

NewsFlash

各位合作夥伴：

(2) 2026年7月銷售推廣

為答謝各位對個人理財產品的一直支持，我們欣然宣佈將**延長**現有的大部分推廣優惠由**2026年7月20日**至**2026年10月26日**包括**財擎宏耀保險計劃（計劃 A/B/C）**，並優化現有聯乘銷售優惠。詳情請參閱[第 5 至 61 頁](#)。

Guardant Health 多種癌症檢測

為鼓勵客戶積極管理健康，我們很高興將「Guardant Health 多種癌症檢測」客戶優惠延長至 2026 年 10 月 26 日。合資格客戶於推廣期內成功申請指定保險計劃並符合指定保費要求，即可免費尊享一次 Guardant Health 的多種癌症檢測。詳情請參閱[第 62 至 66 頁](#)。

客戶推廣計劃

提前繳付保費優惠計劃

- [推廣期延長] 就提前繳付保費，2 年或 3 年繳付期的合資格儲蓄計劃可享保證利息
- [推廣期延長] 宏摯傳承保障計劃 / 宏摯家傳承保險計劃/宏浚傳承保障計劃 /世紀傳承保障計劃 / 赤霞珠終身壽險計劃 2 (5 年保費繳付期) - 提前繳付合資格儲蓄計劃保費並申請指定計劃，就提前繳付保費可享高達連續 4 年每年 5.5% 的保證利息

儲蓄及退休

- [推廣期延長] 宏摯傳承保障計劃 - 合共可享高達相等於首年保費 31% 的折扣優惠
- [推廣期延長] 宏摯家傳承保險計劃 - 合共可享高達相等於首年保費 23% 的折扣優惠
- [推廣期延長] 宏瑞終身即期年金保險計劃 (易選/盛享) - 可享高達 10% 保費折扣優惠
- [推廣期延長] 財摯宏耀保險計劃 - 可享高達 5.5% 首年保費折扣優惠
- [推廣期延長] 宏浚傳承保障計劃 - 可享高達 12% 首年保費折扣優惠
- [推廣期延長] 赤霞珠終身壽險計劃 2 / 世紀傳承保障計劃 - 可享高達 6% 首年保費折扣優惠
- [現有推廣] 歲稅樂享延期年金 - 合共可享高達相等於首年保費 25% 的折扣優惠

人壽保障

- [推廣期延長] 卓越終身保 / 優越終身保 - 可享高達 6% 首年保費折扣優惠
- [推廣期延長] 盈傳創富保障計劃 - 可享高達 6% 第二年保費折扣
- [推廣期延長] 盈傳創富保障計劃 3 - 優選版 - 可享高達 6% 第二年保費折扣

健康保障

- [推廣期延長] 宏利全護航自願醫保靈活計劃 - 可享 30% 首年保費折扣優惠
- [推廣期延長] 宏利晉悅自願醫保靈活計劃 - 合共可享高達相等於首年保費 40% 的折扣優惠
- [推廣期延長] 宏利晉逸自願醫保附加保障 - 其後的保單年度可享 20% 保費折扣優惠

危疾

- [推廣期延長] 指定危疾計劃 - 合共可享高達相等於首年保費 22% 的折扣優惠

其他推廣

- [推廣期延長] 尊享一小時一般稅務諮詢或備用信託設立服務
- [推廣更新] 申請任何指定計劃連同任何合資格儲蓄計劃於第 2 個保單年度，各指定計劃及合資格儲蓄計劃分別可享高達 15% 及 6% 的額外保費折扣
- [現有推廣] 盈傳創富保障計劃 3/盈傳創富保障計劃 3 - 優選版: 以較佳風險類別享較低保費率
- [現有推廣] 危疾定義更新計劃
- [推廣期延長] 尊享免費先進多種癌症檢測

推廣條款及細則內，「您」及「閣下」指保單持有人，「我們」、「本公司」及「宏利」指宏利人壽保險（國際）有限公司。

如欲瀏覽推廣宣傳單張內的優惠條款及細則請前往：[宏利全接觸](#) > [資源](#) > [文件庫](#) > [推廣及獎勵](#)。



[推廣期延長] 提前繳付 2 年 / 3 年保費繳付期的合資格儲蓄計劃保費享保證利息

就提前繳付保費可享高達連續 2 年每年 6.5% 的保證利息

推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

在任何現行優惠上，您可參與本「1 年保證利息推廣」/「2 年保證利息推廣」^a（「推廣」）：

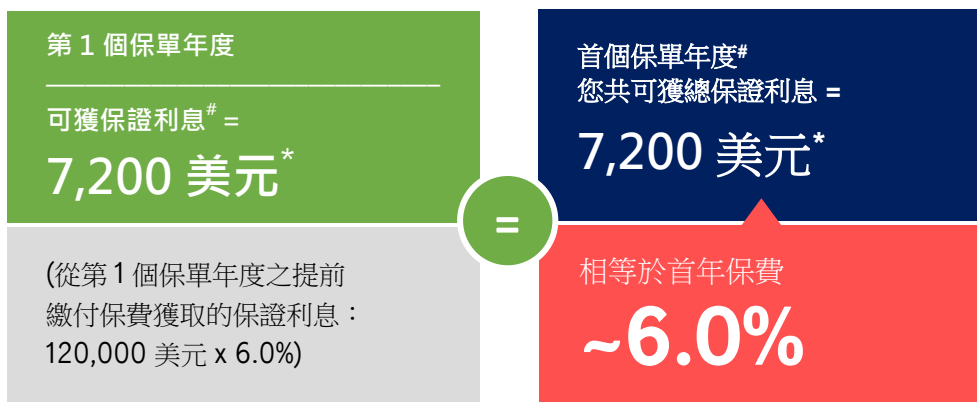
- 若您於推廣期內申請合資格儲蓄計劃*(2 年保費繳付期) / (3 年保費繳付期)，以美元作為保單貨幣，並提前繳付第 2 個保單年度的保費 / 第 2 及第 3 個保單年度的保費（「提前繳付保費」），您即可就已提前繳付之合資格儲蓄計劃保費享有以下保證利息；

合資格儲蓄計劃 ^{b, c}	年度化保費 (以美元作為保單貨幣)	合資格儲蓄計劃未使用及已提前繳付之保費的保證利息及任何積存之已賺取之額外保證利息 ^e (於利息期 ^f 內)
2 年保費繳付期 ^d ： - 宏摯傳承保障計劃 - 宏浚傳承保障計劃 - 宏摯家傳承保險計劃	少於 150,000 美元	6.0%
	150,000 美元或以上	6.5%
3 年保費繳付期： - 宏摯傳承保障計劃 - 宏摯家傳承保險計劃	少於 150,000 美元	每年 6.0%
	150,000 美元或以上	每年 6.5%

- 條款及細則適用，包括但不限於此推廣活動需填妥的申請表（『提前繳付 1 年/2 年保費安排申請表（2026 年 5 月版）』）。詳情請參閱下文的條款及細則第 2.v 項。
- 如在保單簽發時保單附加任何附加保障，將不適用。
- 請參閱條款及細則中有關「合資格儲蓄計劃」的定義。
- 此為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍提供上述選項。
- 保證利息連同額外保證利息（如適用）根據推廣利率以複利息計算。
- 請參閱條款及細則中有關「利息期」的定義。

例子一 「1 年保證利息推廣」

假設您於推廣期內購買宏摯傳承保障計劃（保費繳付期：2 年），每年保費為 120,000 美元，您繳付第 1 個保單年度的年度保費（120,000 美元），以及提前繳付第 2 個保單年度保費（120,000 美元），申請保單時共繳付 240,000 美元，及於第 1 個保單年度完結前沒有提取現金。



例子二 「2 年保證利息推廣」

假設您於推廣期內購買宏摯傳承保障計劃（保費繳付期：3 年），每年保費為 150,000 美元，您繳付第 1 個保單年度的年度保費（150,000 美元），以及提前繳付 2 個保單年度（即第 2 及 3 個保單年度）保費（300,000 美元），申請保單時共繳付 450,000 美元，及於第 2 個保單年度完結前沒有提取現金。



[#] 獲得的保證利息將在第 1 個保單周年日後的 8 週內存入保單。

* 所述金額均以四捨五入方式調整至整數。

[^] 獲得的保證利息將在第 2 個保單周年日後的 8 週內存入保單。

備注：此例子乃假設及僅供說明之用。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解該等產品之確實條款及細則。我們可按閣下要求提供該複本。

A. 「1 年保證利息推廣」條款及細則：

1. 此推廣只適用於新投保宏擎傳承保障計劃(2 年保費繳付期)、宏浚傳承保障計劃(2 年保費繳付期)或宏擎家傳承保險計劃(2 年保費繳付期)並以美元作為保單貨幣之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於 2026 年 11 月 2 日或以前成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核(「合資格儲蓄計劃」)。
2. 此推廣只適用於合資格儲蓄計劃，而：
 - i. 保費繳付方式為年繳；
 - ii. 並未設有保單注入款項選項；
 - iii. 並沒有保單生效日追溯的安排；
 - iv. 在保單簽發時並沒有附加任何附加保障；及
 - v. 我們已同時收到首期保費和第 2 個保單年度的應付年度保費總額，包括保險業監管局將收取的保費徵費(如適用)連同獲我們批准並已填妥此推廣的有效申請表(「提前繳付 1 年/2 年保費安排申請表(2026 年 5 月版)」)。
3. 於此推廣下：
 - i. 提前繳付合資格儲蓄計劃之保費金額將按第 2 個保單年度的應付年度保費總額釐訂。
 - ii. 利息期定義是指從保單生效日到第 1 個保單年度終結的期間。
 - iii. (適用於只持有合資格儲蓄計劃的保單持有人，於 2026 年 7 月 20 日至 2026 年 11 月 2 日期間提交的申請，而合資格儲蓄計劃於第 1 個保單年期完結時仍然生效)
於利息期內，
 - (a) 尚未用於繳付任何到期及應付保費的合資格儲蓄計劃提前繳付保費金額；及
 - (b) 從合資格儲蓄計劃未使用的提前繳付保費獲取的已累積保證利息，將根據合資格儲蓄計劃的年度化保費享有每年 6.0%或 6.5%的保證利息。

B. 「2 年保證利息推廣」條款及細則：

1. 此推廣只適用於新投保宏擎傳承保障計劃(3 年保費繳付期)或宏擎家傳承保險計劃(3 年保費繳付期)並以美元作為保單貨幣之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於 2026 年 11 月 2 日或以前成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核(「合資格儲蓄計劃」)。
2. 此推廣只適用於合資格儲蓄計劃，而：
 - i. 保費繳付方式為年繳；
 - ii. 並未設有保單注入款項選項；
 - iii. 並沒有保單生效日追溯的安排；
 - iv. 在保單簽發時並沒有附加任何附加保障；及
 - v. 我們已同時收到首期保費和第 2 至第 3 個保單年度的應付年度保費總額，包括保險業監管局將收取的保費徵費(如適用)連同獲我們批准並已填妥此推廣的有效申請表(「提前繳付 1 年/2 年保費安排申請表(2026 年 5 月版)」)。

3. 於此推廣下：

- i. 提前繳付合資格儲蓄計劃之保費金額將按第 2 至第 3 個保單年度的應付年度保費總額釐訂。
- ii. 利息期定義是指從保單生效日到第 2 個保單年度終結的期間。
- iii. (適用於只持有合資格儲蓄計劃的保單持有人，於 2026 年 7 月 20 日至 2026 年 11 月 2 日期間提交的申請，而合資格儲蓄計劃於第 2 個保單年期完結時仍然生效)
於利息期內，
 - (a) 尚未用於繳付任何到期及應付保費的合資格儲蓄計劃提前繳付保費金額；及
 - (b) 從合資格儲蓄計劃未使用的提前繳付保費獲取的已累積保證利息，將根據合資格儲蓄計劃的年度化保費享有每年 6.0%或 6.5%的保證利息。

C. 一般條款及細則

1. 如合資格儲蓄計劃於其後有任何更改（包括但不限於部分退還/全額退還/轉出任何已提前繳付的保費、更改名義金額、更改保費繳付方式、保單注入款項選項的設置、行使貨幣轉換權益或新增附加保障等）或因任何理由於存入保證利息前而終止（包括但不限於因受保人身故而導致保單終止），此推廣下之權利將立即失效，且保單將不能享有任何保證利息。
2. 為免存疑，任何未使用的提前繳付保費和已存入的保證利息（如有）將在合資格儲蓄計劃終止時退還。
3. 此推廣可與其他現行優惠一併使用。現行優惠是指任何在申請合資格儲蓄計劃時同時提供予合資格儲蓄計劃之現有的客戶推廣優惠。
4. 宏利有權於任何時間更改、終止或取消此推廣而不作另行通知。宏利就有關此推廣之決定乃為最終及具決定性的。

Manulife 宏利
APPLICATION FORM FOR 1-YEAR/2-YEAR ADVANCED PREMIUM ARRANGEMENT (May 2026 version)
提前繳付1年/2年保費安排申請表 (2026年5月版)

Policy no. 保單編號:	Full name of Policyowner 保單持有人姓名:
<i>Only applicable to USD policy currency option 只適用於美元保單貨幣選項</i> Please put a "✓" in the appropriate box. 請於適當方格內填上「✓」號。 Eligible Basic Plan 合資格基本計劃: ☐ Genesis (Premium Payment Period: 2 years) 「宏學傳承保障計劃」(保費繳付期: 2年) ☐ Future Assure (Premium Payment Period: 2 years) 「宏遠傳承保障計劃」(保費繳付期: 2年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 2 years) 「宏學家傳承保障計劃」(保費繳付期: 2年) ☐ Genesis (Premium Payment Period: 3 years) 「宏學傳承保障計劃」(保費繳付期: 3年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 3 years) 「宏學家傳承保障計劃」(保費繳付期: 3年)	

Points to Note 申請須知:

- This application form ("Form") is used for applying for the advanced premium arrangement to pay the 2nd policy year premium (applicable to the 2-year premium payment period only) or the 2nd to 3rd policy year premiums (applicable to the 3-year premium payment period only) in advance under the above policy ("1-Year/2-Year Advance Premium Arrangement") in order to enroll for the 1-Year/2-Year Guaranteed Interest Promotion. Please read the full contents listed out in 1-Year/2-Year Guaranteed Interest Promotion leaflet for more details on the terms and conditions. Upon the issuance of the above policy and once this application is accepted and approved by the Company, the full content of the 1-Year/2-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy. 此申請表(「申請表」)用作申請提前繳付保費安排以提前繳付上述保單第二個保單年度之保費(只適用於2年保費繳付期)或第二至第三個保單年度之保費(只適用於3年保費繳付期)「提前繳付保費安排」,以參加1年/2年保證利息推廣。請閱讀1年/2年保證利息推廣單張內所列的全部內容以了解有關條款及細則的詳情。當上述保單簽發後及此申請經本公司接納及批准後,1年/2年保證利息推廣單張上的全部內容(包括但不限於推廣優惠的條款及細則)則構成保單的一部份。

1-Year/2-Year Guaranteed Interest Promotion Leaflet 1年/2年保證利息推廣單張	
English Version	中文版
	

- Please complete this Form in English BLOCK letters legibly. Any amendments to this Form should be clearly indicated and countersigned. 請用英文正楷清楚地填寫此申請表。在此申請表內如有任何更改,必須清楚註明並在更改的位置簽署作實。
- Manulife shall have the right to revise this Form from time to time and to accept or reject the Form submitted by the policyowner if the policyowner fails to fulfill the Company's requirements. 宏利有權隨時更改申請表內容,如保單持有人未能符合本公司的有關規定,宏利將保留接受或拒絕保單持有人遞交之申請表的權利。
- In this Form, 'Manulife' and the 'Company' refer to Manulife (International) Limited. 於此申請表內,「宏利」、「本公司」及「貴公司」是指宏利人壽保險(國際)有限公司。

Important Notes 重要事項:

- "Advanced Premium for the 2nd Policy Year" refers to the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable)) of the above policy. 「第二個保單年度提前繳付保費」為上述保單的第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費,並於扣除任何保費折扣前(如適用))。
- "Advanced Premium for the 3rd Policy Year" refers to the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable)) of the above policy. 「第三個保單年度提前繳付保費」為上述保單的第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費,並於扣除任何保費折扣前(如適用))。
- Upon the issuance of the above policy and once this application is accepted and approved by the Company, the above policy will be enrolled for the 1-Year/2-Year Guaranteed Interest Promotion. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 1-Year/2-Year Guaranteed Interest Promotion. 當上述保單簽發後及此申請經本公司接納及批准後,上述保單將會參加1年/2年保證利息推廣。有關1年/2年保證利息推廣條款及細則的詳情,請參閱相關推廣單張。
- The Advanced Premium for the 2nd Policy Year will not be regarded as premium paid for the 2nd policy year of the above policy to the Company until the amount is used to settle the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 1st policy anniversary. If there is any remaining balance of Advanced Premium for the 2nd Policy Year after the settlement of the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset subsequent premiums and any amount due and payable under the policy (if any); Advanced Premium for the 3rd Policy Year (if applicable) will not be regarded as premium paid for the 3rd policy year of the above policy to the Company until the amount is used to settle the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 2nd policy anniversary. If there is any remaining balance of Advanced Premium for the 3rd Policy Year after the settlement of the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset subsequent premiums and any amount due and payable under the policy (if any). 本公司並不會視第二個保單年度提前繳付保費為已繳付上述所列之保單的第二個保單年度之保費直至該款項在踏入第一個保單周年日保費到期時用作繳付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)。如果在繳付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)後第二個保單年度提前繳付保費有任何餘額,該餘額將自動用於繳付其後保費和保單的任何到期及應付的金額(如有);本公司並不會視第三個保單年度提前繳付保費(如適用)為已繳付上述所列之保單的第三個保單年度之保費直至該款項在踏入第二個保單周年日保費到期時用作繳付第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)。如果在繳付第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)後第三個保單年度提前繳付保費有任何餘額,該餘額將自動用於繳付其後保費和保單的任何到期及應付的金額(如有)。



5. The policyowner may request for partial refund/full refund/transfer out of the Advanced Premium for the 2nd Policy Year and/or Advanced Premium for the 3rd Policy Year (only applicable to 3-Year premium payment period) before such amount is used to settle the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) and/or the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority) (as the case maybe). Please note that the entitlement under the 1-Year/2-Year Guaranteed Interest Promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any aforesaid actions. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 1-Year/2-Year Guaranteed Interest Promotion.
- 保單持有人可在第二個保單年度提前繳付保費及/或第三個保單年度提前繳付保費(只適用於3年保費繳付期)用作繳付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)及/或第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)之前要求部分退還/全額退還/轉出第二個保單年度提前繳付保費或第三個保單年度之提前繳付保費(依個別情況)。請注意,如有任何上述行為,1年/2年保證利息推廣下之權利將立即失效,且保單將不能享有保證利息。有關1年/2年保證利息推廣條款及細則的詳情,請參閱相關推廣單張。
6. For avoidance of doubt, if the Advanced Premium for the 2nd Policy Year and/or Advanced Premium for the 3rd Policy Year (as the case maybe) is insufficient for paying the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) and/or the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority)(as the case maybe), the policyowner is responsible for paying the outstanding premium to the Company in accordance with the "Payment of Premiums" under the General Provision of the policy to avoid policy termination.
- 為免存疑,若第二個保單年度提前繳付保費及/或第三個保單年度提前繳付保費(依個別情況)不足以繳付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)及/或第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)(依個別情況),為免保單終止,保單持有人須根據保單一般條款中「繳付保費」所載之規定,繳付尚欠之保費。
7. For avoidance of doubt, any unused Advanced Premium for the 2nd Policy Year and Advanced Premium for the 3rd Policy Year (if applicable) will be refunded upon termination of the above policy.
- 為免存疑,任何未使用的第二個保單年度提前繳付保費及第三個保單年度提前繳付保費(如適用)將在上述保單終止時退還。

Please put a "✓" in the appropriate box(es). 請於適當方格內填上「✓」號。

PART 1: ADVANCED PREMIUM ARRANGEMENT DETAILS

第一部份: 提前繳付保費安排

☐ For 1-year Advanced Premium Arrangement Option 1 (applicable to 2-year premium payment period only)
提前1年繳付保費安排選項1(只適用於2年保費繳付期):

Internal use only 僅供內部使用
Campaign code 推廣編號: 2600014

I/We, the Policyowner _____ (full name), acknowledge and consent that I/We have submitted the below Advanced Premium for the 2nd Policy Year to Manulife for the 1-year Advanced Premium Arrangement.

本人/吾等, 保單持有人 _____ (全名), 謹此確認並同意已就1年提前繳付保費安排繳付以下的第二個保單年度提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year 第二個保單年度之提前繳付保費		
(a) 2nd policy year annual premium 第二個保單年度之年繳保費	USD美元	= 1st policy year annual premium (before deducting any premium discount) = 第一個保單年度年繳保費(扣除任何保費折扣之前)
(b) Premium levy on 2nd policy year annual premium to be collected 將收取的第二個保單年度年繳保費之保費徵費	USD美元	= Premium levy on 1st policy year annual premium (before deducting any premium discount) = 第一個保單年度年繳保費(扣除任何保費折扣之前)之保費徵費
Total 總金額: (a)+(b)	USD美元	-

☐ For 2-year Advanced Premium Arrangement Option 2 (applicable to 3-year premium payment period only)
提前2年繳付保費安排選項2(只適用於3年保費繳付期):

Internal use only 僅供內部使用
Campaign code 推廣編號: 2600015

I/We, the Policyowner _____ (full name), acknowledge and consent that I/We have submitted the below Advanced Premium for the 2nd Policy Year and Advanced Premium for the 3rd Policy Year to Manulife for the 2-year Advanced Premium Arrangement.

本人/吾等, 保單持有人 _____ (全名), 謹此確認並同意已就提前2年繳付保費安排繳付以下的第二個保單年度提前繳付保費及第三個保單年度提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year to 3rd Policy Year 第二個保單年度至第三個保單年度之提前繳付保費		
(a) 2nd policy year to 3rd policy year annual premium 第二個保單年度至第三個保單年度之年繳保費	USD美元	= 1st policy year annual premium (before deducting any premium discount) x 2 = 第一個保單年度年繳保費(扣除任何保費折扣之前) x 2
(b) Premium levy on 2nd policy year to 3rd policy year annual premium to be collected 將收取的第二個保單年度至第三個保單年度年繳保費之保費徵費	USD美元	= Premium levy on 1st policy year annual premium (before deducting any premium discount) x 2 = 第一個保單年度年繳保費(扣除任何保費折扣之前)之保費徵費 x 2
Total 總金額: (a)+(b)	USD美元	-

PART 2: DECLARATION AND AUTHORIZATION
第二部份: 聲明及授權

By signing below, I/We fully acknowledge that I/we fully understand and agree with all the following statements:
本人/吾等透過在下方簽署，謹此確認本人/吾等明白並同意以下所有聲明之內容：

1. I/We have read the full contents listed out in this Form and hereby confirm that I/we understand and agree with those contents listed.
本人/吾等已閱畢本申請表內所列的全部內容並謹此確認本人/吾等明白及同意所列內容。
2. I/We have read the full contents listed out in the 1-Year/2-Year Guaranteed Interest Promotion leaflet and hereby confirm that I/we understand and agree with those contents listed and the full content of the 1-Year/2-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy upon this application is accepted and approved by the Company.
本人/吾等已閱畢1年/2年保證利息推廣單張內所列的全部內容並謹此確認本人/吾等明白及同意所列內容，以及當此申請經貴公司接納及批准後1年/2年保證利息推廣單張上的全部內容(包括但不限於推廣優惠的條款及細則)則構成保單的一部份。
3. The answers and information provided in this Form together with this declaration and authorization are complete and true to the best of my/our knowledge.
填報於本申請表內之資料連同此聲明及授權均為本人/吾等所知之全部及真實無訛。
4. Receipt of this Form by any licensed technical representative at designated brokers or corporate agencies does not constitute receipt and acceptance by the Company.
任何指定經紀或保險代理機構之持牌業務代表收到此申請表並不代表貴公司亦已接收並接納。
5. The Company shall have the right to reject this Form if it is not completed according to the Company's requirements or the amount of advanced premium (including the associated premium levy) specified in this Form is not matched with the amount received by the Company.
若未能符合貴公司有關規定填妥此申請表或貴公司收取的金額與本申請表中指定的提前繳付保費(包括相關保費徵費)不符，貴公司有權拒絕此申請表。

X

Signature of Policyowner
保單持有人簽署

X

Date (DD/MM/YYYY)
日期(日/月/年)



[推廣期延長] 宏摯傳承保障計劃 / 宏摯家傳承保險計劃 / 宏浚傳承保障計劃 / 世紀傳承保障計劃 / 赤霞珠終身壽險計劃 2 (5 年保費繳付期)

提前繳付合資格儲蓄計劃保費並申請指定計劃，就提前繳付保費可享高達連續 4 年每年 5.5% 的保證利息

推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

在任何現行優惠上，您可參與本「4 年保證利息推廣」⁺（「推廣」）：

- 若您於推廣期內申請合資格儲蓄計劃^{*}(5 年保費繳付期)，以美元作為保單貨幣，符合指定年度化保費要求，並提前繳付 4 個保單年度的保費（「提前繳付保費」），您即可享就已提前繳付之合資格儲蓄計劃保費享有以下保證利息；
- 若您以保單持有人身分申請指定計劃，並於 2026 年 7 月 20 日至 2026 年 10 月 26 日（「推廣期」）（包括首尾兩天）期間提交申請，您可享受額外保證利息。

合資格儲蓄計劃 ^{^*}	年度化保費 (5 年保費繳付期及以美元作為保單貨幣)	合資格儲蓄計劃未使用及已提前繳付之保費的保證利息及任何積存之已賺取之額外保證利息 %		指定計劃	合資格儲蓄計劃未使用及已提前繳付之保費的額外保證利息及任何積存之已賺取之額外保證利息 %
• 宏摯傳承保障計劃 • 宏摯家傳承保險計劃 • 宏浚傳承保障計劃 • 世紀傳承保障計劃 • 赤霞珠終身壽險計劃 2	少於 80,000 美元	每年 4.0% (於利息期 [@] 內)	+	• 宏健守護危疾入息保障 • 宏伴護航危疾入息保障 • 活耀人生危疾保 PRO • 活耀人生危疾保 2 • 活耀人生危疾保 2 (加強版) • 守護無間危疾保 / 守護無間危疾保 (保費未來) • 盈傳創富保障計劃 3 • 盈傳創富保障計劃 3 - 優選版	每年 1% (於利息期 [@] 內)
	80,000 美元或以上	每年 4.5% (於利息期 [@] 內)			

⁺ 條款及細則適用，包括但不限於此推廣活動需填妥的申請表（『提前繳付 4 年保費安排申請表（2026 年 5 月版）』）。詳情請參閱下文的條款及細則第 2.v 項。

[^] 如在保單簽發時保單附加任何附加保障，將不適用。

^{*} 請參閱條款及細則中有關「合資格儲蓄計劃」的定義。

[%] 保證利息連同額外保證利息（如適用）根據推廣利率以複利息計算。

[@] 請參閱條款及細則中有關「利息期」的定義。

例子一（申請合資格儲蓄計劃）

假設您於推廣期內購買宏擎傳保障計劃（保費繳付期：5 年），每年保費為 30,000 美元，您繳付第 1 個保單年度的年度保費（30,000 美元），以及提前繳付 4 個保單年度（即第 2 至第 5 個保單年度）保費（120,000 美元），申請保單時共繳付 150,000 美元，及於第 4 個保單年度完結前沒有提取現金。

第 1 個保單年度	第 2 個保單年度	第 3 個保單年度	第 4 個保單年度	您將獲
可獲保證利息 #=4,800 美元*	+	可獲保證利息 #=3,792 美元*	+	可獲保證利息#=
(從第 2 至第 5 個保單年度之提前繳付保費獲取的保證利息： 120,000 美元 x 4.0%)		(從第 4 至第 5 個保單年度之提前繳付保費獲取的保證利息： 60,000 美元 x 4.0% + 從第 1 至第 2 個保單年度獲取的利息所得的保證利息： 4,800 美元 x 4.0%)		(從第 5 個保單年度之提前繳付保費獲取的保證利息： 30,000 美元 x 4.0% + 從第 1 至第 3 個保單年度獲取的利息所得的保證利息： (4,800 美元 + 3,792 美元 + 2,744 美元) x 4.0%)
		可獲保證利息#=	可獲保證利息#=	=
		2,744 美元*	1,653 美元*	
				4 個保單年度共可獲總保證利息#=
				12,989 美元*
				(相等於首年保費的 ~43.3%)

* 所述金額均以四捨五入方式調整至整數。

獲得的保證利息將在第 4 個保單周年日後的 8 週內存入保單。

備注：此例子乃假設及僅供說明之用。

例子二（申請合資格儲蓄計劃連同指定計劃）

假設您於推廣期內購買每年保費為 80,000 美元的宏摯傳承保障計劃（宏摯）（保費繳付期：5 年），連同一份盈傳創富保障計劃 3。您繳付第 1 個保單年度宏摯的年度保費 (80,000 美元)，以及提前繳付 4 個保單年度 (即第 2 至第 5 個保單年度) 保費 (320,000 美元)。您在申請宏摯時共繳付該保單 400,000 美元，及於第 4 個保單年度完結前沒有提取現金。盈傳創富保障計劃 3 在宏摯第 4 個保單年期完結時仍然生效。

