


Manulife 宏利

Savings & Retirement



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

Enjoy premium discounts when you apply for any of the following Manulife Savings and Retirement 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.


Genesis | Eligible for combo offer

Genesis offers multi-currency premium options including USD, HKD, CNY, CAD, AUD, GBP, and SGD. For details on the promotions available for other currencies, please refer to clause 12 in the Terms and Conditions.

Premium payment period	Premium amount ¹²	Premium discount ³
Single premium	Less than USD1,000,000 Less than HKD8,000,000 Less than CNY7,250,000	3% (Campaign code: 2600064)
	USD1,000,000 – less than USD3,000,000 HKD8,000,000 – less than HKD24,000,000 CNY7,250,000 – less than CNY21,750,000	3.5% (Campaign code: 2600065)
	USD3,000,000 or above HKD24,000,000 or above CNY21,750,000 or above	4% (Campaign code: 2600066)

Premium payment period	Annualized premium ¹²	Premium discount ⁴ (1 st policy year)	Premium discount ⁴ (2 nd policy year)
2 years*	USD5,000 – less than USD100,000 HKD40,000 – less than HKD800,000 CNY36,250 – less than CNY725,000	1% (Campaign code: 2600067)	-
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	2% (Campaign code: 2600068)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	3% (Campaign code: 2606163)	-
3 years	USD5,000 – less than USD50,000 HKD40,000 – less than HKD400,000 CNY36,250 – less than CNY362,500	1% (Campaign code: 2600070)	-
	USD50,000 – less than USD100,000 HKD400,000 – less than HKD800,000 CNY362,500 – less than CNY725,000	2% (Campaign code: 2600071)	-
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	3% (Campaign code: 2600072)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	4% (Campaign code: 2600073)	-
5 years	USD5,000 – less than USD10,000 HKD40,000 – less than HKD80,000 CNY36,250 – less than CNY72,500	3% (Campaign code: 2600074)	-
	USD10,000 – less than USD50,000 HKD80,000 – less than HKD400,000 CNY72,500 – less than CNY362,500	8% (Campaign code: 2600075)	-

Premium payment period	Annualized premium ¹²	Premium discount ⁴ (1 st policy year)	Premium discount ⁴ (2 nd policy year)
5 years	USD50,000 – less than USD70,000 HKD400,000 – less than HKD560,000 CNY362,500 – less than CNY507,500	8%	+ 6% <small>(Campaign code: 2606164)</small>
	USD70,000 – less than USD100,000 HKD560,000 – less than HKD800,000 CNY507,500 – less than CNY725,000	8%	+ 8% <small>(Campaign code: 2606165)</small>
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	8%	+ 13% <small>(Campaign code: 2606166)</small>
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	8%	+ 15% <small>(Campaign code: 2606167)</small>
10/15 years	USD5,000 – less than USD10,000 HKD40,000 – less than HKD80,000 CNY36,250 – less than CNY72,500	10%	- <small>(Campaign code: 2600084)</small>
	USD10,000 – less than USD50,000 HKD80,000 – less than HKD400,000 CNY72,500 – less than CNY362,500	15%	+ 10% <small>(Campaign code: 2600085)</small>
	USD50,000 – less than USD100,000 HKD400,000 – less than HKD800,000 CNY362,500 – less than CNY725,000	15%	+ 12% <small>(Campaign code: 2600086)</small>
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	15%	+ 14% <small>(Campaign code: 2600029)</small>
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	15%	+ 16% <small>(Campaign code: 2600030)</small>

* This is a limited 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.

Genesis Centurion Insurance Plan | Eligible for combo offer

Genesis Centurion Insurance Plan offers multi-currency premium options including USD, HKD, CNY, CAD, AUD, GBP, and SGD. For details on the promotions available for other currencies, please refer to clause 13 in the Terms and Conditions.

