



ManuEnrich Medical Top-up Plan 10% Premium Discount for the first 5 policy years

Promotion Period: From August 1, 2019 to December 31, 2019

Manulife's **ManuEnrich Medical Top-up Plan** provides you additional protection to supplement your existing coverage against the financial burden of rising medical costs.

ManuEnrich Medical Top-up Plan:

- Supplements your existing individual / group medical coverage by reimbursing up to 90% of eligible medical expenses (see note 1) that are in excess of the life insured's existing coverage up to HKD1,000,000 hospital benefits per year (see note 2).
- Guaranteed lifetime renewal (see note 3) regardless of the life insured's health conditions at the time of renewal.
- Option to convert the plan to a designated medical plan (see note 4) when the life insured reaches age 55, 60 or 65 with no medical underwriting or waiting period at the time of conversion.

Act now and apply for ManuEnrich Medical Top-up Plan during the promotion period and enjoy 10% premium discount for the first 5 policy years.

Notes:

1. All eligible medical expenses must first be claimed under any other available insurance coverage of the life insured. In such cases, the claim under your policy shall only be handled after the claim has been requested to and settled by any other insurance coverage.
2. Subject to the deductible, annual limit and lifetime limit under the respective plan level under the plan. Please refer to the 'Benefit Schedule' in the product leaflet for details.
3. Your policy is renewable annually at each policy anniversary. We have the right to revise the benefits, terms and conditions and premium when you renew your plan. The premiums are not guaranteed and we may adjust them from time to time. Please see the product leaflet for details.
4. The policyowner may convert the plan into another designated medical plan that is offered by us at time of conversion. The plan level of the designated medical plan must be of same or lower level than the plan. The plan will be terminated upon conversion, a new premium based on the latest premium rate as determined by us for the designated medical plan will apply. This conversion option can only be exercised once during the lifetime of the life insured and provided that the life insured is not covered by such designated plan before conversion. Please see 'Conversion Option' clause in the policy provision for details.

Terms and Conditions:

1. This promotion is only applicable to new ManuEnrich Medical Top-up Plan application that has been successfully submitted via Manulife insurance advisors from August 1, 2019 to December 31, 2019 (both dates inclusive), and approved by Manulife on or before March 31, 2020 ('Eligible Policy').
2. The 10% premium discount of the Eligible Policy will be applied to initial and renewal premium amount due of such Eligible Policy of the first 5 policy years.
3. The offer is only applicable to the basic plan's standard premium. All extra premiums and supplementary benefit's premium (if any) will not be taken into account in calculating the premium discount.
4. Any premium discount will cease immediately upon coverage termination for any reason.
5. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
6. The premium discount is non-transferable and non-redeemable for cash.
7. Policyowners are not eligible for this offer if they have terminated any existing ManuEnrich Medical Top-up Plan within six months before policy issue date of the Eligible Policy and then apply the same plan again for the same insured person.
8. This offer cannot be used in conjunction with any other offer unless otherwise agreed by Manulife.
9. Manulife reserves the right to change, terminate or cancel the offer 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). ManuEnrich Medical Top-up Plan is an insurance product provided and underwritten by Manulife. The above provides only general information on this product for your reference only. You should not purchase ManuEnrich Medical Top-up Plan solely on the basis of this promotional offer or this leaflet. Please ask your 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).

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