由此，您可以透過宏摯未使用及已提前繳付之保費賺取 4.5 % 的保證利息，同時享有投保盈傳創富保障計劃 3 的 1% 的額外保證利息。您可以連續 4 年共獲取高達每年 5.5 % 的保證利息。

第 1 個保單年度	+	第 2 個保單年度	+	第 3 個保單年度	+	第 4 個保單年度	=	您將獲
可獲保證利息 [#] = 17,600 美元*		可獲保證利息 [#] = 14,168 美元*		可獲保證利息 [#] = 10,547 美元*		可獲保證利息 [#] = 6,727 美元*		4 個保單年度共可獲總保證利息 [#] = 49,042 美元*
(從第 2 至第 5 個保單年度之提前繳付保費獲取的保證利息: 320,000 美元 x 5.5 %)		(從第 3 至第 5 個保單年度之提前繳付保費獲取的保證利息: 240,000 美元 x 5.5 % + 從第 1 個保單年度獲取的利息所得的保證利息: 17,600 美元 x 5.5 %)		(從第 4 至第 5 個保單年度之提前繳付保費獲取的保證利息: 160,000 美元 x 5.5 % + 從第 1 至第 2 個保單年度獲取的利息所得的保證利息: (17,600 美元 +14,168 美元) x 5.5 %)		(從第 5 個保單年度之提前繳付保費獲取的保證利息: 80,000 美元 x 5.5 % + 從第 1 至第 3 個保單年度獲取的利息所得的保證利息: (17,600 美元 +14,168 美元 +10,547 美元) x 5.5 %)		(相等於首年保費的 ~61.3%)

* 所述金額均以四捨五入方式調整至整數。

獲得的保證利息將在第 4 個保單周年日後的 8 週內存入保單。

備注：此例子乃假設及僅供說明之用。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解該等產品之確實條款及細則。我們可按閣下要求提供該複本。

「4 年保證利息推廣」條款及細則：

1. 此推廣只適用於新投保宏摯傳承保障計劃、宏摯家傳承保險計劃、宏浚傳承保障計劃、世紀傳承保障計劃或赤霞珠終身壽險計劃 2 並須為 5 年保費繳付期及以美元作為保單貨幣之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及連同相關申請表，透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格儲蓄計劃」）。
2. 此推廣只適用於合資格儲蓄計劃，而：
 - i. 保費繳付方式為年繳；
 - ii. 並未設有保單注入款項選項；
 - iii. 並沒有保單生效日追溯的安排；
 - iv. 在保單簽發時並沒有附加任何附加保障；及
 - v. 我們已同時收到首期保費和第 2 至第 5 個保單年度的應付年度保費總額，包括保險業監管局將收取的保費徵費（如適用）連同獲我們批准並已填妥此推廣的有效申請表（「提前繳付 4 年保費安排申請表(2026 年 5 月版)」）。
3. 於此推廣下：
 - i. 提前繳付合資格儲蓄計劃之保費金額將按第 2 至第 5 個保單年度的應付年度保費總額釐訂。
 - ii. 利息期定義是指從保單生效日到第 4 個保單年度終結的期間。
 - iii. **(適用於只持有合資格儲蓄計劃的保單持有人，於 2026 年 7 月 20 日至 2026 年 10 月 26 日期間提交的申請，而合資格儲蓄計劃於第 4 個保單年期完結時仍然生效)**
於利息期內，
 - (a) 尚未用於繳付任何到期及應付保費的合資格儲蓄計劃提前繳付保費金額；及
 - (b) 從合資格儲蓄計劃未使用的提前繳付保費獲取的已累積保證利息，
將根據合資格儲蓄計劃的年度化保費享有每年 4.0%/4.5%的保證利息。
 - iv. **(適用於同時持有合資格儲蓄計劃及指定計劃的保單持有人，其中合資格儲蓄計劃及指定計劃需在 2026 年 7 月 20 日至 2026 年 10 月 26 日期間提交，兩者均於第 4 個保單年期完結時仍然生效)**
於利息期內，
 - (a) 尚未用於繳付任何到期及應付保費的合資格儲蓄計劃提前繳付保費金額；及
 - (b) 從合資格儲蓄計劃未使用的提前繳付保費獲取的已累積保證利息，您將根據合資格儲蓄計劃的年度化保費獲每年 1%的額外保證利息，在每年 4.0%/4.5%保證利息的基礎上，共可享有每年 5.0%/5.5%的保證利息。
 - v. 保證利息將在第 4 個保單周年日後的 8 週內存入合資格儲蓄計劃，並將預設為自動用於繳付合資格儲蓄計劃的任何欠款（如有）；或您可隨時要求提取已存入的保證利息。
 - vi. 合資格儲蓄計劃及指定計劃須在存入相關保證利息時仍生效。
 - vii. 已存入的保證利息將不獲派發利息。
 - viii. 為免存疑，請注意以下情況：
 - (a) 即使只提交一份指定計劃申請，所有合資格儲蓄計劃均可就其未使用的提前繳付保費（如上所述）享有額外保證利息，及；
 - (b) 無論提交多少份指定計劃申請，合資格儲蓄計劃未使用的提前繳付保費的額外保證利息上限為 1%。

4. 如合資格儲蓄計劃於其後有任何更改（包括但不限於部分退還/全額退還/轉出任何已提前繳付的保費、更改名義金額、更改保費繳付方式、保單注入款項選項的設置、行使貨幣轉換權益或新增附加保障等）或因任何理由於存入保證利息前而終止（包括但不限於因受保人身故而導致保單終止），此推廣下之權利將立即失效，且保單將不能享有任何保證利息。
5. 為免存疑，任何未使用的提前繳付保費和已存入的保證利息（如有）將在合資格儲蓄計劃及指定計劃終止時退還。
6. 此推廣可與其他現行優惠一併使用。現行優惠是指任何在申請合資格儲蓄計劃及指定計劃時同時提供予合資格儲蓄計劃及指定計劃之現有的客戶推廣優惠。
7. 宏利有權於任何時間更改、終止或取消此推廣而不作另行通知。宏利就有關此推廣之決定乃為最終及具決定性的。

Policy no. 保單編號:	Full Name of Policyowner 保單持有人姓名:
<i>[Only applicable to USD policy currency option 只適用於美元保單貨幣選項]</i> Please put a "✓" in the appropriate box. 請於適當方格內填上「✓」號。 Eligible Basic Plan 合資格基本計劃: ☐ ManuCentury (Premium Payment Period: 5 years) 「世紀傳承保障計劃」(保費繳付期: 5年) ☐ La Vie 2 (Premium Payment Period: 5 years) 「赤霞珠終身壽險計劃2」(保費繳付期: 5年) ☐ Genesis (Premium Payment Period: 5 years) 「宏擎傳承保障計劃」(保費繳付期: 5年) ☐ Future Assure (Premium Payment Period: 5 years) 「宏浚傳承保障計劃」(保費繳付期: 5年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 5 years) 「宏擎家傳承保障計劃」(保費繳付期: 5年)	

Points to Note 申請須知:

- This application form ("Form") is used for applying for the advanced premium arrangement to pay the 2nd policy year to 5th policy year premium in advance under the above policy ("4-Year Advanced Premium Arrangement") in order to enroll for the 4-Year Guaranteed Interest Promotion. Please read the full contents listed out in 4-Year Guaranteed Interest Promotion leaflet for more details on the terms and conditions. Upon the issuance of the above policy and once the application for this 4-Year Advanced Premium Arrangement is accepted and approved by the Company, the full content of the 4-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy. 此申請表(「申請表」)用作申請提前繳付保費安排以提前繳付上述保單第二個保單年度至第五個保單年度之保費(「提前繳付4年保費安排」),以參加4年保證利息推廣。請閱讀4年保證利息推廣單張內所列的全部內容以了解有關條款及細則的詳情。當上述保單簽發後及此提前繳付4年保費安排申請經本公司接納及批准後,4年保證利息推廣單張上的全部內容(包括但不限於推廣優惠的條款及細則)則構成保單的一部份。

4-Year Guaranteed Interest Promotion Leaflet 4年保證利息推廣單張	
English Version	中文版
	

- Please complete this Form in English BLOCK letters legibly. Any amendments to this Form should be clearly indicated and countersigned. 請用英文正楷清楚填妥此申請表。在此申請表內如有任何更改,必須清楚註明並在更改的位置簽署作實。
- Manulife shall have the right to revise this Form from time to time and to accept or reject the Form submitted by the policyowner if the policyowner fails to fulfill the Company's requirements. 宏利有權隨時更改申請表內容,如保單持有人未能符合本公司的有關規定,宏利將保留接受或拒絕保單持有人遞交之申請表的權利。
- In this Form, "Manulife" and the "Company" refer to Manulife (International) Limited. 於此申請表內,「宏利」、「本公司」及「貴公司」是指宏利人壽保險(國際)有限公司。

Important Notes 重要事項:

- "Advanced Premium for the 2nd Policy Year to 5th Policy Year" refers to the total annual premium payable for the 2nd policy year to 5th policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable)) of the above policy. 「第二個保單年度至第五個保單年度之提前繳付保費」為上述保單的第二個保單年度至第五個保單年度之應付年繳保費總額(包括保險業監管當局所收取的保費徵費,並於扣除任何保費折扣前(如適用)的金額計算)。
- Upon the issuance of the above policy and once this application is accepted and approved by the Company, the above policy will be enrolled for the 4-Year Guaranteed Interest Promotion. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 4-Year Guaranteed Interest Promotion. 當上述保單簽發後及此申請經本公司接納及批准後,上述保單將會參加4年保證利息推廣。有關4年保證利息推廣條款及細則的詳情,請參閱相關推廣單張。
- The Advanced Premium for the 2nd Policy Year to 5th Policy Year will not be regarded as premium paid for the 2nd policy year to 5th policy year of the above policy to the Company until the amount is used to settle the respective annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 1st/2nd/3rd/4th policy anniversary respectively. If there is any remaining balance of Advanced Premium for the 2nd Policy Year to 5th Policy Year after the settlement of the total annual premium payable for the 2nd policy year to 5th policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset any indebtedness under the policy (if any). 本公司並不會視第二個保單年度至第五個保單年度之提前繳付保費為已繳付上述所列之保單的第二個保單年度至第五個保單年度之保費直至該款項在分別踏入第一/二/三/四個保單周年日保費到期時用作繳付第二/三/四/五個保單年度相應應付年繳保費(包括保險業監管當局將所收取的保費徵費)。如果在繳付第二個保單年度至第五個保單年度之應付年繳保費總額(包括保險業監管當局將所收取的保費徵費)後第二個保單年度至第五個保單年度之提前繳付保費有任何餘額,該餘額將自動用於繳付保單的任何欠款(如有)。
- The policyowner may request for partial refund/full refund/transfer out of the Advanced Premium for the 2nd Policy Year to 5th Policy Year before such amount is used to settle the respective annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority). Please note that the entitlement under the 4-Year Guaranteed Interest Promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any aforesaid actions. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 4-Year Guaranteed Interest Promotion. 保單持有人可在第二個保單年度至第五個保單年度之提前繳付保費用作繳付第二/三/四/五個保單年度相應應付年繳保費(包括保險業監管當局將所收取的保費徵費)之前要求部分退還/全額退還/轉出第二個保單年度至第五個保單年度之提前繳付保費。請注意,如有任何上述行為,4年保證利息推廣下之權利將立即失效,且保單將不能享有保證利息。有關4年保證利息推廣條款及細則的詳情,請參閱相關推廣單張。

OBUTAPFORM

Manulife (International) Limited
宏利人壽保險(國際)有限公司
Advanced_Premium (4-year)_Form_HK_Brokerage (05/2026)



5. For avoidance of doubt, if the Advanced Premium for the 2nd Policy Year to 5th Policy Year is insufficient for paying the total annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority), the policyowner is responsible for paying the outstanding premium to the Company in accordance with the "Payment of Premiums" under the General Provision of the policy to avoid policy termination.
 為免存疑，若第二個保單年度至第五個保單年度之提前繳付保費不足以繳付第二／三／四／五個保單年度應付年繳保費總額（包括保險業監管當局所收取的保費徵費），為免保單終止，保單持有人須根據保單一般條款中「繳付保費」所載之規定，繳付尚欠之保費。
6. For avoidance of doubt, any unused Advanced Premium for the 2nd Policy Year to 5th Policy Year will be refunded upon termination of the above policy.
 為免存疑，任何未使用的第二個保單年度至第五個保單年度之提前繳付保費將在上述保單終止時退還。

PART 1: 4-YEAR ADVANCED PREMIUM ARRANGEMENT DETAILS
第一部份：提前繳付4年保費安排

Campaign code 推廣編號: 2500724
(May 2026 version)

I/We, the Policyowner _____ (full name), confirm that I/We have submitted the advanced premium for the 2nd Policy Year to 5th Policy Year to Manulife for the 4-Year Advanced Premium Arrangement as detailed below.

本人/吾等，保單持有人 _____ (全名)，謹此確認已就提前繳付4年保費安排繳付以下的第二個保單年度至第五個保單年度之提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year to 5th Policy Year 第二個保單年度至第五個保單年度之提前繳付保費		
(a) 2nd policy year to 5th policy year annual premium 第二個保單年度至第五個保單年度之年繳保費	USD 美元	= 1 st policy year annual premium (before deducting any premium discount) x 4 = 第一個保單年度年繳保費 (扣除任何保費折扣之前) x 4
(b) Premium levy on 2nd policy year to 5th policy year annual premium to be collected 將收取的第二個保單年度至第五個保單年度年繳保費之保費徵費	USD 美元	= Premium levy on 1 st policy year annual premium (before deducting any premium discount) x 4 = 第一個保單年度年繳保費(扣除任 何保費折扣之前)之保費徵費 x 4
Total 總金額: (a)+(b)	USD 美元	-

PART 2: DECLARATION AND AUTHORIZATION
第二部份：聲明及授權

By signing below, I/We acknowledge that I/we fully understand and agree with all the following statements:

本人/吾等透過在下方簽署，謹此確認本人/吾等明白並同意以下所有聲明之內容。

- I/We have read the full contents listed out in this Form and hereby confirm that I/we understand and agree with those contents listed.
本人/吾等已閱畢本申請表內所列的全部內容並謹此確認本人/吾等明白及同意所列內容。
- I/We have read the full contents listed out in the 4-Year Guaranteed Interest Promotion leaflet and hereby confirm that I/we understand and agree with those contents listed and the full content of the 4-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy upon this application is accepted and approved by the Company.
本人/吾等已閱畢4年保證利息推廣單張內所列的全部內容並謹此確認本人/吾等明白及同意所列內容，以及當此申請經貴公司接納及批准後，4年保證利息推廣單張上的全部內容(包括但不限於推廣優惠的條款及細則)則構成保單的一部份。
- The answers and information provided in this Form together with this declaration and authorization are complete and true to the best of my/our knowledge.
填報於本申請表內之資料連同此聲明及授權均為本人/吾等所知之全部及真實無訛。
- Receipt of this Form by any licensed technical representative at designated brokers or corporate agencies does not constitute receipt and acceptance by the Company.
任何指定經紀或保險代理機構之持牌業務代表收到此申請表並不代表貴公司亦已妥收並接納。
- The Company shall have the right to reject this Form if it is not completed according to the Company's requirements or the amount of advanced premium (including the associated premium levy) specified in this Form is not matched with the amount received by the Company.
若未能符合貴公司有關規定填妥此申請表或貴公司收取的金額與本申請表中指定的提前繳付保費(包括相關保費徵費)不符，貴公司有權拒絕此申請表。

X

Signature of Policyowner
保單持有人簽署

X

Date (DD/MM/YYYY)
日期(日/月/年)

儲蓄及退休



推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

於推廣期內申請以下任何宏利儲蓄及退休計劃（「合資格計劃」），即可尊享保費折扣優惠。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

宏摯傳承保障計劃 [推廣期延長]

可享組合優惠

宏摯傳承保障計劃提供多種貨幣的保費選項，包括美元、港元、人民幣、加元、澳元、英鎊及新加坡元。有關其他貨幣的優惠詳情，請參閱條款及細則第 12 條。

保費繳付期	保費金額 ¹²	保費折扣優惠 ³
整付保費	少於1,000,000美元 少於8,000,000港元 少於7,250,000人民幣	3% (推廣編號: 2600092)
	1,000,000美元– 少於3,000,000美元 8,000,000港元– 少於24,000,000港元 7,250,000人民幣 – 少於21,750,000人民幣	3.5% (推廣編號: 2600093)
	3,000,000美元或以上 24,000,000港元或以上 21,750,000人民幣或以上	4% (推廣編號: 2600094)

保費繳付期	年度化保費 ¹²	保費折扣優惠 ⁴ (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
2 年*	5,000美元 – 少於100,000美元 40,000港元 – 少於800,000港元 36,250人民幣 – 少於725,000人民幣	1% (推廣編號: 2600095)	-
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	2% (推廣編號: 2600096)	-
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	3% (推廣編號: 2606168)	-
3 年	5,000美元 – 少於50,000美元 40,000港元 – 少於400,000港元 36,250人民幣 – 少於362,500人民幣	1% (推廣編號: 2600098)	-
	50,000 美元 – 少於 100,000 美元 400,000 港元 – 少於 800,000 港元 362,500 人民幣 – 少於 725,000 人民幣	2% (推廣編號: 2600099)	-
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	3% (推廣編號: 2600100)	-
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	4% (推廣編號: 2600101)	-

保費繳付期	年度化保費 ¹²	保費折扣優惠 ⁴ (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
5 年	5,000美元 – 少於10,000美元 40,000港元 – 少於80,000港元 36,250人民幣 – 少於72,500人民幣	3% (推廣編號: 2600102)	-
	10,000美元 – 少於50,000美元 80,000港元 – 少於400,000港元 72,500人民幣 – 少於362,500人民幣	8% (推廣編號: 2600103)	-
	50,000美元 – 少於70,000美元 400,000港元 – 少於560,000港元 362,500人民幣 – 少於507,500人民幣	8% (推廣編號: 2606169)	6%
	70,000 美元 – 少於 100,000 美元 560,000 港元 – 少於 800,000 港元 507,500 人民幣 – 少於 725,000 人民幣	8% (推廣編號: 2606170)	8%
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	8% (推廣編號: 2606171)	13%
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	8% (推廣編號: 2606172)	15%
10/15 年	5,000美元 – 少於10,000美元 40,000港元 – 少於80,000港元 36,250人民幣 – 少於72,500人民幣	10% (推廣編號: 2600108)	-
	10,000 美元 – 少於 50,000 美元 80,000 港元 – 少於 400,000 港元 72,500 人民幣 – 少於 362,500 人民幣	15% (推廣編號: 2600109)	10%
	50,000 美元 – 少於 100,000 美元 400,000 港元 – 少於 800,000 港元 362,500 人民幣 – 少於 725,000 人民幣	15% (推廣編號: 2600110)	12%
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	15% (推廣編號: 2600111)	14%
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	15% (推廣編號: 2600112)	16%

* 此為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保優惠申請與否，須視乎投保時我們是否仍然提供上述選項。

宏摯家傳承保險計劃 [推廣期延長]

可享組合優惠

宏摯家傳承保險計劃提供多種貨幣的保費選項，包括美元、港元、人民幣、加元、澳元、英鎊及新加坡元。有關其他貨幣的優惠詳情，請參閱條款及細則第 13 條。

保費繳付期	保費金額 ¹³	保費折扣優惠 ³
整付保費	少於1,000,000美元 少於8,000,000港元 少於7,250,000人民幣	3% (推廣編號: 2600113)
	1,000,000美元– 少於3,000,000美元 8,000,000港元– 少於24,000,000港元 7,250,000人民幣 – 少於21,750,000人民幣	3.5% (推廣編號: 2600114)
	3,000,000美元或以上 24,000,000港元或以上 21,750,000人民幣或以上	4% (推廣編號: 2600115)

保費繳付期	年度化保費 ¹³	保費折扣優惠 ⁴ (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
2 年 [^]	5,000美元 – 少於100,000美元 40,000港元 – 少於800,000港元 36,250人民幣 – 少於725,000人民幣	1% (推廣編號: 2600116)	-
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	2% (推廣編號: 2600117)	-
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	3% (推廣編號: 2606173)	-

保費繳付期	年度化保費 ¹³	保費折扣優惠 ⁴ (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
3 年	5,000美元 – 少於50,000美元 40,000港元 – 少於400,000港元 36,250人民幣 – 少於362,500人民幣	1% (推廣編號: 2600119)	-
	50,000 美元 – 少於 100,000 美元 400,000 港元 – 少於 800,000 港元 362,500 人民幣 – 少於 725,000 人民幣	2% (推廣編號: 2600120)	-
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	3% (推廣編號: 2600121)	-
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	4% (推廣編號: 2600122)	-
5 年	5,000美元 – 少於10,000美元 40,000港元 – 少於80,000港元 36,250人民幣 – 少於72,500人民幣	3% (推廣編號: 2600123)	-
	10,000美元 – 少於50,000美元 80,000港元 – 少於400,000港元 72,500人民幣 – 少於362,500人民幣	8% (推廣編號: 2600124)	-
	50,000美元 – 少於70,000美元 400,000港元 – 少於560,000港元 362,500人民幣 – 少於507,500人民幣	8% (推廣編號: 2606174)	6%
	70,000美元 – 少於100,000美元 560,000港元 – 少於800,000港元 507,500人民幣 – 少於725,000人民幣	8% (推廣編號: 2606175)	8%
	100,000美元 – 少於250,000美元 800,000港元 – 少於2,000,000港元 725,000人民幣 – 少於1,812,500人民幣	8% (推廣編號: 2606176)	13%
	250,000美元或以上 2,000,000港元或以上 1,812,500人民幣或以上	8% (推廣編號: 2606177)	15%

^ 此為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍提供上述選項。

宏瑞終身即期年金保險計劃 (易選/盛享) [推廣期延長]

可享組合優惠

保費繳付期	保費金額	易選保費折扣優惠 ³	盛享保費折扣優惠 ³
整付保費	少於100,000美元	8.5% (推廣編號: 2600129)	5.5% (推廣編號: 2600132)
	100,000美元 - 少於200,000美元	9.5% (推廣編號: 2600130)	6.5% (推廣編號: 2600133)
	200,000美元或以上	10% (推廣編號: 2600131)	7% (推廣編號: 2600134)

了解 David 如何透過此推廣優惠節省保費：

David 為 60 歲的不吸煙人士，計劃繳交 300,000 美元的整付保費，他正考慮兩個選項：宏瑞終身即期年金保險計劃（易選）或宏瑞終身即期年金保險計劃（盛享）。憑藉優惠折扣，他可在支付較低保費的同時，依然獲享同等水平的終身年金入息。

宏瑞終身即期年金保險計劃	在購買保單時	首個保單月	預期回本期	於第 25 個保單年度完結時
	David 繳付了整付保費	保證每月入息開始終身發放，David 收取保證每月入息	當預期退保價值總額及已收取保證每月入息總額超過已繳保費時，David 的計劃即達致回本	自 David（現年 85 歲）投保起計滿 25 個保單年度後，預期退保價值總額及已收取保證每月入息總額將達至.....
預期退保價值總額 = 保證現金價值 + 預期非保證終期紅利 [^]				
易選				
10% 折扣後	270,000 美元 (節省 30,000 美元)	David 每年以現金方式可獲發 14,941 美元，相等於折扣後已繳整付保費的 5.5%	預期在第 12 個保單年度完結時可回本	折扣後已繳整付保費的 162%
沒有折扣	300,000 美元	相等於已繳整付保費的 5.0%	預期在第 15 個保單年度完結時可回本	已繳整付保費的 146%
盛享				
7% 折扣後	279,000 美元 (節省 21,000 美元)	David 每年以現金方式可獲發 10,200 美元，相等於折扣後已繳整付保費的 3.7%	預期在第 10 個保單年度完結時可回本	折扣後已繳整付保費的 283%
沒有折扣	300,000 美元	相等於已繳整付保費的 3.4%	預期在第 11 個保單年度完結時可回本	已繳整付保費的 263%

此個案是假設情況及僅供說明之用。此個案之數字乃假設在整個保單年內 (i) 沒有行使終期紅利鎖定權益；(ii) 沒有提取保單貸款；(iii) 沒有透過減少名義金額提取現金；(iv) 保證每月入息均已如期支付；(v) 沒有行使身心全護保障、與您相伴保障和安枕無憂服務；及 (vi) 整付保費在到期日已全數繳清。

[^] 終期紅利僅按現時的終期紅利預測而估算。終期紅利並非保證及只作說明之用。實際派發之終期紅利可能低於或高於此個案估算之數字。在某些情況下，非保證金額可能為零。詳情請參閱「宏瑞終身即期年金保險計劃（易選 / 盛享）終期紅利的重要事項」章節。

所有於此個案內所述之金額均以四捨五入方式調整至整數。有關您的建議書說明，請聯絡您的指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）。

財擎宏耀保險計劃~ [推廣期延長]

保費繳付期	保費金額	保費折扣優惠 ³
整付保費	少於100,000美元	2% (推廣編號:2501042)
	100,000美元 – 少於300,000美元	3% (推廣編號:2501043)
	300,000美元 – 少於500,000美元	4% (推廣編號:2501044)
	只適用於財擎宏耀保險計劃 500,000美元或以上 只適用於財擎宏耀保險計劃 (計劃 A)、財擎宏耀保險計劃 (計劃 B) 及財擎宏耀保險計劃 (計劃 C) 2,500,000 美元或以上	5.5% (財擎宏耀保險計劃推廣編號: 2501045) (計劃A推廣編號:2606528) (計劃B推廣編號:2606529) (計劃C推廣編號:2606530)

~ 此推廣亦適用於財擎宏耀保險計劃 (計劃 A)、財擎宏耀保險計劃 (計劃 B) 及財擎宏耀保險計劃 (計劃 C)。此為限時優惠。我們保留權利隨時撤銷或修改財擎宏耀保險計劃 (計劃 A)、財擎宏耀保險計劃 (計劃 B) 及/或財擎宏耀保險計劃 (計劃 C) 的供應情況，恕不另行通知。您的保單申請能否獲接納，須視乎申請時相關計劃類型的供應情況，並須經宏利的核保批准。

宏浚傳承保障計劃 [推廣期延長]

可享組合優惠

保費繳付期	保費金額	保費折扣優惠 ³
整付保費	少於100,000美元	2% (推廣編號: 2600088)
	100,000美元 – 少於300,000美元	3% (推廣編號: 2600089)
	300,000美元 – 少於1,000,000美元	4% (推廣編號: 2600090)
	1,000,000美元或以上	5.5% (推廣編號: 2600091)

保費繳付期	年度化保費	保費折扣優惠 ⁴ (第一個保單年度)
2年 [%]	所有	4.8% (推廣編號: 24877)
5年	所有	12% (推廣編號: 24878)

[%] 此為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍提供上述選項。

赤霞珠終身壽險計劃 2 / 世紀傳承保障計劃 [推廣期延長]

可享組合優惠

保費繳付期	年度化保費	保費折扣優惠 ⁴ (首個保單年度)
5 年	所有	3% (推廣編號:2501048)
8/12/15 年	所有	6% (推廣編號:2501049)

條款及細則

1. 上述優惠只適用於新投保之相關計劃之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及連同載有相關推廣編號及保費折扣的有效建議書並透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格保單」）。
2. 此推廣只適用於基本計劃保費。所有附加保障保費或預繳保費（如有）並不會納入計算保費折扣優惠金額。
3. 只適用於以下計劃：宏摯傳承保障計劃、宏摯家傳承保險計劃、宏瑞終身即期年金保險計劃、財摯宏耀保險計劃及宏浚傳承保障計劃
就整付保費的保費折扣優惠而言：
 - i. 以上列明的適用保費折扣將應用於合資格保單之整付保費。
 - ii. 如保單持有人於合資格保單首個保單年度終結前增加名義金額，保費折扣金額將根據增加名義金額前的基本計劃的整付保費計算；如於合資格保單首個保單年度終結前減少名義金額，保費折扣金額將根據減少名義金額後的基本計劃的整付保費計算。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之間的差額。
4. 就定期保費的保費折扣優惠而言：
 - i. 年度化保費為保單生效日後之首十二個月的基本計劃應繳付保費總額。
 - ii. 以上列明的適用保費折扣將分別應用於合資格保單之首個 / 第二個保單年度（依各別情況）按保費繳付模式而定的每期到期及應繳保費。
 - iii. 如合資格保單的基本計劃於首個 / 第二個保單年度（依各別情況）完結前有所更改（包括但不限於更改名義金額）：
 - (a) 如更改導致基本計劃保費增加，首個 / 第二個保單年度（依各別情況）的保費折扣百分比及可享有的保費折扣金額將分別根據保費增加前的基本計劃保費計算。
 - (b) 如更改導致基本計劃保費減少，首個 / 第二個保單年度（依各別情況）的保費折扣百分比及可享有的保費折扣金額將分別根據保費減少後的基本計劃保費計算並作出調整，猶如有關更改於首個 / 第二個保單年度（依各別情況）開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之差額。
5. 只適用於除宏瑞終身即期年金保險計劃外的保險計劃：
如保單持有人於合資格保單首個保單年度終結前（整付保單）、或首個 / 第二個保單年度終結前（依各別情況）（定期保單）退保或終止保單（包括但不限於因受保人身故而導致保單終止），宏利有權從合資格保單如退保或終止保單而作出的支付金額中扣減所有您收到的保費折扣優惠之金額。
只適用於宏瑞終身即期年金保險計劃：
如保單持有人於合資格保單第二個保單年度終結前退保或終止保單（包括但不限於因受保人身故而導致保單終止），宏利有權從合資格保單如退保或終止保單而作出的支付金額中扣減所有您收到的保費折扣優惠之金額。
6. 如合資格保單於首個 / 第二個保單年度（依各別情況）因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第 3.ii 及 4.iii 項所列明外）或已終止，首個 / 第二個保單年度（依各別情況）之保費折扣將立即不適用於該保單。
7. 凡於香港簽發的合資格保單，保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
8. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。為免存疑，此推廣的保費折扣並不會影響合資格保單保單持有人的利益。
9. 若您於申請合資格保單前 6 個月內曾就相同受保人，取消或撤回任何與相關合資格保單屬同一產品之已生效保單或撤回新保單申請，將不能獲享此推廣。

