



## Manulife 125th Anniversary Celebration Rewards

### Enjoy an insurance coupon worth up to HKD2,000 or equivalent

Promotion period: From July 1, 2022 to October 31, 2022

This year marks the 125th anniversary of Manulife in Hong Kong, and we want to sincerely thank you for your continued support to us! As part of this celebration, we've prepared a **Manulife 125th Anniversary Celebration Rewards** offer especially for you and your family.

During the promotion period, if you apply for any Eligible Plan(s) with an annualized premium meeting the specified amount below via our insurance e-application service platform 'ePOS', you can enjoy an **insurance coupon worth up to HKD2,000 or equivalent** ('Insurance Coupon'), which can be used to deduct your initial premium immediately. What's more exciting is that you can use it with other ongoing promotional offers for greater discounts. Act now and give yourself and your family extra protection!

	Annualized premium HKD10,000 – less than HKD20,000 (or USD 1,250 – less than USD2,500/ CNY8,300 – less than CNY16,600/ CAD1,600 – less than CAD3,200/ AUD1,700 – less than AUD3,400/ GBP900 – less than GBP1,800/ SGD1,700 – less than SGD3,400)	Annualized premium HKD20,000 or above (or USD2,500 or above/ CNY16,600 or above/ CAD3,200 or above/ AUD3,400 or above/ GBP1,800 or above/ SGD3,400 or above)
Rewards	Insurance Coupon amount	
<b>1 – Lucky numbers/characters</b> If the life insured's or the policyowner's: <ul style="list-style-type: none"> <li>identity card number/passport number contain(s) '1', '2' or '5'; <b>or</b></li> <li>full name in English on the identity card or passport contain(s) 'M', 'A', 'N', 'U', 'L', 'I', 'F' or 'E'.</li> </ul>	<b>HKD250</b> (or USD31.25/CNY207.5/CAD40/ AUD4.25/GBP22.5/SGD4.25)	<b>HKD500</b> (or USD62.5/CNY415/CAD80/ AUD85/GBP45/SGD85)
<b>2 – Birthday</b> If the policyowner submits a new policy application during the life insured's or the policyowner's month of birth, or the calendar month before or after the month of birth	<b>HKD250</b> (or USD31.25/CNY207.5/CAD40/ AUD4.25/GBP22.5/SGD4.25)	<b>HKD500</b> (or USD62.5/CNY415/CAD80/ AUD85/GBP45/SGD85)
<b>3 – Existing customers</b> If the life insured or the policyowner is an Existing Customer(s) (as defined in Terms and Conditions below) with an individual insurance policy at Manulife	<b>HKD250</b> (or USD31.25/CNY207.5/CAD40/ AUD4.25/GBP22.5/SGD4.25)	<b>HKD500</b> (or USD62.5/CNY415/CAD80/ AUD85/GBP45/SGD85)
<b>4 – Loyal customers</b> If the life insured or the policyowner is an Existing Customer(s) (as defined in Terms and Conditions below) with a Manulife individual insurance policy issued on or before March 31, 2017	<b>HKD250</b> (or USD31.25/CNY207.5/CAD40/ AUD4.25/GBP22.5/SGD4.25)	<b>HKD500</b> (or USD62.5/CNY415/CAD80/ AUD85/GBP45/SGD85)
<b>Maximum aggregate amount (Reward 1 + 2 + 3 + 4)</b>	<b>HKD1,000</b> (or USD125/CNY830/CAD160/ AUD170/GBP90/SGD170)	<b>HKD2,000</b> (or USD250/CNY1,660/CAD320/ AUD340/GBP180/SGD340)

**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 these products. You can ask us for a copy. ManuMaster, ManuShine, ManuGuard, ManuTerm and Take Care Personal Accident 2 are available as basic plans (ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuGuard Medical Plan, ManuTerm and Take Care Personal Accident Plan 2) or as supplementary benefits (ManuMaster Healthcare Benefit, ManuShine Healthcare Benefit, ManuGuard Medical Benefit, ManuTerm Benefit and Take Care Personal Accident Benefit 2).**

**Terms and Conditions of Manulife 125th Anniversary Celebration Rewards:**

- This promotion is only applicable to new policy applications of any Eligible Plans (application through migration arrangement/conversion is not eligible) that have been successfully submitted via our insurance e-application service platform 'ePOS' by Manulife insurance advisors from July 1, 2022 to October 31, 2022 (both dates inclusive) and approved by Manulife on or before January 31, 2023 ('Eligible Policy'). For the avoidance of doubt, any application submitted via BuySimple online platform (applicable in Hong Kong) is not eligible for this promotion.
- Eligible Plan(s) includes the following Designated Basic Plans; and Designated Supplementary Benefit(s) attached to a Designated Basic Plan. For Designated Supplementary Benefit(s) to be eligible for the Insurance Coupon, the Designated Basic Plans and Designated Supplementary Benefit(s) must be applied at the same time via our insurance e-application service platform 'ePOS' and will be considered as one Eligible Policy for the calculation of the Insurance Coupon amount. For the avoidance of doubt, Designated Supplementary Benefit(s) attached to a basic plan other than a Designated Basic Plan is/are not applicable.

