



ManuGlobal Saver (regular premiums)

Enjoy up to 22% premium discount for the first 2 years in total

Promotion period: From September 5, 2022 to October 31, 2022

Apply for **ManuGlobal Saver** with a premium payment period of 3 years or more during the promotion period to enjoy a premium discount specified as follows.

Premium payment period	3 years	5 years		10 years
Premium discount	9% (1st policy year) Campaign Code: 22447	Annualized premium of the first policy year		10% (1st policy year) Campaign Code: 22449
		Less than USD25,000 (or less than HKD200,000/ CNY166,250/ CAD32,500/ AUD33,750/ GBP18,750/ SGD33,750)	USD25,000 or above (or HKD200,000/ CNY166,250/ CAD32,500/ AUD33,750/ GBP18,750/ SGD33,750 or above)	
		+ 5% (2nd policy year)	+ 7% (2nd policy year)	+ 10% (2nd policy year)

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 a new ManuGlobal Saver policy application that has been successfully submitted via a Manulife insurance advisor from September 5, 2022 to October 31, 2022 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before December 31, 2022 ('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 the premium discount promotion:
 - i. Annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
 - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first/second policy year (as the case may be) according to the payment mode of the Eligible Policy.
 - 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 annualized premium before the increase will be used to determine the applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively. For the avoidance of doubt, any subsequent increase in the basic plan's annualized premium will not result in any increase of premium discount % and the entitled premium discount amount for the first/second policy year respectively. For decrease of the notional amount of the Eligible Policy before the end of the first/second policy year, the basic plan's annualized premium after the decrease will be used to determine the applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively.
 - iv. If the policyowner changes the payment mode of the Eligible Policy before the end of the first/second policy year and resulting in an increase of annualized premium, the annualized premium before the payment mode change will be used to determine the applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively. For the avoidance of doubt, any subsequent increase in the basic plan's annualized premium will not result in any increase of premium discount % and the entitled premium discount amount for the first/second policy year respectively. For changes in payment mode of the Eligible Policy before the end of the first/second policy year and resulting in a decrease of annualized premium, the annualized premium after the payment mode change will be used to determine the applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively.
 - v. 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/second policy year, Manulife shall have the right to deduct the amount of premium discount for the first/second year from the surrender value, cash value or premium refund respectively, if applicable.
 - vi. The premium discount for the first/second policy year will cease to apply immediately if there are any subsequent alterations (except where specified in (3.iii. & iv.) above) to or termination of the Eligible Policy in the first/second year respectively (as the case may be) for whatever reasons before applying the amount of the premium discount.
 - vii. 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.
 - viii. 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.

ManuGlobal Saver is 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. 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.

This leaflet is for distribution in Hong Kong and Macau only, but not in mainland China.