



ManuGrand Saver / ManuImperial Saver Welcome Bonus

Promotion Period: From January 7, 2019 to March 31, 2019 (both dates inclusive)

Apply for **ManuGrand Saver / ManuImperial Saver** from now until March 31, 2019 to receive a welcome bonus of up to 6% of annualized premium of the basic plan! The welcome bonus will be credited to the dividend account of the eligible policy within 8 weeks after the end of the first policy year.

Premium Payment Period	Single Premium (only applicable to ManuGrand Saver)	5-year	10-year
Welcome Bonus (% of basic plan's annualized premium)	1%	4%	6%

Terms and Conditions:

- This promotion is only applicable to new ManuGrand Saver / ManuImperial Saver policy application that has been successfully submitted via Manulife insurance advisors from January 7, 2019 to March 31, 2019 (both dates inclusive), and approved by Manulife on or before June 30, 2019 ('Eligible Policy').
- Under the welcome bonus promotion:
 - The welcome bonus of the Eligible Policy will be credited to the dividend account of the Eligible Policy within 8 weeks after the end of the first policy year. The Eligible Policy must remain in force at the time of crediting the welcome bonus.
 - Annualized premium is the total amount of basic plan's premiums payable in respect of the first 12 months from the policy year date. For the avoidance of doubts, only basic plan's standard premium will be taken into account in calculating the welcome bonus. Any extra premium or prepayment of premium will not be taken into account in calculating the welcome bonus.
 - The amount of welcome bonus will be calculated as 1% (for Eligible Policy with single premium payment) or 4% (for Eligible Policy with 5-year premium payment period) or 6% (for Eligible Policy with 10-year premium payment period) of the basic plan's annualized premium.
 - The welcome bonus will only be payable after all the premiums that have become due and payable for the first policy year of the Eligible Policy are received by Manulife.
 - The welcome bonus will be used to pay off any loan balance payable to Manulife, if any, before any withdrawal.
 - If the policyowner increases the notional amount before the end of the first policy year, the basic plan's annualized premium before the increase will be used to determine the amount of welcome bonus. For decrease of notional amount before the end of the first policy year, the basic plan's annualized premium after the decrease will be used to determine the amount of welcome bonus.
 - This promotion will be ceased if there are any subsequent alterations (except where specified in (vi) above) to or termination of the Eligible Policy for whatever reasons before the end of the first policy year.
- This promotion cannot be used in conjunction with any other promotion 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).

ManuGrand Saver and ManuImperial Saver are insurance products provided and underwritten by Manulife. You should not purchase ManuGrand Saver or ManuImperial Saver solely on the basis of this promotional offer or this leaflet. Please ask your Insurance Advisor for a copy of 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 (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.

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