10. 除獲宏利另行同意，此推廣並不可與任何其他推廣一併使用。
11. 宏利有權於任何時間更改、終止或取消此推廣而不作另行事先通知。宏利就有關此推廣之決定乃為最終及具決定性的。
12. 宏摯傳承保障計劃優惠亦適用於以下保單貨幣：

保費繳付期	保費金額/年度化保費	保費折扣優惠 ^{3,4} (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
整付保費	少於 1,400,000 加元 少於 1,550,000 澳元 少於 750,000 英鎊 少於 1,300,000 新加坡元	3%	-
	1,400,000 加元 – 少於 4,200,000 加元 1,550,000 澳元 – 少於 4,650,000 澳元 750,000 英鎊 – 少於 2,250,000 英鎊 1,300,000 新加坡元 – 少於 3,900,000 新加坡元	3.5%	-
	4,200,000 加元或以上 4,650,000 澳元或以上 2,250,000 英鎊或以上 3,900,000 新加坡元或以上	4%	-
2 年	7,000 加元 – 少於 140,000 加元 7,750 澳元 – 少於 155,000 澳元 3,750 英鎊 – 少於 75,000 英鎊 6,500 新加坡元 – 少於 130,000 新加坡元	1%	-
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	2%	-
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	3%	-
3 年	7,000 加元 – 少於 70,000 加元 7,750 澳元 – 少於 77,500 澳元 3,750 英鎊 – 少於 37,500 英鎊 6,500 新加坡元 – 少於 65,000 新加坡元	1%	-
	70,000 加元 – 少於 140,000 加元 77,500 澳元 – 少於 155,000 澳元 37,500 英鎊 – 少於 75,000 英鎊 65,000 新加坡元 – 少於 130,000 新加坡元	2%	-
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	3%	-
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	4%	-

5 年	7,000 加元 – 少於 14,000 加元 7,750 澳元 – 少於 15,500 澳元 3,750 英鎊 – 少於 7,500 英鎊 6,500 新加坡元 – 少於 13,000 新加坡元	3%	-
	14,000 加元 – 少於 70,000 加元 15,500 澳元 – 少於 77,500 澳元 7,500 英鎊 – 少於 37,500 英鎊 13,000 新加坡元 – 少於 65,000 新加坡元	8%	-
	70,000 加元 – 少於 98,000 加元 77,500 澳元 – 少於 108,500 澳元 37,500 英鎊 – 少於 52,500 英鎊 65,000 新加坡元 – 少於 91,000 新加坡元	8%	6%
	98,000 加元 – 少於 140,000 加元 108,500 澳元 – 少於 155,000 澳元 52,500 英鎊 – 少於 75,000 英鎊 91,000 新加坡元 – 少於 130,000 新加坡元	8%	8%
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	8%	13%
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	8%	15%
10/15 年	7,000 加元 – 少於 14,000 加元 7,750 澳元 – 少於 15,500 澳元 3,750 英鎊 – 少於 7,500 英鎊 6,500 新加坡元 – 少於 13,000 新加坡元	10%	-
	14,000 加元 – 少於 70,000 加元 15,500 澳元 – 少於 77,500 澳元 7,500 英鎊 – 少於 37,500 英鎊 13,000 新加坡元 – 少於 65,000 新加坡元	15%	10%
	70,000 加元 – 少於 140,000 加元 77,500 澳元 – 少於 155,000 澳元 37,500 英鎊 – 少於 75,000 英鎊 65,000 新加坡元 – 少於 130,000 新加坡元	15%	12%
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	15%	14%
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	15%	16%

13. 宏摯家傳承保險計劃優惠亦適用於以下保單貨幣：

保費繳付期	保費金額/年度化保費	保費折扣優惠 ^{3,4} (首個保單年度)	保費折扣優惠 ⁴ (第二個保單年度)
整付保費	少於 1,400,000 加元 少於 1,550,000 澳元 少於 750,000 英鎊 少於 1,300,000 新加坡元	3%	-
	1,400,000 加元 – 少於 4,200,000 加元 1,550,000 澳元 – 少於 4,650,000 澳元 750,000 英鎊 – 少於 2,250,000 英鎊 1,300,000 新加坡元 – 少於 3,900,000 新加坡元	3.5%	-
	4,200,000 加元或以上 4,650,000 澳元或以上 2,250,000 英鎊或以上 3,900,000 新加坡元或以上	4%	-
2 年	7,000 加元 – 少於 140,000 加元 7,750 澳元 – 少於 155,000 澳元 3,750 英鎊 – 少於 75,000 英鎊 6,500 新加坡元 – 少於 130,000 新加坡元	1%	-
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	2%	-
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	3%	-
3 年	7,000 加元 – 少於 70,000 加元 7,750 澳元 – 少於 77,500 澳元 3,750 英鎊 – 少於 37,500 英鎊 6,500 新加坡元 – 少於 65,000 新加坡元	1%	-
	70,000 加元 – 少於 140,000 加元 77,500 澳元 – 少於 155,000 澳元 37,500 英鎊 – 少於 75,000 英鎊 65,000 新加坡元 – 少於 130,000 新加坡元	2%	-
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	3%	-
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	4%	-

5 年	7,000 加元 – 少於 14,000 加元 7,750 澳元 – 少於 15,500 澳元 3,750 英鎊 – 少於 7,500 英鎊 6,500 新加坡元 – 少於 13,000 新加坡元	3%	-
	14,000 加元 – 少於 70,000 加元 15,500 澳元 – 少於 77,500 澳元 7,500 英鎊 – 少於 37,500 英鎊 13,000 新加坡元 – 少於 65,000 新加坡元	8%	-
	70,000 加元 – 少於 98,000 加元 77,500 澳元 – 少於 108,500 澳元 37,500 英鎊 – 少於 52,500 英鎊 65,000 新加坡元 – 少於 91,000 新加坡元	8%	6%
	98,000 加元 – 少於 140,000 加元 108,500 澳元 – 少於 155,000 澳元 52,500 英鎊 – 少於 75,000 英鎊 91,000 新加坡元 – 少於 130,000 新加坡元	8%	8%
	140,000 加元 – 少於 350,000 加元 155,000 澳元 – 少於 387,500 澳元 75,000 英鎊 – 少於 187,500 英鎊 130,000 新加坡元 – 少於 325,000 新加坡元	8%	13%
	350,000 加元或以上 387,500 澳元或以上 187,500 英鎊或以上 325,000 新加坡元或以上	8%	15%



[現有推廣] 歲稅樂享延期年金

合共可享高達相等於首年保費 25%的折扣優惠

推廣日期: 由 2026 年 7 月 1 日至 2026 年 9 月 30 日

於推廣期內成功投保**歲稅樂享延期年金**(「歲稅樂享」)，可享有以下保費折扣優惠。

保費繳付期	保費折扣優惠 (相等於基本計劃的保費的百分比)
5 年	首五個保單年度內每年可享 3% 保費折扣優惠， 即合共可享相等於首年保費 15% 的折扣優惠 (推廣編號: 2501115)
10 年	首五個保單年度內每年可享 5% 保費折扣優惠， 即合共可享相等於首年保費 25% 的折扣優惠 (推廣編號: 2501116)

上述保費折扣將不可用作稅務扣減，因為此金額不被視為「合資格年金保費」以作稅務扣減之用途。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

條款及細則

1. 此推廣只適用於新投保之歲稅樂享延期年金(「歲稅樂享」)之保單。有關保單申請必須連同載有相關推廣編號及保費折扣的有效建議書及透過宏利的保險顧問或指定經紀/保險代理機構之持牌業務代表於 2026 年 7 月 1 日至 2026 年 9 月 30 日(包括首尾兩天)期間成功遞交,並獲宏利於 2026 年 12 月 30 日或以前成功批核(「合資格保單」)。
2. 為免存疑,只有基本計劃的標準保費將會被納入計算保費折扣優惠。所有附加保障保費並不會納入計算保費折扣優惠金額。
3. 在保費折扣優惠下,以上的表中列明的適用保費折扣將應用於合資格保單之首五個保單年度按保費繳付模式而定的每期到期及應繳保費。
4. 如保單持有人於合資格保單首五個保單年度終結前增加其名義金額或更改保費繳付模式,導致基本計劃之保費增加,首五個保單年度可享有的保費折扣金額將根據保費增加前的基本計劃之保費計算。
5. 如保單持有人於合資格保單的首五個保單年度終結前減少其名義金額或更改保費繳付模式,導致基本計劃之保費減少,首五個保單年度可享有的保費折扣金額將根據保費減少後的基本計劃之保費計算並作出調整,猶如有關更改於首五個保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之間的差額。
6. 如保單持有人於合資格保單首五個保單年度終結前退保或終止保單(包括但不限於因受保人身故而導致保單終止),宏利有權從合資格保單如退保或終止保單而作出的支付金額中扣減所有您收到的保費折扣優惠之金額。
7. 如合資格保單於首五個保單年度因任何理由於扣減保費折扣優惠金額前有任何更改(除以上第 4 及 5 項所列明外)或已終止,首五個保單年度的保費折扣將立即不適用於該保單。
8. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下,以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。
9. 若您於申請合資格保單前 6 個月內曾就相同受保人,取消任何歲稅樂享延期年金之已生效保單或撤回任何歲稅樂享延期年金之新保單申請,將不能獲享此推廣。
10. 保險業監管局所收取的保費徵費將會以扣除保費折扣前之保費計算。
11. 上述保費折扣將不可用作稅務扣減,因為此金額不被視為「合資格年金保費」以作稅務扣減之用途。有關適用於合資格延期年金保單的稅務扣減的更多資訊,請瀏覽保險業監管局網頁 www.ia.org.hk 或香港特別行政區稅務局網頁 www.ird.gov.hk。
12. 不論合資格延期年金之保單數量,60,000 港元為每名納稅人每個課稅年度就合資格延期年金保費和可扣稅自願性供款合計可享的最高扣稅限額。實際可節省的稅款視乎納稅人的應課稅入息及適用之稅率而有所不同。
13. 除獲宏利另行同意,此推廣並不可與任何其他推廣一併使用。
14. 宏利有權於任何時間更改、終止或取消此推廣而不作另行通知。宏利就有關此推廣之決定乃為最終及具決定性的。為免存疑,於該更改、終止或取消前所發出之合資格保單所適用之推廣將不受影響。

人壽保障



推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

於推廣期內申請以下任何宏利人壽保障計劃（「合資格計劃」），即可尊享保費折扣優惠。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

卓越終身保/ 優越終身保 [推廣期延長]

保費繳付期	保費折扣優惠 ^{A3} (首個保單年度)
5 年	3% (推廣編號:2501054)
10/20/25 年	6% (推廣編號:2501055)

盈傳創富保障計劃 3 [推廣期延長]
可享組合優惠

保費繳付期	保費折扣優惠 ^{B3} (第二個保單年度)
5 年	3%
10 年	6%

盈傳創富保障計劃 3 - 優選版 [推廣期延長]
可享組合優惠

保費繳付期	保費金額	保費折扣優惠 ^{B4}
整付保費	少於500,000美元	1% (推廣編號: 2500687)
	500,000美元或以上	2% (推廣編號: 2500688)

保費繳付期	保費折扣優惠 ^{B3} (第二個保單年度)
5 年	3%
10 年	6%

條款及細則

A. 卓越終身保及優越終身保保費折扣優惠

1. 此推廣只適用於新投保之卓越終身保或優越終身保之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及連同載有相關推廣編號及保費折扣的有效建議書並透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前期間成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格保單」）。
2. 此推廣只適用於基本計劃保費。所有附加保障保費或預繳保費（如有）並不會納入計算保費折扣優惠金額。
3. 在保費折扣優惠下：
 - i. 以上列明的適用保費折扣將應用於合資格保單之首個保單年度按保費繳付模式而定的每期到期及應繳保費。
 - ii. 如合資格保單的基本計劃於首個保單年度完結前有所更改（包括但不限於更改名義金額）：
 - (a) 如更改導致基本計劃保費增加，首個保單年度可享有的保費折扣金額將根據保費增加前的基本計劃保費計算。
 - (b) 如更改導致基本計劃保費減少，首個保單年度可享有的保費折扣金額將根據保費減少後的基本計劃保費計算並作出調整，猶如有關更改於首個保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之間的差額。
 - iii. 如合資格保單於首個保單年度因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第 A3.ii.項所列明外）或已終止，保費折扣將立即不適用於該保單。

B. 盈傳創富保障計劃 3 及盈傳創富保障計劃 3 - 優選版保費折扣優惠

1. 此推廣只適用於新投保之盈傳創富保障計劃 3 或盈傳創富保障計劃 3 - 優選版保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或之前成功遞交。有關保單申請必須連同有效建議書，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格保單」）。
2. 此推廣只適用於基本計劃保費。所有附加保障保費或預繳保費（如有）並不會納入計算保費折扣優惠金額。
3. 就定期保費的保費折扣優惠而言
 - i. 以上列明的適用保費折扣將應用於合資格保單之第二個保單年度按保費繳付模式而定的每期到期及應繳保費。
 - ii. 如合資格保單的基本計劃於第二個保單年度完結前有所更改（包括但不限於更改名義金額）：
 - (a) 如更改導致基本計劃保費增加，第二個保單年度可享有的保費折扣金額將根據保費增加前的基本計劃保費計算。
 - (b) 如更改導致基本計劃保費減少，第二個保單年度可享有的保費折扣金額將根據保費減少後的基本計劃保費計算並作出調整，猶如有關更改於第二個保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之間的差額。
 - iii. 如合資格保單於第二個保單年度因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第 B3.ii.項所列明外）或已終止，保費折扣將立即不適用於該保單。

4. 就整付保費的保費折扣優惠而言：

- i. 以上列明的適用保費折扣將應用於合資格保單之整付保費。
- ii. 如保單持有人於合資格保單首個保單年度終結前增加名義金額，保費折扣金額將根據增加名義金額前的基本計劃的整付保費計算；如於合資格保單首個保單年度終結前減少名義金額，保費折扣金額將根據減少名義金額後的基本計劃的整付保費計算。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之間的差額。

C. 一般條款及細則

1. 如保單持有人於合資格保單首個 / 第二個保單年度終結前（依各別情況）退保或終止保單（包括但不限於因受保人身故而導致保單終止），宏利有權從合資格保單如退保或終止保單而作出的支付金額中扣減所有您收到的保費折扣優惠之金額。
2. 若您於申請合資格保單前 6 個月內曾就相同受保人，取消或撤回任何與合資格保單相同計劃之已生效保單或撤回新保單申請，將不能獲享此推廣。
3. 於香港簽發的合資格保單，保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
4. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。為免存疑，此推廣的保費折扣並不會影響合資格保單保單持有人的利益。
5. 除獲宏利另行同意，此推廣並不可與任何其他推廣一併使用。
6. 宏利有權於任何時間更改、終止或取消此推廣而不作另行事先通知。宏利就有關此推廣之決定乃為最終及具決定性的。

健康保障



推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

於推廣期內申請以下任何宏利自願醫保計劃或醫療保障（「合資格計劃」），即可尊享保費折扣優惠。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

宏利全護航自願醫保靈活計劃 [推廣期延長]

保費折扣優惠	30% (首個保單年度) (推廣編號: 24500)
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宏利晉悅自願醫保靈活計劃 [推廣期延長]

保費折扣優惠	20% (首個保單年度) (推廣編號: 2600058)	+	20% (第二個保單年度)
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 宏利晉逸自願醫保附加保障 [推廣期延長]**保費折扣優惠****20%** 保費折扣優惠
(其後的保單年度^{B3})**條款及細則****A. 宏利全護航自願醫保靈活計劃及宏利晉悅自願醫保靈活計劃保費折扣優惠**

1. 此推廣只適用於新申請之宏利全護航自願醫保靈活計劃或宏利晉悅自願醫保靈活計劃之保單。有關保單之申請必須連同載有相關推廣編號及保費折扣的有效建議書並透過指定經紀或保險代理機構之持牌業務代表於 2026 年 7 月 20 日至 2026 年 10 月 26 日 (包括首尾兩天) 期間成功遞交, 並獲宏利於 2026 年 12 月 31 日或以前成功批核 (「合資格保單」)。
2. 此推廣只適用於基本計劃的保費。所有附加保障保費(如有)並不會納入計算保費折扣優惠之金額。
3. 以上列明的適用保費折扣將分別應用於合資格保單之首個/第二個保單年度 (依各別情況) 按保費繳付形式而定的每期到期及應繳保費。而合資格保單的第二個保單年度的基本計劃每期到期及應繳保費將根據 ManulifeMOVE 折扣優惠後的保費計算 (如 ManulifeMOVE 折扣優惠適用於該合資格保單)。
4. 如合資格保單的基本計劃於首個 / 第二個保單年度 (依各別情況) 完結前有所更改 (包括但不限於更改保障級別):
 - i. 如更改導致基本計劃保費增加, 首個 / 第二個保單年度 (依各別情況) 的保費折扣優惠金額將分別根據保費增加前的基本計劃保費計算。
 - ii. 如更改導致基本計劃保費減少, 首個 / 第二個保單年度 (依各別情況) 的保費折扣優惠金額將分別根據保費減少後的基本計劃保費計算並作出調整, 猶如有關更改於首個 / 第二個保單年度 (依各別情況) 開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之差額。
5. 如合資格保單於首個 / 第二個保單年度 (依各別情況) 因任何理由於扣減保費折扣優惠金額前有任何更改 (除以上第 A4 項所列明外) 或已終止, 首個 / 第二個保單年度 (依各別情況) 之保費折扣將立即不適用於該保單。
6. 保費折扣適用於所有保費繳付模式, 但不適用於預繳保費。
7. 自願醫保計劃下的認可產品之已繳付之保費可作稅務扣減之用途, 惟上述保費折扣及 ManulifeMOVE 折扣優惠則不包括在內。有關適用於合資格自願醫保計劃的稅務扣減的更多資訊, 請瀏覽醫務衛生局自願醫保計劃辦事處網頁 www.vhis.gov.hk 或香港特別行政區稅務局網頁 www.ird.gov.hk。

B. 宏利晉逸自願醫保附加保障保費折扣優惠

1. 此推廣只適用於新投保 / 現有保單 (「合資格基本保單」) 上附加宏利晉逸自願醫保附加保障的新申請, 而有關附加保障之申請必須透過指定經紀或保險代理機構之持牌業務代表於 2026 年 7 月 20 日至 2026 年 10 月 26 日 (包括首尾兩天) 期間成功遞交, 並獲宏利於 2026 年 12 月 31 日或以前成功批核 (「合資格附加保障」)。
2. 此優惠只適用於合資格附加保障保費。所有合資格基本保單的基本計劃的保費、其他附加保障的保費或預付保費 (如有) 並不會納入計算保費折扣優惠金額。

3. 在保費折扣優惠下：

- i. 合資格附加保障必須於首個保障年度（即合資格附加保障之保障生效日起計的 12 個月期間）（「首個保障年度」）維持生效，方可享有保費折扣優惠。
- ii. 以上列明的適用保費折扣將應用於合資格附加保障之首個保障年度後的保單周年日起計的 12 個月期間（「其後的保單年度」）按合資格基本保單之保費繳付形式而定的每期到期及應繳保費。而合資格附加保障的其後的保單年度的每期到期及應繳保費將根據 ManulifeMOVE 折扣優惠後的保費計算（如 ManulifeMOVE 折扣優惠適用於該合資格附加保障）。以下為兩個例子以供說明之用：

例子 1:

假設:

- 合資格基本保單之保單生效日: 2023 年 12 月 1 日
- 合資格附加保障之保障生效日: 2023 年 12 月 1 日

於例子 1 下，其後的保單年度為合資格基本保單的第二個保單年度，即由 2024 年 12 月 1 日至 2025 年 11 月 30 日

例子 2:

假設:

- 合資格基本保單之保單生效日: 2023 年 12 月 1 日
- 合資格附加保障之保障生效日: 2024 年 1 月 1 日

於例子 2 下，其後的保單年度為合資格基本保單的第三個保單年度，即由 2025 年 12 月 1 日至 2026 年 11 月 30 日

備注: 以上例子乃假設及僅供說明之用。

- iii. 資格附加保障於其後的保單年度完結前有所更改（包括但不限於更改保障級別）：
 - (a) 如更改導致合資格附加保障保費增加，其後的保單年度可享有的保費折扣金額將根據保費增加前的合資格附加保障保費計算。
 - (b) 如更改導致合資格附加保障保費減少，其後的保單年度可享有的保費折扣金額將根據保費減少後的合資格附加保障保費計算並作出調整，猶如有關更改於其後的保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格附加保障的保費折扣金額之間的差額
- iv. 如合資格附加保障於其後的保單年度終結前因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第 B3.iii.項所列明外）或已終止，保費折扣將立即不適用於該保單。

4. 自願醫保計劃下的認可產品之已繳付之保費可作稅務扣減之用途，惟上述保費折扣及 ManulifeMOVE 折扣優惠則不包括在內。有關適用於合資格自願醫保計劃的稅務扣減的更多資訊，請瀏覽醫務衛生局自願醫保計劃辦事處網頁 www.vhis.gov.hk 或香港特別行政區稅務局網頁 www.ird.gov.hk。

C. 一般條款及細則

1. 若您於申請合資格保單/合資格基本保單/合資格附加保障前 6 個月內曾就相同受保人，取消任何與合資格保單/合資格基本保單/合資格附加保障相同計劃之已生效保單或附加保障，或撤回任何與合資格保單相同計劃之新保單或附加保障申請，將不能獲享此推廣。
2. 凡於香港簽發的合資格保單/合資格基本保單/合資格附加保障，保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
3. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。為免存疑，此推廣的保費折扣並不會影響合資格保單保單持有人的利益。
4. 除獲宏利另行同意，此推廣並不可與任何其他優惠一併使用。
5. 宏利有權於任何時間更改、終止或取消此推廣而不作另行事先通知。宏利就有關此推廣之決定乃為最終及具決定性的。

危疾保障



推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

於推廣期內申請下列任何宏利的危疾計劃（「合資格計劃」），即可尊享保費折扣優惠。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解有關產品之確實條款及細則。我們可按閣下要求提供該複本。

⑧ 活耀人生危疾保 PRO [推廣期延長]

可享組合優惠

保費繳付期	首個保單年度 保費折扣優惠		第二個保單年度 保費折扣優惠
10 - 19 年	3% (推廣編號: 24588)	+	3%
20 - 24 年	5% (推廣編號: 24589)	+	5%
25 年或以上	6% (推廣編號: 24590)	+	6%

活耀人生危疾保 2 / 活耀人生危疾保 2 (加強版) / 守護無間危疾保 / 守護無間危疾保 (保寶未來) [推廣期延長]

可享組合優惠

保費繳付期	首個保單年度 保費折扣優惠		第二個保單年度 保費折扣優惠
10 - 19 年	4% (推廣編號: 25346)	+	4%
20 - 24 年	8% (推廣編號: 25347)	+	8%
25 年或以上	10% (推廣編號: 25348)	+	10%

宏健守護危疾入息保障 [推廣期延長]

可享組合優惠

保費繳付期	首個保單年度 保費折扣優惠		第二個保單年度 保費折扣優惠
10 年	6% (推廣編號: 25630)	+	4%
20 年	6% (推廣編號: 25631)	+	12%
25 年	6% (推廣編號: 25632)	+	16%

宏伴護航危疾入息保障 [推廣期延長]

可享組合優惠

保費繳付期	首個保單年度 保費折扣優惠		第二個保單年度 保費折扣優惠
10 年	6% (推廣編號: 25349)		-
20 年	12% (推廣編號: 25350)		-
25 年	15% (推廣編號: 25351)		-

條款及細則：

1. 此推廣只適用於新投保之合資格計劃之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及連同載有相關推廣編號及保費折扣的有效建議書及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功遞交，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格保單」）。
2. 此推廣只適用於基本計劃保費。所有附加保障保費或預繳保費（如有）並不會納入計算保費折扣優惠金額。
3. 在保費折扣優惠下：
 - i. 以上列明的適用保費折扣將分別應用於合資格保單之首兩個保單年度按保費繳付模式而定的每期到期及應繳保費。而合資格保單的第二個保單年度的基本計劃每期到期及應繳保費將根據ManulifeMOVE折扣優惠後的保費計算（如ManulifeMOVE折扣優惠適用於該合資格計劃）。
 - ii. 如合資格保單的基本計劃於第二個保單年度完結前有所更改（包括但不限於更改名義金額）：
 - (a) 如更改導致基本計劃保費增加，首兩個保單年度可享有的保費折扣金額將分別根據保費增加前的基本計劃保費計算。
 - (b) 如更改導致基本計劃保費減少，首兩個保單年度可享有的保費折扣金額將分別根據保費減少後的基本計劃保費計算並作出調整，猶如有關更改於第一個保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至合資格保單的保費折扣金額之差額。
 - iii. 如保單持有人於合資格保單第二個保單年度終結前退保或終止保單（包括但不限於因受保人身故而導致保單終止），宏利有權從合資格保單如退保或終止保單而作出的支付金額中扣減所有您收到的相關保費折扣優惠之金額。
 - iv. 如合資格保單於首兩個保單年度因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第3.ii.項所列明外）或已終止，首兩個保單年度之保費折扣將立即不適用於該保單。
 - v. 凡於香港簽發的合資格保單，保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
 - vi. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。為免存疑，此推廣的保費折扣並不會影響合資格保單保單持有人的利益。
4. 若您於申請合資格保單前 6 個月內曾就相同受保人，取消任何與合資格保單相同計劃之已生效保單或撤回任何與合資格保單相同計劃之新保單申請，將不能獲享此推廣。
5. 除獲宏利另行同意，此推廣並不可與任何其他推廣一併使用。
6. 宏利有權於任何時間更改、終止或取消此推廣而不作另行事先通知。宏利就有關此推廣之決定乃為最終及具決定性的。



[推廣期延長] 尊享一小時一般稅務諮詢或備用信託設立服務

盈傳創富保障計劃 3 / 盈傳創富保障計劃 3 - 優選版 / 財摯宏耀保險計劃 / 宏摯家傳承保險計劃

推廣期：2026 年 7 月 20 日至 2026 年 12 月 31 日

於推廣期內成功申請任何指定計劃並符合以下要求，即可獲享以下其中一項由我們的專業合作夥伴提供的免費服務：

A 一小時一般稅務諮詢	或	B 備用信託設立服務
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「指定計劃」包括：

• 盈傳創富保障計劃3	• 財摯宏耀保險計劃 [~]
• 盈傳創富保障計劃3 — 優選版	• 宏摯家傳承保險計劃

推廣要求：

保費繳付期		尊享免費服務（詳情請參閱下方服務範圍詳情）
整付保費	2#/3/5/10年	
最低保費金額： 100,000美元[^]	最低年度化保費： 10,000美元[^]	A 一小時一般稅務諮詢
最低保費金額： 500,000美元[^]	最低年度化保費： 50,000美元[^]	A 一小時一般稅務諮詢 或 B 備用信託設立服務

[~] 此推廣亦適用於財摯宏耀保險計劃（計劃 A）、財摯宏耀保險計劃（計劃 B）及財摯宏耀保險計劃（計劃 C）。此為限時優惠。我們保留權利隨時撤銷或修改財摯宏耀保險計劃（計劃 A）、財摯宏耀保險計劃（計劃 B）及/或財摯宏耀保險計劃（計劃 C）的供應情況，恕不另行通知。您的保單申請能否獲接納，須視乎申請時相關計劃類型的供應情況，並須經宏利的核保批准。

此為限時優惠，並只適用於宏擎家傳承保險計劃。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍提供上述選項。

