



Manulife MPF Member Exclusive Reward

Up to HKD500 premium discount on designated individual insurance products

Promotion period: From November 14, 2022 to March 31, 2023

A secured and stable retired life is more than leveraging your MPF reserves to cover basic financial needs in the future. You should also be well-prepared for unexpected medical and other living expenses – and this is where **well-rounded health protection** comes in. To this end, we would like to offer our existing MPF customers[^] an exclusive premium discount* of up to **HKD500** on designated individual insurance products as a token of our gratitude for your trust and support.

As our existing **MPF customer[^]**, if you apply for any first individual insurance product's policy through your designated Manulife financial advisor during the promotional period, and which must be a basic plan of designated medical, critical illness or accident protection with an annualized premium meeting the specified amount below via our e-application service platform “ePOS” or BuySimple, you can enjoy up to HKD500 premium discount* upon successful registration on the program website. What’s more, this offer can be used with other prevailing promotional offers.

[^] Required to be a Manulife MPF member on or before October 31, 2022

* Discount applies to deduct the premium of second policy year

Act now!

Visit the following website

www.manulife-rewards.com/mpfreg/e

or scan the QR code to register for your exclusive premium discount!



Designated Individual insurance products’ basic plans (each an “Eligible Plan”)

Medical protection	Critical illness protection	Accident protection
<ul style="list-style-type: none"> Manulife Shelter VHIS Standard Plan Manulife First VHIS Flexi Plan Manulife Supreme VHIS Flexi Plan ManuMaster Healthcare Series ManuShine Healthcare Series ManuEnrich Medical Top-up Plan ManuGuard Medical Plan 	<ul style="list-style-type: none"> ManuBright Care 2 ManuBright Care 2 Plus ManuPrimo Care ManuPrimo Care (BestStart) ManuVital Care ManuLove Care 	<ul style="list-style-type: none"> Take Care Personal Accident Plan 2

Premium discount is as follow:

Annualized premium for the first policy year	Premium discount for the second policy year
Less than HKD6,000 / Less than USD750	HKD100 / USD 12.5
HKD6,000 – Less than HKD12,000 / USD750 – Less than USD 1,500	HKD250 / USD 31.25
HKD12,000 or above / USD1,500 or above	HKD500 / USD 62.5

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). Please refer to product leaflets and policy provisions of the respective plans for details, including the exact terms and conditions, their features, risks, exclusions that apply to these products before making a purchase. You can ask us for a copy. ManuMaster, ManuShine, ManuGuard and Take Care Personal Accident 2 are available as basic plans (ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuGuard Medical Plan and Take Care Personal Accident Plan 2) or as supplementary benefits (ManuMaster Healthcare Benefit, ManuShine Healthcare Benefit, ManuGuard Medical Benefit and Take Care Personal Accident Benefit 2), but this premium discount is only applicable to the basic plans of the above products.

Terms and Conditions:

1. This promotion offer is only applicable to existing MPF members as of October 31, 2022, whose MPF accounts must still be valid upon registration of this offer (“Eligible Customer”).
2. Promotion and registration period is from November 14, 2022 to March 31, 2023, both dates inclusive (“Promotion Period”).
3. Eligible Customer must register for the promotion offer at the offer registration site <https://www.manulife-rewards.com/mpfreg/e> during the Promotion Period. Eligible Customer can only register for once via each Manulife Financial Advisor.
4. This promotional offer is only applicable to the first Eligible Plan’s policy issued in Hong Kong that is applied by an Eligible Customer through a Manulife Financial Advisor, and the application must be submitted during the Promotion Period. This promotion offer is not available if the customer currently holds an in-force Manulife individual insurance product’s policy which is serviced by that Manulife Financial Advisor.
5. Manulife will send a confirmation email to the Eligible Customer and his/her Manulife Financial Advisor through whom the policy application is submitted within 3 working days once the promotion offer registration is confirmed.
6. This promotion offer is applicable to the Eligible Plan’s policy issued by Manulife (International) Limited (“Manulife”).
 - i) The application for the relevant policy must be the first one that has been successfully submitted with that Manulife Financial Advisor during the period from November 14, 2022 to March 31, 2023 (both dates inclusive) via our insurance e-application service platform (ePOS), or the BuySimple through a dedicated link embedded with the code of that Manulife Financial Advisor, and the application must be approved by Manulife on or before June 30, 2023 (“Eligible Policy”).
 - ii) This promotion offer is applicable to policies with policy currency in Hong Kong Dollars (HK\$) or United States Dollars (US\$), and the premium discount offers are as follows:

