



## Manulife Supreme Lite VHIS Supplementary Benefit

### Enjoy 20% premium discount for the Subsequent Policy Year<sup>3</sup>

Promotion period: From November 6, 2023 to October 21, 2024

Apply for **Manulife Supreme Lite VHIS Supplementary Benefit** during the promotion period to enjoy a premium discount specified as follows.

Premium discount	
Manulife Supreme Lite VHIS Supplementary Benefit	<b>20%</b> (for the Subsequent Policy Year <sup>3</sup> )

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 benefit 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 application of Manulife Supreme Lite VHIS Supplementary Benefit, which is attached to any new/existing policy ('Eligible Policy'), and such application has been successfully submitted via a Manulife insurance advisor from November 6, 2023 to October 21, 2024 (both dates inclusive) and approved by Manulife on or before January 21, 2025 ('Eligible Supplementary Benefit').
2. This promotion is only applicable to the Eligible Supplementary Benefit's premium. All Eligible Policy's basic plan premium, premium of other supplementary benefits 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 Eligible Supplementary Benefit must stay in force for the first coverage year (i.e. the 12-month period from the coverage effective date of the Eligible Supplementary Benefit) ('First Coverage Year') in order to be eligible for the premium discount.
  - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable of the Eligible Supplementary Benefit for the 12-month period from the policy anniversary right after the First Coverage Year ('Subsequent Policy Year') according to the payment mode of the Eligible Policy. Each premium amount due and payable of the Eligible Supplementary Benefit for the Subsequent Policy Year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Supplementary Benefit. Below are two illustrative examples:

**Example 1:**

Assumptions:

- Policy year date of Eligible Policy: December 1, 2023
- Coverage effective date of Eligible Supplementary Benefit: December 1, 2023

Under Example 1, the Subsequent Policy Year would be the second policy year of the Eligible Policy, i.e. from December 1, 2024 to November 30, 2025

**Example 2:**

Assumptions:

- Policy year date of Eligible Policy: December 1, 2023
- Coverage effective date of Eligible Supplementary Benefit: January 1, 2024

Under Example 2, the Subsequent Policy Year would be the third policy year of the Eligible Policy, i.e. from December 1, 2025 to November 30, 2026

Remarks: These examples are hypothetical and are strictly for illustrative purposes.

- iii. If there are any subsequent changes (including but not limited to coverage class change) on the Eligible Supplementary Benefit before the end of the Subsequent Policy Year:
    - a) If the change results in an increase in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium before the increase will be used to determine the entitled premium discount amount for the Subsequent Policy Year.
    - b) If the change results in a decrease in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium after the decrease will be used to determine the entitled premium discount amount for the Subsequent Policy Year, which would be adjusted as if the relevant change(s) occurred in the beginning of the Subsequent Policy Year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Supplementary Benefit and the entitled premium discount amount after adjustment.
  - iv. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (3.iii.) above) to or termination of the Eligible Supplementary Benefit before the end of the Subsequent Policy Year for whatever reasons before applying the amount of the premium discount.
  - v. For the Eligible Supplementary Benefit 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.
4. This promotion does not apply if you have terminated any existing Manulife Supreme Lite VHIS Supplementary Benefit or withdrawn any application of new Manulife Supreme Lite VHIS Supplementary Benefit for the same life insured within six months before the Eligible Supplementary Benefit is applied.
5. Only the paid premium of certified VHIS plans can apply for tax deductions whereas the said premium discount and Manulife**MOVE** discount are not included. For further details on tax deduction that is applicable to Voluntary Health Insurance Scheme, you may visit the website of Health Bureau's VHIS Office at [www.vhis.gov.hk](http://www.vhis.gov.hk) or the website of the Inland Revenue Department of HKSAR at [www.ird.gov.hk](http://www.ird.gov.hk).
6. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
7. 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.

Manulife Supreme Lite VHIS Supplementary Benefit is an 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 complete product information, please visit our website at [www.manulife.com.hk](http://www.manulife.com.hk).

For more information, please contact your Manulife insurance 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.