Eligible Supplementary Benefit(s) before the end of the second policy 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 policy 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 supplementary benefit offer 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 cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
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).

The Designated Plan(s) and Designated Supplementary Benefit(s) specified in this leaflet are insurance products provided and underwritten by Manulife. You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your 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 information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383.

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