



Whole-in-One Prime 3/Whole-in-One Prime 3 – Essence : Lower Risk Classification, Lower Premium Rates

Promotion period: From April 1, 2026 to June 30, 2026

To help you secure a brighter future for yourself and your loved ones, we're excited to offer a special promotion on Whole-in-One Prime 3 (WIOP3) and Whole-in-One Prime 3 – Essence (WIOP3E). During the promotion period, if you apply for a WIOP3/WIOP3E policy and meet the following eligibility criteria, you can enjoy a 'one-class upgrade' as defined below:

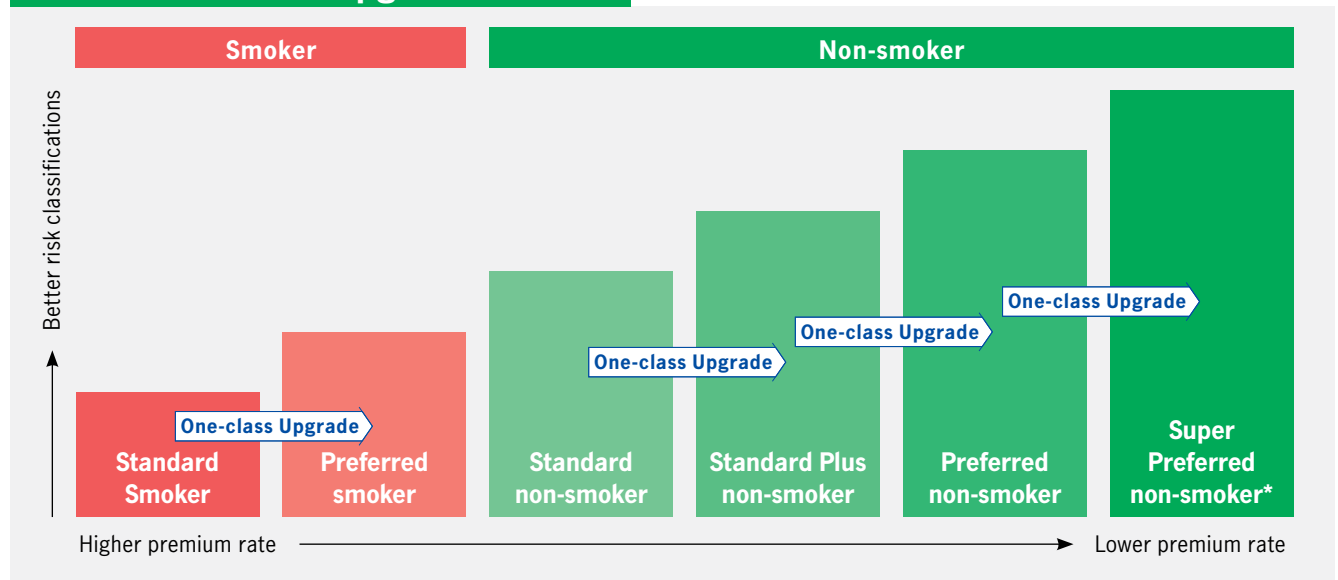
Eligibility:

- The proposed insured must be Age# 18 or above
- Minimum Notional Amount: USD1,000,000
- For the purpose of applying for a WIOP3/WIOP3E policy, the proposed insured undergoes a fresh medical assessment at Manulife's designated medical centre, which may include, but is not limited to, a medical exam, lab tests, an attending physician statement, and other discretionary requirements based on their medical history. The underwriting results should indicate a standard risk or above. (Cases with extra premium/premium loading or with case-based exclusion(s) are not covered in this campaign)

What does a 'one-class upgrade' mean? It means you will be in a better risk classification, resulting in a lower premium.

- If the proposed insured is eligible for Standard non-smoker, he/she will be upgraded to Standard Plus non-smoker
- If the proposed insured is eligible for Standard Plus non-smoker, he/she will be upgraded to Preferred non-smoker
- If the proposed insured is eligible for Preferred non-smoker, he/she will be upgraded to Super Preferred non-smoker*
- If the proposed insured is eligible for Standard Smoker, he/she will be upgraded to Preferred smoker

Risk classification upgrade allowed:



'Age' means age nearest birthday.

* Only applicable to selected countries or places of residence such as Hong Kong, Macau, Mainland China (exclude Tibet and Xinjiang), Taiwan and Singapore, please consult with the Manulife insurance advisor on the eligibility of other countries or places of residence.

The projected values in the benefit illustration will be changed due to the change of risk class classifications under this promotion. Please refer to the benefit illustrations with and without adopting the change of risk classifications for your consideration.

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

Terms and Conditions:

1. This promotion is only applicable to a new WIOP3 or WIOP3E policy application that has been successfully submitted via a Manulife insurance advisor between April 1, 2026 and June 30, 2026 (both dates inclusive), together with a valid proposal and approved by Manulife on or before September 30, 2026 ('Eligible Policy').
2. Eligibility of this promotion:
 - (i) The proposed insured must be Age 18 or above ('Age' means age nearest birthday);
 - (ii) The notional amount must be USD1,000,000 or above; and
 - (iii) For the purpose of applying for a WIOP3/WIOP3E policy, the proposed insured undergoes a fresh medical assessment at Manulife's designated medical centre, which may include, but is not limited to, a medical exam, lab tests, an attending physician statement, and other discretionary requirements based on their medical history. The underwriting results should indicate a standard risk or above. (Cases with extra premium/premium loading or with case-based exclusion(s) are not covered in this campaign) For the avoidance of doubt, if you had a medical examination before applying for this policy, the results from that previous examination cannot be used for this application.
3. To qualify for this promotion, applicant(s) of Eligible Policy must complete and submit the designated declaration form provided by us along with the policy application.
4. If the notional amount is reduced to less than USD1,000,000 before the end of the first policy year, Manulife reserves the right to adjust the notional amount and 'Table of Cash Values' on page 3 of the policy provisions based on risk classification without 'one-class upgrade' as of the policy application underwriting result after notional amount decrease, resulting in the Terminal Bonus, Tabular Cash Value, and subsequent premium due (if any) being adjusted accordingly.
5. For Eligible Policies owned by a corporation, if the change of life insured is exercised, the notional amount and 'Table of Cash Values' on page 3 of the policy provisions shall be adjusted based on the new life insured's age, sex, country of residence, residency code, risk classification without this 'one-class upgrade' promotion and any extra premiums due to underwriting on the effective date of the change, subject to the Company's prevailing policies and procedures, underwriting requirements and regulatory requirements, including but not limited to the maximum and minimum notional amounts.
6. This promotional offer is not applicable to conversion option from other term life policies.
7. For Eligible Plans issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium after risk classification upgrade.
8. This promotion is non-transferable and non-redeemable for cash. In case of any premium refund, any part of premium payments that is offset by the discount can under no circumstances be counted as premium paid and will not be included in the refund amount.
9. This promotion does not apply if you have terminated any existing policy or withdrawn any application of WIOP3/WIOP3E for the same proposed insured within six months before applying a new policy of WIOP3/WIOP3E during the Promotional period.
10. This promotion cannot be used in conjunction with any other promotion (except for prevailing offers) unless otherwise agreed by Manulife. Prevailing offers refer to any existing customer promotion(s) of Eligible Policy offered concurrently at the time of the application for the Eligible Policy.
11. Manulife reserves the right to change, terminate or cancel the promotion at any time without prior notice.
12. 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.

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 leaflet.** 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 leaflet 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 mainland China.

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