^ 就宏擎家傳承保險計劃而言，此要求同樣適用於其他保單貨幣。各保單貨幣之最低保費等值金額如下：

美元	港元	人民幣	加元	澳元	英鎊	新加坡元
10,000 美元	80,000 港元	72,500 人民幣	14,000 加元	15,500 澳元	7,500 英鎊	13,000 新加坡元
50,000 美元	400,000 港元	362,500 人民幣	70,000 加元	77,500 澳元	37,500 英鎊	65,000 新加坡元
100,000 美元	800,000 港元	725,000 人民幣	140,000 加元	155,000 澳元	75,000 英鎊	130,000 新加坡元
500,000 美元	4,000,000 港元	3,625,000 人民幣	700,000 加元	775,000 澳元	375,000 英鎊	650,000 新加坡元

每位合資格客戶可獲享上述其中一項免費服務：指定的會計師事務所提供的

A 一小時一般稅務諮詢

或由其中一家指定的信託公司提供的

B 備用信託設立服務。

會計師事務所及信託公司的聯絡資料將僅提供予合資格客戶。有關優惠資格詳情，請向您的指定經紀或保險代理機構之持牌業務代表查詢。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

服務範圍詳情

A 一小時一般稅務諮詢	B 備用信託設立服務範圍
合資格客戶可選擇由指定會計師事務所（獨立稅務專業人士）提供的一小時一般稅務諮詢服務。每位合資格客戶將獲發一張服務券參與免費的一小時一般稅務諮詢服務。諮詢內容可涵蓋廣泛的個人與家庭稅務及遺產規劃的相關議題。（此免費服務不包括企業及商業稅務事宜。）	合資格客戶可從提供信託設立的指定服務供應商所（獨立信託公司）中選擇一家，該公司將提供免費標準備用信託設立服務。每位合資格客戶將獲發一張服務券豁免標準備用信託設立費用。

條款及細則

1. 此推廣只適用於新投保盈傳創富保障計劃 3、盈傳創富保障計劃 3 - 優選版、財擎宏耀保險計劃及宏擎家傳承保險計劃之保單。有關保單申請必須於 2026 年 7 月 20 日至 2026 年 12 月 31 日（包括首尾兩天）期間簽署，連同符合指定保費要求的有效建議書並透過指定經紀或保險代理機構之持牌業務代表於 2027 年 1 月 7 日或以前成功提交，並獲宏利於 2027 年 3 月 31 日或以前成功批核（「合資格保單」）。
2. 年度化保費為保單生效日後之首十二個月的基本計劃應繳付保費總額。
3. 此推廣只適用於基本計劃保費，指定保費要求的金額不包括保險徵費、保費折扣優惠（如有）、額外保費（如有）、附加保障保費（如有）及預繳保費（如有）。
4. 如合資格保單的基本計劃在首個保單年度結束前發生任何後續變更（包括但不限於名義金額的變更）：
 - (a) 如變更導致基本計劃的保費增加，則會以增加前的基本計劃保費來確定此推廣的資格。

(b) 如變更導致基本計劃的保費減少，則會以減少後的基本計劃保費來確定此推廣的資格。如果減少後的基本計劃保費不再符合此推廣的資格，且根據我們的記錄該服務已被兌換，宏利有權要求保單持有人支付相當於服務供應商所收取的服務費以涵蓋相關行政費用。有關行政費用的詳情，請參閱保單簽發後六個月內寄出的兌換通知文件。

5. 合資格保單在兌換通知發出時 必須仍然有效。兌換通知將在保單簽發後的 6 個月內郵寄至保單持有人的通訊地址。
6. 於此推廣下，每位保單持有人最多僅可獲享一次 (1) 免費服務，不論其已經購買的合資格保單數量。
7. 若您於申請合資格保單前 6 個月內曾就相同受保人，取消任何已生效或撤回的盈傳創富保障計劃 3、盈傳創富保障計劃 3 - 優選版、財擎宏耀保險計劃或宏擎家傳承保險計劃的申請，將不獲享此推廣。
8. 如保單持有人於合資格保單首個保單年度結束前退保或終止保單 (包括但不限於因受保人死亡而保單終止)，且根據我們的記錄該服務已被兌換，宏利有權要求保單持有人支付相當於服務供應商所收取的服務費以涵蓋相關行政費用。有關行政費用的詳情，請參閱保單簽發後三個月內寄出的兌換通知文件。
9. 請注意，此推廣僅涉及宏利為您轉介第三方服務機構，該轉介不應視為或被視作宏利的任何建議、意見、立場或推薦。
10. 此推廣僅提供給有意獲得相關專業服務的合資格保單持有人，宏利僅作為轉介方。宏利並未以任何方式參與第三方服務機構所提供的任何建議或服務的安排。
11. 宏利明確表示不具備提供稅務諮詢或備用信託設立的專業能力，並且不承擔任何義務或責任。任何額外服務的費用應由保單持有人承擔，並由保單持有人與所選律師事務所協商確定。
12. 免費服務由獨立的第三方服務提供者提供。宏利及其指定經紀或保險代理機構之持牌業務代表不提供任何稅務或法律建議，亦不對服務的質量和可用性作出任何聲明或保證。因服務產生的任何糾紛應由保單持有人與相關服務提供者直接解決。
13. 使用上述服務需遵守第三方服務提供者的相關條款和條件。
14. 免費服務不可轉讓，亦不可兌換成現金或其他服務。
15. 保單持有人須於兌換通知發出之日起的 6 個月內安排並享用此免費服務。
16. 宏利有權於任何時間更改、終止或取消此推廣，以及更換服務機構的權利，而不作另行通知。宏利就有關此推廣之決定乃為最終及具決定性的。
17. 如對此推廣的資格和權利有任何爭議，宏利就有關此推廣之決定乃為最終及具決定性的。



[推廣更新] 申請任何指定計劃連同任何合資格儲蓄計劃

於第 2 個保單年度，各指定計劃及合資格儲蓄計劃分別可享高達 15% 及 6% 的額外保費折扣

推廣日期：由 2026 年 7 月 20 日至 2026 年 10 月 26 日

如您作為**保單持有人**，申請如下表所示之任何指定人壽保障及/或危疾計劃（「指定計劃」）連同指定保費繳付期的任何合資格儲蓄計劃（「合資格儲蓄計劃」），您可於現行優惠^a上再享以下**額外優惠**。

有關指定計劃及合資格儲蓄計劃的保費折扣資格，請參閱條款及細則第 1 條和第 3 條。

表一

指定計劃		+	合資格儲蓄計劃	
			計劃名稱	指定保費繳付期
人壽保障 (不適用於整付保費) ^b			宏摯傳承保障計劃	2 ^c , 3, 5, 10, 15 年
● 盈傳創富保障計劃 3			<u>宏摯家傳承保險計劃</u>	2 ^c , 3, 5 年
● 盈傳創富保障計劃 3 - 優選版			宏浚傳承保障計劃	2 ^c , 5 年
			赤霞珠終身壽險計劃 2	5, 8, 12, 15 年
			世紀傳承保障計劃	5, 8, 12, 15 年
			宏瑞終身即期年金保險計劃	整付保費
危疾				
● 宏健守護危疾入息保障				
● 宏伴護航危疾入息保障				
● 活耀人生危疾保 2				
● 活耀人生危疾保 2 (加強版)				
● 活耀人生危疾保 PRO				
● 守護無間危疾保				
● 守護無間危疾保 (保寶未來)				

a. 現行優惠是指指定計劃及 / 或合資格儲蓄計劃的任何現有客戶優惠。詳情請參閱相關推廣單張。

b. 就任何於人壽保障下之指定計劃，整付保費之指定計劃並不符合本推廣之優惠資格。

c. 此為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍提供上述選項。

額外優惠:

如您作為保單持有人申請任何指定計劃連同任何合資格儲蓄計劃，指定計劃及 / 或合資格儲蓄計劃分別可享如下表所示之額外保費折扣優惠

表二: 可獲得額外優惠的合資格儲蓄計劃及指定計劃的組合的要求之說明

	(各)指定計劃之額外優惠	(各)合資格儲蓄計劃之額外優惠	
		保費繳付期	於第 2 個保單年度之保費折扣
以下任何指定計劃 人壽保障 + 任何合資格儲蓄計劃	15% ^d 保費折扣 (應用於第 2 個保單年度)	整付保費 ^e , 2, 3 年	不適用
		5, 8, 10, 12, 15 年	6% ^f
以下任何指定計劃 危疾 + 任何合資格儲蓄計劃		整付保費 ^e , 2, 3 年	不適用
		5, 8, 10, 12, 15 年	3% ^f

d. 指定計劃的保費折扣優惠資格取決於以下條件：(1) 指定計劃於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功提交，並獲宏利於 2026 年 12 月 31 日或以前成功批核；及(2) 指定保費繳付期的合資格儲蓄計劃於 2026 年 1 月 5 日至 2026 年 10 月 26 日（包括首尾兩天）簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功提交，並獲宏利於 2026 年 12 月 31 日或以前成功批核；並由同一保單持有人擁有，且符合此推廣下的條款及細則。

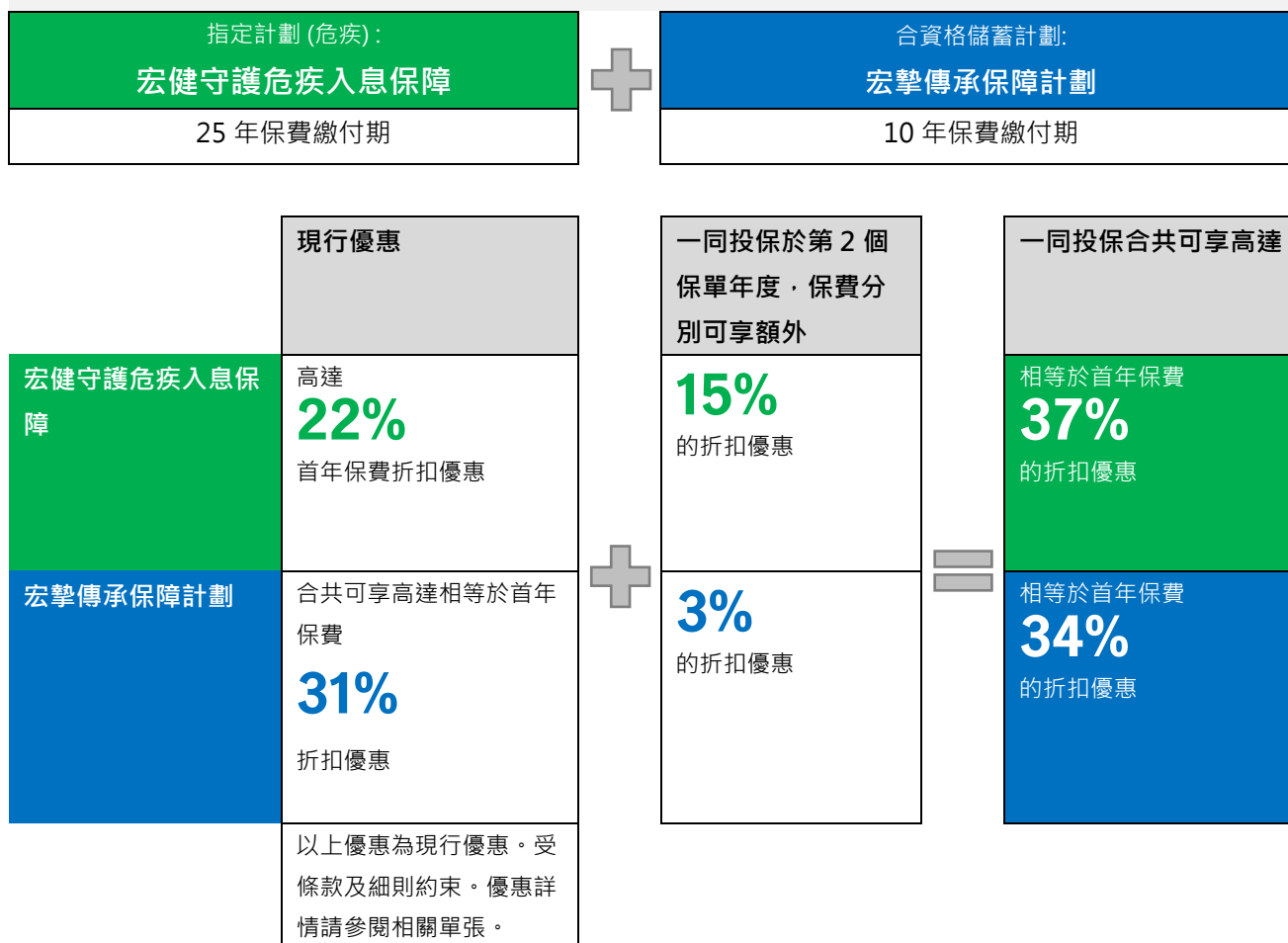
e. 只適用於宏瑞終身即期年金保險計劃。

f. 合資格儲蓄計劃的保費折扣優惠資格取決於以下條件：(1) 指定保費繳付期的合資格儲蓄計劃於 2026 年 7 月 20 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功提交，並獲宏利於 2026 年 12 月 31 日或以前成功批核；及(2) 指定計劃於 2026 年 1 月 5 日至 2026 年 10 月 26 日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或

指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2026 年 11 月 2 日或以前成功提交，並獲宏利於 2026 年 12 月 31 日或以前成功批核；並由同一保單持有人擁有，且符合此推廣下的條款及細則。

例子

假設保單持有人於推廣期內分別購買宏摯傳承保障計劃（10 年保費繳付期）連同指定計劃危疾之宏健守護危疾入息保障。此組合可享的保費折扣優惠的示例如下。



本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保障條款以了解本產品之確實條款及細則。我們可按閣下要求提供該複本。

條款及細則：**1. 此推廣只適用於以下的保單持有人：**

- i. 成功遞交上述表一所示之(a)於2026年7月20日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功遞交任何指定保費繳付期的合資格儲蓄計劃的新保單申請及(b)於2026年1月5日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功遞交任何指定計劃的新保單申請的保單持有人，而有關合資格儲蓄計劃及指定計劃的保單申請須連同有效建議書，並獲宏利於2026年12月31日或以前成功批核。
- ii. 成功遞交上述表一所示之(a)於2026年7月20日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功遞交指定計劃的新保單申請及(b)於2026年1月5日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功遞交指定保費繳付期的合資格儲蓄計劃的新保單申請的保單持有人，而有關指定計劃及合資格儲蓄計劃的保單申請須連同有效建議書，並獲宏利於2026年12月31日或以前成功批核。

2. 此推廣適用於合資格儲蓄計劃及/或指定計劃的標準保費，惟不包括由通脹加保權益(適用於活耀人生危疾保 2、活耀人生危疾保 2 (加強版)、活耀人生危疾保 PRO、守護無間危疾保、宏健守護危疾入息保障及宏伴護航危疾入息保障)所產生的額外保費。所有額外保費(如有)及預繳保費(如有)並不會納入計算保費折扣優惠金額。為免存疑，所有附加保障的保費並不會納入計算保費折扣優惠金額。

3. 就保費折扣優惠而言：**I. 適用於上述表一所示的所有指定計劃及合資格儲蓄計劃：**

- i. 指定計劃的保費折扣優惠資格取決於以下條件：(1)指定計劃於2026年7月20日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功提交；及(2)指定保費繳付期的合資格儲蓄計劃於2026年1月5日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功提交，而有關指定計劃及合資格儲蓄計劃的保單申請須連同有效建議書，並獲宏利於2026年12月31日或以前成功批核。合資格儲蓄計劃的保費折扣資格取決於以下條件：(1)指定保費繳付期的合資格儲蓄計劃於2026年7月20日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功提交；及(2)指定計劃於2026年1月5日至2026年10月26日(包括首尾兩天)期間簽署及透過指定經紀或保險代理機構之持牌業務代表(於香港)或指定經紀或保險代理機構之持牌保險推銷員(於澳門)於2026年11月2日或以前成功提交，而有關合資格儲蓄計劃及指定計劃的保單申請須連同有效建議書，並獲宏利於2026年12月31日或以前成功批核。上述表二所列明的適用保費折扣將應用於相關的合資格儲蓄計劃及/或指定計劃之第二個保單年度按保費繳付模式而定的每期到期及應繳保費。而合資格儲蓄計劃及/或指定計劃的第二個保單年度的基本計劃每期到期及應繳保費將根據 ManulifeMOVE 折扣優惠後的保費計算(如 ManulifeMOVE 折扣優惠適用於該合資格儲蓄計劃及/或指定計劃)。
- ii. 如相關的合資格儲蓄計劃及/或指定計劃的基本計劃於第二個保單年度完結前有所更改(包括但不限於更改名義金額)：
 - a) 如更改導致基本計劃保費增加，第二個保單年度的可享有的保費折扣金額將分別根據保費增加前的基本計劃保費計算。
 - b) 如更改導致基本計劃保費減少，第二個保單年度的可享有的保費折扣金額將分別根據保費減少後的基本計劃保費計算並作出調整，猶如有關更改於第二個保單年度開始時已發生。宏利有權要求保單持有人償還調整後的保費折扣金額與實際已給予至相關的合資格儲蓄計劃及/或指定計劃的保費折扣金額之差額。

- iii. 如保單持有人於第二個保單年度終結前退保或終止（包括但不限於因受保人身故而導致保單終止）相關合資格儲蓄計劃及/或指定計劃，宏利有權從相關的合資格儲蓄計劃及/或指定計劃如退保或終止而作出的支付金額中扣減所有您收到的保費折扣優惠之金額。
 - iv. 如相關的合資格儲蓄計劃及/或指定計劃於第二個保單年度因任何理由於扣減保費折扣優惠金額前有任何更改（除以上第 3.I.ii 項所列明外）或已終止，第二個保單年度之保費折扣將立即不適用。
4. 為免存疑，若有多於一個指定計劃及合資格儲蓄計劃的申請，所有該等指定計劃及合資格儲蓄計劃均可享有保費折扣優惠。就任何於人壽保障下之指定計劃，整付保費之指定計劃並不符合本推廣之優惠資格。
 5. 凡於香港簽發的合資格儲蓄計劃及指定計劃，保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
 6. 合資格儲蓄計劃及指定計劃必須在第二個保單年度結束時仍然有效。
 7. 保費折扣優惠不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。為免存疑，此推廣的保費折扣並不會影響合資格儲蓄計劃及/或指定計劃的保證現金價值（依各別情況）及保單持有人享有的任何利益。
 8. 若您於申請相關合資格儲蓄計劃及/或指定計劃前 6 個月內曾就相同受保人，取消任何與相關合資格儲蓄計劃及/或指定計劃之現有保單或撤回新保單申請，將不能獲享此推廣。
 9. 除獲宏利另行同意，此推廣並不可與任何其他推廣（以上列明之現行優惠除外）一併使用。
 10. 宏利有權於任何時間更改、終止或取消此推廣而不作另行事先通知。宏利就有關此推廣之決定乃為最終及具決定性的。



[現有推廣] 盈傳創富保障計劃 3 / 盈傳創富保障計劃 3 - 優選版：以較佳風險類別享較低保費率

推廣日期：由 2026 年 7 月 1 日至 2026 年 12 月 31 日

為了幫助您和您的摯愛創造更光明的未來，我們特別為您送上專屬盈傳創富保障計劃 3 及盈傳創富保障計劃 3 - 優選版（優選版）的優惠。於推廣期內申請盈傳創富保障計劃 3 或優選版保單並符合以下資格條件，您將可享受以下「升級」優惠，詳細定義如下：

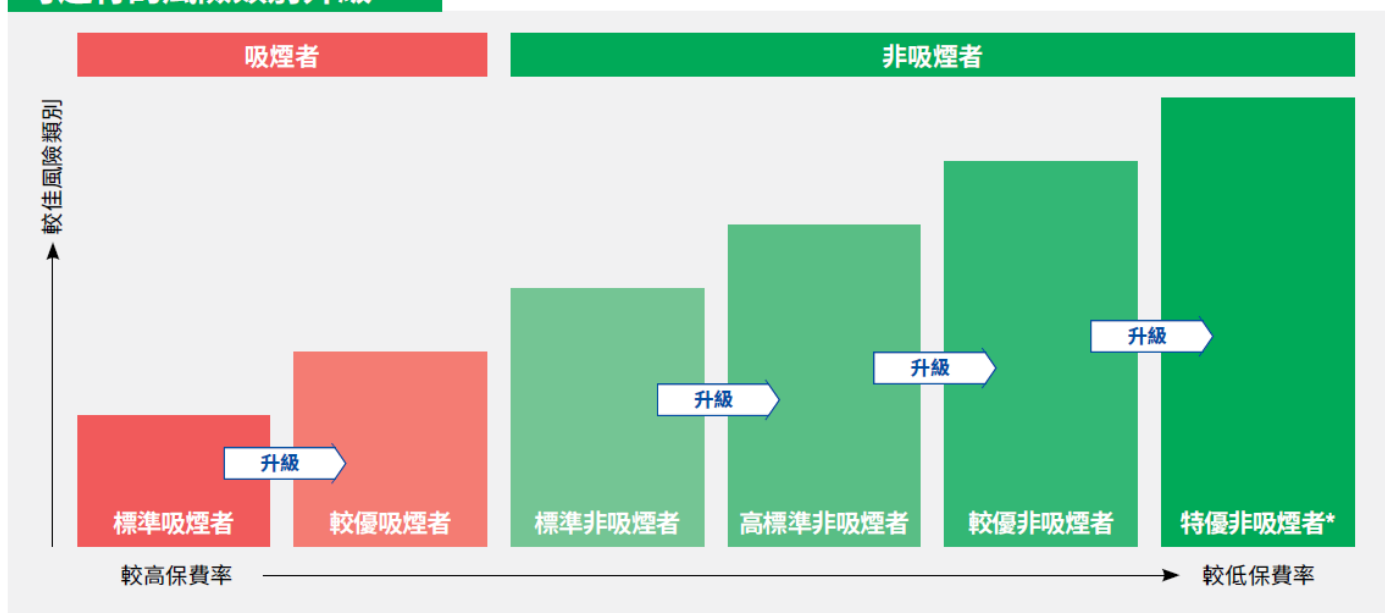
申請資格：

- 擬受保人的年齡[#]必須滿18歲或以上
- 最低名義金額：1,000,000美元
- 申請盈傳創富保障計劃3或優選版保單時，擬受保人需接受新的醫療檢查，這可能包括但不限於體格檢驗、化驗檢測、主診醫生聲明書，以及其他根據其病歷而定的酌情要求。核保結果應顯示為標準風險或以上（附加保費或有不保事項的情況不在此推廣優惠範圍內）。

什麼是「升級」？這表示您將升級至較佳的風險類別，從而享有較低的保費。

- 如果擬受保人符合標準非吸煙者資格，將被升級為高標準非吸煙者。
- 如果擬受保人符合高標準非吸煙者資格，將被升級為較優非吸煙者。
- 如果擬受保人符合較優非吸煙者資格，特優非吸煙者*。
- 如果擬受保人符合標準吸煙者資格，將被升級為較優吸煙者。

可進行的風險類別升級：



[#] 「年齡」指最近一個生日所達之歲數

^{*} 僅適用於特定國家或居住地，如香港、澳門、中國大陸（不包括西藏和新疆）、台灣及新加坡。關於其他國家或居住地的適用性，請諮詢指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）。

此推廣優惠下風險類別的變更會影響利益說明文件中顯示的預期價值。請參考作風險類別調整前後的利益說明文件，以便您作出考慮。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解產品之確實條款及細則。我們可按閣下要求提供該複本。

條款及細則：

1. 此推廣只適用於新投保之盈傳創富保障計劃3或盈傳創富保障計劃3 - 優選版保單。有關保單申請須於2026年7月1日至2026年12月31日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於2027年1月7日或以前成功遞交。有關保單申請必須連同有效建議書，並獲宏利於2027年3月31日或以前成功批核（「合資格保單」）。
2. 此推廣優惠的申請資格：
 - (i) 擬受保人的年齡必須滿18歲或以上（「年齡」指最近一個生日所達之歲數）；
 - (ii) 名義金額為1,000,000美元或以上；及
 - (iii) 申請盈傳創富保障計劃3或優選版保單時，擬受保人需接受新的醫療檢查，這可能包括但不限於體格檢驗、化驗檢測、主診醫生聲明書，以及其他根據其病歷而定的酌情要求。核保結果應顯示為標準風險或以上（附加保費或有不保事項的情況不在此推廣優惠範圍內）。為免存疑，如果您在申請此保單前進行過身體檢查，則先前的身體檢查結果不能用於此申請。
3. 為參加此推廣優惠，合資格保單的申請人必須在提交保單申請的同時，填妥及遞交我們提供的指定聲明表格。
4. 若名義金額在第一個保單年度結束前減少至低於1,000,000美元，宏利有權根據在名義金額減少後核保結果中未「升級」的風險類別，調整名義金額及保單第3頁內之「現金價值表」。因此，終期紅利、表格所示現金價值及往後之應繳保費(如有)將相應調整。
5. 若合資格保單由公司持有，當行使更改受保人選項時，名義金額及保單條款第3頁內之「現金價值表」將根據新受保人的年齡、性別、居住國家、居住國家編碼、不包含「升級」推廣活動下的風險類別及於更改生效日因核保而產生的任何額外保費進行調整，惟須符合本公司當時之政策及程序、核保要求及監管要求，包括但不限於最高及最低名義金額。
6. 此推廣優惠不適用於由其他定期人壽產品保單的保單轉換權益申請。
7. 凡於香港簽發的合資格保單，保險業監管局所收取的保費徵費將會以風險類別升級後的保費金額計算。
8. 此推廣不能轉讓或兌換現金。在任何退回保費的情況下，以保費折扣優惠扣減的任何保費部分在任何情形下將不會被視作已繳保費亦不會被計算在退回金額內。
9. 若您於推廣日期內申請合資格保單的前6個月內，曾就相同受擬受保人取消任何盈傳創富保障計劃3或優選版之已生效保單或撤回任何盈傳創富保障計劃3或優選版之新保單申請，將不能獲享此推廣。
10. 除獲宏利另行同意，除了現行優惠，此推廣並不可與任何其他推廣一併使用。現行優惠是指任何在申請合資格保單時同時提供予合資格保單之現有的客戶推廣優惠。
11. 宏利有權於任何時間更改、終止或取消此推廣而不作另行通知。
12. 宏利就有關此推廣之決定乃為最終及具決定性的。

[現有推廣] 危疾定義更新計劃

推廣日期：由 2026 年 7 月 1 日至 2026 年 12 月 31 日

近年來，醫學進步不只為我們帶來各種更具成效的危疾治療方法，更為危疾賦予了新定義。

宏利一直致力為我們忠誠的客戶帶來更好、更與時並進的保障。因此，我們現推出全新的**危疾定義更新計劃**，本計劃適用於目前持有指定宏利危疾計劃（“現行計劃”），並於2026年7月1日至2026年12月31日期間為同一受保人投保**宏健守護危疾入息保障**、**宏伴護航危疾入息保障**、**活耀人生危疾保2**、**活耀人生危疾保2（加強版）**、**活耀人生危疾保PRO**或**守護無間危疾保**（不包括守護無間危疾保（保寶未來））（“新計劃”）的客戶。

如何運作？

在本計劃下，如新計劃就同一種指定危疾*的定義較現行計劃的定義更為有利，我們將會按新計劃的危疾定義為現行計劃作出賠償[#]，令索償更好更輕鬆。



下列情況下，新計劃中更有利的危疾定義將會應用於現行計劃：

	新計劃			
現行計劃	宏健守護危疾入息保障／ 宏伴護航危疾入息保障	活耀人生 危疾保PRO	守護無間 危疾保	活耀人生危疾保2／ 活耀人生危疾保2 (加強版)
活耀人生危疾保 PRO	✓			
守護無間危疾保	✓	✓		
守護無間危疾保 (保寶未來)	✓	✓		
活耀人生危疾保2／ 活耀人生危疾保2 (加強版)	✓	✓	✓	
+ 其他現行計劃	✓	✓	✓	✓

其他現行計劃

- 守護安心癌症附加保障/ 智選癌症附加保障
- 摯無憂危疾附加保障
- 現金扶危附加保障
- 「保寶安心」兒童附加保障
- 一世無憂危疾附加保障
- 早期危疾附加保障
- 重病應急附加保障
- 活耀人生危疾保
- 自在生活危疾保
- 樂康無憂危疾保
- 心愛一家保
- 樂活無憂危疾保
- 樂健無憂危疾保
- 樂享人生危疾保
- 悠然危疾保
- 「我的智愛」女性附加保障
- 綽慧女性保障計劃
- 綽悅女性保障計劃
- 安康人生危疾附加保障
- 安康人生危疾保
- 卓越危疾附加保障
- 卓越危疾保
- 活得精彩危疾保

要符合資格：

- ✓ 兩份保單必須為同一受保人
- ✓ 現行計劃為新計劃簽發日或之前所簽發

* 指定危疾是指有關保單條款內定義的任何「嚴重危疾」或「因冠狀動脈疾病進行血管成形術及其他創傷性治療」。

詳情請參閱以下條款及細則中的第 2 及 3 項。

案例

湯先生被診斷出其中一條主要的冠狀動脈收窄了60%，並需要進行通波仔手術。

定義	樂享人生危疾保	宏健守護危疾入息保障
因冠狀動脈疾病進行血管成形術及其他創傷性治療	實際進行之氣囊血管成形術、動脈粥樣硬化斑塊切除術或激光手術，以治療 二條或以上 之主要冠狀動脈縮窄（ 狹窄程度最少達60% ）...	實際進行之 血管成形術及支架植入 、氣囊血管成形術、動脈粥樣硬化斑塊切除術或激光手術，以治療 一條或以上 之主要冠狀動脈縮窄（ 狹窄程度最少達50% ）...



