



ManuDelight Annuity Plan Enjoy up to 15% Premium Saver

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

Apply for **ManuDelight Annuity Plan** to enjoy the following premium saver.

Premium payment period	5-year	10-year	15-year	20-year or above
Premium saver (% of basic plan's annualized premium)	2%	4%	4%	5%

Upgraded offer You can instead enjoy an upgraded offer if you hold an Eligible Medical Plan as listed (see note 3 of the terms and conditions) at the time of first applying the premium saver. The total premium discount after the upgrade is as follows.

Premium payment period	5-year	10-year	15-year	20-year or above
Premium saver for policyowner of Eligible Medical Plan (% of basic plan's annualized premium) (see note 3 of the terms and conditions)	4%	8%	8%	15%

Terms and Conditions:

- This promotion is only applicable to new ManuDelight Annuity Plan policy application 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').
- Under the premium saver promotion:
 - The first modal premium due immediately after the end of the first policy year of the Eligible Policy will be discounted according to the amount of premium saver. If the amount of premium saver exceeds the modal premium due to be paid, any remaining balance of the premium saver of the Eligible Policy will be applied on subsequent modal premium(s) due to be paid until exhaustion.
 - 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 doubt, only basic plan's standard premium will be taken into account in calculating the premium saver. Any extra premium or prepayment of premium will not be taken into account in calculating the premium saver.
 - The amount of premium saver will be calculated as 2% (for Eligible Policy with basic plan's premium payment period of 5-year), 4% (for Eligible Policy with basic plan's premium payment period of 10-year or 15-year) or 5% (for Eligible Policy with basic plan's premium payment period of 20 years or above) of the basic plan's annualized premium.
 - The premium saver will only be applied after all the premiums that have become due and payable for the first policy year of the Eligible Policy are received by Manulife.
 - 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 premium saver. 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 premium saver.
 - This promotion will be ceased if there are any subsequent alterations (except where specified in (v) above) to or termination of the Eligible Policy for whatever reasons.
- The premium saver will be upgraded and calculated as 4% (for Eligible Policy with basic plan's premium payment period of 5-year), 8% (for Eligible Policy with basic plan's premium payment period of 10-year or 15-year) or 15% (for Eligible Policy with basic plan's premium payment period of 20 years or above) of the basic plan's annualized premium when the following designated requirement has been met by the policyowner: Being the sole policyowner of any inforce ManuGuard Medical Plan / Benefit, Hospital Protector / Benefit, I'm Well, Golden Lifestyle Hospital Benefit, Premier Life Hospital Benefit, ManuMaster / ManuShine Healthcare Series / Benefit, ManuEnrich Medical Top-up Plan, Follow Me, Manulife Shelter VHIS Standard Plan (available in Hong Kong only) or Manulife First VHIS Flexi Plan (available in Hong Kong only) ("Eligible Medical Plan(s)") at the time of first applying the premium saver.
- Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before deducting the premium saver.
- Policyowners are not eligible for this promotion if they have terminated any existing ManuDelight Annuity Plan policy within six months before the policy issue date of the Eligible Policy and then apply the same plan again for the same insured person.
- 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). ManuDelight Annuity Plan and the Eligible Medical Plans 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 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).

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