



Premium Voucher

Enjoy up to HK\$38,800-off your first year premium of basic plan

Promotion Period: From August 24, 2019 to October 21, 2019

Simply present the attached Premium Voucher and receive the below applicable discount off your first year premium of basic plan upon successful application for any of our individual life insurance products basic plan (excluding any investment-linked assurance schemes, Universal Life, Qualifying Deferred Annuity Policy, VHIS plans, or products with premium payment period of less than 5 years) ("Eligible Plans") during the promotion period.

Annualized basic premium of at least	Value of Premium Voucher (For deduction of first policy year premium)
HK\$80,000 (or equivalent in USD)	HK\$3,800
HK\$180,000 (or equivalent in USD)	HK\$8,800
HK\$380,000 (or equivalent in USD)	HK\$18,800
HK\$580,000 (or equivalent in USD)	HK\$28,800
HK\$780,000 (or equivalent in USD)	HK\$38,800

Terms and Conditions:

- This promotion is only applicable to new policy application of any Eligible Plans with all the following requirements fulfilled ("Eligible Policy"):
 - The total amount of basic plan's premiums payable in respect of the first 12 months following policy year date, and without taking into account all extra premiums, prepayment of premiums or premiums of supplementary benefits (Annualized Basic Premium) must be at least HK\$80,000, or equivalent in USD for policy issued in US Dollars.; and
 - Application must be successfully submitted along with the Premium Voucher via the insurance advisors of Manulife or designated brokers from August 24, 2019 to October 21, 2019 (both dates inclusive); and approved by Manulife on or before December 31, 2019.
- Application of 'Premium Voucher':
 - Premium Voucher will be valued at HK\$3,800 if the Eligible Policy is purchased with an Annualized Basic Premium of at least HK\$80,000 (or equivalent in USD); valued at HK\$8,800 if the Eligible Policy is purchased with an Annualized Basic Premium of at least HK\$180,000 (or equivalent in USD); valued at HK\$18,800 if the Eligible Policy is purchased with an Annualized Basic Premium of at least HK\$380,000 (or equivalent in USD); valued at HK\$28,800 if the Eligible Policy is purchased with an Annualized Basic Premium of at least HK\$580,000 (or equivalent in USD); valued at HK\$38,800 if the Eligible Policy is purchased with an Annualized Basic Premium of at least HK\$780,000 (or equivalent in USD).
 - If the premium is paid on a quarterly, semi-annual or annual basis, the Premium Voucher will be used to offset the first modal premium of the first policy year of the Eligible Policy, therefore, you are only required to pay the net initial premium payment (i.e. after deducting the relevant Premium Voucher value).
 - If the premium is paid on a monthly basis, the Premium Voucher will only be used to offset the third month's premium of the first policy year of the Eligible Policy. You are still required to pay two months' premium in full at the time of policy application.
 - For USD denominated policy, the derived value of Premium Voucher in HKD shall be based on Manulife's premium exchange rate to be converted into USD for offsetting premium payment. Manulife's premium exchange rate will be determined by Manulife from time to time without prior notice.
 - Premium Voucher is non-transferrable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the Premium Voucher can under no circumstances be counted as premium paid and will not be included in the refund amount.
 - Premium Voucher is void if the Annualized Basic Premium of the issued Eligible Policy is lower than the minimum premium requirement mentioned in paragraph 2i above due to whatever reason.
- If you surrender the Eligible Policy or reduce the notional amount within the first year after policy issuance, Manulife shall deduct the value of Premium Voucher from the surrender value, cash value or premium refund, if applicable.
- If you, as a policyowner, apply more than 1 policy with the same life insured, only your first approved policy can be qualified with the Premium Voucher. Only one Premium Voucher can be used per Eligible Policy.
- Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the Premium Voucher.
- This promotion does not apply if you have terminated any existing policy of the same product as the Eligible Policy within six months before the policy issue date of the Eligible Policy and then apply the same product again for the same life insured.
- 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). All Eligible Plans under this promotion 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).

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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