Annualized premium for the first policy year		Premium discount for the second policy year	
HK\$	US\$	HK\$	US\$
Less than \$6,000	Less than \$750	HK\$100	\$12.5
\$6,000 – Less than \$12,000	\$750 – Less than \$1,500	HK\$250	\$31.25
\$12,000 or above	\$1,500 or above	HK\$500	\$62.5

7. This promotion offer is only applicable to the premium of the basic plan. The annualized premium is the total premium payable in respect of the Eligible Policy for the first 12 months from the policy year date. All supplementary benefit’s premiums and prepaid premiums (if any) will not be taken into account in the calculation of the premium discount amount.
8. This promotion offer can be used in conjunction with other Manulife prevailing promotional offers. If an Eligible Customer is entitled to Manulife’s other promotional offers for the same Eligible Policy, the annualized premium applicable to this premium discount offer will be calculated based on the total annualized premium payable for the first policy year before deducting the discount amounts of other promotional offers.
9. If there are any subsequent changes (including but not limited to notional amount change or coverage class change) on the Eligible Policy before the start of the second policy year:
 - i) If the change results in an increase in basic plan’s premium, the basic plan’s premium before the increase will be used to determine the premium discount amount of the basic plan.
 - ii) If the change results in a decrease in basic plan’s premium, the basic plan’s premium after the decrease will be used to determine the premium discount amount of basic plan, which would be adjusted as if the relevant change(s) occurred at the time of the Eligible Policy is issued.
10. Under this promotion, the premium discount of the Eligible Policy will be used to deduct the premium payable for the second policy year, and the Eligible Policy must still be in effect when the premium discount amount is deducted. If there are any subsequent alterations (except where specified in item (9) above) change of policyowner or termination of the Eligible Policy for whatever reasons before the premium discount amount is deducted, the promotion offer will cease to apply immediately.
11. If the policyholder cancels, surrenders or terminates (including but not limited to termination due to the death of the insured) the Eligible Policy before the end of the second policy year, Manulife shall have the right to deduct the premium discount amount from the policy proceeds of the Eligible Policy due to cancellation, surrender or termination.
12. If the Eligible Policy becomes effective after the promotion offer is successfully registered, the Eligible Customer will receive an email within 12 weeks after the Eligible Policy is issued, informing the Eligible Customer about the discount offer and related information of the Eligible Policy. If the Eligible Policy is effective before the promotion offer is successfully registered, the Eligible Customer will receive an email within 12 weeks after the promotion offer is registered, informing the Eligible Customer about the discount offer and related information of the Eligible Policy.
13. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the premium discount amount.
14. The premium discount of this promotion offer is 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.
15. 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.

The insurance products listed above are those offered and underwritten by Manulife. This promotion leaflet must be read in conjunction with the corresponding product leaflet. You should not purchase any of these products solely on the basis of this promotional offer or this leaflet.

Please ask your Manulife Financial 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. As everyone’s insurance need varies, you may contact your Financial Advisor to see if certain products can meet your requirements.

For more information, please contact your Manulife Financial Advisor.

In this leaflet, ‘you’ and ‘your’ refer to the policyholder. ‘Manulife’, ‘we’, ‘us’ and ‘our’ refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability).

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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