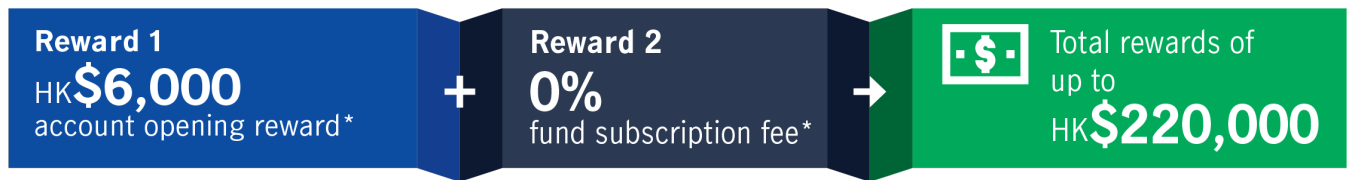


Manulife InvestChoice Welcome Offer for New CIES Account

Welcome Rewards

From now until 31 December 2024, open a new Manulife InvestChoice account under the New CIES to enjoy **welcome rewards** of over HK\$220,000*.



* For promotion details, please refer to the Terms and Conditions

Terms and Conditions

- The Manulife InvestChoice welcome promotion for New CIES account ("the Promotion") is taking place from 1 March 2024 to 31 December 2024, both dates inclusive ("Promotion Period"). The Promotion Period may be extended, subject to the announcement of New CIES by the HKSAR government.
- Clients who meet the following two conditions ("Eligible Clients") can enjoy the New CIES account welcome offer, with a total value of up to HK\$220,000:

(i) Account Opening Reward:

Eligible Clients must enter the promo code "CIES2" when opening an account through the Manulife iFUNDS platform during the Promotion Period or submit the account opening application form and the required documents to the Dealing Administration, Wealth Operations Department of Manulife Investment Management (Hong Kong) Limited ("Manulife") through a Manulife Investment Fund Intermediary, to apply for and successfully open a Manulife InvestChoice CIES account.

Eligible Clients will receive a cash reward of HK\$6,000 if the cumulative amount of lumpsum subscriptions reaches at least HK\$5 million (or equivalent) within 6 months after opening the account.

(ii) Subscription Fee Rebate Reward:

Eligible Clients must make lumpsum subscription(s) within 6 months after opening the account with cumulative subscription amount of not less than HK\$5 million (or equivalent) to enjoy a 0% subscription fee offer. This offer is subject to a subscription amount cap of HK\$27 million.

Clients shall pay the subscription fee upfront. If the total subscription amount does not reach HK\$5 million, they will not be eligible for this reward. If the subscription amount exceeds HK\$27 million, any subsequent subscription amounts will not be counted. Based on a subscription fee rate of 0.8%, the fee rebate can be up to HK\$216,000. The fund investment eligible for the subscription fee rebate must be held for a minimum period of 4 consecutive months. If any portion of or the entire fund holding is redeemed during this period, the Client will not be eligible for the reward. Cancelled or unsuccessful subscription will not be counted. If Clients make multiple subscriptions, the 4-month period counts from the date when the total investment amount reaches HK\$5 million.

Example:

A client successfully opens a Manulife InvestChoice account on 1 April 2024. On 10 April 2024, the Client makes a subscription of HK\$27 million.

Reward calculation:

Account Opening Reward		Subscription Fee Rebate		Welcome Offer Amount
HK\$6,000	+	HK\$216,000 (\$27,000,000 X 0.8%)	=	HK\$222,000

The subscription fee rebate is applicable only to the subscription amount up to HK\$27 million. Any fund subscription amount exceeding this limit will not be counted.

The fund investment eligible for the subscription fee rebate must be held for a minimum period of 4 consecutive months until 10 August 2024. The cash rewards for the account opening and subscription fee rebate will be deposited into the Manulife InvestChoice cash account on or before 10 October 2024.

- The Offer is not applicable to any subscriptions under monthly investment plan.
- Eligible Clients who meet all the relevant conditions stated above will receive an email notification. The account opening reward and subscription fee rebates will be deposited into the HKD cash account of Manulife InvestChoice within 6 months after the total fund subscription amount reaches HK\$ 5 million.
- The reward will be forfeited if the Eligible Client's account is closed before the reward distribution date.
- Manulife reserves the right to amend these terms and conditions at any time without prior notice. In the event of any dispute, Manulife has the absolute right to determine all matters relating to the Promotion, including but not limited to termination of the Promotion, the Promotional Period, schedule for the reward distribution, change or cancellation of the reward, and determination of the eligibility of recipients claiming a reward.

Investment involves risk. Investors should not make investment decisions based on this material alone and should read the offering document (if applicable) for details, including the risk factors, charges and features of the product. This material has not been reviewed by the Securities and Futures Commission. Issued by Manulife Investment Management (Hong Kong) Limited.