Designated Basic Plans	Designated Supplementary Benefits
<p><b>Life and Savings</b></p> <ul style="list-style-type: none"> <li>a) La Vie 2</li> <li>b) ManuCentury</li> <li>c) ManuDelight Annuity Plan</li> <li>d) ManuElite Protector (excluding single premium)</li> <li>e) ManuGlobal Saver (excluding single premium)</li> <li>f) ManuGrand Saver 2 (excluding single premium)</li> <li>g) ManuImperial Saver 2 (excluding single premium)</li> <li>h) ManuPremier Protector (excluding single premium)</li> <li>i) ManuTerm</li> </ul> <p><b>Critical Illness</b></p> <ul style="list-style-type: none"> <li>j) ManuBright Care 2</li> <li>k) ManuBright Care 2 Plus</li> <li>l) ManuLove Care</li> <li>m) ManuVital Care</li> <li>n) ManuPrimo Care</li> <li>o) ManuPrimo Care (BestStart)</li> </ul> <p><b>Medical</b></p> <ul style="list-style-type: none"> <li>p) ManuEnrich Medical Top-up Plan</li> <li>q) ManuGuard Medical Plan</li> <li>r) Manulife First VHIS Flexi Plan (applicable in Hong Kong only)</li> <li>s) Manulife Shelter VHIS Standard Plan (applicable in Hong Kong only)</li> <li>t) Manulife Supreme VHIS Flexi Plan (applicable in Hong Kong only)</li> <li>u) ManuMaster Healthcare Series</li> </ul> <p><b>Accident</b></p> <ul style="list-style-type: none"> <li>v) Take Care Personal Accident Plan 2</li> </ul>	<p><b>Life</b></p> <ul style="list-style-type: none"> <li>a) ManuTerm Benefit</li> </ul> <p><b>Critical Illness</b></p> <ul style="list-style-type: none"> <li>b) Cancer Guard Protection Benefit</li> <li>c) CareGuard Critical Illness Benefit</li> <li>d) Cash Assistance Benefit</li> <li>e) Child Care Benefit</li> </ul> <p><b>Medical</b></p> <ul style="list-style-type: none"> <li>f) Cancer Treatment Benefit</li> <li>g) Hospital Income Benefit</li> <li>h) ManuGuard Medical Benefit</li> <li>i) ManuMaster Healthcare Benefit</li> <li>j) ManuShine Healthcare Benefit</li> <li>k) Outpatient Benefit (applicable in Hong Kong only)</li> </ul> <p><b>Accident</b></p> <ul style="list-style-type: none"> <li>l) Accidental Death Benefit</li> <li>m) Take Care Personal Accident Benefit 2</li> </ul> <p><b>Disability</b></p> <ul style="list-style-type: none"> <li>n) Payor Benefit</li> <li>o) Premium Waiver Benefit</li> </ul>

- The Insurance Coupon is valid till October 31, 2022 and applicable to all payment modes.
- The Insurance Coupon can only be used for the deduction of the initial premium of an Eligible Policy upon policy application via our insurance e-application service platform 'ePOS'. Such a deduction will be done automatically upon payment.
- To enjoy the promotion, the Eligible Policy must meet the annualized premium requirement as well as the rewards requirement as specified in (7) and (8) below. Maximum value of the Insurance Coupon will be the aggregate of the Insurance Coupon amounts corresponding to each applicable reward.
- Only one Eligible Policy can be entitled to the rewards for the same life insured under the same Eligible Plan during the promotion period. Manulife shall have the right to request the policyowner to pay back the amount of Insurance Coupon if more than one of the same Eligible Plans with the same life insured are applied during the promotion period and more than one Insurance Coupon is obtained.
- The Annualized premium is the total amount of premium payable in respect of the Eligible Policy for the first 12 months from the policy year date, before taking into account premium discount(s) (if any) and the levy on the insurance premium collected by the Insurance Authority (if applicable). The annualized premium includes the standard premium and extra premium (if any). Prepayment of premium (if any) will not be taken into account in the calculation of the annualized premium.

For an Eligible Policy with an annualized premium from USD1,250/HKD1,000 CNY8,300/CAD1,600/AUD1,700/GBP900/SGD1,700 to less than USD2,500/HKD2,000/CNY16,600/CAD3,200/AUD3,400/GBP1,800/SGD3,400, each reward corresponds to a coupon amount of USD31.25/HKD250/CNY207.5/CAD40/AUD42.5/GBP22.5/SGD42.5. The aggregate amount under each Eligible Policy shall not exceed USD125/HKD1,000/CNY830/CAD160/AUD170/GBP90/SGD170.