Premium payment period	Premium amount ¹³	Premium discount ³
Single premium	Less than USD1,000,000 Less than HKD8,000,000 Less than CNY7,250,000	3% (Campaign code: 2600031)
	USD1,000,000 – less than USD3,000,000 HKD8,000,000 – less than HKD24,000,000 CNY7,250,000 – less than CNY21,750,000	3.5% (Campaign code: 2600032)
	USD3,000,000 or above HKD24,000,000 or above CNY21,750,000 or above	4% (Campaign code: 2600033)

Premium payment period	Premium amount ¹³	Premium discount ⁴ (1 st policy year)	Premium discount ⁴ (2 nd policy year)
2 years [^]	USD5,000 – less than USD100,000 HKD40,000 – less than HKD800,000 CNY36,250 – less than CNY725,000	1% (Campaign code: 2600034)	-
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	2% (Campaign code: 2600035)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	3% (Campaign code: 2606158)	-
3 years	USD5,000 – less than USD50,000 HKD40,000 – less than HKD400,000 CNY36,250 – less than CNY362,500	1% (Campaign code: 2600037)	-

	Premium amount ¹³	Premium discount ⁴ (1 st policy year)	Premium discount ⁴ (2 nd policy year)
3 years	USD50,000 – less than USD100,000 HKD400,000 – less than HKD800,000 CNY362,500 – less than CNY725,000	2% (Campaign code: 2600038)	-
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	3% (Campaign code: 2600039)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	4% (Campaign code: 2600040)	-
5 years	USD5,000 – less than USD10,000 HKD40,000 – less than HKD80,000 CNY36,250 – less than CNY72,500	3% (Campaign code: 2600041)	-
	USD10,000 – less than USD50,000 HKD80,000 – less than HKD400,000 CNY72,500 – less than CNY362,500	8% (Campaign code: 2600042)	-
	USD50,000 – less than USD70,000 HKD400,000 – less than HKD560,000 CNY362,500 – less than CNY507,500	8% + 6% (Campaign code: 2606159)	
	USD70,000 – less than USD100,000 HKD560,000 – less than HKD800,000 CNY507,500 – less than HKD725,000	8% + 8% (Campaign code: 2606160)	
	USD100,000 – less than USD250,000 HKD800,000 – less than HKD2,000,000 CNY725,000 – less than CNY1,812,500	8% + 13% (Campaign code: 2606161)	
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	8% + 15% (Campaign code: 2606162)	

[^] This is a limited 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.



GoldenStart Whole Life Immediate Annuity Insurance Plan (Elite/Apex) | Eligible for combo offer

Premium payment period	Premium amount	Elite's Premium discount ³	Apex's Premium discount ³
Single premium	Less than USD100,000	8.5% (Campaign code: 2600016)	5.5% (Campaign code: 2600019)
	USD100,000 – less than USD200,000	9.5% (Campaign code: 2600017)	6.5% (Campaign code: 2600020)
	USD200,000 or above	10% (Campaign code: 2600018)	7% (Campaign code: 2600021)

See how David saves with this promotional offer:

Meet David, a 60-year-old non-smoker, who plans to make a single premium contribution of USD300,000. David is considering two options: the GoldenStart Whole Life Immediate Annuity Insurance Plan (Elite) or the GoldenStart Whole Life Immediate Annuity Insurance Plan (Apex). With the applied discount, David benefits instantly by paying less upfront, while still receiving the same level of lifetime annuity income under his chosen plan.

GoldenStart Whole Life Immediate Annuity Insurance Plan	Upon policy purchase	First monthiversary	Projected breakeven	At the end of the 25th policy year
	David pays a single premium of ...	Guaranteed monthly income begins for life, David receives guaranteed monthly income	David's policy breaks even once the projected total surrender value, and total guaranteed monthly income received, exceeds his premium paid	25 policy years after David (now aged 85) purchases the policy, the projected total surrender value and total guaranteed monthly income received will reach ...
Projected total surrender value = Guaranteed cash value + Projected non-guaranteed terminal bonus [^]				
Elite				
With 10% discount	USD270,000 (saving USD 30,000)	David receives cash payout USD14,941 annually, which is... equivalent to 5.5% of post-discounted single premium paid	Projected breakeven at the end of the 12th policy year	162% of the post-discounted single premium paid
Without discount	USD300,000	Equivalent to 5.0% of single premium paid	Projected breakeven at the end of the 15th policy year	146% of the single premium paid
Apex				
With 7% discount	USD279,000 (saving USD 21,000)	David receives cash payout USD10,200 annually, which is equivalent to 3.7% of post-discounted single premium paid	Projected breakeven at the end of the 10th policy year	283% of the post-discounted single premium paid
Without discount	USD300,000	Equivalent to 3.4% of single premium paid	Projected breakeven at the end of the 11th policy year	263% of the single premium paid

This case is hypothetical and for illustrative purposes only.

