



## ManuLeisure Deferred Annuity Enjoy up to 16% premium saver

Promotion period: From August 1, 2020 to October 31, 2020

### Basic offer

Apply for **ManuLeisure Deferred Annuity** ('ManuLeisure') to enjoy the following premium saver (% of basic plan's premium) in the second policy year (see note 2(ii) of the terms and conditions).

Basic offer (Table 1)	Premium saver (% of basic plan's premium) in the second policy year	
	Premium payment period	
Annualized premium	5 years	10 years
Less than US\$7,500	3%	6%
US\$7,500 – less than US\$15,000	4%	8%
US\$15,000 or above	6%	12%

### Upgraded offer

The premium saver (% of basic plan's premium) in the second policy year that you are entitled to will be upgraded if you can meet the following criteria (see notes 2(ii) and 2(iii) of the terms and conditions):

- You are a policyowner of an **Eligible Medical Plan**, an **Eligible Critical Illness Plan** or an **Eligible Annuity Plan** that has been in force for at least 2 months at the time of first applying the premium saver

The total premium saver after the upgrade is as follows:

Upgraded offer (Table 2)	Premium saver (% of basic plan's premium) in the second policy year	
	Premium payment period	
Annualized premium	5 years	10 years
Less than US\$7,500	5%	10%
US\$7,500 – less than US\$15,000	6%	12%
US\$15,000 or above	8%	16%

#### Terms and Conditions:

1. This promotion is only applicable to new ManuLeisure Deferred Annuity ('ManuLeisure') policy application that has been successfully submitted via your Manulife insurance advisor or financial advisor from August 1, 2020 to October 31, 2020 (both dates inclusive), and approved by Manulife on or before January 31, 2021 ('Eligible Policy').
2. Under the premium saver promotion:
  - i. Annualized premium is the total amount of basic plan's premiums payable in respect of the first 12 months from the policy year date. For the avoidance of doubt, only basic plan's standard premium will be taken into account in calculating the premium saver.
  - ii. The premium saver under the basic offer / upgraded offer will be applied to each of the basic plan's modal premium due and payable for the second policy year of such Eligible Policy. Please refer to the Table 1 and Table 2 above for the premium saver % under basic offer and upgraded offer respectively.
  - iii. The policyowner will be entitled to upgraded offer if any one of the following designated requirements has been met by the policyowner:
    - (a) Being the sole policyowner of any inforce policy of ManuGuard Medical Plan / Benefit, Hospital Protector / Benefit, I'm Well, Golden Lifestyle Hospital Benefit, Premier Life Hospital Benefit, ManuMaster / ManuShine Healthcare Series / Benefit, ManuEnrich Medical Top-up Plan, Follow Me or any Voluntary Health Insurance Schemes offered by Manulife ('Eligible Medical Plan(s)') that has been inforce for at least 2 months at the time of first applying the premium saver; or
    - (b) Being the sole policyowner of any inforce policy of ManuBright Care, ManuBright Care 2, ManuBright Care 2 Plus, ManuLove Care, ManuVital Care or Cash Assistance Benefit ('Eligible Critical Illness Plan(s)') that has been inforce for at least 2 months at the time of first applying the premium saver; or
    - (c) Being the sole policyowner of any inforce policy of ManuDelight Annuity Plan or MyChoice ('Eligible Annuity Plan(s)') that has been inforce for at least 2 months at the time of first applying the premium saver.
  - iv. The premium saver will only be applied after all the premiums that have become due and payable for the first policy year of the Eligible Policy are received by Manulife.
  - v. If the policyowner increases the notional amount before the end of the first policy year, the basic plan's annualized premium before the increase will be used to determine the premium saver %. For decrease of notional amount before the end of the first policy year, the basic plan's annualized premium after the decrease will be used to determine the premium saver %.
  - vi. If there are any subsequent alterations (except where specified in (v) above) to or termination of the Eligible Policy for whatever reasons, this promotion will be ceased to apply immediately.
3. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before deducting the premium saver.
4. The premium saver under basic offer / upgraded offer would not be entitled to tax deduction. For further details on tax deduction that is applicable to Qualifying Deferred Annuity Policy, you may visit Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).
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. For the avoidance of doubt, the promotion applicable to Eligible Policies issued prior to such change, termination or cancellation will remain unaffected.

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).

ManuLeisure Deferred Annuity, the Eligible Medical Plans, the Eligible Critical Illness Plans and the Eligible Annuity Plans 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 or financial 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 financial advisor, or call our customer service hotline on (852) 2510 3383. 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. This leaflet is for distribution in Hong Kong, but not in mainland China.