

 **Manulife 宏利**



Enjoy premium discounts when you apply for any of the following Manulife Life protection plans during the promotional period.

The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to these products. You can ask us for a copy.

Promotion period: From May 11, 2026 to June 30, 2026

 **ManuElite Protector / ManuPremier Protector**

Premium payment period	Premium discount ^{A3} (for the 1 st policy year)
5 years	3% (Campaign code: 2501108)
10/20/25 years	6% (Campaign code: 2501109)

Whole-in-One Prime 3

Eligible for combo offer

Premium payment period	Premium discount ^{B3} (for the 2 nd policy year)
5 years	3%
10 years	6%

Whole-in-One Prime 3 - Essence

Eligible for combo offer

Premium payment period	Premium amount	Premium discount ^{B4}
Single premium	Less than USD500,000	1% (Campaign code: 2500673)
	USD500,000 or above	2% (Campaign code: 2500674)

Premium payment period	Premium discount ^{B3} (for the 2 nd policy year)
5 years	3%
10 years	6%

Terms and Conditions:

A. Premium discount for ManuElite Protector and ManuPremier Protector

1. This promotion is only applicable to new ManuElite Protector or ManuPremier Protector policy applications that have been successfully submitted via a Manulife insurance advisor from May 11, 2026 to June 30, 2026 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before September 30, 2026 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion:
 - i. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first policy year according to the payment mode of the Eligible Policy.
 - ii. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the Eligible Policy before the end of the first policy year:
 - a) If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the entitled premium discount amount for the first policy year.
 - b) If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the entitled premium discount amount for the first policy year, which would be adjusted as if the relevant change(s) occurred in the beginning of the first policy year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
 - iii. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (A3.ii.) above) to or termination of the Eligible Policy in the first policy year for whatever reasons before applying the amount of the premium discount.

4. Premium discount for Whole-in-One Prime 3 and Whole-in-One Prime 3 - Essence

1. This promotion is only applicable to new Whole-in-One Prime 3 or Whole-in-One Prime 3 - Essence policy applications that have been successfully submitted via a Manulife insurance advisor from May 11, 2026 to June 30, 2026 (both dates inclusive), together with a valid proposal, and approved by Manulife on or before September 30, 2026 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion for regular premiums:
 - i. The applicable premium discount as specified above will be applied to each premium amount due and payable for the second policy year according to the payment mode of the Eligible Policy.
 - ii. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the Eligible Policy before the end of the second policy year:
 - a) If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the entitled premium discount amount for the second policy year.
 - b) If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the entitled premium discount amount for the second policy year, which would be adjusted as if the relevant change(s) occurred in the beginning of the second policy year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
 - iii. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (B3.ii.) above) to or termination of the Eligible Policy in the second policy year for whatever reasons before applying the amount of the premium discount.
4. Under the premium discount promotion for single premium:
 - i. The applicable premium discount as specified above will be applied to the single premium of the Eligible Policy.
 - ii. If the policyowner increases the notional amount of the Eligible Policy before the end of the first policy year, the basic plan's single premium before the increase will be used to determine the amount of premium discount. For decrease of the notional amount of the Eligible Policy before the end of the first policy year, the basic plan's single premium after the decrease will be used to determine the amount of premium discount. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.

5. General Terms and Conditions

1. If the policyowner surrenders or terminates (including but not limited to termination due to the death of the life insured) the Eligible Policy before the end of the first/second policy year (as the case may be), Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the Eligible Policy in case of surrender or termination.
2. The above promotions do not apply if you have terminated any existing policy or withdrawn any application of new policy of the same product as the Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
3. For Eligible Policy issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
4. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium discount will not affect any benefit the policyowner is entitled to under the Eligible Policy.
5. The above promotions cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
6. Manulife reserves the right to change, terminate or cancel the above 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, a subsidiary of Manulife Financial Corporation.

ManuElite Protector, ManuPremier Protector, Universal Life, Whole-in-One Prime 3 and Whole-in-One Prime 3 - Essence are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets. 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 this product 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 at the address below. We will not charge you a fee for this.

This leaflet is for distribution in Hong Kong and Macau only, but not in Chinese Mainland.

Manulife (International) Limited (A subsidiary of Manulife Financial Corporation)

Hong Kong: 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

Macau: Avenida De Almeida Ribeiro number 61, Manulife Plaza, 14 andar A, Macau



Apply for any Designated Plan(s) together with any Eligible Savings Plan(s)

Enjoy an extra premium discount of up to 15% and 4% on the Designated Plan(s) and Eligible Savings Plan(s) respectively in the 2nd policy year

Promotion Period: From May 11, 2026 to June 30, 2026

In addition, customers who successfully purchased any Designated Plan(s) and any Eligible Savings Plan(s) between April 1, 2026 and May 10, 2026 are also eligible for the above extra premium discount (subject to terms and conditions).