Figures in this case are based on the assumptions that throughout the policy term: (i) no terminal bonus realization option has been exercised; (ii) no policy loan has been taken; (iii) no cash withdrawals have been made by reducing the notional amount; (iv) the guaranteed monthly income has been paid out; (v) no Whole Care Benefit, By Your Side Benefit and Incapacity Care Service have been exercised; and (vi) the single premium has been fully paid when due.

[^]The amount of terminal bonus is only an estimate based on the current terminal bonus projection. The terminal bonus is not guaranteed and is for illustrative purposes only. The actual terminal bonus we will pay may be lower or higher than the amounts estimated in the case. Under certain circumstances, the non-guaranteed benefits may be zero. For details, please see the section titled "Important Notes on Terminal Bonus for GoldenStart Whole Life Immediate Annuity Insurance Plan (Elite/Apex)".

All dollar amounts mentioned in the case are rounded to the nearest whole number. For your own illustrations, please contact your Manulife insurance advisor.

Prestige Achiever Insurance Plan

Premium payment period	Premium amount	Premium discount ³
Single premium	Less than USD100,000	2% (Campaign code: 2501093)
	USD100,000 – less than USD300,000	3% (Campaign code: 2501094)
	USD300,000 – less than USD500,000	4% (Campaign code: 2501095)
	USD500,000 or above	5.5% (Campaign code: 2501096)

Future Assure | Eligible for combo offer

Premium payment period	Premium amount	Premium discount ³
Single premium	Less than USD100,000	2% (Campaign code: 2600060)
	USD100,000 – less than USD300,000	3% (Campaign code: 2600061)
	USD300,000 – less than USD1,000,000	4% (Campaign code: 2600062)
	USD1,000,000 or above	5.5% (Campaign code: 2600063)

Premium payment period	Annualized premium	Premium discount ⁴ (for the 1 st policy year)
2 years [%]	All	4.8% (Campaign code: 24859)
5 years		12% (Campaign code: 24860)

[%] This is a limited 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.

**La Vie 2 / ManuCentury**

Eligible for combo offer

Premium payment period	Annualized premium	Premium discount ⁴ (for the 1 st policy year)
5 years	All	3% (Campaign code: 2501099)
8/12/15 years	All	6% (Campaign code: 2501100)



ManuDelight Annuity Plan

Premium payment period	Annualized premium	Premium discount ⁴ (for the 1 st policy year)
5 years	All	3% (Campaign code: 2501101)
10/15/20 years	All	6% (Campaign code: 2501102)

Terms and Conditions:

- The above promotions are only applicable to selected plans, including Genesis, Genesis Centurion Insurance Plan, GoldenStart Whole Life Immediate Annuity Insurance Plan, Prestige Achiever Insurance Plan, Future Assure, La Vie 2, ManuCentury and ManuDelight Annuity Plan. ('Plan')
The above promotions are only applicable to a new policy application for the respective Plan that has been successfully submitted via a Manulife insurance advisor during the submission dates listed in the table below, together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before the approval dates below ('Eligible Policy').

	Submission dates (both dates inclusive)	Approval dates
Genesis, Genesis Centurion Insurance Plan, GoldenStart Whole Life Immediate Annuity Insurance Plan, Prestige Achiever Insurance Plan, Future Assure, La Vie 2, ManuCentury and ManuDelight Annuity Plan	May 11, 2026 to June 30, 2026	September 30, 2026