假設湯先生現持有...

樂享人生危疾保
(現行計劃)



他將不會就此獲得任何賠償。

於樂享人生危疾保的定義下，只有為兩條或以上狹窄程度最少達**60%**的主要冠狀動脈進行矯正手術，才會受到保障。

樂享人生危疾保
(現行計劃)
及
宏健守護危疾入息
保障 (新計劃) ^



他可一併獲得樂享人生危疾保及宏健守護危疾入息保障賠償。

於宏健守護危疾入息保障的定義下，為一條或以上狹窄程度最少達**50%**的主要冠狀動脈進行矯正手術，已可獲保障。由於這定義相對於樂享人生危疾保中的定義較有利於湯先生的情況，樂享人生危疾保中相關的賠償將會跟隨宏健守護危疾入息保障中的定義，令湯先生更容易獲得更好的索償。

^ 假設以上案例符合以下條款及細則中的所有要求。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解有關產品之確實條款及細則。我們可按閣下要求提供該複本。

條款及細則：

1. 危疾定義更新計劃（「計劃」）只適用於在 2026 年 7 月 1 日至 2026 年 12 月 31 日（包括首尾兩天）期間簽署及透過指定經紀或保險代理機構之持牌業務代表（於香港）或指定經紀或保險代理機構之持牌保險推銷員（於澳門）於 2027 年 1 月 7 日或之前成功遞交，並於 2027 年 3 月 31 日或之前獲宏利成功批核的宏健守護危疾入息保障、宏伴護航危疾入息保障、活耀人生危疾保 2、活耀人生危疾保 2（加強版）、活耀人生危疾保 PRO 或守護無間危疾保的新保單申請。
2. 此計劃適用於同一受保人同時受保於 i) 新危疾計劃及 ii) 於新危疾計劃簽發日或之前所簽發的指定危疾計劃。計劃須受新危疾計劃的條款及細則約束，包括但不限於個別不受保項目、不受保項目及緩接期。除新危疾計劃定義的應用外，指定危疾計劃應付的賠償須受指定危疾計劃的條款及細則約束。如活耀人生危疾保 2 或活耀人生危疾保 2（加強版）的保單與守護無間危疾保的保單同時或在其之前發出，活耀人生危疾保 2 或活耀人生危疾保 2（加強版）的保單將被視為指定危疾計劃。如活耀人生危疾保 2、活耀人生危疾保 2（加強版）或守護無間危疾保的保單與活耀人生危疾保 PRO 的保單同時或在其之前發出，活耀人生危疾保 2、活耀人生危疾保 2（加強版）或守護無間危疾保的保單將被視為指定危疾計劃。如活耀人生危疾保 2、活耀人生危疾保 2（加強版）、活耀人生危疾保 PRO 或守護無間危疾保的保單與宏健守護危疾入息保障或宏伴護航危疾入息保障的保單同時或在其之前發出，活耀人生危疾保 2、活耀人生危疾保 2（加強版）、活耀人生危疾保 PRO 或守護無間危疾保的保單將被視為指定危疾計劃。如新危疾計劃為活耀人生危疾保 2 或活耀人生危疾保 2（加強版），守護無間危疾保及守護無間危疾保（保單未來）將不視為指定危疾計劃。如新危疾計劃為活耀人生危疾保 2、活耀人生危疾保 2（加強版）或守護無間危疾保，活耀人生危疾保 PRO 將不視為指定危疾計劃。
3. 假若指定危疾計劃中的危疾定義較新危疾計劃的危疾定義更為有利，指定危疾計劃下的索償將根據其指定危疾定義進行評估和支付。在任何情況下，指定危疾計劃中的指定危疾定義都不會應用於新危疾計劃上。
4. 此計劃只適用於每個指定危疾計劃下的 i) 首次「嚴重危疾」之索償及/或 ii) 「因冠狀動脈疾病進行血管成形術及其他創傷性治療」之索償（如適用）。為免存疑，就早期危疾（「因冠狀動脈疾病進行血管成形術及其他創傷性治療」除外）、兒童疾病、恩恤賠償保障（只適用於守護無間危疾保（保單未來）），以及任何隨後的「嚴重危疾」索償，包括但不限於每個指定危疾計劃下的持續守護保障，將不包括在此計劃內。
5. 「嚴重危疾」是指於有關保單條款中定義的嚴重危疾、嚴重疾病、危疾、癌症或指定的女性疾病/治療。
6. 一旦新危疾計劃終止，此計劃亦會隨即終止。
7. 宏利保留隨時更改，終止或取消計劃的權利，恕不另行通知。如有任何爭議，宏利之決定乃為最終及具決定性的。



[推廣期延長] 尊享免費先進多種癌症檢測 為宏利合資格客戶而設的健康禮遇

推廣日期：由 2026 年 8 月 1 日至 2026 年 10 月 26 日

您的健康對我們至關重要。雖然癌症仍是亞洲地區備受關注的健康風險之一¹，但透過癌症篩查進行早期檢測，對改善健康成效有著關鍵作用。篩查有助於在症狀出現之前識別癌症，而早期檢測能大大提高成功治療的機會²。

作為宏利持續推動客戶以積極態度管理個人健康的一部分，合資格客戶於推廣期內成功申請指定保險計劃並符合指定保費要求（「指定計劃」），將合資格免費尊享一次 Guardant Health 的多種癌症檢測（Multi-Cancer Detection, MCD）（「MCD 檢測」）。此項嶄新的血液癌症篩查檢測技術，有助於提升對健康風險的早期認知，協助您作出更有據可依的健康決策——因為我們深信，安心始於及早關注與照護。

什麼是 Guardant Health 的 MCD 檢測？

Guardant Health 的 MCD 檢測是：

- **非入侵性**——一項旨在透過單次抽血即可檢測 10 種癌症的測試³
- **創新性**——Guardant Health 的 MCD 檢測已獲得美國食品藥物管理局 (United States Food and Drug Administration, US FDA) 「突破性醫療器材」認證⁴
- **科研驗證**——其技術建基於超過 100 萬份腫瘤學血液樣本測試的驗證⁵



有關 MCD 檢測的更多詳情，請掃描
上方二維碼。

請注意，此 MCD 檢測並非用作取代醫學診斷、專業意見或建議的癌症篩查測試。此 MCD 檢測由獨立於宏利的第三方服務機構提供，並非由宏利提供，亦不構成任何合約權益或宏利任何保險計劃的一部分。

¹ (只提供英文版本) 美國癌症協會及國際癌症研究機構。The Cancer Atlas: Cancer in Southern, Eastern, and Southeast Asia。取自：<https://canceratlas.cancer.org/burden-of-cancer/cancer-in-southern-eastern-and-southeast-asia/>。

² (只提供英文版本) 世界衛生組織。Cancer: Screening and early detection。取自：<https://www.who.int/europe/news-room/fact-sheets/item/cancer-screening-and-early-detection-of-cancer>。

³ MCD 檢測旨在偵測以下 10 種癌症：膀胱癌、乳癌、大腸癌、食道癌、胃癌、肝癌、肺癌、卵巢癌、胰臟癌及前列腺癌。

⁴ (只提供英文版本) Guardant Health。FDA Grants Breakthrough Device Designation to Guardant Health's Multi-Cancer Detection (MCD) Test。2025 年 6 月 3 日刊登。取自：<https://investors.guardanthealth.com/press-releases/press-releases/2025/FDA-Grants-Breakthrough-Device-Designation-to-Guardant-Healths-Shield-Multi-Cancer-Detection-MCD-Test/default.aspx>。此處提及的美國 FDA 突破性醫療器材認證涵蓋八種癌症類型——膀胱癌、大腸直腸癌、食道癌、胃癌、肝癌、肺癌、卵巢癌及胰臟癌。

⁵ (只提供英文版本) Data on file. Guardant Health, Inc. 2025 年 9 月。

推廣的資格：

在推廣期內，成功申請任何以下指定計劃並達到相應保費要求的客戶將符合資格。

指定計劃	保費繳付期	最低整付保費金額
- 盈傳創富保障計劃 3 - 盈傳創富保障計劃 3 – 優選版 - 宏瑞終身即期年金保險計劃 - 財摯宏耀保險計劃 - 宏摯家傳承保險計劃[^] - 宏摯傳承保障計劃[^] - 宏浚傳承保障計劃	整付保費	1,500,000 美元
指定計劃	保費繳付期	最低年度化保費金額
- 盈傳創富保障計劃 3 - 盈傳創富保障計劃 3 – 優選版 - 宏摯家傳承保險計劃[^] - 宏摯傳承保障計劃[^] - 宏浚傳承保障計劃	2 年 [#] (如適用)	750,000 美元
	3 年 5 年 10 年 15 年 (如適用)	150,000 美元

[^]宏摯家傳承保險計劃及宏摯傳承保障計劃提供多種貨幣的保費選項，包括美元、港元、人民幣、加幣、澳元、英鎊和新加坡元。有關其他保單貨幣的最低保費要求詳情，請參閱條款及細則第 20 條。

[#]本選項為限時優惠。我們有權隨時撤回 2 年保費繳付期之選項，而不作另行通知。接受 2 年保費繳付期保單的投保與否，須視乎投保時我們是否仍然提供上述選項。

本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保障條款以了解此等產品之確實條款及細則。我們可按閣下要求提供該等複本。

條款及細則：

1. 此推廣（「推廣」）只適用於透過宏利的指定經紀或保險代理機構之持牌業務代表由 2026 年 8 月 1 日至 2026 年 10 月 26 日（包括首尾兩天）期間成功遞交的指定計劃的新保單申請，而該申請須連同符合指定保費要求的有效建議書，並獲宏利於 2026 年 12 月 31 日或以前成功批核（「合資格保單」）。
2. 年度化保費為保單生效日後之首十二個月的基本計劃應繳付保費總額。
3. 此推廣只適用於基本計劃保費，指定保費要求的金額不包括保險徵費、保費折扣優惠（如有）、額外保費（如有）、附加保障保費（如有）及預繳保費（如有）。
4. 如合資格保單的基本計劃在首個保單年度結束前發生任何後續變更（包括但不限於名義金額的變更）：
 - a. 如變更導致基本計劃的保費增加，則會以增加前的基本計劃保費來確定此推廣的資格。
 - b. 如變更導致基本計劃的保費減少，則會以減少後的基本計劃保費來確定此推廣的資格。如果減少後的基本計劃保費不再符合此推廣的資格，宏利有權按其紀錄，就已兌換的 MCD 檢測收取等值行政費用。有關行政費用的詳情，請參閱於合資格保單的冷靜期結束後 60 個曆日內寄出的兌換通知。
5. 合資格保單在兌換通知發出時必須仍然有效。兌換通知將在合資格保單的冷靜期結束後的 60 日內郵寄至保單持有人的通訊地址。
6. 若您於申請合資格保單前 6 個月內，曾就相同受保人終止任何現有保單，或撤回任何指定計劃的新保單申請，將不獲享此推廣。
7. 如保單持有人於合資格保單的首個保單年度結束前退保或終止保單（包括但不限於因受保人死亡而導致保單終止），宏利有權按其紀錄，就已兌換的 MCD 檢測收取等值行政費用。有關行政費用的詳情，請參閱將於合資格保單的冷靜期結束後 60 日內寄出的兌換通知。
8. 請注意，此推廣僅涉及宏利為您介紹，讓您透過第三方服務機構進行 MCD 檢測，並不構成宏利的任何建議、意見、態度、立場或推薦。宏利不提供醫療、診斷或實驗室服務。宏利對 MCD 檢測或相關服務的品質、準確性、可用性、時間或結果不作任何陳述、保證或擔保。宏利對 Guardant Health Pte. Ltd.（「Guardant Health」）或其醫療合作夥伴提供的任何行為、錯誤、疏忽、診斷、建議、治療或服務概不負責。
9. 此推廣僅提供給有意接受 MCD 檢測的合資格保單持有人，宏利的角色僅限於介紹 MCD 檢測。宏利並未以任何方式參與第三方服務機構所提供的任何建議或服務的安排。
10. 保單持有人須於兌換通知發出之日起的 2 個月內安排並完成此 MCD 檢測。
11. 在此推廣下，每位保單持有人就其每份合資格保單可享有一次 MCD 檢測。
12. MCD 檢測的使用須受第三方服務機構的條款及細則所約束。
13. 保單持有人應就任何異常或陽性結果諮詢醫療專業人員。額外的診斷檢測或醫療諮詢費用須由保單持有人自行承擔。
14. 任何 MCD 檢測結果本身並不構成癌症確診。儘管如此，保單持有人於日後提出任何保單申請時，仍須披露其 MCD 檢測結果，因相關資料屬申請表問題所要求披露的內容。
15. 此 MCD 檢測：
 - a. 不可兌換成現金或其他服務；及
 - b. 不可轉售或與其他優惠同時使用。
16. 此 MCD 檢測僅在香港提供和進行。
17. 任何有關服務質素、檢測結果、詮釋、服務安排、選用服務的費用或後續護理的爭議，必須由保單持有人與 Guardant Health 直接解決。

18. 宏利有權於任何時間更改、終止或取消此推廣，以及更換服務機構或以其他項目取代 MCD 檢試的權利，而不作另行通知。宏利就有關此推廣之決定乃為最終及具決定性的。
19. 如對此推廣的資格和權利有任何爭議，宏利就有關此推廣之決定乃為最終及具決定性的。
20. 宏摯家傳承保險計劃及宏摯傳承保障計劃的推廣亦適用於以下保單貨幣的合資格保單：

保費繳付期	最低整付保費金額或最低年度化保費金額
整付保費	12,000,000 港元 10,200,000 人民幣 2,100,000 加幣 2,100,000 澳元 900,000 英鎊 2,400,000 新加坡元
2 年	6,000,000 港元 5,100,000 人民幣 1,050,000 加幣 1,050,000 澳元 450,000 英鎊 1,200,000 新加坡元
• 3 年 • 5 年 • 10 年 • 15 年 (如適用)	1,200,000 港元 1,020,000 人民幣 210,000 加幣 210,000 澳元 90,000 英鎊 240,000 新加坡元

重要事項: 由 Guardant Health 提供之多種癌症檢測 (Multi Cancer Detection, “MCD”)

- 多種癌症 (Multi-Cancer Detection, 「MCD」) 檢測及相關服務為由 Guardant Health Pte. Ltd. (「Guardant Health」) 及其指定服務供應商所提供的第三方醫療篩查服務 (「服務」)。宏利的角色僅限於為合資格客戶提供使用該等服務的途徑，並不構成任何醫療意見、醫療診斷、建議或認可。宏利及其保險中介人並不提供任何醫療或臨床服務、醫療意見或醫療建議，亦不就 MCD 檢測的準確性、可用性或測試結果作出任何聲明或保證。
- 科德施基因有限公司作為 Guardant Health 在香港委任的分銷商及服務營運方 (「科德施基因」)，連同指定醫療服務提供者，須全權負責提供有關服務的整體安排。宏利並不參與任何醫療服務的安排、提供或結果，亦不就此承擔任何責任。如有任何額外服務所涉及的費用，均由客戶自行承擔，並由客戶與科德施基因之間自行安排。
- 客戶應自行評估其個人身體狀況是否適合進行 MCD 檢測，並在接受檢測前諮詢合資格醫療專業人士的意見(包括由科德施基因因為提供相關服務而安排之指定醫療服務提供者的醫療專業人士)。

4. MCD 檢測並非診斷性測試，亦不能單憑其結果確認是否患有癌症。測試結果可能出現假陽性或假陰性。客戶應就測試結果向合資格的醫療專業人士（包括由科德施基 為提供相關服務而安排之指定醫療服務提供者的醫療專業人士）諮詢解讀意見，並就任何進一步的診斷檢查或醫療管理尋求專業建議。
5. 客戶須注意，MCD 檢測結果可影響日後新保險核保、保單更改申請及理賠審核。於服務過程中所產生或披露的任何資料，包括但不限於 MCD 檢測結果，除非該等資料已正式向宏利披露，否則均不構成宏利之實際知情、推定知情或視為知情，亦不影響宏利就任何已簽發或將簽發之保單行使其提出爭議之權利。客戶於新保單核保、保單更改及理賠申請過程中，如相關資料被要求披露，須按照適用的披露責任，就任何 MCD 檢測結果及 / 或相關醫療資料作出完整及真實的披露。
6. Guardant Health 及其指定服務供應商（包括科德施基因）均為獨立承包商，並非宏利的僱員、代理人或受僱代表。宏利概不就任何服務供應商所提供的服務、診斷、建議、治療或其任何作為或不作為承擔任何責任。
7. 有關服務須受 Guardant Health 及其指定服務供應商（包括科德施基因）的條款及細則所限，包括服務供應情況、營運安排，以及適用的醫療、法律及監管要求。
8. 在法律所容許的最大範圍內，宏利概不就任何因使用 MCD 檢測而引致或與之有關的死亡、人身傷害、損失、損害、費用或開支承擔任何責任（不論基於合約、侵權、疏忽或其他原因），包括但不限於服務質素、測試結果或第三方所提供的任何醫療意見。

NewsFlash

Dear Business Partners,

(2) 2026 Q3 Campaigns

Thank you for your continuous support for our products. We are pleased to announce the **extension** of most of our existing campaign offers from **July 21, 2026 to October 26, 2026** include **Prestige Achiever Insurance Plan (Plan A, B and C)**, along with an enhanced Cross-sell offer. The details can be found on [page 5 – 59](#).

Guardant Health’s Multi-Cancer Detection (MCD) Test

To support customers in taking a proactive approach to their health, we are pleased to extend the “Guardant Health’s Multi-Cancer Detection (MCD) Test” offer to **October 26, 2026**. Eligible customers can receive a complimentary MCD Test by Guardant Health upon successful application for designated plan(s) and fulfilment of the specified premium requirement during the Promotion Period. The details can be found on [page 60 - 64](#).

Campaigns Overview

Advanced Premium Campaign

- [Extended] Enjoy guaranteed interest on advanced premiums for Eligible Savings Plan (2- or 3-year payment term) Genesis /Genesis Centurion Insurance Plan/ Future Assure / ManuCentury / La Vie 2 (5-year premium payment period) - Enjoy up to 5.5% p.a. guaranteed interest for 4 consecutive years on advanced premiums for Eligible Savings Plan with a Designated Plan

Saving & Retirement

- [Extended] Genesis - A total discount equivalent to up to 31% of the first year premium
 [Extended] Genesis Centurion - A total discount equivalent to up to 23% of the first year premium
 [Extended] GoldenStart Whole Life Immediate Annuity Insurance Plan - Up to 10% premium discount
 [Extended] Prestige Achiever - Up to 5.5% first year premium discount
 [Extended] Future Assure - Up to 12% first year premium discount
 [Extended] La Vie 2 / ManuCentury - Up to 6% first year premium discount
 [Existing] ManuLeisure Deferred Annuity - A total discount equivalent to up to 25% of the first year premium

Life

- [Extended] ManuElite Protector / ManuPremier Protector - Up to 6% first year premium discount
 [Extended] Whole-in-One Prime 3 - Up to 6% second year premium discount
 [Extended] Whole-in-One Prime 3 - Essence - Up to 6% second year premium discount

Medical

- [Extended] Manulife First VHIS Flexi Plan - 30% first year premium discount
 [Extended] Manulife Supreme VHIS Flexi Plan - A total discount equivalent to up to 40% of the first year premium
 [Extended] Manulife Supreme Lite VHIS Supplementary Benefit - 20% premium discount for the Subsequent Policy Year

Critical Illness

- [Extended] Designated critical illness plans - A total discount equivalent to up to 22% of the first year premium

Others

- [Extended] Complimentary one hour of general tax consultation or standby trust set-up services
 Apply for any Designated Plan(s) together with any Eligible Savings Plan(s) - Enjoy an extra premium discount of up to 15% and 6% on the Designated Plan(s) and Eligible Savings Plan(s) respectively in the 2nd policy year
 [Updated]
 [Existing] Whole-in-One Prime 3/ Whole-in-One Prime 3 - Essence: Lower Risk Classification, Lower Premium Rates
 [Existing] CI Definition Refresh Program
 [Extended] Complimentary Advanced Multi-Cancer Detection Test

Terms and conditions of the promotions, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited

Please refer to ManuTouch > Resources > Document library > Campaigns & Incentives for the detailed terms and conditions in the campaign leaflet.



[EXTENDED] Enjoy guaranteed interest with advanced premiums for Eligible Savings Plan (2- or 3-year payment term)

Earn up to 6.5% p.a. guaranteed interest for 2 consecutive years on advanced premiums for Eligible Savings Plan

Promotion period: From July 20, 2026 to October 26, 2026

On top of any prevailing offers, you can join this **“1-Year Guaranteed Interest Promotion”/ “2-Year Guaranteed Interest Promotion”** (“Promotion”)^a :

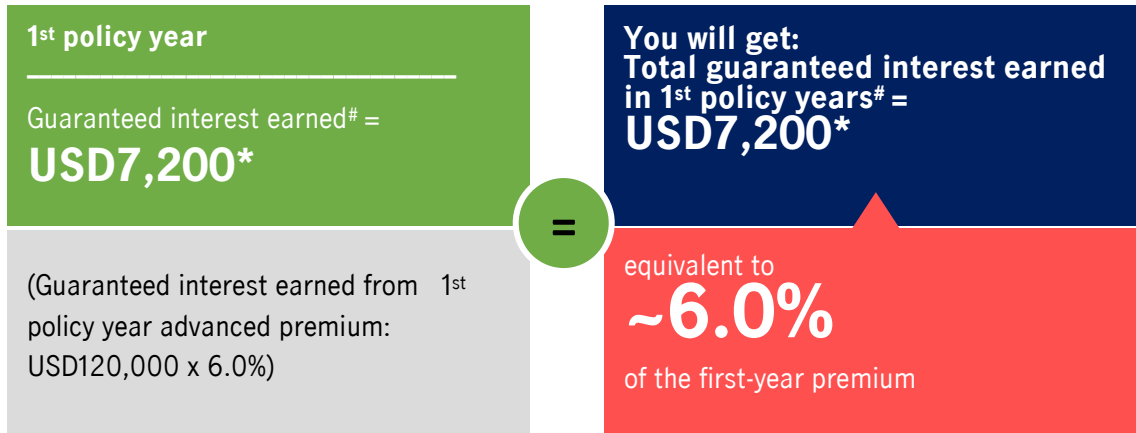
- if you apply for an Eligible Savings Plan* (2-year premium payment period/3-year premium payment period), with USD as the policy currency, during the promotion period and **pay 2nd / 2nd and 3rd policy years’ premiums in advance** (‘advanced premiums’), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid of the Eligible Savings Plan;

Eligible Savings Plan ^{b, c}	Annualized premium (with policy currency in USD)	Guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned ^e for Eligible Savings Plan (During interest earning period ^f)
With 2-year premium payment period^d : - Genesis - Future Assure - Genesis Centurion Insurance Plan	Less than USD150,000	6.0%
	USD150,000 or above	6.5%
With 3-year premium payment period : - Genesis - Genesis Centurion Insurance Plan	Less than USD150,000	6.0% p.a.
	USD150,000 or above	6.5% p.a.

- Terms and conditions apply, including but not limited to the requirement of a completed application form for this Promotion (‘Application Form For 1-Year/2-Year Advanced Premium Arrangement (May 2026 version)’). Please refer to Terms and Conditions clause (2.v.) below.
- Not applicable to policies with supplementary benefit(s) attached upon policy issuance.
- Please refer to the definition of ‘Eligible Savings Plan’ at the terms and conditions below.
- 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.
- Guaranteed interest and extra guaranteed interest (if applicable) are calculated in compound interest based on the offered interest rate(s).
- Please refer to the definition of ‘interest earning period’ at the terms and conditions below.

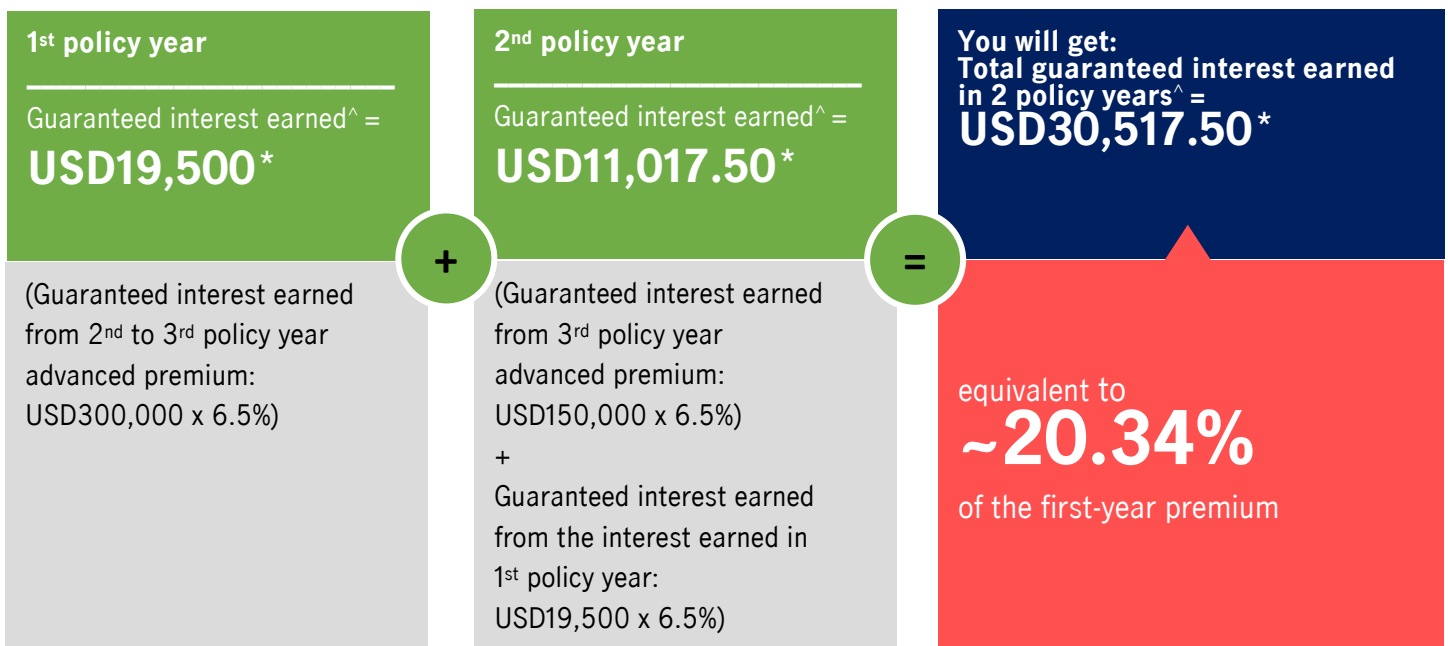
Example 1 (1-year Guaranteed Interest Promotion)

Assuming you purchase a Genesis (Premium Payment Period: 2 years) during the promotion period with an annual premium of USD120,000, you pay the annual premium for the 1st policy year (USD120,000), plus the premiums for 2nd policy years in advance (USD120,000). In total, an amount of USD240,000 is paid upon policy application and no withdrawal is made before the end of the 1st policy year.



Example 2 (2-year Guaranteed Interest Promotion)

Assuming you purchase a Genesis (Premium Payment Period: 3 years) during the promotion period with an annual premium of USD150,000, you pay the annual premium for the 1st policy year (USD150,000), plus the premiums for 2 policy years (i.e. the 2nd to 3rd policy year) in advance (USD300,000). In total, an amount of USD450,000 is paid upon policy application and no withdrawal is made before the end of the 2nd policy year.



The earned guaranteed interest will be credited to the policy within 8 weeks after the 1st policy anniversary.

* Figures stated are rounded to the nearest integer.

^ The earned guaranteed interest will be credited to the policy within 8 weeks after the 2nd policy anniversary.

Remarks: 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.

A. 1-Year Guaranteed Interest Promotion's terms and conditions:

1. This promotion is only applicable to a new policy application of Genesis (2-year premium payment period), Future Assure (2-year premium payment period) or Genesis Centurion Insurance Plan (2-year premium payment period), with USD as the policy currency that has been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via a licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026 ('Eligible Savings Plan').
2. This promotion is only applicable to Eligible Savings Plan 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(s) attached upon policy issuance; and
 - v. 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), received by us at the same time as the initial premium, together with a duly completed valid application form for this promotion ('Application Form For 1-Year/2-Year Advanced Premium Arrangement (May 2026 version)') approved by us.
3. Under this promotion:
 - i. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 1st policy year.
 - ii. The interest earning period is defined as the period from the policy year date to the end of the 1st policy year.
 - iii. **(Applicable to policyowners who hold only an Eligible Savings Plan submitted between July 20, 2026 and November 2, 2026, which remains in force until the end of the 1st policy year.)**

During the interest earning period, the amount of:

 - (a) advanced premium for Eligible Savings Plan that had not been used to settle any premium due and payable; and
 - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Savings Plan, would earn 6.0% or 6.5% per annum of guaranteed interest according to the annualized premium of the Eligible Savings Plan.

