



Thankful Month Finale Enjoy up to 20% first year premium discount

Promotion Period: From August 29, 2020 to September 25, 2020

During the promotion period, if you successfully apply for any designated plan with premium payment period of 5 years or more as listed below ('Eligible Plans'), you will enjoy the following applicable premium discount on the basic plan for the first policy year.

Premium payment period of basic plan	Premium discount on the basic plan (% of Annualized Premium)
5 – 9 years	10%
10 – 19 years	15%
20 years or above	20%

Eligible Plans (with premium payment period of 5 years or more):

Life & Savings

- La Vie 2
- ManuCentury
- ManuGrand Saver
- ManuImperial Saver
- Premier Estate Protector

Annuity

- ManuDelight Annuity Plan
- MyChoice

Critical Illness

- ManuBright Care 2 Plus*
- ManuBright Care 2*
- ManuLove Care
- ManuVital Care

*Applicable for Hong Kong only

Terms and Conditions:

1. This promotion is only applicable to new policy application of any Eligible Plans that has been successfully submitted via the Manulife insurance advisors from August 29, 2020 to September 25, 2020 (both dates inclusive) together with a valid proposal having the premium discount shown, and approved by Manulife on or before December 31, 2020 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion:
 - i. Annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
 - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first policy year according to the payment mode of the Eligible Policy.
 - iii. If the policyowner increases the notional amount / guaranteed amount before the end of the first policy year, the basic plan's annualized premium before the increase will be used to determine the amount of premium discount. For decrease of notional amount / guaranteed amount before the end of the first policy year, the basic plan's annualized premium after the decrease will be used to determine the amount of premium discount.
 - iv. 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.
 - v. 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 the subsequent premium or any benefit the policyholder is entitled to under the Eligible Policy.
 - vi. This promotion will be ceased if there are any subsequent alterations (except where specified in (iii) above) to or termination of the Eligible Policy for whatever reasons.
4. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy, of the same product as the Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
5. This promotion cannot be used in conjunction with any other promotional offers (including the existing promotions of La Vie 2, ManuCentury, ManuGrand Saver, ManuImperial Saver, Premier Estate Protector, ManuBright Care 2 Plus, ManuBright Care 2, ManuLove Care or ManuVital Care) 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.

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). All Eligible Plans under this promotion are insurance products provided and underwritten by Manulife. 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.

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