



# La Vie / ManuPrestige / ManuPrestige Protector / ManuVision Welcome Bonus

**Promotion Period: From Oct 1, 2018 to Dec 31, 2018 (both dates inclusive)**

Apply for **La Vie / ManuPrestige / ManuPrestige Protector/ ManuVision** within the Promotion Period to receive a welcome bonus equivalent to up to **6%** of the initial annualized premium of the basic plan! The welcome bonus will be credited to the dividend account of the Eligible Policy after the 1st policy year.

Basic Plan Annualized Premium of Eligible Policy	Welcome Bonus (% of annualized premium of the basic plan)
USD 100,000 or above / HKD 800,000 or above	6%
USD 50,000 – 99,999 / HKD 400,000 – 799,999	5%
Below USD 50,000 / Below HKD 400,000	4%

**Terms and Conditions:**

1. This offer is only applicable to new La Vie / ManuPrestige / ManuPrestige Protector/ ManuVision applications successfully submitted via the designated brokers from October 1, 2018 to December 31, 2018 (both dates inclusive), and approved by Manulife (defined below) on or before February 28, 2019 ("Eligible Policy").
2. The welcome bonus for the Eligible Policy will be credited to the dividend account of the Eligible Policy within 8 weeks after the end of the first policy year. The Eligible Policy must remain in force at the time of the crediting of the welcome bonus.
3. The amount of welcome bonus will be calculated as the corresponding percentage of annualized premium of the basic plan for the Eligible Policy as stated in the above table. Annualized premium is the total amount of premium payable in the first 12 months following the policy year date.
4. The offer is only applicable to the basic plan's standard premium. All extra premiums will not be taken into account in calculating the welcome bonus.
5. The welcome bonus will only be payable after all premiums that are due and payable for the Eligible Policy's first policy year have been duly received by Manulife. For the avoidance of doubt, prepaid premium will not be taken into account in calculating the welcome bonus.
6. The welcome bonus will be used to set off any policy loan balance payable to Manulife (if any) before any withdrawals could be made.
7. If the policyowner increases the notional amount before the end of the first policy year, the basic plan's annualized premium before such increase will be used for the purpose of determining the amount of welcome bonus. For any decrease of notional amount before the end of the first policy year, the basic plan's annualized premium after such decrease will be used for the purpose of determining the amount of welcome bonus.
8. This offer will be terminated if there are any subsequent alterations (except where specified in note 7 above) to or termination of the Eligible Policy for whatever reason.
9. Policyowners are not eligible for this offer if they have terminated any existing La Vie/ ManuPrestige / ManuPrestige Protector/ ManuVision policy(ies) within six months before the policy issue date of the Eligible Policy and then apply for the same plan, that is, La Vie / ManuPrestige / ManuPrestige Protector/ ManuVision policy(ies) again for the same insured person.
10. This offer cannot be used in conjunction with any other offers unless otherwise agreed in writing by Manulife.
11. Manulife reserves the right to change, terminate or cancel the offer at any time without prior notice. Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability).

La Vie, ManuPrestige, ManuPrestige Protector and ManuVision are insurance products provided by Manulife. You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. You should read it in conjunction with the product leaflet, proposal and policy provision for product details. Please ask your licensed representative for a copy of the product leaflets which will give you more details about these products including the 'Important Information' showing the product risks.

For more information, please contact your licensed representative or call our customer service hotline on (852) 2510 3383.

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.