For Eligible Policy with annualized premium of USD2,500/HKD2,000/CNY16,600/CAD3,200/AUD3,400/GBP1,800/SGD3,400 or above, each reward corresponds to a coupon amount of USD62.5/HKD500/CNY415/CAD80/AUD85/GBP45/SGD85. The aggregate amount under each Eligible Policy shall not exceed USD250/HKD2,000/CNY1,660/CAD320/AUD340/GBP180/SGD340.

The availability of a policy currency is subject to the relevant product(s). For details, please refer to the relevant product leaflet(s).

- Each reward is only available once per Eligible Policy. The requirements for each reward are as follow:

**Reward 1 – Lucky numbers/characters**

The Eligible Policy is entitled to Reward 1 if

- a) the life insured's or the policyowner's identity card number/passport number contain(s) '1', '2' or '5'; or
- b) the life insured's or the policyowner's full name in English on the identity card/passport contain(s) 'M', 'A', 'N', 'U', 'L', 'I', 'F' or 'E'.

**Reward 2 – Birthday**

The Eligible Policy is entitled to Reward 2 if the submission date of the application of the Eligible Policy falls on the life insured's or the policyowner's month of birth, the calendar month preceding the month of birth, or the calendar month following the month of birth. For the avoidance of doubt, the submission date of the application will be determined based on the time when the application is received by the insurance e-application service platform 'ePOS'.

### **Reward 3 – Existing Customers**

The Eligible Policy is entitled to Reward 3 if the life insured or the policyowner is an Existing Customer(s), where Existing Customer means a sole policyowner, sole life insured or a primary life insured of an in-force individual insurance policy issued by Manulife. Such an individual insurance policy must have been issued on or before the submission date of the application of the Eligible Policy. For the avoidance of doubt, the following are not considered as an Existing Customer:

- a) Company policyowner and joint policyowner;
- b) Life insured other than the primary life insured for products covering beyond the primary life insured; and
- c) Covered members under group life and health policies.

### **Reward 4 – Loyal Customers**

The Eligible Policy is entitled to Reward 4 if the life insured or the policyowner is an Existing Customer(s) with at least one in-force individual insurance policy issued by Manulife on or before March 31, 2017. For the avoidance of doubt, being entitled to Reward 4 means that the Eligible Policy must be entitled to Reward 3 at the same time.

9. This Insurance Coupon can be used in conjunction with other prevailing promotional offers from Manulife. If the Eligible Policy is also entitled to other prevailing promotional offers from Manulife, the annualized premium for calculating this Insurance Coupon will be the premium payable before any other discount is applied. For the avoidance of doubt, the Insurance Coupon will not affect the guaranteed cash value (if any) or any benefit the policyowner is entitled to under the Eligible Policy.
10. If the policyowner makes any subsequent alteration (including but not limited to the notional amount change, coverage class change, and/or payment mode change) on the Eligible Policy which leads to an increase in the annualized premium before the end of the first policy year, the annualized premium before the increase will be used to determine the applicable Insurance Coupon amount. If the policyowner makes any subsequent alteration (including but not limited to the notional amount change, coverage class change, and/or payment mode change) on the Eligible Policy which leads to a decrease in the annualized premium before the end of the first policy year, the annualized premium after the decrease will be used to determine the applicable Insurance Coupon amount and Manulife shall have the right to request the policyowner to pay back the difference between the Insurance Coupon amount provided to the Eligible Policy and the entitled Insurance Coupon amount after adjustment.
11. If the policyowner or the life insured is changed before the end of the first policy year, resulting in any change in the entitlement of any rewards, Manulife shall have the right to request the policyowner to pay back the amount of the Insurance Coupon.
12. 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 policy year, Manulife shall have the right to deduct from the policy proceeds of the Eligible Policy on the amount that is equivalent to the value of the Insurance Coupon.
13. The Insurance Coupon will cease to apply immediately if there are any subsequent alterations (except where specified in (10) and (11) above) to or termination of the Eligible Policy for whatever reasons.
14. For an Eligible Policy issued in Hong Kong, the levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
15. The Insurance Coupon is non-transferable and non-redeemable for cash. In case of a premium refund, any part of the premium payments that is offset by the Insurance Coupon can under no circumstances be counted as a premium paid and will not be included in the refund amount.
16. This promotion does not apply if you have terminated any existing policy or withdrawn any application of a new policy, of the same product as the Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
17. This promotion is only applicable to policies issued in Hong Kong or Macau.
18. Manulife shall have 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.

The products listed above 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 insurance advisor for a copy of the product leaflets which will give you more details about the 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](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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