- 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.
- Applicable only to: Genesis, Genesis Centurion Insurance Plan, Prestige Achiever Insurance Plan, Future Assure, GoldenStart Whole Life Immediate Annuity Insurance Plan**
Under the premium discount promotion for single premium:
 - The applicable premium discount as specified above will be applied to the single premium of the Eligible Policy.
 - 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.
- Under the premium discount promotion for regular premiums:
 - Annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
 - The applicable premium discount as specified above will be applied to each premium amount due and payable for the first/second policy year respectively (as the case may be) according to the payment mode of the Eligible Policy.
 - 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/second policy year (as the case may be):
 - 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 applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively (as the case may be).
 - 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 applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively (as the case may be), which would be adjusted as if the relevant change(s) occurred in the beginning of the first/second policy year (as the case may be). 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.
- Applicable to all plans except GoldenStart Whole Life Immediate Annuity Insurance Plan:**
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 policy year (for single premium) or before the end of the first/second policy year (as the case may be) (for regular premiums), 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.
Applicable only to GoldenStart Whole Life Immediate Annuity Insurance Plan:
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 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 Eligible Policy in case of policy surrender or termination
- The premium discount for the first/second policy year (as the case may be) will cease to apply immediately if there are any subsequent alterations (except where specified in clause 3.ii and 4.iii above) to or termination of the Eligible Policy in the first/second policy year (as the case may be) for whatever reasons before applying the amount of the premium discount.
- 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.
- 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.
- 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 Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
- 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.
- The Genesis promotion is also applicable to the following currencies:

Premium payment period	Premium amount / Annualized premium	Premium discount ^{3,4} (1 st policy year)	Premium discount ⁴ (2 nd policy year)
Single premium	Less than CAD1,400,000 Less than AUD1,550,000 Less than GBP750,000 Less than SGD1,300,000	3%	-
	CAD1,400,000 - less than CAD4,200,000 AUD1,550,000 - less than AUD4,650,000 GBP750,000 - less than GBP2,250,000 SGD1,300,000 - less than SGD3,900,000	3.5%	-
	CAD4,200,000 or above AUD4,650,000 or above GBP2,250,000 or above SGD3,900,000 or above	4%	-

2 years	CAD7,000 - less than CAD14,000 AUD7,750 - less than AUD15,500 GBP3,750 - less than GBP7,500 SGD6,500 - less than SGD13,000	1%	-
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	2%	-
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	3%	-
3 years	CAD7,000 - less than CAD70,000 AUD7,750 - less than AUD77,500 GBP3,750 - less than GBP37,500 SGD6,500 - less than SGD65,000	1%	-
	CAD70,000 - less than CAD140,000 AUD77,500 - less than AUD155,000 GBP37,500 - less than GBP75,000 SGD65,000 - less than SGD130,000	2%	-
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	3%	-
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	4%	-
5 years	CAD7,000 - less than CAD14,000 AUD7,750 - less than AUD15,500 GBP3,750 - less than GBP7,500 SGD6,500 - less than SGD13,000	3%	-
	CAD14,000 - less than CAD70,000 AUD15,500 - less than AUD77,500 GBP7,500 - less than GBP37,500 SGD13,000 - less than SGD65,000	8%	-
	CAD70,000 - less than CAD98,000 AUD77,500 - less than AUD108,500 GBP37,500 - less than GBP52,500 SGD65,000 - less than SGD91,000	8%	6%
	CAD98,000 - less than CAD140,000 AUD108,500 - less than AUD155,000 GBP52,500 - less than GBP75,000 SGD91,000 - less than SGD130,000	8%	8%
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	8%	13%
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	8%	15%
10/15 years	CAD7,000 - less than CAD14,000 AUD7,750 - less than AUD15,500 GBP3,750 - less than GBP7,500 SGD6,500 - less than SGD13,000	10%	-
	CAD14,000 - less than CAD70,000 AUD15,500 - less than AUD77,500 GBP7,500 - less than GBP37,500 SGD13,000 - less than SGD65,000	15%	10%
	CAD70,000 - less than CAD140,000 AUD77,500 - less than AUD155,000 GBP37,500 - less than GBP75,000 SGD65,000 - less than SGD130,000	15%	12%
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	15%	14%
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	15%	16%

