







ManuProtect Term

Family is our most precious asset. Protect yours with a term insurance plan that sits comfortably within your budget, while meeting the needs of both you and your loved ones. Covering them with financial security, should the unforeseen event of death or terminal illness happen.

Choose between our Single or Regular premium paying plan and select a coverage term you're comfortable with, while enjoying the option to convert your policy along the way - should your needs change and evolve with life.

Benefits	ManuProtect Term		
	Regular Premium		Single Premium
 Policy Terms Flexibility in choosing your coverage term	5 - 10 years	11 - 40 years	5 - 40 years
 Coverage Be covered against death and terminal illness		✓	
 Guaranteed Renewal Automatic policy renewals till age 85, regardless of your health condition	✓ Premiums based on age at renewal		✗
 Conversion Privilege Choice to convert your policy to another life insurance plan from our selected range of plans	✓ Convert anytime while the policy is in-force		✓ Convert after 2 years, while the policy is in-force
 Quit Smoking Incentive - By offering non-smoker premium rates at the start of your policy - If you quit in the next 3 years, you can continue to enjoy the non-smoker rates ¹	✗	✓ For sum insured of \$500,000 & above	✗
 Optional Add-Ons Additional riders ² to enhance your coverage	✓ For Total & Permanent Disability, Critical Illness, Accidental Death and Payor Premium Waiver		✓ For Total & Permanent Disability

Here's an example of how **ManuProtect Term** can help:



John, a 30-year-old non-smoker signs up for a 30-year ManuProtect Term plan and a rider for total permanent disability at a daily premium of S\$1.50³. Covering him against death, terminal illness and total permanent disability with a sum insured of S\$500,000.



John signs up for ManuProtect Term with a daily premium of S\$1.50.



John unexpectedly passes away at 33 years old. The benefit payout of S\$500,000 will help to reduce the financial strain on his loved ones. The policy will end after the payout.



Footnotes

¹From the fourth policy year, you can continue to enjoy non-smoker premium rates if we receive satisfactory evidence that you have stopped smoking.

²Please refer to product summary of the respective riders for details of coverage.

³Illustrated figure is based on annual premium and rounded to the nearest ten cent.

Important Notes

ManuProtect Term and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. This policy has no cash value. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors before making a commitment to purchase a policy. If there are any differences between the English and Chinese versions of this brochure, the English version will apply.

All information is correct as of 23 September 2018.

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