



## Premier Estate Protector Enjoy up to 3 years' Premium Waiver

Promotion Period: From August 1, 2019 to October 21, 2019

Apply for Premier Estate Protector with a notional amount of at least HK\$4,000,000/US\$500,000 to enjoy a premium waiver for the number of months listed below:

Premium payment period	With any designated Supplementary Benefit(s)*	Without any designated Supplementary Benefit*
<b>15 years</b>	<b>12 months</b> (The last 12-month premiums due will be waived)	<b>6 months</b> (The last 6-month premiums due will be waived)
<b>20 years</b>	<b>24 months</b> (The last 24-month premiums due will be waived)	<b>12 months</b> (The last 12-month premiums due will be waived)
<b>25 years</b>	<b>36 months</b> (The last 36-month premiums due will be waived)	<b>18 months</b> (The last 18-month premiums due will be waived)

**Remarks:**

\* Designated Supplementary Benefit means any of the following supplementary benefits being issued with the Premier Estate Protector and that remains in effect for at least 10 years (except those terminated due to payment of major disease benefit, if applicable):

- Cash Assistance Benefit with annualized premium above HK\$1,000/US\$125, please refer to paragraph 2(i) of Terms and Conditions
- ManuTerm Benefit with annualized premium above HK\$1,000/US\$125, please refer to paragraph 2(i) of Terms and Conditions
- ManuGuard Medical Benefit (Ward plan or above)
- ManuMaster Healthcare Benefit / ManuShine Healthcare Benefit
- Cancer Guard Protection Benefit

**Terms and Conditions:**

1. This promotion is only applicable to new Premier Estate Protector policy application with a notional amount of at least HK\$4,000,000/US\$500,000 that has been successfully submitted via Manulife insurance advisors from August 1, 2019 to October 21, 2019 (both dates inclusive), and approved by Manulife on or before January 21, 2020 ('Eligible Policy').
2. Under this promotion:
  - i. Annualized premium is the total amount of premiums payable in respect of the first 12 months following policy issue date or the coverage effective date (excluding any extra premium or pre-paid premium).
  - ii. Arrangement of premium waiver for Premier Estate Protector:

Premium payment period#	Issued with designated Supplementary Benefit(s)?	Payment mode	Entitlement of premium waiver	Premium due after the following dates will be waived according to the entitled premium waiver
15 years	No	Non-annual basis	6 months	after 6 months following the 14 <sup>th</sup> policy anniversary
		Annual	6 months <sup>^</sup>	immediately after the 14 <sup>th</sup> policy anniversary
20 years	Yes	—	12 months	immediately after the 14 <sup>th</sup> policy anniversary
		—	24 months	immediately after the 19 <sup>th</sup> policy anniversary
25 years	No	Non-annual basis	18 months	after 6 months following the 23 <sup>rd</sup> policy anniversary
		Annual	18 months <sup>^</sup>	6 months of premium will be waived immediately after the 23 <sup>rd</sup> policy anniversary; and 12 months of premium will be waived immediately after the 24 <sup>th</sup> policy anniversary
	Yes	—	36 months	immediately after the 22 <sup>nd</sup> policy anniversary

<sup>^</sup> The premium waiver amount will be calculated proportionally.

# For the avoidance of doubt, this promotion is only applicable to Eligible Policies with premium payment period shown as 15 years, 20 years or 25 years in the proposal.

- iii. Premium waiver is applicable to the basic plan only. The amount of premium to be waived will be calculated based on the premium payable in accordance with the basic plan notional amount. Any subsequent notional amount increase after the policy issue, including those resulted from Inflation Protector Option, will be excluded from the calculation of the premium waiver. If there is any subsequent decrease in the notional amount after the policy issue, the calculation of premium waiver will be based on the decreased notional amount of the policy. In other words, the calculation of premium waiver will be based on the lowest notional amount of the policy as of the time when premium waiver is vested.
  - iv. Any premium for extra loading, for supplementary benefits or for increased notional amount as a result of the Inflation Protector Option will not be waived.
  - v. If any premium for the Eligible Policy is in default, the entire premium waiver will be ceased and will not be used to offset any outstanding premium.
  - vi. This promotion will be ceased if there are any subsequent alternations (except where specified in paragraph 2(iii) above) to or termination of the Eligible Policy and/or designated Supplementary Benefits (except where specified in remarks\* above) for whatever reasons.
3. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before deducting the premium waiver.
  4. The premium waiver is non-transferrable and non-redeemable for cash.
  5. Policyowners are not eligible for this promotion if they have terminated any existing Premier Estate Protector policy or any designated Supplementary Benefits within six months before policy issue date of the Eligible Policy and then apply the same plan or supplementary benefits again for the same life insured.
  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).

Premier Estate Protector, Cash Assistance Benefit, ManuTerm Benefit, ManuGuard Medical Benefit, ManuMaster Healthcare Benefit, ManuShine Healthcare Benefit and Cancer Guard Protection Benefit are insurance products provided and underwritten by Manulife. You should not purchase any of these products solely on the basis of these promotional offers 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 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](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.

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