



ManuFlex Achiever Special Offer

Promotion Period: From January 2, 2019 to December 31, 2019

Apply **ManuFlex Achiever** now to enjoy a guaranteed **4%** crediting interest rate for the first two policy years.

ManuFlex Achiever provides an adjustable level of protection with a savings allocation; it offers you the flexibility to adapt to your needs at every milestone while providing security to you and your loved ones along the way.

Get ManuFlex Achiever today to protect your loved ones with your own way!

Terms and Conditions:

1. This promotion is only applicable to new ManuFlex Achiever policy application that has been successfully submitted via Manulife insurance advisors from January 2, 2019 to December 31, 2019(both dates inclusive), and approved by Manulife on or before March 31, 2020('Eligible Policy').
2. The crediting interest rate will be guaranteed at 4% in the first two policy years on all premiums received and accepted by Manulife. The crediting rate after the second policy year is not guaranteed, and may be lower than 4%.
3. Policyowners are not eligible for this promotion if they have terminated any existing ManuFlex Achiever policy within six months before policy issue date of the Eligible Policy and then apply the same plan again for the same life insured.
4. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
5. Manulife reserves the right to change, terminate or cancel this 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). ManuFlex Achiever 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 ManuFlex Achiever 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).

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.