B. 2-Year Guaranteed Interest Promotion's terms and conditions:

1. This promotion is only applicable to a new policy application of Genesis (3-year premium payment period) or Genesis Centurion Insurance Plan (3-year premium payment period), with USD as the policy currency that has been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via a licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026 ('Eligible Savings Plan').
2. This promotion is only applicable to Eligible Savings Plan 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(s) attached upon policy issuance; and
 - v. total annual premium payable for the 2nd policy year to the 3rd policy year, 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 for this promotion ('Application Form For 1-Year/2-Year Advanced Premium Arrangement (May 2026 version)') approved by us.
3. Under this promotion:
 - i. The amount of advanced premium for Eligible Savings Plan will be determined as the total annual premium payable from the 2nd policy year to the 3rd policy year.
 - ii. The interest earning period is defined as the period from the policy year date to the end of the 2nd policy year.
 - iii. **(Applicable to policyowners who hold only an Eligible Savings Plan submitted between July 20, 2026 and November 2, 2026, which remains in force until the end of the 2nd policy year.)**

During the interest earning period, the amount of:

- (a) advanced premium for Eligible Savings Plan that had not been used to settle any premium due and payable; and
- (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Savings Plan, would earn 6.0% or 6.5% per annum of guaranteed interest according to the annualized premium of the Eligible Savings Plan.

C. General terms and conditions

1. **The entitlement under this promotion will be voided immediately and no guaranteed interest will be granted to the policy 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, exercising currency switch option or supplementary benefits addition etc) or terminations (including but not limited to termination due to the death of the life insured) of the Eligible Savings Plan for whatever reasons before the guaranteed interest being credited.**
2. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of the Eligible Savings Plan.
3. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) of Eligible Savings Plan offered concurrently at the time of the application of the Eligible Savings Plan.
4. 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.

Policy no. 保單編號:	Full name of Policyowner 保單持有人姓名:
<i>Only applicable to USD policy currency option 只適用於美元保單貨幣選項</i> Please put a "✓" in the appropriate box. 請於適當方格內填上「✓」號。 Eligible Basic Plan 合資格基本計劃: ☐ Genesis (Premium Payment Period: 2 years) 「宏學傳承保障計劃」(保費繳付期: 2年) ☐ Future Assure (Premium Payment Period: 2 years) 「宏遠傳承保障計劃」(保費繳付期: 2年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 2 years) 「宏學家傳承保障計劃」(保費繳付期: 2年) ☐ Genesis (Premium Payment Period: 3 years) 「宏學傳承保障計劃」(保費繳付期: 3年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 3 years) 「宏學家傳承保障計劃」(保費繳付期: 3年)	

Points to Note 申請須知:

- This application form ("Form") is used for applying for the advanced premium arrangement to pay the 2nd policy year premium (applicable to the 2-year premium payment period only) or the 2nd to 3rd policy year premiums (applicable to the 3-year premium payment period only) in advance under the above policy ("1-Year/2-Year Advance Guaranteed Interest Promotion") in order to enroll for the 1-Year/2-Year Guaranteed Interest Promotion. Please read the full contents listed out in 1-Year/2-Year Guaranteed Interest Promotion leaflet for more details on the terms and conditions. Upon the issuance of the above policy and once this application is accepted and approved by the Company, the full content of the 1-Year/2-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy. 此申請表 (「申請表」) 用作申請提前繳付保費安排以提前繳付上述保單第二個保單年度之保費 (只適用於2年保費繳付期) 或第二至第三個保單年度之保費 (只適用於3年保費繳付期) (「提前繳付保費安排」), 以參加1年/2年保證利息推廣。請閱讀1年/2年保證利息推廣單張內所列的全部內容以了解有關條款及細則的詳情。當上述保單簽發後及此申請經本公司接納及批准後, 1年/2年保證利息推廣單張上的全部內容 (包括但不限於推廣優惠的條款及細則) 則構成保單的一部份。

1-Year/2-Year Guaranteed Interest Promotion Leaflet 1年/2年保證利息推廣單張	
English Version	中文版
	

- Please complete this Form in English BLOCK letters legibly. Any amendments to this Form should be clearly indicated and countersigned. 請用英文正楷清楚地填寫此申請表。在此申請表內如有任何更改, 必須清楚註明並在更改的位置簽署作實。
- Manulife shall have the right to revise this Form from time to time and to accept or reject the Form submitted by the policyowner if the policyowner fails to fulfill the Company's requirements. 宏利有權隨時更改申請表內容, 如保單持有人未能符合本公司的有關規定, 宏利將保留接受或拒絕保單持有人遞交之申請表的權利。
- In this Form, "Manulife" and the "Company" refer to Manulife (International) Limited. 於此申請表內, 「宏利」、「本公司」及「貴公司」是指宏利人壽保險 (國際) 有限公司。

Important Notes 重要事項:

- "Advanced Premium for the 2nd Policy Year" refers to the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable) of the above policy. 「第二個保單年度提前繳付保費」為上述保單的第二個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費, 並於扣除任何保費折扣前 (如適用))。
- "Advanced Premium for the 3rd Policy Year" refers to the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable) of the above policy. 「第三個保單年度提前繳付保費」為上述保單的第三個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費, 並於扣除任何保費折扣前 (如適用))。
- Upon the issuance of the above policy and once this application is accepted and approved by the Company, the above policy will be enrolled for the 1-Year/2-Year Guaranteed Interest Promotion. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 1-Year/2-Year Guaranteed Interest Promotion. 當上述保單簽發後及此申請經本公司接納及批准後, 上述保單將會參加1年/2年保證利息推廣。有關1年/2年保證利息推廣條款及細則的詳情, 請參閱相關推廣單張。
- The Advanced Premium for the 2nd Policy Year will not be regarded as premium paid for the 2nd policy year of the above policy to the Company until the amount is used to settle the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 1st policy anniversary. If there is any remaining balance of Advanced Premium for the 2nd Policy Year after the settlement of the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset subsequent premiums and any amount due and payable under the policy (if any); Advanced Premium for the 3rd Policy Year (if applicable) will not be regarded as premium paid for the 3rd policy year of the above policy to the Company until the amount is used to settle the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 2nd policy anniversary. If there is any remaining balance of Advanced Premium for the 3rd Policy Year after the settlement of the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset subsequent premiums and any amount due and payable under the policy (if any). 本公司並不會視第二個保單年度提前繳付保費為已繳付上述所列之保單的第二個保單年度之保費直至該款項在踏入第一個保單周年日保費到期時用作繳付第二個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費)。如果在繳付第二個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費) 後第二個保單年度提前繳付保費有任何餘額, 該餘額將自動用於繳付其後保費和保單的任何到期及應付的金額 (如有); 本公司並不會視第三個保單年度提前繳付保費 (如適用) 為已繳付上述所列之保單的第三個保單年度之保費直至該款項在踏入第二個保單周年日保費到期時用作繳付第三個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費)。如果在繳付第三個保單年度應付年繳保費總額 (包括保險業監管局將所收取的保費徵費) 後第三個保單年度提前繳付保費有任何餘額, 該餘額將自動用於繳付其後保費和保單的任何到期及應付的金額 (如有)。





5. The policyowner may request for partial refund/full refund/transfer out of the Advanced Premium for the 2nd Policy Year and/or Advanced Premium for the 3rd Policy Year (only applicable to 3-Year premium payment period) before such amount is used to settle the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) and/or the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority) (as the case maybe). Please note that the entitlement under the 1-Year/2-Year Guaranteed Interest Promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any aforesaid actions. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 1-Year/2-Year Guaranteed Interest Promotion.
- 保單持有人可在第二個保單年度提前繳付保費及/或第三個保單年度提前繳付保費(只適用於3年保費繳付期)用作繳付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)及/或第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)之前要求部分退還/全額退還/轉出第二個保單年度提前繳付保費或第三個保單年度之提前繳付保費(依個別情況)。請注意,如有任何上述行為,1年/2年保證利息推廣下之權利將立即失效,且保單將不能享有保證利息。有關1年/2年保證利息推廣條款及細則的詳情,請參閱相關推廣單張。
6. For avoidance of doubt, if the Advanced Premium for the 2nd Policy Year and/or Advanced Premium for the 3rd Policy Year (as the case maybe) is insufficient for paying the total annual premium payable for the 2nd policy year (including levy on the insurance premium to be collected by the Insurance Authority) and/or the total annual premium payable for the 3rd policy year (including levy on the insurance premium to be collected by the Insurance Authority) (as the case maybe), the policyowner is responsible for paying the outstanding premium to the Company in accordance with the "Payment of Premiums" under the General Provision of the policy to avoid policy termination.
- 為免存疑,若第二個保單年度提前繳付保費及/或第三個保單年度提前繳付保費(依個別情況)不足以應付第二個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)及/或第三個保單年度應付年繳保費總額(包括保險業監管局將所收取的保費徵費)(依個別情況),為免保單終止,保單持有人須根據保單一般條款中「繳付保費」所載之規定,繳付尚欠之保費。
7. For avoidance of doubt, any unused Advanced Premium for the 2nd Policy Year and Advanced Premium for the 3rd Policy Year (if applicable) will be refunded upon termination of the above policy.
- 為免存疑,任何未使用的第二個保單年度提前繳付保費及第三個保單年度提前繳付保費(如適用)將在上述保單終止時退還。

Please put a "✓" in the appropriate box(es). 請於適當方格內填上「✓」號。

PART 1: ADVANCED PREMIUM ARRANGEMENT DETAILS

第一部份: 提前繳付保費安排

☐ For 1-year Advanced Premium Arrangement Option 1 (applicable to 2-year premium payment period only)
提前1年繳付保費安排選項1(只適用於2年保費繳付期):

Internal use only 僅供內部使用
Campaign code 推廣編號: 2600014

I/We, the Policyowner _____ (full name), acknowledge and consent that I/We have submitted the below Advanced Premium for the 2nd Policy Year to Manulife for the 1-year Advanced Premium Arrangement.

本人/吾等, 保單持有人 _____ (全名), 謹此確認並同意已就1年提前繳付保費安排繳付以下之第二個保單年度提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year 第二個保單年度之提前繳付保費		
(a) 2nd policy year annual premium 第二個保單年度之年繳保費	USD美元	= 1st policy year annual premium (before deducting any premium discount) = 第一個保單年度年繳保費(扣除任何保費折扣之前)
(b) Premium levy on 2nd policy year annual premium to be collected 將收取的第二個保單年度年繳保費之保費徵費	USD美元	= Premium levy on 1st policy year annual premium (before deducting any premium discount) = 第一個保單年度年繳保費(扣除任何保費折扣之前)之保費徵費
Total 總金額: (a)+(b)	USD美元	-

☐ For 2-year Advanced Premium Arrangement Option 2 (applicable to 3-year premium payment period only)
提前2年繳付保費安排選項2(只適用於3年保費繳付期):

Internal use only 僅供內部使用
Campaign code 推廣編號: 2600015

I/We, the Policyowner _____ (full name), acknowledge and consent that I/We have submitted the below Advanced Premium for the 2nd Policy Year and Advanced Premium for the 3rd Policy Year to Manulife for the 2-year Advanced Premium Arrangement.

本人/吾等, 保單持有人 _____ (全名), 謹此確認並同意已就提前2年繳付保費安排繳付以下之第二個保單年度提前繳付保費及第三個保單年度提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year to 3rd Policy Year 第二個保單年度至第三個保單年度之提前繳付保費		
(a) 2nd policy year to 3rd policy year annual premium 第二個保單年度至第三個保單年度之年繳保費	USD美元	= 1st policy year annual premium (before deducting any premium discount) x 2 = 第一個保單年度年繳保費(扣除任何保費折扣之前) x 2
(b) Premium levy on 2nd policy year to 3rd policy year annual premium to be collected 將收取的第二個保單年度至第三個保單年度年繳保費之保費徵費	USD美元	= Premium levy on 1st policy year annual premium (before deducting any premium discount) x 2 = 第一個保單年度年繳保費(扣除任何保費折扣之前)之保費徵費 x 2
Total 總金額: (a)+(b)	USD美元	-

PART 2: DECLARATION AND AUTHORIZATION
第二部份: 聲明及授權

By signing below, I/we fully acknowledge that I/we fully understand and agree with all the following statements:
本人/吾等透過在下方簽署，謹此確認本人/吾等明白並同意以下所有聲明之內容：

1. I/We have read the full contents listed out in this Form and hereby confirm that I/we understand and agree with those contents listed.
本人/吾等已閱畢本申請表內所列的全部內容並謹此確認本人/吾等明白及同意所列內容。
2. I/We have read the full contents listed out in the 1-Year/2-Year Guaranteed Interest Promotion leaflet and hereby confirm that I/we understand and agree with those contents listed and the full content of the 1-Year/2-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy upon this application is accepted and approved by the Company.
本人/吾等已閱畢1年/2年保證利息推廣單張內所列的全部內容並謹此確認本人/吾等明白及同意所列內容，以及當此申請經貴公司接納及批准後1年/2年保證利息推廣單張上的全部內容(包括但不限於推廣優惠的條款及細則)則構成保單的一部份。
3. The answers and information provided in this Form together with this declaration and authorization are complete and true to the best of my/our knowledge.
填報於本申請表內之資料連同此聲明及授權均為本人/吾等所知之全部及真實無訛。
4. Receipt of this Form by any licensed technical representative at designated brokers or corporate agencies does not constitute receipt and acceptance by the Company.
任何指定經紀或保險代理機構之持牌業務代表收到此申請表並不代表貴公司亦已接納並接納。
5. The Company shall have the right to reject this Form if it is not completed according to the Company's requirements or the amount of advanced premium (including the associated premium levy) specified in this Form is not matched with the amount received by the Company.
若未能符合貴公司有關規定填妥此申請表或貴公司收取的金額與本申請表中指定的提前繳付保費(包括相關保費徵費)不符，貴公司有權拒絕此申請表。

X

Signature of Policyowner
保單持有人簽署

X

Date (DD/MM/YYYY)
日期(日/月/年)



[EXTENDED] Genesis / Genesis Centurion Insurance Plan / Future Assure / ManuCentury / La Vie 2 (5-year premium payment period)

Promotion period: From July 20, 2026 to October 26, 2026

Enjoy up to 5.5% p.a. guaranteed interest for 4 consecutive years on advanced premiums for Eligible Savings Plan with a Designated Plan

On top of any prevailing offers, you can join this “**4-Year Guaranteed Interest Promotion**”+ (‘Promotion’):

- if you apply for an Eligible Savings Plan* (5-year premium payment period), with USD as the policy currency and meet the designated annualized premium requirement, during the promotion period and **pay 4 policy years’ premiums in advance** (‘advanced premiums’), you can enjoy a **guaranteed interest** as follows on the advanced premiums paid of the Eligible Savings Plan;
- if you apply as a policyowner for a Designated Plan and submit the application between July 20, 2026 to October 26, 2026 (both dates inclusive), you can enjoy an extra guaranteed interest.

Eligible Savings Plan ^{^ *}	Annualized premium (With 5-year premium payment period and USD as the policy currency)	Guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned [%] for Eligible Savings Plan		Designated Plan	Extra guaranteed interest on unused advanced premium paid and any accumulated extra guaranteed interest earned [%] for Eligible Savings Plan
• Genesis • <u>Genesis Centurion Insurance Plan</u> • Future Assure • ManuCentury • La Vie 2	Less than USD80,000	4.0% p.a. (During interest earning period [@])	+	• IncomeGuard Critical Illness Protector • IncomeShield Critical Illness Protector • Manulife Bright Care PRO • ManuBright Care 2 • ManuBright Care 2 Plus • ManuPrimo Care/ ManuPrimo Care (Best Start) • Whole-in-One Prime 3 • Whole-in-One Prime 3 – Essence	1% p.a. (During interest earning period [@])
	USD80,000 or above	4.5% p.a. (During interest earning period [@])			

- + Terms and conditions apply, including but not limited to the requirement of a completed application form for this Promotion ('Application Form For 4-Year Advanced Premium Arrangement (May 2026 version)'). Please refer to Terms and Conditions clause (2.v.) below.
- ^ Not applicable to policies with supplementary benefit(s) attached upon policy issuance.
- * Please refer to the definition of 'Eligible Savings Plan' at the terms and conditions below.
- % Guaranteed interest and extra guaranteed interest (if applicable) are calculated in compound interest based on the offered interest rate(s).
- @ Please refer to the definition of 'interest earning period' at the terms and conditions below.

Example 1 (application with an Eligible Savings Plan)

Assuming you purchase a Genesis (Premium Payment Period: 5 years) during the promotion period with an annual premium of USD30,000, you pay the annual premium for the 1st policy year (USD30,000), plus the premiums for 4 policy years (i.e. the 2nd to 5th policy year) in advance (USD120,000). In total, an amount of USD150,000 is paid upon policy application and no withdrawal is made before the end of the 4th policy year.

1st policy year		2nd policy year		3rd policy year		4th policy year		You will get:
Guaranteed interest earned [#] = USD4,800*	+	Guaranteed interest earned [#] = USD3,792*	+	Guaranteed interest earned [#] = USD2,744*	+	Guaranteed interest earned [#] = USD1,653*	=	
(Guaranteed interest earned from 2 nd to 5 th policy year advanced premium: USD120,000 x 4.0%)		(Guaranteed interest earned from 3 rd to 5 th policy year advanced premium: USD90,000 x 4.0% + Guaranteed interest earned from the interest earned in 1 st policy year: USD4,800 x 4.0%)		(Guaranteed interest earned from 4 th and 5 th policy year advanced premium: USD60,000 x 4.0% + Guaranteed interest earned from the interest earned in 1 st and 2 nd policy years: (USD4,800+ USD3,792) x 4.0%)		(Guaranteed interest earned from 5 th policy year advanced premium: USD30,000 x 4.0% + Guaranteed interest earned from the interest earned from 1 st to 3 rd policy years: (USD4,800+ USD3,792+ USD2,744) x 4.0%)		Total guaranteed interest earned in 4 policy years[#] = USD12,989* (equivalent to ~43.3% of the first-year premium)

* Figures stated are rounded to the nearest integer.

The earned guaranteed interest will be credited to the policy within 8 weeks after the 4th policy anniversary.

Remarks: This example is hypothetical and is strictly for illustrative purposes.

Example 2 (application with an Eligible Savings Plan and a Designated Plan)

Assuming you purchase a Genesis (Premium Payment Period: 5 years) during the promotion period with an annual premium of USD80,000 together with a Whole-in-One Prime 3, you pay the annual premium of Genesis for the 1st policy year (USD80,000), plus the premiums for 4 policy years (i.e. the 2nd to 5th policy year) in advance (USD320,000). In total, an amount of USD400,000 is paid upon policy application of Genesis, no withdrawal is made under Genesis before the end of the 4th policy year and the Whole-in-One Prime 3 stays inforce until the end of the 4th policy year of Genesis.

In this case, you can earn a guaranteed interest of 4.5 % on the unused advance premium paid of Genesis, plus an extra guaranteed interest of 1% for purchasing Whole-in-One Prime 3. In total, you can enjoy a guaranteed interest of 5.5% per year for 4 conservative years.

<u>1st policy year</u>	<u>2nd policy year</u>	<u>3rd policy year</u>	<u>4th policy year</u>	<u>You will get:</u>
Guaranteed interest earned [#] = USD17,600*	+ Guaranteed interest earned [#] = USD14,168*	+ Guaranteed interest earned [#] = USD10,547*	+ Guaranteed interest earned [#] = USD6,727*	=
(Guaranteed interest earned from 2 nd to 5 th policy year advanced premium: USD320,000 x 5.5%)	(Guaranteed interest earned from 3 rd to 5 th policy year advanced premium: USD240,000 x 5.5% + Guaranteed interest earned from the interest earned in 1 st policy year: USD17,600 x 5.5%)	(Guaranteed interest earned from 4 th and 5 th policy year advanced premium: USD160,000 x 5.5% + Guaranteed interest earned from the interest earned in 1 st and 2 nd policy years: (USD17,600 + USD14,168) x 5.5%)	(Guaranteed interest earned from 5 th policy year advanced premium: USD80,000 x 5.5% + Guaranteed interest earned from the interest earned from 1 st to 3 rd policy years: (USD17,600 + USD14,168 + USD10,547) x 5.5%)	Total guaranteed interest earned in 4 policy years[#]= USD49,042* (equivalent to ~61.3% of the first-year premium)

* Figures stated are rounded to the nearest integer.

The earned guaranteed interest will be credited to the policy within 8 weeks after the 4th policy anniversary.

Remarks: 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.

4-Year Guaranteed Interest Promotion's terms and conditions:

1. This promotion is only applicable to a new policy application of Genesis, Genesis Centurion Insurance Plan, Future Assure, ManuCentury or La Vie 2, all with a 5-year premium payment period and USD as the policy currency that has been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) together with a relevant application form, and successfully submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026 ('Eligible Saving Plan').
2. This promotion is only applicable to Eligible Saving Plan 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(s) attached upon policy issuance; and
 - v. total annual premium payable for the 2nd policy year to the 5th policy year, 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 for this promotion ('Application Form For 4-Year Advanced Premium Arrangement (May 2026 version)') approved by us.

3. Under this promotion:
 - i. The amount of advanced premium for Eligible Saving Plan will be determined as the total annual premium payable from the 2nd policy year to the 5th policy year.
 - ii. The interest earning period is defined as the period from the policy year date to the end of the 4th policy year.
 - iii. **(Applicable to policyowners who hold only an Eligible Savings Plan submitted between July 20, 2026 and October 26, 2026, which remains in force until the end of the 4th policy year)**
During the interest earning period, the amount of:
 - (a) advanced premium for Eligible Saving Plan that had not been used to settle any premium due and payable; and
 - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Saving Plan, would earn 4.0%/4.5% per annum of guaranteed interest according to the annualized premium of the Eligible Saving Plan.
 - iv. **(Applicable to policyowners who hold an Eligible Savings Plan and a Designated Plan submitted between July 20, 2026 and October 26, 2026, with both plans remaining in force until the end of the 4th policy year)**
During the interest earning period, the amount of:
 - (a) advanced premium for Eligible Saving Plan that had not been used to settle any premium due and payable; and
 - (b) accumulated guaranteed interest earned from the unused advanced premium under the Eligible Saving Plan, you would earn an extra guaranteed interest of 1% per annum on top of the guaranteed interest of 4.0%/4.5% per annum, which in total guaranteed interest of 5.0%/5.5% per annum will be earned according to the annualized premium of the Eligible Saving Plan.
 - v. The guaranteed interest will be credited to the Eligible Saving Plan within 8 weeks after the 4th policy anniversary, which will automatically be used to settle any indebtedness (if any) under the Eligible Saving Plan by default; alternatively, you may request to withdraw the guaranteed interest credited at any time.
 - vi. The Eligible Saving Plan and the Designated Plan must be in force at the time of crediting relevant guaranteed interest.
 - vii. The guaranteed interest credited will be left with us without interest.
 - viii. For the avoidance of doubt, please note the eligibility of following scenarios:
 - (a) all Eligible Savings Plan(s) can enjoy the extra guaranteed interest on unused advanced premium paid of the Eligible Savings Plan(s) (stated as above), even if only one application for Designated Plan is submitted; and
 - (b) the entitlement of the extra guaranteed interest on unused advanced premium paid of Eligible Savings Plan is capped at 1% no matter how many application(s) for Designated Plan(s) is/are submitted
4. **The entitlement under this promotion will be voided immediately and no guaranteed interest will be granted to the policy 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, exercising currency switch option or supplementary benefits addition etc) or terminations (including but not limited to termination due to the death of the life insured) of the Eligible Saving Plan for whatever reasons before the guaranteed interest being credited.**
5. For the avoidance of doubt, any unused advanced premium and guaranteed interest credited (if any) will be refunded upon termination of the Eligible Saving Plan and the Designated Plan.
6. This promotion can be used in conjunction with other prevailing offers. Prevailing offers refer to any existing customer promotion(s) of Eligible Saving Plan and the Designated Plan offered concurrently at the time of the application of the Eligible Saving Plan and the Designated Plan.
7. 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.

Manulife 宏利
APPLICATION FORM FOR 4-YEAR ADVANCED PREMIUM ARRANGEMENT (May 2026 version)
提前繳付4年保費安排申請表 (2026年5月版)

Policy no. 保單編號 :	Full Name of Policyowner 保單持有人姓名 :
<i>[Only applicable to USD policy currency option 只適用於美元保單貨幣選項]</i> Please put a "✓" in the appropriate box. 請於適當方格內填上「✓」號。 Eligible Basic Plan 合資格基本計劃 : ☐ ManuCentury (Premium Payment Period: 5 years) [世紀傳承保障計劃] (保費繳付期 : 5年) ☐ La Vie 2 (Premium Payment Period: 5 years) [赤霞珠終身壽險計劃2] (保費繳付期 : 5年) ☐ Genesis (Premium Payment Period: 5 years) [宏擎傳承保障計劃] (保費繳付期 : 5年) ☐ Future Assure (Premium Payment Period: 5 years) [宏遠傳承保障計劃] (保費繳付期 : 5年) ☐ Genesis Centurion Insurance Plan (Premium Payment Period: 5 years) [宏擎家傳承保障計劃] (保費繳付期 : 5年)	

Points to Note 申請須知 :

- This application form ("Form") is used for applying for the advanced premium arrangement to pay the 2nd policy year to 5th policy year premium in advance under the above policy ("4-Year Advanced Premium Arrangement") in order to enroll for the 4-Year Guaranteed Interest Promotion. Please read the full contents listed out in 4-Year Guaranteed Interest Promotion leaflet for more details on the terms and conditions. Upon the issuance of the above policy and once the application for this 4-Year Advanced Premium Arrangement is accepted and approved by the Company, the full content of the 4-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy. 此申請表 (申請表) 用作申請提前繳付保費安排以提前繳付上述保單第二個保單年度至第五個保單年度之保費 (提前繳付4年保費安排), 以參加4年保證利息推廣。請閱讀4年保證利息推廣單張內所列的全部內容以了解有關條款及細則的詳情。當上述保單簽發後及此提前繳付4年保費安排申請經本公司接納及批准後, 4年保證利息推廣單張上的全部內容 (包括但不限於推廣優惠的條款及細則) 則構成保單的一部份。

4-Year Guaranteed Interest Promotion Leaflet 4年保證利息推廣單張	
English Version	中文版
	

- Please complete this Form in English BLOCK letters legibly. Any amendments to this Form should be clearly indicated and countersigned. 請用英文正楷清楚地填寫此申請表。在此申請表內如有任何更改, 必須清楚註明並在更改的位置簽署作實。
- Manulife shall have the right to revise this Form from time to time and to accept or reject the Form submitted by the policyowner if the policyowner fails to fulfill the Company's requirements. 宏利有權隨時更改申請表內容, 如保單持有人未能符合本公司的有關規定, 宏利將保留接受或拒絕保單持有人遞交之申請表的權利。
- In this Form, "Manulife" and the "Company" refer to Manulife (International) Limited. 於此申請表內, 「宏利」、「本公司」及「貴公司」是指宏利人壽保險(國際)有限公司。

Important Notes 重要事項 :

- "Advanced Premium for the 2nd Policy Year to 5th Policy Year" refers to the total annual premium payable for the 2nd policy year to 5th policy year (including levy on the insurance premium to be collected by the Insurance Authority and before applying any premium discounts (if applicable)) of the above policy. [第二個保單年度至第五個保單年度之提前繳付保費]為上述保單的第二個保單年度至第五個保單年度之應付年繳保費總額 (包括保險業監管當局所收取的保費徵費, 並於扣除任何保費折扣前 (如適用) 的金額計算)。
- Upon the issuance of the above policy and once this application is accepted and approved by the Company, the above policy will be enrolled for the 4-Year Guaranteed Interest Promotion. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 4-Year Guaranteed Interest Promotion. 當上述保單簽發後及此申請經本公司接納及批准後, 上述保單將會參加4年保證利息推廣。有關4年保證利息推廣條款及細則的詳情, 請參閱相關推廣單張。
- The Advanced Premium for the 2nd Policy Year to 5th Policy Year will not be regarded as premium paid for the 2nd policy year to 5th policy year of the above policy to the Company until the amount is used to settle the respective annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority) when premium becomes due on the 1st/2nd/3rd/4th policy anniversary respectively. If there is any remaining balance of Advanced Premium for the 2nd Policy Year to 5th Policy Year after the settlement of the total annual premium payable for the 2nd policy year to 5th policy year (including levy on the insurance premium to be collected by the Insurance Authority), such balance will automatically be used to offset any indebtedness under the policy (if any). 本公司並不會視第二個保單年度至第五個保單年度之提前繳付保費為已繳付上述所列之保單的第二個保單年度至第五個保單年度之保費直至該款項在分別踏入第一/二/三/四個保單周年日保費到期時用作繳付第二/三/四/五個保單年度相應應付年繳保費 (包括保險業監管當局將所收取的保費徵費)。如果在繳付第二個保單年度至第五個保單年度之應付年繳保費總額 (包括保險業監管當局將所收取的保費徵費) 後第二個保單年度至第五個保單年度之提前繳付保費有任何餘額, 該餘額將自動用於繳付保單的任何欠款 (如有)。
- The policyowner may request for partial refund/full refund/transfer out of the Advanced Premium for the 2nd Policy Year to 5th Policy Year before such amount is used to settle the respective annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority). Please note that the entitlement under the 4-Year Guaranteed Interest Promotion will be voided immediately and no guaranteed interest will be granted to the policy if there are any aforesaid actions. Please refer to the relevant promotion leaflet for more details on the terms and conditions of the 4-Year Guaranteed Interest Promotion. 保單持有人可在第二個保單年度至第五個保單年度之提前繳付保費用作繳付第二/三/四/五個保單年度相應應付年繳保費 (包括保險業監管當局將所收取的保費徵費) 之前要求部分退還/全額退還/轉出第二個保單年度至第五個保單年度之提前繳付保費。請注意, 如有任何上述行為, 4年保證利息推廣下之權利將立即失效, 且保單將不能享有保證利息。有關4年保證利息推廣條款及細則的詳情, 請參閱相關推廣單張。

OB/TAPCFORM

Manulife (International) Limited
宏利人壽保險(國際)有限公司
Advanced_Premium (4-year)_Form_HK_Brokerage (05/2026)

1 of 2



< Advanced_Premium (4-year)_Form_HK_Brokerage (05/2026) >

PLEASE DO NOT DETACH 請勿撕去

5. For avoidance of doubt, if the Advanced Premium for the 2nd Policy Year to 5th Policy Year is insufficient for paying the total annual premium payable for the 2nd/3rd/4th/5th policy year (including levy on the insurance premium to be collected by the Insurance Authority), the policyowner is responsible for paying the outstanding premium to the Company in accordance with the "Payment of Premiums" under the General Provision of the policy to avoid policy termination.
為免存疑，若第二個保單年度至第五個保單年度之提前繳付保費不足以繳付第二／三／四／五個保單年度應付年繳保費總額（包括保險業監管當局所收取的保費徵費），為免保單終止，保單持有人須根據保單一般條款中「繳付保費」所載之規定，繳付尚欠之保費。
6. For avoidance of doubt, any unused Advanced Premium for the 2nd Policy Year to 5th Policy Year will be refunded upon termination of the above policy.
為免存疑，任何未使用的第二個保單年度至第五個保單年度之提前繳付保費將在上述保單終止時退還。

PART 1: 4-YEAR ADVANCED PREMIUM ARRANGEMENT DETAILS
第一部份：提前繳付4年保費安排

Campaign code 推廣編號: 2500724
(May 2026 version)

I/We, the Policyowner _____ (full name), confirm that I/We have submitted the advanced premium for the 2nd Policy Year to 5th Policy Year to Manulife for the 4-Year Advanced Premium Arrangement as detailed below.

