

Re-domiciliation – FAQs for Policyholders

General Questions

1. What is re-domiciliation?

Re-domiciliation is the process of relocating a company's domicile from one jurisdiction to another while maintaining its legal identity and business continuity.

2. Why is the company changing its domicile from Bermuda to Hong Kong?

- The decision to relocate our domicile to Hong Kong allows us to better align with the city's robust financial and regulatory environment, positioning us to respond more effectively to local market needs.
- The move also enhances our operational efficiency by streamlining our reporting and capital management processes.
- Additionally, this move unlocks new opportunities for growth and development, ultimately enhancing our ability to serve you better and meet your needs.

3. When will the domicile change take effect?

Subject to regulatory approvals, the change is expected to take effect from November 2025.

4. Who oversees the company in Hong Kong after the move?

Manulife (International) Limited ("MIL") will continue to be regulated by the Insurance Authority (IA) of Hong Kong. Our Macao business will continue under the supervision of the Monetary Authority of Macao (AMCM).

Policy Related

5. Do I need to take any action as a policyholder?

No action is required from you. Please ensure that your contact information with us is current. This will enable us to maintain effective communication and keep you informed of any important updates regarding your policy.

6. Will there be any changes to my existing insurance policy with MIL due to this re-domiciliation?

No, your existing policies and protection will remain completely unchanged. All existing arrangements, including the terms and conditions of your policies, as well as contractual rights, will remain unaffected following re-domiciliation. We are committed to ensuring a smooth transition and maintaining the same level of service and protection for our customers.

7. Will my existing policy terms, coverage or benefits change?

No. The domicile shift does not change any contractual rights or obligations.

8. Will policy dividend scales or product guarantees change because of the move?

No. Re-domiciliation does not affect dividend scales or contractual guarantees. Future reviews will follow our usual governance process.

Premiums Payment and Investments

9. Will MIL's investment approach change regarding my premiums after the re-domiciliation?

- Like every insurer, we invest the premiums we receive so claims can be paid in future and policyholders can share in the investment earnings through dividends, crediting interest rates or bonuses.
- Re-domiciliation does not alter MIL's investment philosophy. Premiums will continue to be pooled in the same statutory funds and managed by the same global investment teams at Manulife in exactly the same prudent, globally diversified way just as before.
- The majority of our assets are invested internationally across various asset classes, providing global diversification to optimize long-term returns and manage risk exposure for policyholders.
- Our asset quality and capital buffers will remain under the continuous monitoring of the Insurance Authority of Hong Kong for our operations in Hong Kong, as well as the AMCM for our operations in Macao.

10. After re-domiciliation, will I need to change how or where I pay premiums?

No. All direct-debit, FPS or bank-in instructions remain the same. Premiums continue to be collected into MIL's existing Hong Kong (or Macao) bank accounts in the same currency and posted to the same policy number.

11. Will my policy benefits still be payable in the same currency (e.g., USD)?

Yes. The currency stated in your contract does not change with re-domiciliation. MIL will continue to hold matching-currency assets so that claims, maturities and surrenders are paid exactly as specified in your policies.

Operations, Service, and Claims

12. Will the claims process change?

No, the claims process will remain the same. Please continue to submit your claims through our usual channels. Any future enhancements will be communicated separately.

13. Will this change affect my ability to make claims or receive payouts in the future?

There will be no change to the claims process or your ability to receive payouts. All of MIL's existing obligations and liabilities, including contractual arrangements with our customers, will remain intact after re-domiciliation.

14. Will MIL's service be changed after the re-domiciliation?

We have made our best efforts to ensure a seamless transition. You should experience no interruptions in service, support or claims handling.

15. What are the updated contact details for MIL?

Our telephone, email, and customer service centre contacts have not changed and will remain the same. You can continue to reach us through the established channels for any enquiries or support needs.

Tax and Privacy

16. Are there tax implications for policyholders?

Tax implications can vary depending on your individual circumstances. Please consult with a professional advisor who can offer guidance specifically tailored to your situation.

17. How will my personal data be protected during the re-domiciliation process?

Customer protections and data privacy remain fully intact and unchanged. Customer data continues to be protected under Hong Kong's Personal Data (Privacy) Ordinance / Macao's Personal Data Protection Act.

Communication and Customer Support

18. How will I stay informed about this initiative?

We will keep you informed through various channels, including notifications by SMS, email, or physical letters. Additionally, we will post a relevant notice on our customer website and publish notices in major newspapers in Hong Kong, Macao, and Bermuda.

19. How will I be informed about the re-domiciliation?

We will notify every policyholder through the following channels:

- Notices in major Hong Kong, Macao, and Bermuda newspapers
- A dedicated notice on our customer website
- SMS, email or physical letter.

Macao policyholders will each receive a physical letter along with a text message or email.

20. Who can I contact if I have more questions?

If you have further enquiries, please call our customer hotline at (852) 2108 1333 (Hong Kong), (852) 2108 1188 (Hong Kong) or (853) 8398 0383 (Macao), or visit our website at manulife.com.hk / manulife.com.mo, or email us at re-domiciliation@manulife.com. Macao policyholders may address us in writing to our postal address at Avenida De Almeida Ribeiro No. 61, Circle Square, 14 andar A, Macao.