



Limited offer subject to capacity (see note 1)

Harvest Saver (Single Premium, 3-year Maturity)

Apply to enjoy 4.27% premium discount

Promotion period: From January 8, 2024 to April 2, 2024

Apply for **Harvest Saver** during the promotion period to enjoy a premium discount as follows:

Premium discount

4.27%
(Campaign code: 23521)

Case

Mr Wong decides to purchase **Harvest Saver** during the promotion period. He targets to have a guaranteed maturity amount (see notes 3 and 4) of US\$100,000 in 3 years, with a single premium of US\$92,860.

He can enjoy the 4.27% premium discount when applying Harvest Saver. As a result, he is only required to pay US\$88,895 to receive the same guaranteed maturity amount of US\$100,000 upon maturity which the guaranteed annualized rate of return upon maturity will become 4.00% (see notes 2 and 5).

End of policy year	Total premium paid [#] (US\$)	Total premium paid after premium discount [*] (US\$)	Total surrender value (US\$)	% of Total surrender value vs Total premium paid after premium discount
1	92,860	88,895	74,300	83.58%
2	92,860	88,895	83,600	94.04%
3	92,860	88,895	100,000	112.49%

[#] The column 'Total premium paid' is the cumulative total premium due of the policy.

^{*} The column 'Total premium paid after premium discount' is the out-of-pocket amount to be paid by the policyowner after the premium discount is applied.

Remark: In this example, the levy amount is not reflected.

Notes:

1. This plan is a limited offer and acceptance of your policy application is subject to product availability at the time of application. We reserve the right to withdraw the offer of Harvest Saver at any time without notice, as well as reserve the right to accept or decline any application.
2. The guaranteed annualized rate of return upon maturity is the rate calculated based on the total premium paid after premium discount (in policy currency) and the guaranteed maturity amount you will receive (in policy currency). The guaranteed annualized rate of return is for reference only.
3. Guaranteed maturity amount is the amount which you will be paid upon policy maturity. This guaranteed maturity amount does not represent the amount of death benefit we will pay.
4. Any outstanding debt under the policy will first be deducted from the payment of any benefit.
5. Figures in this case are based on the assumptions that the life insured is a non-smoker, in good health and currently lives in Hong Kong. Premium levy is not reflected in the calculation of guaranteed annualized rate of return. This case is only a reference and is strictly for illustrative purposes. The figures are rounded to the nearest whole number while the percentages are rounded to 2 decimal places. For your own illustrations, please contact your Manulife insurance advisor.

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 this product. You can ask us for a copy.

Terms and Conditions:

- i. This promotion is only applicable to a new Harvest Saver policy application that has been successfully submitted via a Manulife insurance advisor from January 8, 2024 to April 2, 2024 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before April 10, 2024 ('Eligible Policy').
- ii. This promotion is only applicable to the basic plan's premium.
- iii. If the policyowner cancels or 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 premium discount from the policy proceeds of the Eligible Policy.
- iv. This promotion will cease to apply immediately if there are any subsequent alterations to or termination of the Eligible Policy for whatever reasons.
- v. 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.
- vi. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of Harvest Saver for the same life insured within six months before the Eligible Policy is applied.
- vii. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
- viii. 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.

Harvest Saver is an insurance product provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflet.** You should not purchase this product solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for a copy of 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.

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