本人/吾等，保單持有人 _____（全名），謹此確認已就提前繳付4年保費安排繳付以下的第二個保單年度至第五個保單年度之提前繳付保費予宏利。

	Dollar Amount (in policy currency) 貨幣金額(保單貨幣)	Notes 備註
Advanced Premium for the 2nd Policy Year to 5th Policy Year 第二個保單年度至第五個保單年度之提前繳付保費		
(a) 2nd policy year to 5th policy year annual premium 第二個保單年度至第五個保單年度之年繳保費	USD 美元	= 1 st policy year annual premium (before deducting any premium discount) x 4 = 第一個保單年度年繳保費 (扣除任何保費折扣之前) x 4
(b) Premium levy on 2nd policy year to 5th policy year annual premium to be collected 將收取的第二個保單年度至第五個保單年度年繳保費之保費徵費	USD 美元	= Premium levy on 1 st policy year annual premium (before deducting any premium discount) x 4 = 第一個保單年度年繳保費(扣除任 何保費折扣之前)之保費徵費x 4
Total 總金額: (a)+(b)	USD 美元	-

PART 2: DECLARATION AND AUTHORIZATION
第二部份：聲明及授權

By signing below, I/we acknowledge that I/we fully understand and agree with all the following statements:
本人/吾等透過在下方簽署，謹此確認本人/吾等明白並同意以下所有聲明之內容：

- I/We have read the full contents listed out in this Form and hereby confirm that I/we understand and agree with those contents listed.
本人/吾等已閱畢本申請表內所列的全部內容並謹此確認本人/吾等明白及同意所列內容。
- I/We have read the full contents listed out in the 4-Year Guaranteed Interest Promotion leaflet and hereby confirm that I/we understand and agree with those contents listed and the full content of the 4-Year Guaranteed Interest Promotion leaflet (including but not limited to the terms and conditions of the promotion) will form part of the policy upon this application is accepted and approved by the Company.
本人/吾等已閱畢4年保證利息推廣單張內所列的全部內容並謹此確認本人/吾等明白及同意所列內容，以及當此申請經貴公司接納及批准後，4年保證利息推廣單張上的全部內容（包括但不限於推廣優惠的條款及細則）則構成保單的一部份。
- The answers and information provided in this Form together with this declaration and authorization are complete and true to the best of my/our knowledge.
填報於本申請表內之資料連同此聲明及授權均為本人/吾等所知之全部及真實無訛。
- Receipt of this Form by any licensed technical representative at designated brokers or corporate agencies does not constitute receipt and acceptance by the Company.
任何指定經紀或保險代理機構之持牌業務代表收到此申請表並不代表貴公司亦已妥收並接納。
- The Company shall have the right to reject this Form if it is not completed according to the Company's requirements or the amount of advanced premium (including the associated premium levy) specified in this Form is not matched with the amount received by the Company.
若未能符合貴公司有關規定填妥此申請表或貴公司收取的金額與本申請表中指定的提前繳付保費（包括相關保費徵費）不符，貴公司有權拒絕此申請表。

X
Signature of Policyowner
保單持有人簽署

X
Date (DD/MM/YYYY)
日期(日/月/年)

Savings & Retirement



Promotion period: From July 20, 2026 to October 26, 2026

Enjoy premium discounts when you apply for any of the following Manulife Savings and Retirement plans ('Eligible 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 [EXTENDED]

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: 2600092)
	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: 2600093)
	USD3,000,000 or above HKD24,000,000 or above CNY21,750,000 or above	4% (Campaign code: 2600094)

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: 2600095)	-
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	2% (Campaign code: 2600096)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	3% (Campaign code: 2606168)	-
3 years	USD5,000 - less than USD50,000 HKD40,000 - less than HKD400,000 CNY36,250 - less than CNY362,500	1% (Campaign code: 2600098)	-
	USD50,000 - less than USD100,000 HKD400,000 - less than HKD800,000 CNY362,500 - less than CNY725,000	2% (Campaign code: 2600099)	-
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	3% (Campaign code: 2600100)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	4% (Campaign code: 2600101)	-

Premium payment period	Annualized premium ¹²	Premium discount ⁴ (1 st policy year)	Premium discount ⁴ (2 nd policy year)
5 years	USD5,000 - less than USD10,000 HKD40,000 - less than HKD80,000 CNY36,250 - less than CNY72,500	3% (Campaign code: 2600102)	-
	USD10,000 - less than USD50,000 HKD80,000 - less than HKD400,000 CNY72,500 - less than CNY362,500	8% (Campaign code: 2600103)	-
	USD50,000 - less than USD70,000 HKD400,000 - less than HKD560,000 CNY362,500 - less than CNY507,500	8% (Campaign code: 2606169)	6%
	USD70,000 - less than USD100,000 HKD560,000 - less than HKD800,000 CNY507,500 - less than CNY725,000	8% (Campaign code: 2606170)	8%
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	8% (Campaign code: 2606171)	13%
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	8% (Campaign code: 2606172)	15%
10/15 years	USD5,000 - less than USD10,000 HKD40,000 - less than HKD80,000 CNY36,250 - less than CNY72,500	10% (Campaign code: 2600108)	-
	USD10,000 - less than USD50,000 HKD80,000 - less than HKD400,000 CNY72,500 - less than CNY362,500	15% (Campaign code: 2600109)	10%
	USD50,000 - less than USD100,000 HKD400,000 - less than HKD800,000 CNY362,500 - less than CNY725,000	15% (Campaign code: 2600110)	12%
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	15% (Campaign code: 2600111)	14%
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	15% (Campaign code: 2600112)	16%

* 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.

Genesis Centurion Insurance Plan [EXTENDED]

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: 2600113)
	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: 2600114)
	USD3,000,000 or above HKD24,000,000 or above CNY21,750,000 or above	4% (Campaign code: 2600115)

Premium payment period	Annualized premium 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: 2600116)	-
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	2% (Campaign code: 2600117)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	3% (Campaign code: 2606173)	-
3 years	USD5,000 - less than USD50,000 HKD40,000 - less than HKD400,000 CNY36,250 - less than CNY362,500	1% (Campaign code: 2600119)	-
	USD50,000 - less than USD100,000 HKD400,000 - less than HKD800,000 CNY362,500 - less than CNY725,000	2% (Campaign code: 2600120)	-
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	3% (Campaign code: 2600121)	-
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	4% (Campaign code: 2600122)	-
5 years	USD5,000 - less than USD10,000 HKD40,000 - less than HKD80,000 CNY36,250 - less than CNY72,500	3% (Campaign code: 2600123)	-
	USD10,000 - less than USD50,000 HKD80,000 - less than HKD400,000 CNY72,500 - less than CNY362,500	8% (Campaign code: 2600124)	-
	USD50,000 - less than USD70,000 HKD400,000 - less than HKD560,000 CNY362,500 - less than CNY507,500	8% (Campaign code: 2606174)	6%
	USD70,000 - less than USD100,000 HKD560,000 - less than HKD800,000 CNY507,500 - less than CNY725,000	8% (Campaign code: 2606175)	8%
	USD100,000 - less than USD250,000 HKD800,000 - less than HKD2,000,000 CNY725,000 - less than CNY1,812,500	8% (Campaign code: 2606176)	13%
	USD250,000 or above HKD2,000,000 or above CNY1,812,500 or above	8% (Campaign code: 2606177)	15%

^ 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.

GoldenStart Whole Life Immediate Annuity Insurance Plan (Elite/Apex) [EXTENDED]

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: 2600129)	5.5% (Campaign code: 2600132)
	USD100,000 – less than USD200,000	9.5% (Campaign code: 2600130)	6.5% (Campaign code: 2600133)
	USD200,000 or above	10% (Campaign code: 2600131)	7% (Campaign code: 2600134)

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 USD 300,000. 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	USD 270,000 (saving USD 30,000)	David receives cash payout USD 14,941 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	USD 300,000	equivalent to 5.0% of single premium paid	Projected breakeven at the end of the 15 th policy year	146% of the single premium paid
Apex				
With 7% discount	USD 279,000 (saving USD 21,000)	David receives cash payout USD 10,200 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	USD 300,000	equivalent to 3.4% of single premium paid	Projected breakeven at the end of the 11 th 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 licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau).

Prestige Achiever Insurance Plan- [EXTENDED]

Premium payment period	Premium amount	Premium discount ³
Single premium	less than USD100,000	2% (Campaign code:2501042)
	USD100,000 – less than USD300,000	3% (Campaign code:2501043)
	USD300,000 – less than USD500,000	4% (Campaign code:2501044)
	<i>For Prestige Achiever Insurance Plan only</i> USD500,000 or above <i>For Prestige Achiever Insurance Plan (Plan A), Prestige Achiever Insurance Plan (Plan B) and Prestige Achiever Insurance Plan (Plan C) only</i> USD2,500,000 or above	5.5% (Prestige Achiever Insurance Plan campaign code:2501045) (Plan A Campaign code: 2606528) (Plan B Campaign code: 2606529) (Plan C Campaign code: 2606530)

~ This offer is also applicable to Prestige Achiever Insurance Plan (Plan A), Prestige Achiever Insurance Plan (Plan B) and Prestige Achiever Insurance Plan (Plan C). This is a limited time offer. We reserve the right to withdraw or amend the availability of the Prestige Achiever Insurance Plan (Plan A), Prestige Achiever Insurance Plan (Plan B) and/or Prestige Achiever Insurance Plan (Plan C) at any time without prior notice. Acceptance of your policy application is subject to the availability of the relevant plan type at the time of application and Manulife's underwriting approval.

Future Assure [EXTENDED]

Eligible for combo offer

Premium payment period	Premium amount	Premium discount ³
Single premium	less than USD100,000	2% (Campaign code: 2600088)
	USD100,000 – less than USD300,000	3% (Campaign code: 2600089)
	USD300,000 – less than USD1,000,000	4% (Campaign code: 2600090)
	USD1,000,000 or above	5.5% (Campaign code: 2600091)

Premium payment period	Annualized premium	Premium discount ⁴ (for the 1 st policy year)
2 years%	All	4.8% (Campaign code: 24877)
5 years	All	12% (Campaign code: 24878)

% 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.

La Vie 2 / ManuCentury [EXTENDED]

Eligible for combo offer

Premium payment period	Annualized premium	Premium discount ⁴ (for the 1 st policy year)
5 years	All	3% (Campaign code:2501048)
8/12/15 years	All	6% (Campaign code:2501049)

Terms and Conditions:

1. The above promotions are only applicable to a new policy application for any Eligible Plans that has been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via a licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026, together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before December 31, 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. **Applicable only to: Genesis, Genesis Centurion Insurance Plan, GoldenStart Whole Life Immediate Annuity Insurance Plan, Prestige Achiever Insurance Plan and Future Assure**
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.
4. Under the premium discount promotion for regular premiums:
 - i. Annualized premium is the total amount of basic plan's premium payable in respect of the first 12 months from the policy year date.
 - ii. 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.
 - iii. 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):
 - (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 applicable premium discount % and the entitled premium discount amount for the first/second policy year respectively (as the case may be).
 - (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 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.

5. 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.

6. 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.
7. 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.
8. 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.
9. 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.
10. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
11. 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.
12. The Genesis promotion is also applicable to the following policy 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 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 policy 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 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%



[EXISTING] ManuLeisure Deferred Annuity

Enjoy a total discount equivalent to up to 25% of the first year premium

Promotion period: From July 1, 2026 to September 30, 2026

Apply for **ManuLeisure Deferred Annuity** ('ManuLeisure') during promotion period to enjoy the following premium discount.

Premium Payment Period	Premium discount (% of basic plan's premium)
5 years	3% premium discount each year within the first 5 policy years, i.e. a total discount equivalent to 15% of the first year premium (Campaign code: 2501115)
10 years	5% premium discount each year within the first 5 policy years, i.e. a total discount equivalent to 25% of the first year premium (Campaign code: 2501116)

The said premium discounts are not allowed for tax deduction as they are not treated as "Qualifying Annuity Premium" for tax concession purpose.

The content of this leaflet does not contain the full terms of the policy(ies) and the full terms can be found in the respective policy document(s). 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 ManuLeisure Deferred Annuity ('ManuLeisure') policy application that has been successfully submitted via a Manulife insurance advisor or a licensed technical representative at designated brokers/corporate agencies from July 1, 2026 to September 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 December 30, 2026 ('Eligible Policy').
2. For the avoidance of doubt, only basic plan's standard premium will be taken into account in calculating the premium discount. All supplementary benefits' premium will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion, the applicable premium discount as specified in the table above will be applied to each premium amount due and payable for the first 5 policy years according to the payment mode of the Eligible Policy.
4. If the policyowner increases the notional amount of the Eligible Policy or change in payment mode of the Eligible Policy before the end of the first 5 policy years which 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 5 policy years.
5. If the policyowner decreases the notional amount of the Eligible Policy or change in payment mode of the Eligible Policy before the end of the first 5 policy years which 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 5 policy years, which would be adjusted as if the relevant change(s) occurred in the beginning of the first 5 policy years. 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.
6. 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 5 policy years, 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.
7. The premium discount for the first 5 policy years will cease to apply immediately if there are any subsequent alterations (except where specified in (4) and (5) above) to or termination of the Eligible Policy in the first 5 policy years for whatever reasons before applying the amount of the premium discount.
8. The premium discount is non-transferrable 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.
9. This promotion does not apply if you have terminated any existing ManuLeisure Deferred Annuity policy or withdrawn any application of new ManuLeisure Deferred Annuity policy for the same life insured within six months before the Eligible Policy is applied.
10. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before deducting the premium discount.
11. The said premium discounts are not allowed for tax deduction as they are not treated as "Qualifying Annuity Premium" for tax concession purpose. For further details on tax deduction that is applicable to Qualifying Deferred Annuity Policy, you may visit Insurance Authority's website at www.ia.org.hk or the website of the Inland Revenue Department of HKSAR at www.ird.gov.hk.
12. The aggregate maximum tax-deductible limit for both qualifying deferred annuity premiums and Tax Deductible Voluntary Contributions is HKD60,000 per taxpayer per year, regardless of the number of Qualifying Deferred Annuity Policy. The actual amount of tax saved varies according to each taxpayer's taxable income and the applicable tax rate.
13. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
14. 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. For the avoidance of doubt, the promotion applicable to Eligible Policies issued prior to such change, termination or cancellation will remain unaffected.



Promotion period: From July 20, 2026 to October 26, 2026

Enjoy premium discounts when you apply for any of the following Manulife Life protection plans ('Eligible 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.

 ManuElite Protector / ManuPremier Protector [EXTENDED]

Premium payment period	Premium discount ^{A3} (for the 1 st policy year)
5 years	3% (Campaign code:2501054)
10/20/25 years	6% (Campaign code:2501055)



Whole-in-One Prime 3 [EXTENDED]

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 [EXTENDED]

Eligible for combo offer

Premium payment period	Premium amount	Premium discount ^{B4}
Single premium	Less than USD500,000	1% (Campaign code: 2500687)
	USD500,000 or above	2% (Campaign code: 2500688)

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 signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before December 31, 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.

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

1. This promotion is only applicable to a new Whole-in-One Prime 3 or a new Whole-in-One Prime 3 – Essence policy applications that have been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026, together with a valid proposal, and approved by Manulife on or before December 31, 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.

C. 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 promotions at any time without prior notice. Manulife's decision shall be final and conclusive.

Medical

Promotion period: From July 20, 2026 to October 26, 2026

Enjoy premium discounts when you apply for any of the following Manulife's Voluntary Health Insurance Scheme (VHIS) or quality medical care insurance plans ('Eligible 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.



Manulife First VHIS Flexi Plan [EXTENDED]

Premium discount	30% (for the first policy year) (Campaign code: 24500)
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Manulife Supreme VHIS Flexi Plan [EXTENDED]

Premium discount	20% (for the first policy year) (Campaign code: 2600058)	+	20% (for the second policy year)
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Manulife Supreme Lite VHIS Supplementary Benefit [EXTENDED]

Premium discount	20% (for the Subsequent Policy Year ^{B3})
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Terms and Conditions:**A. Premium discount for Manulife First VHIS Flexi Plan and Manulife Supreme VHIS Flexi Plan**

1. This promotion is only applicable to new Manulife First VHIS Flexi Plan or Manulife Supreme VHIS Flexi Plan applications that have been successfully submitted via licensed technical representative at designated brokers or corporate agencies from July 20, 2026 to October 26, 2026 (both dates inclusive) together with a valid proposal having the relevant campaign code and premium discount shown, and approved by Manulife on or before December 31, 2026 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium (if any) will not be taken into account in calculating the premium discount.
3. 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. Each premium amount due and payable of the basic plan of Eligible Policy for the second policy year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Policy.
4. If there are any subsequent changes (including but not limited to coverage class change) on the basic plan of the Eligible Policy before the end of the first/second policy year (as the case may be):
 - i. 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 amount of premium discount for the first/second policy year respectively (as the case may be).
 - ii. 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 amount of premium discount 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.
5. 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 (A4) 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.
6. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
7. Only the paid premium of certified VHIS plans can apply for tax deductions whereas the said premium discount and Manulife**MOVE** discount are not included. For further details on tax deduction that is applicable to Voluntary Health Insurance Scheme, you may visit the website of Health Bureau's VHIS Office at www.vhis.gov.hk or the website of the Inland Revenue Department of HKSAR at www.ird.gov.hk.

B. Premium discount for Manulife Supreme Lite VHIS Supplementary Benefit

1. This promotion is only applicable to a new application for the Manulife Supreme Lite VHIS Supplementary Benefit, which is attached to any new/existing policy ('Eligible Basic Policy'), and such application has been successfully submitted via licensed technical representative at designated brokers or corporate agencies from July 20, 2026 to October 26, 2026 (both dates inclusive) and approved by Manulife on or before December 31, 2026 ('Eligible Supplementary Benefit').
2. This promotion is only applicable to the Eligible Supplementary Benefit's premium. All Eligible Basic Policy's basic plan premium, premium of other supplementary benefits 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 Eligible Supplementary Benefit must stay inforce for the first coverage year (i.e. the 12-month period from the coverage effective date of the Eligible Supplementary Benefit) ('First Coverage Year') in order to be eligible for the premium discount.
 - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable of the Eligible Supplementary Benefit for the 12-month period from the policy anniversary right after the First Coverage Year ('Subsequent Policy Year') according to the payment mode of the Eligible Basic Policy. Each premium amount due and payable of the Eligible Supplementary Benefit for the Subsequent Policy Year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Supplementary Benefit. Below are two illustrative examples:

Example 1:
Assumptions:

- Policy year date of Eligible Basic Policy: 1 December 2023
 - Coverage effective date of Eligible Supplementary Benefit: 1 December 2023
- Under Example 1, the Subsequent Policy Year would be the second policy year of the Eligible Basic Policy, i.e. from 1 December 2024 to 30 November 2025

Example 2:
Assumptions:

- Policy year date of Eligible Basic Policy: 1 December 2023
 - Coverage effective date of Eligible Supplementary Benefit: 1 January 2024
- Under Example 2, the Subsequent Policy Year would be the third policy year of the Eligible Basic Policy, i.e. from 1 December 2025 to 30 November 2026

Remarks: These examples are hypothetical and are strictly for illustrative purposes.

- iii. If there are any subsequent changes (including but not limited to coverage class change) on the Eligible Supplementary Benefit before the end of the Subsequent Policy Year:
 - (a) If the change results in an increase in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium before the increase will be used to determine the entitled premium discount amount for the Subsequent Policy Year.
 - (b) If the change results in a decrease in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium after the decrease will be used to determine the entitled premium discount amount for the Subsequent Policy Year, which would be adjusted as if the relevant change(s) occurred in the beginning of the Subsequent Policy Year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Supplementary Benefit and the entitled premium discount amount after adjustment.
- iv. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (B3.iii.) above) to or termination of the Eligible Supplementary Benefit before the end of the Subsequent Policy Year for whatever reasons before applying the amount of the premium discount.
4. Only the paid premium of certified VHIS plans can apply for tax deductions whereas the said premium discount and ManulifeMOVE discount are not included. For further details on tax deduction that is applicable to Voluntary Health Insurance Scheme, you may visit the website of Health Bureau's VHIS Office at www.vhis.gov.hk or the website of the Inland Revenue Department of HKSAR at www.ird.gov.hk.

C. General Terms and Conditions

1. The above promotions do not apply if you have terminated any existing policy/supplementary benefit or withdrawn any application of new policy/supplementary benefit of the same product as the Eligible Policy/Eligible Basic Policy/Eligible Supplementary Benefit for the same life insured within six months before the Eligible Policy/Eligible Supplementary Benefit is applied.
2. For Eligible Policy/Eligible Basic Policy/Eligible Supplementary Benefit 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.
3. 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.
4. The above promotions cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
5. Manulife reserves the right to change, terminate or cancel the above promotions at any time without prior notice. Manulife's decision shall be final and conclusive.

Critical Illness



Promotion period: From July 20, 2026 to October 26, 2026

Enjoy premium discounts when you apply for any of the following Manulife Critical Illness plans ('Eligible Plans') during the promotion 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.

Manulife Bright Care PRO [EXTENDED]

Eligible for combo offer

Premium payment period	Premium discount (for the 1 st policy year)		Premium discount (for the 2 nd policy year)
10 - 19 years	3% (Campaign code: 24588)	+	3%
20 - 24 years	5% (Campaign code: 24589)	+	5%
25 years or above	6% (Campaign code: 24590)	+	6%

ManuBright Care 2/ ManuBright Care 2 Plus/ ManuPrimo Care/ ManuPrimo Care (BestStart) [EXTENDED]

Eligible for combo offer

Premium payment period	Premium discount (for the 1 st policy year)		Premium discount (for the 2 nd policy year)
10 - 19 years	4% (Campaign code: 25346)	+	4%
20 - 24 years	8% (Campaign code: 25347)	+	8%
25 years or above	10% (Campaign code: 25348)	+	10%

IncomeGuard Critical Illness Protector [EXTENDED]

Eligible for combo offer

Premium payment period	Premium discount (for the 1 st policy year)		Premium discount (for the 2 nd policy year)
10 years	6% (Campaign code: 25630)	+	4%
20 years	6% (Campaign code: 25631)	+	12%
25 years	6% (Campaign code: 25632)	+	16%

IncomeShield Critical Illness Protector [EXTENDED]

Eligible for combo offer

Premium payment period	Premium discount (for the 1 st policy year)	Premium discount (for the 2 nd policy year)
10 years	6% (Campaign code: 25349)	-
20 years	12% (Campaign code: 25350)	-
25 years	15% (Campaign code: 25351)	-

Terms and Conditions:

- This promotion is only applicable to a new policy application of any Eligible Plans that has been signed during the period from July 20, 2026 to October 26, 2026 (both dates inclusive) and successfully submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before December 31, 2026 ('Eligible Policy').
- 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.
- Under the premium discount promotion,
 - the applicable premium discount as specified above will be applied to each premium amount due and payable for the first two policy years according to the payment mode of the Eligible Policy. Each premium amount due and payable of the basic plan of the Eligible Policy 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 Plan.
 - 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:
 - 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 two policy years.
 - 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 two policy years, 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.
 - 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 surrender or termination.

- iv. The premium discount for the first two policy years will cease to apply immediately if there are any subsequent alterations (except where specified in (3.ii.) above) to or termination of the Eligible Policy in the first two policy years for whatever reasons before applying the amount of the premium discount.
 - v. 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.
 - vi. 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.
4. 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.
 5. This promotion 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 promotion at any time without prior notice. Manulife's decision shall be final and conclusive.



[EXTENDED] Complimentary one hour of general tax consultation or standby trust set-up services

For Whole-in-One Prime 3/Whole-in-One Prime 3 - Essence/Prestige Achiever Insurance Plan/Genesis Centurion Insurance Plan

Promotion Period: From July 20 to December 31, 2026

Apply successfully for any designated plan and meet the requirements below during the promotion period to enjoy a complimentary service:

A One-hour general tax consultation or **B** Standby trust set-up services

through our designated partners.

Designated Plan(s) include:

• Whole-in-One Prime 3	• Prestige Achiever Insurance Plan~
• Whole-in-One Prime 3 – Essence	• Genesis Centurion Insurance Plan

Offer requirements:

Premium payment period		Complimentary service (for details, please refer to the service scope details as below)
Single premium	2#/3/5/10 years	
Minimum premium amount: USD100,000[^]	Minimum annualized premium amount: USD10,000[^]	A One-hour general tax consultation
Minimum premium amount: USD500,000[^]	Minimum annualized premium amount: USD50,000[^]	A One-hour general tax consultation OR B Standby trust set-up services

~ This offer is also applicable to Prestige Achiever Insurance Plan (Plan A), Prestige Achiever Insurance Plan (Plan B) and Prestige Achiever Insurance Plan (Plan C). This is a limited time offer. We reserve the right to withdraw or amend the availability of the Prestige Achiever Insurance Plan (Plan

A), Prestige Achiever Insurance Plan (Plan B) and/or Prestige Achiever Insurance Plan (Plan C) at any time without prior notice. Acceptance of your policy application is subject to the availability of the relevant plan type at the time of application and Manulife's underwriting approval.

This is a limited time offer, which is only applicable to Genesis Centurion Insurance Plan. 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.

^ For the Genesis Centurion Insurance Plan, this requirement is also applicable to other policy currencies. The equivalent minimum premium amounts in each policy currency are listed below:

USD	HKD	CNY	CAD	AUD	GBP	SGD
USD10,000	HKD80,000	CNY72,500	CAD14,000	AUD15,500	GBP7,500	SGD13,000
USD50,000	HKD400,000	CNY362,500	CAD70,000	AUD77,500	GBP37,500	SGD65,000
USD100,000	HKD800,000	CNY725,000	CAD140,000	AUD155,000	GBP75,000	SGD130,000
USD500,000	HKD4,000,000	CNY3,625,000	CAD700,000	AUD775,000	GBP375,000	SGD650,000

Each eligible customer will receive **ONE** aforementioned complimentary service either

A	One-hour general tax consultation	from the designated accounting firm or	B	Standby trust set-up services
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from one of the designated trustee companies. The contact details of the accounting firm and trustee companies will be provided only to eligible customers. For details of the offer eligibility, please check with your licensed technical representative(s) at designated brokers or corporate agencies.

