

July 1, 2018

Dear Valued Customer,

Privileged Rates Program for Manulife Personal Account

As your trusted retirement partner, Manulife is dedicated to continuously helping you benefit along your retirement planning journey.

We therefore are pleased to enhance the Privileged Rates Program for members of our Personal Account. Please note the new Privileged Rates Program will take effect on August 1, 2018. We will review and determine the eligibility of members and their respective entitled level of privilege according to the terms and conditions of the Program by the end of August 2018 and every month end thereafter. For details of this Program, Please click [here](#) to view the leaflet.

If you have any queries regarding the program, please do not hesitate to contact your Manulife MPF intermediary or call our member Hotline on 2108 1388.

We look forward to your continued patronage.

Investment involves risks. Please refer to the Offering Document for details including risk factors, fees and charges of the scheme.

Manulife (International) Limited

Incorporated in Bermuda with limited liability

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尊貴的客户：

宏利個人帳戶 - 尊尚優惠計劃

宏利作為閣下信賴的退休夥伴一直致力助您於退休策劃旅程中籌謀更多。

我們現欣然通知閣下宏利將提升我們的尊尚優惠計劃。此更新的尊尚優惠計劃將於 2018 年 8 月 1 日起正式生效。我們將會於 8 月底及此後每月月底根據此計劃的條款及條件檢視並釐定成員的資格及其所屬尊享級別。有關此尊尚優惠計劃的詳情，請[按此](#)參閱宣傳小冊子。

若有任何疑問，請聯絡您的宏利強積金中介人，或致電我們的成員熱線 2108 1388。

多謝閣下繼續選用宏利強積金服務。

2018 年 7 月 1 日

投資帶有風險。有關計劃詳情，包括風險因素、費用及收費，請參閱銷售文件。