



## VHIS Family Discount Enjoy up to 20% Premium Saver

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

Enjoy **an exclusive family discount** if you successfully apply for any Manulife Shelter VHIS Standard Plan or Manulife First VHIS Flexi Plan insuring your family member(s) during the Promotion Period.

No. of Qualifying Family Members (please refer to note 1(ii) of Terms and Conditions)	1	2	3	4 or more
<b>Entitlement of premium discount in respect of each eligible Manulife Shelter VHIS Standard Plan or Manulife First VHIS Flexi Plan ('Premium Saver')</b> (% of basic plan's premium)	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>

### Terms and Conditions:

- This promotion is only applicable to new policy application or application through VHIS Migration Program (For the terms and conditions that apply to the VHIS Migration Program, please refer to the related leaflet) for Manulife Shelter VHIS Standard Plan or Manulife First VHIS Flexi Plan with all the following requirements fulfilled ('Eligible Policy(ies)'):
  - The policy application must be successfully submitted via Manulife insurance advisors from August 1, 2019 to October 31, 2019 (both dates inclusive), and approved by Manulife on or before January 31, 2020; and
  - The life insured of the policy application must either be the grandparent, grandparent-in-law, parent, parent-in-law, sibling, sibling-in-law, spouse or child of the policyowner ('Qualifying Family Member(s)').
- The 5% Premium Saver (for Eligible Policy with 1 Qualifying Family Member as life insured), or 10% Premium Saver (for Eligible Policies owned by the same policyowner with 2 different Qualifying Family Members as life insureds), or 15% Premium Saver (for Eligible Policies owned by the same policyowner with 3 different Qualifying Family Members as life insureds), or 20% Premium Saver (for Eligible Policies owned by the same policyowner with 4 or more different Qualifying Family Members as life insureds) will be applied to the premium amount due and payable for the second policy year of such Eligible Policy(ies), provided that all the Eligible Policy(ies) are in force at that time with no change to the insured(s) and/or policyowner.
- The promotion is only applicable to the basic plan's premium. All supplementary benefits' premium (if any) will not be taken into account in calculating the Premium Saver.
- The Premium Saver will only be applied to the Eligible Policy after all the premiums that have become due and payable for the first policy year are received by Manulife.
- The Premium Saver will be ceased to apply starting from the next premium due and payable if there are any subsequent alterations to or termination of any Eligible Policy within the first two policy years after policy issuance for whatever reasons.
- The Premium Saver is non-transferable and non-redeemable for cash.
- This promotion cannot be used in conjunction with any other promotional offers unless otherwise agreed by Manulife.
- 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). Manulife Shelter VHIS Standard Plan and Manulife First VHIS Flexi Plan are insurance products provided and underwritten by Manulife. You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for the product leaflets which will give you more details about these products 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. 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.

This leaflet is for distribution in Hong Kong only, but not in mainland China.