If you apply as a **policyowner** for any designated life protection and/or critical illness plan(s) ('Designated Plan') together with any eligible savings plan(s) with a designated premium payment period ('Eligible Savings Plan') as listed below, you can enjoy an **additional offer** on top of the prevailing offers^a.

For the eligibility of the premium discount on the Designated Plan(s) and Eligible Savings Plan(s), please refer to Clause 1 and Clause 3 of the terms and conditions.

Scan the QR code on the right to check out more existing customer promotions of the Designated Plans and Eligible Savings Plans.



Hong Kong version



Macau version

Check out more offers on Manulife's website!

Table 1:

Designated Plan	Eligible Savings Plan	
	Plan name	Designated premium payment period
Category 1: Life Protection (not eligible for single premium) ^b <ul style="list-style-type: none"> Whole-in-One Prime 3 Whole-in-One Prime 3 - Essence 	Genesis	2 ^c , 3, 5, 10, 15 years
	Genesis Centurion Insurance Plan	2 ^c , 3, 5 years
Category 2: Critical Illness <ul style="list-style-type: none"> IncomeGuard Critical Illness Protector IncomeShield Critical Illness Protector ManuBright Care 2 ManuBright Care 2 Plus Manulife Bright Care PRO ManuPrimo Care ManuPrimo Care (Best Start) 	Future Assure	2 ^c , 5 years
	La Vie 2	5, 8, 12, 15 years
	ManuCentury	5, 8, 12, 15 years
	GoldenStart Whole Life Immediate Annuity Insurance Plan ^d	Single Premium

a. Prevailing offers refer to any existing customer promotion(s) of Designated Plan(s) and/or Eligible Savings Plan(s). For details, please refer to the relevant promotion leaflets.
 b. For all Designated Plans under Category 1: Life Protection, Designated Plan with single premium is not eligible for this promotion.
 c. This is a limited time offer. We reserve the right to withdraw the offer of the 2-year premium payment period option at any time without notice. Acceptance of your policy application of the 2-year premium payment period option is subject to the availability of the aforesaid option at the time of application.
 d. The GoldenStart Whole Life Immediate Annuity Insurance Plan is available from April 20, 2026.

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Additional offer:

Apply as a policyowner for any Designated Plan together with Eligible Savings Plan, to enjoy an extra premium discount as below on the Designated Plan and/or Eligible Savings Plan respectively

Table 2: Illustration for the requirement of additional offer on the combination of Eligible Savings Plan(s) and Designated Plan(s)

	Additional offer on Designated Plan(s)	Additional offer on Eligible Savings Plan(s)	
		Premium payment period	Premium discount in the 2nd policy year
<p>Combo1</p> <p>Any 1 Designated Plan from the following categories:</p> <p>Category 1: Life Protection OR Category 2: Critical Illness + Any Eligible Savings Plan(s)</p>	<p>15%^e premium discount (to be applied in the 2nd policy year)</p> <p>+</p>	Single Premium ^f , 2, 3 years	Not applicable
		5, 8, 10, 12, 15 years	2%^g
<p>Combo2</p> <p>Any 1 Designated Plan from each of the following categories:</p> <p>Category 1: Life Protection AND Category 2: Critical Illness + Any Eligible Savings Plan(s)</p>		Single Premium ^f , 2, 3 years	Not applicable
		5, 8, 10, 12, 15 years	4%^g

- e. The eligibility of the premium discount on the Designated Plan(s) is subject to (1) the Designated Plan(s) is submitted during April 1, 2026 to June 30, 2026 and (2) the Eligible Savings Plan(s) with designated premium payment period is submitted during January 5, 2026 to June 30, 2026, under the same policyowner and the Terms and Conditions of this promotion.
- f. Only applicable to GoldenStart Whole Life Immediate Annuity Insurance Plan.
- g. The eligibility of the premium discount on the Eligible Savings Plan(s) is subject to (1) Eligible Savings Plan(s) with designated premium payment period is submitted during April 1, 2026 to June 30, 2026 and (2) the Designated Plan(s) is submitted during January 5, 2026 to June 30, 2026, under the same policyowner and the Terms and Conditions of this promotion.

For example

Assuming you purchase Genesis (premium payment period: 10 years) during the promotion period with IncomeGuard Critical Illness Protector under Designated Plan Category 2: Critical Illness. The illustration of the premium discounts of this combination can entitle is shown below.

	Designated Plan (Category 2: Critical Illness): IncomeGuard Critical Illness	+	Eligible Savings Plan: Genesis
	Premium payment period: 25 years		Premium payment period: 10 years
	Prevailing offer		Additional offer on premium discount in the 2nd policy year if applying together
IncomeGuard Critical Illness Protector	A total discount equivalent to up to 22% of the first year premium	+	15%
Genesis	A total discount equivalent to up to 31% of the first year premium	=	33%
			Apply together to enjoy a total discount equivalent to up to
			37% of the first year premium
			33% of the first year premium
	The above are prevailing offers. Terms and conditions apply. For details, please refer to the relevant leaflets.		