13. The Genesis Centurion Insurance Plan promotion is also applicable to the following currencies:

Premium payment period	Premium amount / Annualized premium	Premium discount ^{3,4} (1 st policy year)	Premium discount ⁴ (2 nd policy year)
Single premium	Less than CAD1,400,000 Less than AUD1,550,000 Less than GBP750,000 Less than SGD1,300,000	3%	-
	CAD1,400,000 - less than CAD4,200,000 AUD1,550,000 - less than AUD4,650,000 GBP750,000 - less than GBP2,250,000 SGD1,300,000 - less than SGD3,900,000	3.5%	-
	CAD4,200,000 or above AUD4,650,000 or above GBP2,250,000 or above SGD3,900,000 or above	4%	-
2 years	CAD7,000 - less than CAD140,000 AUD7,750 - less than AUD155,000 GBP3,750 - less than GBP75,000 SGD6,500 - less than SGD130,000	1%	-
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	2%	-
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	3%	-
3 years	CAD7,000 - less than CAD70,000 AUD7,750 - less than AUD77,500 GBP3,750 - less than GBP37,500 SGD6,500 - less than SGD65,000	1%	-
	CAD70,000 - less than CAD140,000 AUD77,500 - less than AUD155,000 GBP37,500 - less than GBP75,000 SGD65,000 - less than SGD130,000	2%	-
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	3%	-
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	4%	-
5 years	CAD7,000 - less than CAD14,000 AUD7,750 - less than AUD15,500 GBP3,750 - less than GBP7,500 SGD6,500 - less than SGD 13,000	3%	-
	CAD14,000 - less than CAD70,000 AUD15,500 - less than AUD77,500 GBP7,500 - GBP37,500 SGD 13,000 - SGD65,000	8%	-
	CAD70,000 - less than CAD98,000 AUD77,500 - less than AUD108,500 GBP37,500 - less than GBP52,500 SGD65,000 - less than SGD91,000	8%	6%
	CAD98,000 - less than CAD140,000 AUD108,500 - less than AUD155,000 GBP52,500 - less than GBP75,000 SGD91,000 - less than SGD130,000	8%	8%
	CAD140,000 - less than CAD350,000 AUD155,000 - less than AUD387,500 GBP75,000 - less than GBP187,500 SGD130,000 - less than SGD325,000	8%	13%
	CAD350,000 or above AUD387,500 or above GBP187,500 or above SGD325,000 or above	8%	15%

Important Notes on the Terminal Bonus for GoldenStart Whole Life Immediate Annuity Insurance Plan (Elite / Apex)

The terminal bonus is not guaranteed. We will review and adjust the terminal bonus at least once a month, but we may do so more often. There may be a delay in making payment when you cash in your policy, especially during periods when the market is experiencing significant rises and falls in value. The actual amount of the terminal bonus that you can get will only be determined after your request has been processed. Under certain circumstances, for example, if the request is not received by us before our prevailing cut-off time or is not in our prescribed format, such amount can be lower or higher than the amount of the terminal bonus tentatively indicated to you at the time you submit the request. For details, please see the section titled "The main risks affecting the non-guaranteed terminal bonus".

1. Terminal bonus philosophy

Our participating plan aims to offer a competitive long-term return to policyowners and at the same time make a reasonable profit for shareholders. We also aim to make sure we share profits between policyowners and shareholders in a fair way. In principle, all experience gains and losses, measured against the best estimate assumptions, are passed on to the policyowners. These gains and losses include claims, investment return and persistency (the likelihood of policies staying in force), and so on. However, expense gains and losses measured against the best estimate assumptions, are not passed on to the policyowners. Shareholders will be responsible for any gains or losses when actual expenses are different from what was originally expected. Expenses refer to both expenses directly related to the policy (such as commission, the expenses for underwriting (reviewing and approving insurance applications), issuing the policy and collecting premiums) as well as indirect expenses allocated to the product group (such as general overhead costs).

To protect terminal bonus from significant rises and falls, we use a smoothing process when we set the terminal bonus. When the performance is better than expected, we do not immediately use the full amount we have made to increase terminal bonus. And, when the performance is worse than expected, we do not pass back the full amount of losses immediately to reduce terminal bonus. Instead, the gains or losses are passed back to the policies over a number of years to make sure we provide a more stable terminal bonus year to year.

An exception to the above smoothing mechanism is the volatility in the market value of certain underlying investments, including but not limited to bonds, equities and other non-fixed income assets. Such experience gain/loss will be passed back to policyowners via adjustment in terminal bonus in a timely manner instead of smoothing out over time.

We share the gains and losses from the participating accounts among different classes and generations of policyowners, depending on the contribution from each class. When we manage terminal bonus, we aim to pass back these gains and losses within a reasonable time, while making sure we treat policyowners fairly. When considering the fairness between different groups of policyowners, we will consider, for example, the following.

