



ManuGrand Saver (single premium) Enjoy up to 2.5% first year premium discount

Promotion Period: From August 1, 2020 to October 19, 2020

Apply for **ManuGrand Saver** to enjoy a premium discount specified as follows.

Premium payment period	Premium discount in the 1st policy year	
Single premium	Less than US\$500,000	1%
	US\$500,000 – less than US\$1,000,000	1.5%
	US\$1,000,000 – less than US\$2,000,000	2%
	US\$2,000,000 or above	2.5%

Terms and Conditions:

- This promotion is only applicable to new ManuGrand Saver (single premium) policy application that has been successfully submitted via Manulife insurance advisors from August 1, 2020 to October 19, 2020 (both dates inclusive) together with a valid proposal having the premium discount shown, and approved by Manulife on or before January 31, 2021 ('Eligible Policy').
- Under the premium discount promotion:
 - The applicable premium discount as specified above will be applied to the single premium of the Eligible Policy.
 - If the policyowner increases the notional amount before the end of the first policy year, the basic plan's single premium before the increase will be used to determine the amount of premium discount. For decrease of notional amount before the end of the first policy year, the basic plan's single premium after the decrease will be used to determine the amount of premium discount.
 - If the policyowner cancels or surrenders the Eligible Policy before the end of the first policy year, Manulife shall deduct the amount of premium discount from the surrender value, cash value or premium refund, if applicable.
 - The premium discount is non-transferrable 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 under this promotion is only applicable to the first policy year of the Eligible Policy. The premium discount will not affect any benefit the policyholder is entitled to under the Eligible Policy.
 - This promotion will be ceased if there are any subsequent alterations (except where specified in (ii) above) to or termination of the Eligible Policy for whatever reasons.
- Policyowners are not eligible for this promotion if they have terminated any existing ManuGrand Saver policy within six months before the policy issue date of the Eligible Policy and then apply for the same plan again for the same insured person.
- This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
- 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). ManuGrand Saver is an insurance product provided and underwritten by Manulife. 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 leaflets 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.