



For existing insured employees  
under Manulife's group insurance  
scheme only



## ManuEnrich Medical Top-up Plan

### Enjoy 20% premium discount for the first 5 years

Promotion period: From July 1, 2023 to December 31, 2024

Apply for the plan below to enjoy a premium discount:

#### ManuEnrich Medical Top-up Plan

**20% premium discount  
for the first 5 policy years**

(Campaign code: 1732)

**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:

1. This promotion is only applicable to existing insured employees under Manulife's group insurance scheme (dependent is not included).
2. This promotion is only applicable to new ManuEnrich Medical Top-up Plan application that has been successfully submitted via Manulife insurance advisors from July 1, 2023 to December 31, 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 March 31, 2025 ('Eligible Policy').
3. The 20% premium discount of the Eligible Policy will be applied to initial and renewal premium amount due and payable for the first 5 policy years according to the payment mode of the Eligible Policy.
4. The offer is only applicable to the basic plan's standard premium. All extra premiums and supplementary benefit's premium (if any) will not be taken into account in calculating the premium discount.
5. Any premium discount will cease immediately upon termination of the Eligible Policy for any reason.
6. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
7. 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.
8. The premium discount is non-transferable and non-redeemable for cash.
9. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of ManuEnrich Medical Top-up Plan for the same life insured within six months before the Eligible Policy is applied.
10. This offer cannot be used in conjunction with any other offer unless otherwise agreed by Manulife.
11. Manulife reserves the right to change, terminate or cancel the offer 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.

ManuEnrich Medical Top-up Plan 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 (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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