- Products (including supplementary benefits) that you bought
- Premium payment periods or policy terms or the currency of the plan
- When the policy was issued

Declared terminal bonus does not form a permanent addition to the policy. It may be reduced or increased at subsequent declarations. Its actual amount will only be determined when it becomes payable or when you lock in the terminal bonus. The amount of the terminal bonus is largely affected by the performance of the underlying investments, so the amount is relatively volatile and will move up and down over time. Review and adjustment of projected terminal bonus is performed at least monthly and may be performed more frequently than monthly at any time upon Manulife's decision.

Written declaration by our Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary is in place to confirm the mechanism manages fairness between different parties. You may browse the following website to learn more about your participating policy. www.manulife.com.hk/link/par-en

2. Investment policy, objective and strategy

Our investment policy aims to achieve targeted long-term investment results based on the set amount of risk we are willing to take ('risk tolerances'). It also aims to control and spread out risk, maintain enough assets that we can convert into cash easily ('liquidity') and manage assets based on our liabilities.

The long-term asset mix is expected to be within the ranges as listed below. There may be situations that the actual mix will move outside of these ranges if investment performance deviates from expected.

Asset class	Expected asset mix
Bonds, other fixed income assets and/or reinsurance assets	50%-85%
Non-fixed income assets	15%-50%

The bonds and other fixed income assets include mainly government and corporate bonds, and are mainly invested in Hong Kong, the United States and Asia. Reinsurance assets are allocated to reinsurer(s) with highly rated financial strength ratings. Non-fixed income assets may include, for example, public and private equities and real estate and so on, and are mainly invested in Hong Kong, the United States, Europe and Asia. Derivatives may be used mainly for hedging purposes.

For bonds, other fixed income assets and/or reinsurance assets, if the currency of the asset is not in the same currency as the policies, we use currency hedges. These are a way of counteracting the effect of any fluctuations in the currency. However, we give more flexibility to non-fixed income assets where those assets can be invested in other currencies not matching the policy currency. This is to benefit from diversifying our investment (in other words, spreading the risk).

Actual investments would depend on market opportunities at the time of buying them. As a result, they may differ from the expected asset mix.

The investment strategy may change depending on the market conditions and economic outlook. If there are any significant changes in the investment strategy, we would tell you about the changes, with reasons and the effect on the policies.

3. Fulfillment ratio

You may browse the following website on fulfillment ratio to understand our dividend and bonus history. This is only for reference purposes. Dividend / bonus history or past performance is not a guide for future performance of the participating products.

www.manulife.com.hk/link/div-en

4. The main risks affecting the non-guaranteed terminal bonus

The terminal bonus is not guaranteed. Factors that may significantly affect the terminal bonus include, but are not limited to, the following:

Claims – our experience on insurance claims such as paying the death benefit, the accidental death benefit, the Love In Time Benefit, the By Your Side Benefit and the Whole Care Benefit.

Investment return – includes both interest income, dividend income, the outlook for interest rates and any changes in the market value of the assets backing the product. Investment returns could be affected by a number of market risks, including but not limited to credit spread and default risk, and the rise and fall in share and property prices.

Please be aware that the amount of the terminal bonus is mainly affected by the performance of the underlying investments, so the amount is relatively volatile and will move up and down over time. If there is a significant fall in the market value of the underlying investments, your terminal bonus will also be reduced significantly from your previous terminal bonus available; and even if there is a mild rise in the market value of the underlying investments during a policy year, your actual terminal bonus can still be lower than what was shown for that policy year, since the growth in the market value was lower than what we assumed when we gave you the illustration for your terminal bonus.

Persistency – includes other policyowners voluntarily ending their insurance policies (premiums not being paid, cashing in all or part of the policy), and the corresponding effects on investments.

5. **Risk from cashing in (surrender) early**

If you cash in the policy, the amount we will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe us. Depending on when you cash in your policy (whether in full or part), this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the surrender value we project.

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.

Genesis, Genesis Centurion Insurance Plan, GoldenStart Whole Life Immediate Annuity Insurance Plan, Prestige Achiever Insurance Plan, Future Assure, La Vie 2, ManuCentury, and ManuDelight Annuity Plan are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** You should not purchase this product 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 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.

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.

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.

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