



Prestige Preserver / Prestige Saver (single premium)

Enjoy up to 8% premium discount

Promotion period: From February 13, 2023 to March 31, 2023

Apply for **Prestige Preserver or Prestige Saver** to enjoy a premium discount specified as follows.

Premium payment period	Premium discount
Single premium Less than US\$100,000 Less than HK\$800,000	3% (Campaign Code: 23006)
US\$100,000 – less than US\$300,000 HK\$800,000 – less than HK\$2,400,000	4% (Campaign Code: 23007)
US\$300,000 – less than US\$1,000,000 HK\$2,400,000 – less than HK\$8,000,000	5% (Campaign Code: 23008)
US\$1,000,000 – less than US\$3,000,000 HK\$8,000,000 – less than HK\$24,000,000	6.5% (Campaign Code: 23004)
US\$3,000,000 – less than US\$5,000,000 HK\$24,000,000 – less than HK\$40,000,000	7% (Campaign Code: 23005)
US\$5,000,000 or above HK\$40,000,000 or above	8% (Campaign Code: 23010)

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.

Terms and Conditions:

- This promotion is only applicable to a new Prestige Preserver (single premium) or Prestige Saver (single premium) policy application that has been successfully submitted via a Manulife insurance advisor from February 13, 2023 to March 31, 2023 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before June 30, 2023 ('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 the 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 Eligible Policy is cancelled, surrendered, or terminated (including but not limited to termination due to the death of the life insured) within the first policy year, Manulife shall have the right to deduct the amount of premium discount from the policy proceeds of the Eligible Policy.
 - The premium discount is non-transferrable and non-redeemable for cash. In case of a 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.
 - This promotion will cease to apply immediately if there are any subsequent alterations (except where specified in (ii.) above) to or termination of the Eligible Policy for whatever reasons.
- 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.
- This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of Prestige Preserver or Prestige Saver for the same life insured within six months before the Eligible Policy is applied.
- 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), a subsidiary of Manulife Financial Corporation.

Prestige Preserver and Prestige Saver 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.

This leaflet is for distribution in Hong Kong and Macau only, but not in mainland China.