## 赤霞珠終身壽險計劃 / 富譽儲蓄保障計劃 / 富譽儲蓄保障計劃 (特級保障) / 宏達儲蓄保障計劃迎新獎賞

**推廣期：由 2018 年 10 月 1 日至 2018 年 12 月 31 日(包括首尾兩天)**

於推廣期內，成功投保「赤霞珠終身壽險計劃」/「富譽儲蓄保障計劃」/「富譽儲蓄保障計劃 (特級保障)」/「宏達儲蓄保障計劃」，可享高達相等於基本計劃的首年年度化保費 6%之迎新獎賞。迎新獎賞將會於第一個保單年度終結後，派發至合資格保單的紅利戶口。

合資格保單之基本計劃年度化保費	迎新獎賞 (相等於基本計劃年度化保費的百分比)
美元 100,000 或以上 / 港元 800,000 或以上	6%
美元 50,000 – 99,999 / 港元 400,000 – 799,999	5%
美元 50,000 以下 / 港元 400,000 以下	4%

### 條款及細則：

- 此推廣只適用於新投保之「赤霞珠終身壽險計劃」/「富譽儲蓄保障計劃」/「富譽儲蓄保障計劃 (特級保障)」/「宏達儲蓄保障計劃」。有關保單申請必須於 2018 年 10 月 1 日至 2018 年 12 月 31 日 (包括首尾兩天) 期間透過指定經紀成功遞交，並獲宏利 (定義如下) 於 2019 年 2 月 28 日或以前成功批核 (「合資格保單」)。
- 合資格保單的迎新獎賞將會於第一個保單年度終結後的八個星期內，派發至其紅利戶口。合資格保單必須於派發迎新獎賞至紅利戶口時仍然生效。
- 合資格保單的迎新獎賞金額的計算，為上表所示相應合資格保單之基本計劃年度化保費的百分比。年度化保費為保單生效日期後之首十二個月保費總額。
- 此推廣只適用於基本計劃的標準保費。所有額外保費不會納入計算迎新獎賞金額。
- 迎新獎賞於宏利成功收取合資格保單的第一個保單年度之全數到期及應繳付的基本計劃保費後才會派發。為免生疑問，預繳保費不會納入計算迎新獎賞金額。
- 迎新獎賞會先用作償還於宏利之保單貸款 (如有)，餘額方能被客戶提取。
- 如保單持有人於第一個保單年度終結前增加名義金額，迎新獎賞金額將根據增加名義金額前的基本計劃的年度化保費計算；如於第一個保單年度終結前減少名義金額，迎新獎賞金額將根據減少名義金額後的基本計劃的年度化保費計算。
- 如合資格保單於其後有任何更改 (除以上第 7 項所列明外) 或因任何理由而終止，此推廣將被終止。
- 若保單持有人於合資格保單簽發日起計過去 6 個月內，曾取消任何現有之「赤霞珠終身壽險計劃」/「富譽儲蓄保障計劃」/「富譽儲蓄保障計劃 (特級保障)」/「宏達儲蓄保障計劃」之保單，並就相同受保人再次申請相同計劃，即「赤霞珠終身壽險計劃」/「富譽儲蓄保障計劃」/「富譽儲蓄保障計劃 (特級保障)」/「宏達儲蓄保障計劃」之保單，將不能獲享此推廣。
- 除獲宏利另行書面同意，此推廣並不可與任何其他推廣一併使用。
- 宏利有權於任何時間更改、停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。

於本單張內，「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 (於百慕達註冊成立之有限責任公司)。

赤霞珠終身壽險計劃、富譽儲蓄保障計劃、富譽儲蓄保障計劃 (特級保障) 及宏達儲蓄保障計劃乃宏利人壽保險 (國際) 有限公司 (於百慕達註冊成立之有限責任公司) (「宏利」) 提供的保險產品。您不應單憑此推廣或此單張而購買該等產品，請參閱產品單張、建議書及保單條款以了解產品資料，請向您的持牌代表索取產品單張，您可從中了解更多詳細產品資料包括顯示產品風險的「重要事項」部份。

如欲了解詳情，歡迎與您的保險代理持牌代表聯絡，或致電客戶服務熱線(852)2510 3383。

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利停止使用閣下的個人資料作直接促銷用途，如有此需要，請向我們致函。本公司地址可於宏利網站上找到。我們不會因此而收取任何費用。