Terms and Conditions:

1. This promotion is only applicable to the policyowner(s) listed as below:
 - i. a policyowner who successfully submitted (a) a new policy application of any Eligible Savings Plan(s) with designated premium payment period via Manulife insurance advisors from April 1, 2026 to June 30, 2026 (both dates inclusive) and (b) a new application of any Designated Plan(s), via Manulife insurance advisors from January 5, 2026 to June 30, 2026 (both dates inclusive), which stated on Table 1 as above, together with a valid proposal, and approved by Manulife on or before September 30, 2026.
 - ii. a policyowner who successfully submitted (a) a new policy application of Designated Plan(s) via Manulife insurance advisors from April 1, 2026 to June 30, 2026 (both dates inclusive) and (b) a new application of Eligible Savings Plan(s) with designated premium payment period via Manulife insurance advisors from January 5, 2026 to June 30, 2026 (both dates inclusive), which stated on Table 1 as above, together with a valid proposal, and approved by Manulife on or before September 30, 2026.
2. This promotion is applicable to the standard premiums of Eligible Savings Plan(s) and/or Designated Plan(s), but excluding the additional premiums incurred from the Inflation Protector Option (applicable for ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO, ManuPrimo Care, IncomeGuard Critical Illness Protector and IncomeShield Critical Illness Protector). All extra premium (if any) and prepayment premium (if any) will not be taken into account in calculating the premium discount. For the avoidance of doubt, all supplementary benefit's premiums will not be taken into account when calculating the premium discount.
3. Under this premium discount promotion:
 - I. Applicable to all Designated Plan(s) and Eligible Savings Plan(s) stated on Table 1 as above:
 - i. The eligibility of the premium discount on Designated Plan(s) is subject to (1) the Designated Plan(s) is submitted during April 1, 2026 to June 30, 2026 and (2) the Eligible Savings Plan(s) with designated premium payment period is submitted during January 5, 2026 to June 30, 2026. The eligibility of the premium discount on Eligible Savings Plan(s) is subject to (1) Eligible Savings Plan(s) with designated premium payment period is submitted during April 1, 2026 to June 30, 2026 and (2) the Designated Plan(s) is submitted during January 5, 2026 to June 30, 2026. The applicable premium discount as specified on Table 2 as above will be applied to each premium amount due and payable for the second policy year according to the payment mode of the relevant Eligible Savings Plan(s) and/or Designated Plan(s). Each premium amount due and payable of the basic plan of Eligible Savings Plan(s) and/or Designated Plan(s) for the second policy year will be calculated based on the premium after applying the Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Savings Plan(s) and/or Designated Plan(s).
 - ii. If there are any subsequent changes (including but not limited to notional amount change) on the basic plan of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) before the end of the second policy year:
 - a) If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the entitled premium discount amount for the second policy year.
 - b) If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the entitled premium discount amount for the second policy year, which would be adjusted as if the relevant change(s) occurred in the beginning of the second policy year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the relevant Eligible Savings Plan(s) and/or the Designated Plan(s) and the entitled premium discount amount after adjustment.
 - iii. If the policyowner surrenders or terminates (including but not limited to termination due to the death of the life insured) the relevant Eligible Savings Plan(s) and/or Designated Plan(s) before the end of the second policy year, Manulife shall have the right to deduct the amount of all premium discount(s) you received from the policy proceeds of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) in case of surrender or termination.
 - iv. The premium discount for the second policy year will cease to apply immediately if there are any subsequent alterations (except where specified in (3.I.ii.) above) to or termination of the relevant Eligible Savings Plan(s) and/or Designated Plan(s) in the second policy year for whatever reasons before applying the amount of the premium discount.
 4. For the avoidance of doubt, if there are more than one Designated Plans under the same category being applied, then it will be counted as one category for those Designated Plan(s) when determining the additional offer on Eligible Savings Plan(s). For all Designated Plans under Category 1: Life Protection, Designated Plan with single premium is not eligible for this promotion.
 5. For Eligible Savings Plan(s) and Designated Plan(s) issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
 6. The Eligible Savings Plan(s) and the Designated Plan(s) must remain in force by the end of the second policy year.
 7. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium discount will not affect the guaranteed cash value (as the case may be) and any benefit the policyowner is entitled to under the relevant Eligible Savings Plan(s) and/or Designated Plan(s).
 8. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy, of the same product as the relevant Eligible Savings Plan(s) and/or Designated Plan(s) for the same life insured within six months before the relevant Eligible Savings Plan(s) and/or Designated Plan(s) is applied.
 9. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
 10. 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.

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Designated Plan and Eligible Savings Plans are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** 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 a copy of the product leaflets which will give you more details about the 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 at the address below. We will not charge you a fee for this.

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