



ManuGrand Saver 2 / ManulImperial Saver 2

Enjoy up to 20% premium discount for the first 2 years in total

Promotion period: From July 1, 2022 to August 1, 2022

Apply for **ManuGrand Saver 2** or **ManulImperial Saver 2** with a premium payment period of 5 years or more during the promotion period to enjoy a premium discount specified as follows.

Premium payment period	5 years	10 years	15 years
Eligible Plan	ManuGrand Saver 2 ManulImperial Saver 2	ManuGrand Saver 2 ManulImperial Saver 2	ManulImperial Saver 2
Premium discount	8% (1st policy year) Campaign Code: 22300	8% (1st policy year) Campaign Code: 22301 + 8% (2nd policy year)	10% (1st policy year) Campaign Code: 22302 + 10% (2nd policy year)

Terms and Conditions:

1. This promotion is only applicable to new ManuGrand Saver 2 or ManulImperial Saver 2 policy application that has been successfully submitted via Manulife insurance advisors from July 1, 2022 to August 1, 2022 (both dates inclusive) together with a valid proposal having the relevant campaign code and premium discount shown, and approved by Manulife on or before October 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 premium discount promotion:
 - i. 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.
 - ii. 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 for the first/second year respectively. For the 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 for the first/second year respectively.
 - 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/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.
 - iv. The premium discount for the first/second year 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/second year respectively (as the case may be) 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.

ManuGrand Saver 2 and ManulImperial Saver 2 are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** 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).

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.

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