



Designated critical illness plans Enjoy 20% first year premium discount

Promotion period: From July 26, 2023 to October 24, 2023

Enjoy 20% first year premium discount upon a successful application to any designated critical illness plan as listed below ('Eligible Plans') during the promotion period.

Eligible Plans	Premium discount
<ul style="list-style-type: none">• ManuBright Care 2• ManuBright Care 2 Plus• ManuPrimo Care• ManuPrimo Care (BestStart)	20% for the 1st policy year <small>(Campaign code: 23506)</small>

Terms and Conditions:

1. This promotion is only applicable to a new policy application of any Eligible Plans that has been successfully submitted via a Manulife insurance advisor from July 26, 2023 to October 24, 2023 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before January 24, 2024 ('Eligible Policy').
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. Under the premium discount promotion:
 - i. 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. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the Eligible Policy before the end of the first policy year:
 - a) If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the entitled premium discount amount for the first policy year.
 - b) If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the entitled premium discount amount for the first policy year, which would be adjusted as if the relevant change(s) occurred in the beginning of the first policy year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
 - iii. If the policyowner cancels, surrenders, or terminates (including but not limited to termination due to the death of the life insured) the Eligible Policy before the end of the first policy year, Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the Eligible Policy in case of policy cancellation, surrender or termination.
 - iv. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (3.ii.) above) to or termination of the Eligible Policy in the first policy year for whatever reasons before applying the amount of the premium discount.
 - v. 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.
 - vi. 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. For the avoidance of doubt, the premium discount will not affect the guaranteed cash value offered by the Eligible Policy.
4. 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 six months before the Eligible Policy is applied.
5. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
6. 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.

The Eligible Plans specified in this leaflet are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflet(s).** 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).

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