

Universal Life

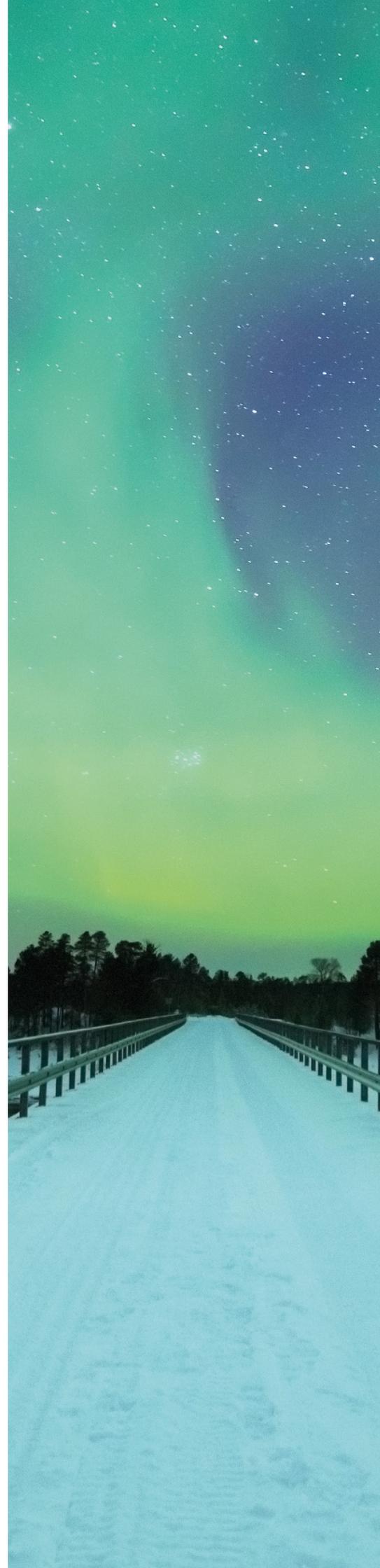
Enjoy 3% initial planned premium discount

Promotion period: From January 4, 2023 to March 31, 2023

Apply for **Universal Life** during the promotion period to enjoy a premium discount as follows.

Universal Life

3% discount
for the initial
planned premium



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 this product. You can ask us for a copy.

Terms and Conditions:

1. This promotion is only applicable to new Universal Life policy application that has been successfully submitted via a Manulife insurance advisor from January 4, 2023 to March 31, 2023 (both dates inclusive) and approved by Manulife on or before June 30, 2023 with the initial planned premium received and accepted by Manulife on or before August 31, 2023 ('Eligible Policy').
2. The premium discount amount for each Eligible Policy is calculated separately based on its initial planned premium and the discount rate as stated above.
3. If the policyowner does not pay the initial planned premium in full upon premium payment, the premium discount will be calculated based on 3% of the actual premium paid upon issuance of policy, and the total premium discount is up to 3% of the initial planned premium.
4. 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 the amount of premium discount from the policy proceeds of the Eligible Policy due to cancellation, surrender or termination.
5. If the policyowner decreases the notional amount/sum insured or changes the premium of the Eligible Policy within one year from the policy year date ('Alternation'), Manulife will calculate the amount of the premium discount based on the new premium payable as a result of the Alternation. Manulife reserves the right to claim for the return of the difference accordingly.
6. In case of cancellation of the Eligible Policy during the cooling-off period or premium refund, the portion of any premium payments that has been offset by the premium discount can under no circumstances be counted as premium paid for inclusion in the refund amount.
7. The premium discount is non-transferable and non-redeemable for cash.
8. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy, of Universal Life for the same life insured within six months before the Eligible Policy is applied.
9. 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 deducting the premium discount.
10. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
11. 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.

Universal Life is an insurance product provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product guide.** 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 guide which will give you more details about the product 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.