

# Enjoy **6% p.a. guaranteed interest on premiums paid in advance on designated savings plans**

Promotion period: From January 6, 2023 to May 1, 2023

If you apply for any designated savings plan(s) below during the promotion period and **pay the premiums in advance for up to 2 policy years** ('advanced premiums'), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid, on top of any prevailing offer(s)^:

Designated savings plans <sup>Ⓢ</sup>	Advanced premium payment options	Guaranteed interest on advanced premium paid
La Vie 2	<b>Option 1</b> For 1 policy year (Pay the 2nd policy year premium in advance)	<b>6% p.a.</b> (During each interest earning period <sup>#</sup> )
ManuCentury		
ManuGlobal Saver*		
ManuGrand Saver 2*		
ManuImperial Saver 2*		
	<b>Option 2</b> For 2 policy year (Pay the 2nd and 3rd policy year premium in advance)	

<sup>^</sup> Prevailing offers refer to any existing customer promotion(s) of Eligible Policy(ies) (as defined in the terms and conditions below) offered concurrently at the time of the application of the Eligible Policy(ies).

<sup>Ⓢ</sup> Not applicable to policies with supplementary benefit attached upon policy issuance.

\* For the avoidance of doubt, this promotion is applicable to all policy currencies options available under the respective designated savings plans.

\* Not applicable to single premium policies.

# Please refer to the definition of 'interest earning period' at the terms and conditions below.

### For example

Assuming you purchase a designate savings plan during the promotion period with an annual premium of US\$10,000.

If you choose to pay the premium for 1 policy year in advance **Option 1** :

<b>Before policy issuance</b>	<b>After the 1st policy anniversary<sup>^</sup></b>		<b>Total guaranteed interest earned on advanced premium paid</b>
You pay <b>US\$20,000</b> <small>1st policy year: US\$10,000 + 2nd policy year (pay in advance): US\$10,000</small>	Guaranteed interest = <b>US\$600</b> <small>Guaranteed interest from 2nd policy year advanced premium: US\$10,000 x 6%</small>	=	<b>US\$600</b> (equivalent to 6% of the 1st year annual premium)

If you choose to pay the premiums for 2 policy years in advance **Option 2** :

<b>Before policy issuance</b>	<b>After the 1st policy anniversary<sup>^</sup></b>	+	<b>After the 2nd policy anniversary<sup>§</sup></b>	=	<b>Total guaranteed interest earned on advanced premium paid</b>
You pay <b>US\$30,000</b> <small>1st policy year: US\$10,000 + 2nd &amp; 3rd policy year (pay in advance): US\$10,000 + US\$10,000=US\$20,000</small>	Guaranteed interest = <b>US\$1,200</b> <small>Guaranteed interest from 2nd &amp; 3rd policy year advanced premium: US\$20,000 x 6%</small>		Guaranteed interest = <b>US\$600</b> <small>Guaranteed interest from 3rd policy year advanced premium: US\$10,000 x 6%</small>		<b>US\$1,800</b> (equivalent to 18% of the 1st year annual premium)

<sup>^</sup> The guaranteed interest will be credited within 8 weeks after the 1st policy anniversary, which will be used for deducting future premiums or withdrawn by the policyowner at any time.

<sup>§</sup> The guaranteed interest will be credited within 8 weeks after the 2nd policy anniversary, which will be used for deducting future premiums or withdrawn by the policyowner at any time.

Remark: In this example, premium levy to be collected by the Insurance Authority (if applicable) has been reflected in the premiums paid. This example is hypothetical and is strictly for illustrative purposes.

**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.**

**Manulife New Year Guaranteed Interest Promotion's Terms and Conditions:**

1. This promotion is only applicable to a new policy application of any designated savings plan as specified above that has been successfully submitted via a Manulife insurance advisor from January 6, 2023 to May 1, 2023 (both dates inclusive) and approved by Manulife on or before August 1, 2023 ('Eligible Policy').
2. This promotion is only applicable to Eligible Policy with:
  - i. annual payment mode selected;
  - ii. no premium dump-in option set up;
  - iii. no policy year date back-dating arrangement;
  - iv. no supplementary benefit attached upon policy issuance; and
  - v. total annual premium payable for the 2nd policy year and the 3rd policy year (if Option 2 is chosen), including any levy on the insurance premium to be collected by the Insurance Authority (if applicable), received by us at the same time as the initial premium, together with a duly completed valid application form ('Application Form For Advanced Premium Arrangement') approved by us.
3. Under this promotion:
  - i. The amount of advanced premium will be determined as follows:

	<b>Advanced Premium</b>
<b>Option 1</b>	The total annual premium payable for the 2nd policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable)
<b>Option 2</b>	The total annual premium payable for the 2nd and 3rd policy year, including any levy on the insurance premium to be collected by the Insurance Authority (if applicable)

- ii. The interest earning period is defined as follows:

	<b>Interest Earning Period</b>
<b>Option 1</b>	From the policy year date to end of the 1st policy year
<b>Option 2</b>	1st interest earning period: From the policy year date to end of the 1st policy year 2nd interest earning period: From the beginning of the 2nd policy year to the end of the 2nd policy year

- iii. During each interest earning period, the amount of advanced premium that had not been used to settle any premium due and payable under the Eligible Policy would earn 6% per annum of guaranteed interest.
- iv. The guaranteed interest will be credited within below period, which will automatically be used to settle subsequent premiums (if any) and any amount due and payable (if any) under the Eligible Policy by default; alternatively, you may request to withdraw the guaranteed interest credited at any time. For the avoidance of doubt, the withdrawal of the guaranteed interest credited (if any) would not affect the eligibility of the promotion under the Eligible Policy.

<b>Option 1</b>	Within 8 weeks after the 1st policy anniversary	
<b>Option 2</b>	<b>Guaranteed interest for the 1st interest earning period</b>	<b>Guaranteed interest for the 2nd interest earning period</b>
	Within 8 weeks after the 1st policy anniversary	Within 8 weeks after the 2nd policy anniversary

- v. The Eligible Policy must be in force at the time of crediting relevant guaranteed interest.
- vi. The guaranteed interest credited will be left with us without interest.
- vii. For the avoidance of doubt, you may only select one of the advanced premium payment options mentioned above and no switching between options are allowed after the Application Form For Advanced Premium Arrangement is received and approved by Manulife.
4. **This promotion will cease to apply immediately if there are any subsequent alterations (including but not limited to the partial refund/full refund/transfer of any premium paid in advance, notional amount change, payment mode change, premium dump-in option setup or supplementary benefits addition etc) or termination of the Eligible Policy in the first/second policy year respectively (as the case may be) for whatever reasons before relevant guaranteed interest being credited.** For the avoidance of doubt, the guaranteed interest credited (if any) before any such alternations will not be affected.
5. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of Eligible Policy.
6. 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 any premium discount.
7. This promotion cannot be used in conjunction with any other promotion (except for the 'prevailing offers' specified above) unless otherwise agreed by Manulife.
8. 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), a subsidiary of Manulife Financial Corporation.

**Upon the issuance of Eligible Policy and the receipt and approval of the Application Form For Advanced Premium Arrangement by Manulife, the full content of this leaflet (including but not limited to the terms and conditions of this promotion) will form part of the policy.**

La Vie 2, ManuCentury, ManuGlobal Saver, ManuGrand Saver 2 and ManuImperial Saver 2 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 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](http://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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