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 this product. You can ask us for a copy.

Service Scope Details

A	One-hour general tax consultation	B	Standby trust set-up services
	Eligible customers may choose a complimentary one-hour general tax consultation from the designated accounting firm (independent tax professional). Each eligible customer will receive a voucher for a complimentary one-hour general tax consultation. The consultation may cover a broad range of general tax-related topics, including discussion on individual family tax and estate planning. (Corporate and business tax matters are excluded from the scope of this complimentary service).		Eligible customers may choose a complimentary set-up of a standard Standby Trust from one of the designated service providers (independent trustee) offering trust set-up services. Each eligible customer will receive a voucher for a waiver of the setup fee for a standard Standby Trust.

Terms & Conditions:

1. This promotion is only applicable to a new Whole-in-One Prime 3, Whole-in-One Prime 3- Essence, Prestige Achiever Insurance Plan and Genesis Centurion Insurance Plan policy application that has been signed during the period from July 20, 2026 to December 31, 2026 (both dates inclusive) and successfully submitted via licensed technical representative(s) at designated brokers or corporate agencies on or before January 7, 2027, together with a valid proposal that meet the specified premium requirements, and approved by Manulife on or before March 31, 2027 ('Eligible Policy').
2. Annualized premium is the total amount of basic plan's premium due and payable in respect of the first 12 months from the policy year date.
3. This promotion is only applicable to the basic plan's premium and the amount of the specific premium requirements do not include insurance levy, premium discount offer (if any), extra premium (if any), supplementary benefit's premiums (if any) and prepayment premium (if any).
4. If there are any subsequent changes (including but not limited to the 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 eligibility of this promotion.
 - (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 eligibility of this promotion. If, after the decrease, the basic plan's premium becomes ineligible for this promotion, Manulife reserves the right to request the policyowner to pay, an administrative charge which is equivalent to the service charges provided by the service providers if the service has been redeemed according to our records. For details of the administrative charge, please refer to the fulfillment package which to be sent out in 6 months after policy issuance.
5. The Eligible Policy must remain in force at the time of the issuance of the redemption notification. The redemption notification shall be mailed to the policyowner's correspondence address within 6 months after policy issuance.
 6. Each policyowner can receive at most up to one (1) complimentary service under this promotion, regardless of the number of Eligible Policies purchased by the policyowner.
 7. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of Whole-in-One Prime 3, Whole-in-One Prime 3 - Essence, Prestige Achiever Insurance Plan and Genesis Centurion Insurance Plan for the same life insured within six months before the Eligible Policy is applied.
 8. 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, and the service has been redeemed according to our records, Manulife reserves the right to deduct an administrative charge which is equivalent to the service charges provided by the service providers. For details of the administrative charge, please refer to the fulfillment package which to be sent out in 3 months after policy issuance.
 9. Please note that this offer solely concerns Manulife's referral for you to third-party service providers, and the referral is not intended to and shall not be deemed to constitute any advice, opinion, attitude, position, or recommendation by Manulife.
 10. This promotional is only provided to eligible policyowners who are desirous of relevant professional services, and Manulife is acting merely as a referrer. Manulife is not in any way involved in any arrangement of any advice or service provided by third-party service providers.
 11. Manulife expressly disclaims any expertise in providing one hour general tax consultation or standby trust set-up services and assumes no obligation or liability. The costs of any additional services shall be borne by the policyowners and shall be determined between the policyowners and the designated partner.
 12. The complimentary service is provided by an independent third-party service provider. Manulife and its licensed technical representative(s) at designated brokers or corporate agencies do not provide any tax or legal advice and make no representation or warranty as to the quality and availability of the services. Any disputes arising from the services shall be resolved directly between the policyowner and the respective service provider.
 13. The use of above service is subject to the respective terms and conditions of the third-party service provider.
 14. The complimentary service is non-transferable and cannot be exchanged for cash or other services.
 15. Policyowners must schedule and enjoy their complimentary service within 6 months from the date of issuance for the redemption notification.
 16. Manulife reserves the right to change, terminate or cancel the promotion, as well as changing the service provider at any time without prior notice. Manulife's decision shall be final and conclusive.
 17. In any event of dispute as to the eligibility for and entitlement to this promotion, Manulife's decision shall be final and conclusive.



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

Enjoy an extra premium discount of up to 15% and 6% on the Designated Plan(s) and Eligible Savings Plan(s) respectively in the 2nd policy year

Promotion period: From July 20, 2026 to October 26, 2026

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.

Table 1

Designated Plan	Eligible Savings Plan	
	Plan name	Designated premium payment period
Life Protection (not eligible for single premium)^b - 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
	Future Assure	2 ^c , 5 years
	La Vie 2	5, 8, 12, 15 years
	ManuCentury	5, 8, 12, 15 years
Critical Illness - 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)	GoldenStart Whole Life Immediate Annuity Insurance Plan	Single Premium

- 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.
- For all Designated Plans under Life Protection, Designated Plan with single premium is not eligible for this promotion.
- 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 foresaid option at the time of application.

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		Additional offer on Eligible Savings Plan	
			Premium payment period	Premium discount in the 2 nd policy year
Any Designated Plan from the following: Life Protection + Any Eligible Savings Plan(s)	15% ^d premium discount (to be applied in the 2 nd policy year)	+	Single Premium ^e , 2, 3 years	Not applicable
			5, 8, 10, 12, 15 years	6% ^f
Any Designated Plan from the following: Critical Illness + Any Eligible Savings Plan(s)			Single Premium ^e , 2, 3 years	Not applicable
			5, 8, 10, 12, 15 years	3% ^f

- d. The eligibility of the premium discount on the Designated Plan(s) is subject to (1) the Designated Plan(s) is signed from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026; and (2) the Eligible Savings Plan(s) with designated premium payment period is signed from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026, under the same policyowner and the Terms and Conditions of this promotion.
- e. Only applicable to GoldenStart Whole Life Immediate Annuity Insurance Plan.

- f. 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 signed from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted on or before November 2, 2026 and approved by Manulife on or before December 31, 2026; and (2) the Designated Plan(s) is signed from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026, under the same policyowner and the Terms and Conditions of this promotion.

Example

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

Designated Plan (Critical Illness): <u>IncomeGuard Critical Illness Protector</u> Premium payment period: 25 years		+	Eligible Savings Plan: Genesis Premium payment period: 10 years	
	Prevailing offer Up to 22% first year premium discount		Additional offer on premium discount in the 2nd policy year if applying together 15%	Apply together to enjoy a total discount equivalent to up to 37% of the first year premium
<u>IncomeGuard Critical Illness Protector</u>				
Genesis	A total discount equivalent to up to 31% of the first year premium	+	3%	=
The above are prevailing offers. Terms and conditions apply. For details, please refer to the relevant leaflets.				

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.

Terms and Conditions:

1. This promotion is only applicable to the policyowner(s) listed as below:
 - i. a policyowner who successfully signed (a) a new policy application of any Eligible Savings Plan(s) with designated premium payment period from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and (b) a new application of any Designated Plan(s) from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026, which stated on Table 1 as above, together with a valid proposal, and approved by Manulife on or before December 31, 2026.
 - ii. a policyowner who successfully signed (a) a new policy application of Designated Plan(s) from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and (b) a new application of Eligible Savings Plan(s) with designated premium payment period from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026, which stated on Table 1 as above, together with a valid proposal, and approved by Manulife on or before December 31, 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 signed from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026 and (2) the Eligible Savings Plan(s) with designated premium payment period is signed from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 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 signed from July 20, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 2026 (2) the Designated Plan(s) is signed from January 5, 2026 to October 26, 2026 (both dates inclusive) and submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before November 2, 2026 and approved by Manulife on or before December 31, 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 ManulifeMOVE discount, if ManulifeMOVE 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 more than one Designated Plan and Eligible Saving Plan is applied for, all such Designated Plans and Eligible Saving Plans will be eligible for the premium discount. For all Designated Plans under 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.



[EXISTING] Whole-in-One Prime 3/Whole-in-One Prime 3 - Essence: Lower Risk Classification, Lower Premium Rates

Promotion period: From July 1, 2026 to December 31, 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:

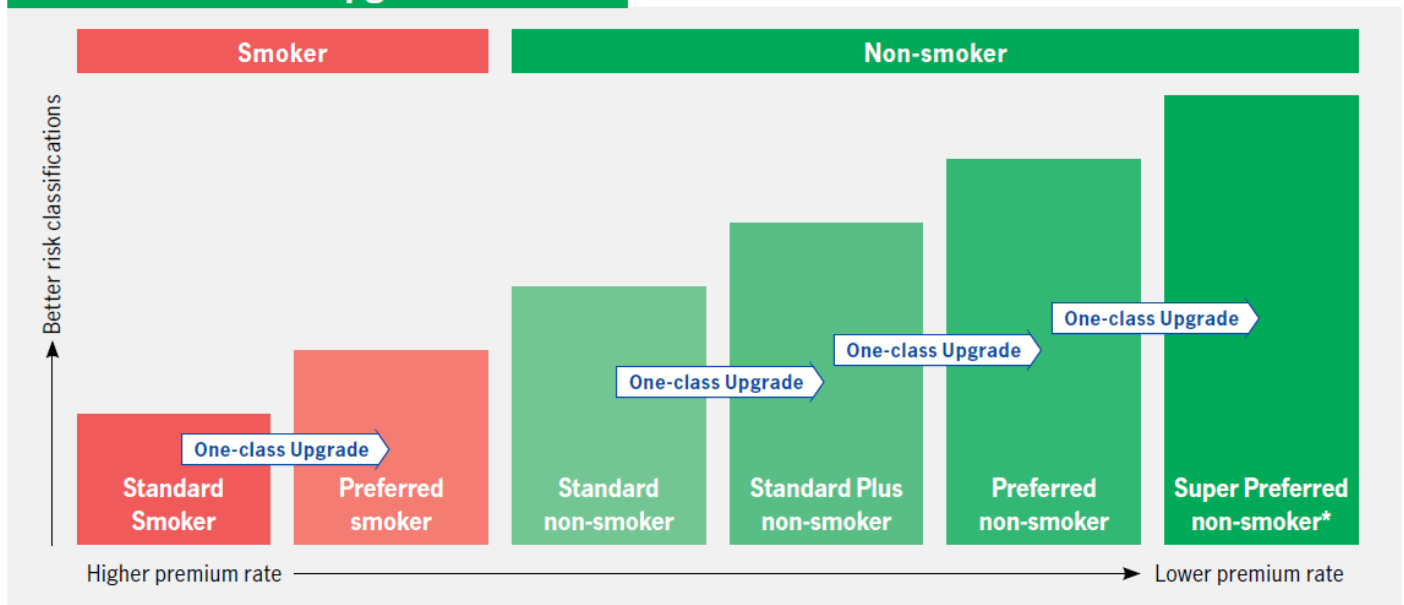
Eligibility:

- 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, Chinese Mainland (exclude Tibet and Xinjiang), Taiwan and Singapore, please consult with the licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) 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 signed during the period from July 1, 2026 to December 31, 2026 (both dates inclusive) and successfully submitted via licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before January 7, 2027. All applications must be submitted with a valid proposal, and approved by Manulife on or before March 31, 2027 ('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 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 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 final and conclusive.

[EXISTING] CI Definition Refresh Program

Promotion period: From July 1, 2026 to December 31, 2026

Over the years, medical advances have brought us not only better ways to treat critical illnesses (‘CI’), but newer ways to define them.

To bring our loyal customers better, more up-to-date protection, we’re introducing the new **CI Definition Refresh Program**. This program is available to customers who currently have a designated Manulife CI plan (‘Existing Plan’) and also take up an **IncomeGuard Critical Illness Protector, IncomeShield Critical Illness Protector, ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care** (excluding ManuPrimo Care (BestStart)) (‘New Plan’) between July 1, 2026 and December 31, 2026, with the same life insured.

How it works?

Under the program, if the definition of the same specified critical illness* under the New Plan is more favorable than that of the Existing Plan listed below, we will pay the claim# of the Existing Plan using the CI definition under the New Plan, making claims easier and better.



New Plan

More favorable CI definitions
will be applied to



Existing Plan(s)

More favorable CI definitions of the New Plan will be applied to the Existing Plan when:

New Plan (s)				
Existing Plan (s)	IncomeGuard Critical Illness Protector / IncomeShield Critical Illness Protector	Manulife Bright Care PRO	ManuPrimo Care	ManuBright Care 2 / ManuBright Care 2 Plus
Manulife Bright Care PRO	✓			
ManuPrimo Care	✓	✓		
ManuPrimo Care (BestStart)	✓	✓		
ManuBright Care 2 / ManuBright Care 2 Plus	✓	✓	✓	
+ Other Existing Plan(s)	✓	✓	✓	✓

Other Existing Plans(s)

- | | |
|---|--|
| <ul style="list-style-type: none"> • Cancer Guard Protection Benefit / Cancer Smart Protection Benefit • CareGuard Critical Illness Benefit • Cash Assistance Benefit • Child Care Benefit • Critical Illness Living Benefit • Early Stage Critical Illness Benefit • Major Disease Benefit • ManuBright Care • ManuCritical Care • ManuEssential Care • ManuLove Care | <ul style="list-style-type: none"> • ManuMulti Care • ManuPrime Care • ManuTotal Care • ManuVital Care • MY Premier Lady's Benefit • Premier Lady Bonus Plan • Premier Lady Protection Plan • Premier Life Critical Illness Benefit • Premier Life Critical Illness Protector • PremierPlus Critical Illness Benefit • PremierPlus Critical Illness Protector • Vita |
|---|--|

To qualify:

- ✓ Both plans must cover the same life insured.
- ✓ Existing Plan(s) must be issued on or before the issue date of the New Plan(s)

* Specified critical illness refers to any Major Critical Illness or 'angioplasty and other invasive treatments for coronary artery disease' as defined in the relevant policy provisions.

For details, please refer to clauses 2 and 3 in the terms and conditions below.

Case

Tom is diagnosed with 60% stenosis in 1 of his major coronary arteries and is required to undergo balloon angioplasty.

Definition	ManuTotal Care	IncomeGuard Critical Illness Protector
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	The actual undergoing of balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of 60% stenosis) of 2 or more major coronary arteries...	The actual undergoing of angioplasty with stenting , balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of 50% stenosis) of 1 or more major coronary arteries...



If Tom is currently holding...

ManuTotal Care only



He will not be paid any benefit for this.

Only correction of **2 or more** major coronary arteries with a minimum of **60% stenosis** is covered under the definition of ManuTotal Care.

ManuTotal Care (an Existing Plan) and IncomeGuard Critical Illness Protector (a New Plan)^



He will be paid the benefits of both his ManuTotal Care and IncomeGuard Critical Illness Protector.

Under the definition in IncomeGuard Critical Illness Protector, correction of **1 or more** major coronary arteries with a minimum of **50% stenosis** is covered. As this definition is more favorable than that of ManuTotal Care, related claims under ManuTotal Care will follow the definition of IncomeGuard Critical Illness Protector, giving Tom easier and better claims.

^ The above example is based on the assumption that all criteria under the 'Terms and conditions' section below are fulfilled.

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.

Terms and Conditions:

1. The CI Definition Refresh Program ("Program") is only applicable to new IncomeGuard Critical Illness Protector, IncomeShield Critical Illness Protector, ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care policy application that has been signed during the period from July 1, 2026 to December 31, 2026 (both dates inclusive) and successfully submitted via a licensed technical representative at designated brokers or corporate agencies (in Hong Kong) or licensed insurance salesman at designated brokers or corporate agencies (in Macau) on or before January 7, 2027, and approved by Manulife on or before March 31, 2027.
2. This Program is applicable to the same life insured covered by both i) New Plan(s) and ii) Existing Plan(s) issued on or before the issue date of the New Plan, subject to the terms and conditions of the New Plan, including but not limited to case-based exclusion(s), exclusion(s) and elimination period. Except for the application of the New Plan's CI definition, benefits payable under the Existing Plan shall be subject to the terms and conditions of the Existing Plan. If the ManuBright Care 2 or ManuBright Care 2 Plus policy is issued on or before the ManuPrimo Care policy, the ManuBright Care 2 or ManuBright Care 2 Plus policy would be considered an Existing Plan. If the ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care policy is issued on or before the Manulife Bright Care PRO policy, the ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care policy would be considered a Existing Plan. If the ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care policy is issued on or before the IncomeGuard Critical Illness Protector or IncomeShield Critical Illness Protector policy, the ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care policy would be considered an

Existing Plan. ManuPrimo Care and ManuPrimo Care (BestStart) will not be considered an Existing Plan, whilst ManuBright Care 2 or ManuBright Care 2 Plus is the New Plan. Manulife Bright Care PRO will not be considered an Existing Plan, whilst ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care is the New Plan.

3. In the event where the CI definition of the Existing Plan is more favorable than that of a New Plan, the claim under the Existing Plan will be assessed and paid in accordance with the specified critical illness's definition of the Existing Plan. Under no circumstance should a specified critical illness's definition of the Existing Plan be applied to the New Plan.
4. This Program is only applicable to i) the first claim on Major Critical Illness and/or ii) the claim on angioplasty and other invasive treatments for coronary artery disease (if applicable) under each Existing Plan. For the avoidance of doubt, the claims on early stage critical illnesses (except for angioplasty and other invasive treatments for coronary artery disease) and juvenile diseases, the claims on compassionate benefit (only applicable to ManuPrimo Care (BestStart)), and any subsequent claims on Major Critical Illness, including but not limited to continuous care benefit under each Existing Plan, are excluded from this Program.
5. 'Major Critical Illness' refers to major critical illness, major disease, critical illness, cancer, or selected female illness/treatment as defined in the relevant policy provisions.
6. This Program will cease immediately upon the termination of the New Plan.
7. Manulife reserves the right to change, terminate or cancel the Program at any time without prior notice. In case of dispute, Manulife's decision shall be final and conclusive.



[EXTENDED] Complimentary Advanced Multi-Cancer Detection Test
A proactive health privilege for eligible Manulife customers

Promotion Period: From August 1, 2026 to October 26, 2026

Your health matters to us. While cancer remains one of the leading health concerns in Asia¹, early detection through cancer screening plays an important role in improving health outcomes. Screening helps identify cancers in individuals before symptoms appear, and early detection greatly increases the chances for successful treatment².

As part of Manulife’s ongoing commitment to helping customers take a proactive approach to their health, eligible customers who successfully apply for designated plan(s) and meet the specified premium requirements during the Promotion Period (“Designated Plan”) will be eligible to receive one complimentary Multi-Cancer Detection (MCD) Test by Guardant Health (“MCD test”). This advanced, blood-based cancer screening is designed to support early awareness and empower more informed health decisions — because we believe peace of mind begins with proactive care.

What is the MCD Test by Guardant Health? The MCD Test by Guardant Health is: • Non-invasive – a test intended to detect 10 cancers with a single blood draw³ • Innovative – Guardant Health’s MCD test has received US FDA breakthrough device designation⁴ • Scientifically proven – with technology backed by over 1 million oncology blood samples tested⁵	 For more details about the MCD test, please scan the QR code above.
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Please note that this MCD test is not intended to replace medical diagnosis, professional advice, or recommended cancer screening tests. This MCD test is provided by a third-party service provider that is independent of Manulife. It is not provided by Manulife and does not form part of any contractual benefits or any part of Manulife’s insurance plans.

1. American Cancer Society and International Agency for Research on Cancer. *The Cancer Atlas: Cancer in Southern, Eastern, and Southeast Asia*. Available from: <https://canceratlas.cancer.org/burden-of-cancer/cancer-in-southern-eastern-and-southeast-asia/>.

2. World Health Organization. *Cancer: Screening and early detection*. Available from: <https://www.who.int/europe/news-room/fact-sheets/item/cancer-screening-and-early-detection-of-cancer>.

3. MCD test is intended to detect the following 10 cancers: bladder, breast, colorectal, esophageal, stomach, liver, lung, ovarian, pancreatic and prostate cancer.

4. Guardant Health. *FDA Grants Breakthrough Device Designation to Guardant Health’s Multi-Cancer Detection (MCD) Test*. Published June 3, 2025. Available from: <https://investors.guardanthealth.com/press-releases/press-releases/2025/FDA-Grants-Breakthrough-Device-Designation-to-Guardant-Healths-Shield-Multi-Cancer-Detection-MCD-Test/default.aspx>. The US FDA Breakthrough Device designation referenced includes eight cancer types - bladder, colorectal, esophageal, gastric, liver, lung, ovarian, and pancreatic cancer.

5. Data on file. Guardant Health, Inc. Sep, 2025.

Eligibility for the Promotion:

Customers who successfully apply for any Designated Plan(s) and meet the corresponding premium requirements below during the Promotion Period will be eligible.

Designated Plan	Premium Payment Period	Minimum Single Premium Amount
- Whole-in-One Prime 3 - Whole-in-One Prime 3 – Essence - GoldenStart Whole Life Immediate Annuity Insurance Plan - Prestige Achiever Insurance Plan - Genesis Centurion Insurance Plan[^] - Genesis[^] - Future Assure	Single Premium	USD1,500,000
Designated Plan	Premium Payment Period	Minimum Annualized Premium Amount
- Whole-in-One Prime 3 - Whole-in-One Prime 3 – Essence - Genesis Centurion Insurance Plan[^] - Genesis[^] - Future Assure	2 years [#] (where applicable)	USD750,000
	3 years 5 years 10 years 15 years (where applicable)	USD150,000

[^] Genesis Centurion Insurance Plan and Genesis offer multi-currency premium options including USD, HKD, CNY, CAD, AUD, GBP and SGD. For details on the minimum premium requirements for other policy currencies, please refer to clause 20 in the Terms and Conditions.

[#] This is a limited time offer. We reserve the right to withdraw the offer of 2-year premium payment period option at any time without prior notice. Acceptance of your policy application of 2-year premium payment period option is subject to the availability of the aforesaid option at the time of application.

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.

Terms and Conditions:

1. This promotion ("Promotion") is only applicable to a new policy application for the Designated Plan(s) that has been successfully submitted via licensed technical representative(s) at designated brokers or corporate agencies from August 1, 2026 to October 26, 2026 (both dates inclusive) together with a valid proposal that meets specified premium requirements, and approved by Manulife on or before December 31, 2026 ("Eligible Policy").
2. Annualized premium is the total amount of basic plan's premium due and payable in respect of the first 12 months from the policy year date.
3. This Promotion is only applicable to the basic plan's premium. The amount of the specific premium requirements does not include insurance levy, premium discount offer (if any), extra premium (if any), supplementary benefit's premiums (if any) and prepayment premium (if any).
4. 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 eligibility of this Promotion.
 - 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 eligibility of this Promotion. If, after the decrease, the basic plan's premium becomes ineligible for this Promotion, Manulife reserves the right to charge an administrative fee equivalent to the value of the MCD test that has been redeemed according to our records. For details of the administrative fee, please refer to the redemption notification which will be sent out within 60 calendar days after the end of the cooling-off period of the Eligible Policy.
5. The Eligible Policy must remain in force at the time of the issuance of the redemption notification. The redemption notification shall be mailed to the policyowner's correspondence address within 60 days after the end of cooling-off period of the Eligible Policy.
6. This Promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of any Designated Plan(s) for the same life insured within 6 months before the Eligible Policy is applied.
7. 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, Manulife reserves the right to charge an administrative fee equivalent to the value of the MCD test that has been redeemed according to our records. For details of the administrative fee, please refer to the redemption notification which will be sent out within 60 days after the end of the cooling-off period of the Eligible Policy.
8. Please note that this Promotion solely concerns Manulife's introduction for you to access the MCD test through third-party service providers, and the Promotion is not intended to and shall not be deemed to constitute any advice, opinion, attitude, position, or recommendation by Manulife. Manulife does not provide medical, diagnostic, or laboratory services. Manulife makes no representation, warranty, or guarantee as to the quality, accuracy, availability, timing, or outcome of the test or related services. Manulife shall not be responsible for any act, error, omission, negligence, diagnosis, advice, treatment, or service provided by Guardant Health Pte. Ltd. ("Guardant Health") or its medical partners.
9. This Promotion is only provided to eligible policyowners who are desirous to receive the MCD test, and Manulife's role is limited to introduction of the MCD test. Manulife is not in any way involved in any arrangement of any advice or service provided by third-party service providers.
10. Policyowners must schedule and complete their MCD tests within 2 months from the date of issuance of the redemption notification.
11. Each policyowner is entitled to 1 MCD test for each Eligible Policy under this Promotion.
12. The use of the MCD test is subject to the respective terms and conditions of the third-party service provider.
13. Policyowners should consult medical professionals regarding any abnormal or positive findings. Additional diagnostic tests or medical consultations are at the policyowner's own cost.

14. Any result of the MCD test alone does not constitute a confirmed cancer diagnosis. Notwithstanding the above, policyowners are required to disclose their MCD test results in any future policy application as such information is requested in the application questions.
15. The MCD test:
 - a. cannot be exchanged for cash or other services; and
 - b. cannot be resold or used in conjunction with other offers.
16. The MCD test is only available and carried out in Hong Kong.
17. Any disputes regarding service quality, test results, interpretation, service arrangements, fees for optional services, or follow-up care must be resolved directly between the policyowner and Guardant Health.
18. Manulife reserves the right to change, terminate or cancel the Promotion, as well as changing the service provider or replace the MCD test with other offering(s) at any time without prior notice. Manulife's decision shall be final and conclusive.
19. In any event of dispute as to the eligibility for or entitlement to this Promotion, Manulife's decision shall be final and conclusive.
20. The Promotion for Genesis Centurion Insurance Plan and Genesis is also applicable to Eligible Policy(ies) in the following policy currencies:

Premium Payment Period	Minimum Single Premium Amount or Minimum Annualized Premium Amount
Single Premium	HKD12,000,000 CNY10,200,000 CAD2,100,000 AUD2,100,000 GBP900,000 SGD2,400,000
2 years	HKD6,000,000 CNY5,100,000 CAD1,050,000 AUD1,050,000 GBP450,000 SGD1,200,000
• 3 years • 5 years • 10 years • 15 years (where applicable)	HKD1,200,000 CNY1,020,000 CAD210,000 AUD210,000 GBP90,000 SGD240,000

Important Note: on Multi-Cancer Detection (MCD) Test by Guardant Health

1. The Multi-Cancer Detection (“**MCD**”) test and related services are third-party medical screening services provided by Guardant Health Pte. Ltd. (“**Guardant Health**”) and its appointed service providers (“**Service**”). Manulife’s role is strictly limited to providing eligible customers with access to the Service and does not constitute medical advice, diagnosis, recommendation, or endorsement. Manulife and its intermediaries do not provide any medical or clinical services, medical advice or medical recommendations, and make no representation or warranty regarding the accuracy, availability, or results of the MCD test.
2. Codex Genetics Limited, as Guardant Health’s appointed distributor and service operator in Hong Kong (“**Codex**”), and selected medical providers are solely responsible for the end-to-end delivery of the Service. Manulife is not involved in, and accepts no responsibility for, the arrangement, provision, or outcomes of any medical services. The costs of any additional services shall be borne by the customers and shall be determined between the customers and Codex.
3. Customers should assess for themselves whether the MCD test is appropriate for their personal circumstances and consult qualified medical professionals (including medical professionals from select medical providers arranged by Codex as part of the delivery of the Service) before undergoing the tests.
4. The MCD test is not a diagnostic test and does not confirm the presence or absence of cancer. Test results may involve false positives or false negatives. Customers should consult qualified medical professionals (including medical professionals from select medical providers arranged by Codex as part of the delivery of the Service) for interpretation of results and advice on any further diagnostic testing or medical management.
5. Customers should note that MCD test results may impact new insurance underwriting, policy change applications, and claims assessment. Any information generated or disclosed in the course of the Services, including without limitation to MCD test results, shall not constitute actual, constructive, or deemed knowledge of Manulife and shall not affect Manulife’s right to contest any policies issued or to be issued, unless the information has been formally disclosed to Manulife. Customers are required to fully and truthfully disclose any MCD test results and/or any related medical information during the new business underwriting, policy change applications and claims application processes where such information is requested, in accordance with applicable disclosure obligations.
6. Guardant Health and its appointed service providers (including Codex) are independent contractors and are not employees, agents, or servants of Manulife. Manulife shall not be responsible or liable for any services, diagnosis, advice, treatment, or other acts or omissions of any service providers.
7. The Service is subject to the terms and conditions of Guardant Health and its appointed service providers (including Codex), including those relating to availability, operational arrangements, and applicable medical, legal, and regulatory requirements.
8. To the fullest extent permitted by law, Manulife accepts no liability (whether in contract, tort, negligence, or otherwise) for any death, personal injury, loss, damage, cost, or expense arising from or in connection with the use of the MCD test, including matters relating to service quality, test results, or any medical advice provided by third parties.