



RetireReady Plus (III)

Ride along the path to your golden years with RetireReady Plus (III), a retirement plan that's customised to your needs, while protecting you right from the start of the plan and into your retirement years, supporting you through times of uncertainty. You get to decide how your retirement dreams will pan out with customisable options, such as receiving Guaranteed Monthly Income¹ for life, or over your choice of 5², 10, 15, or 20 years. Plus, additional³ payouts in the face of any Loss of Independence⁴ including Irreversible Loss of Speech, Deafness (Irreversible Loss of Hearing) and Major Head Trauma lets you continue on towards the dream retirement you've worked so hard for.

Benefits



Retrenchment Payout Benefit⁵

Get a lump sum payout in the event of the life insured's retrenchment and minimise disruption to retirement goals



Premium Freeze⁶

In times of need, put your premium payment on hold while your policy stays in force



Flexibility

Adjust⁷ your income payout period according to your changing needs, anytime up to 2 years before your selected retirement age



Loss of Independence Income Benefit^{3,4}

Receive up to an additional 100%³ of your Guaranteed Monthly Income¹ depending on the severity



Coverage⁷

Protection for Death and Terminal Illnesses (TI). Waiver of Premium⁸ on Total and Permanent Disability (TPD) for regular premium policies only



Payment Options

Available in cash for all premium payment terms, or Supplementary Retirement Scheme (SRS) for single premium and first party policies only



Easy Application with no Health Check-up

Guaranteed acceptance with no health questions asked for the base plan

Here's an example of how RetireReady Plus (III) can help:

4 steps to design a RetireReady Plus (III) plan to work towards your dream retirement:



Rebecca, 45

Step 1:

Your desired
Guaranteed
Monthly Income

S\$1,000

Starts from a
minimum of S\$250

Step 2:

Your preferred
Premium Payment Term
(Choose one)

- Single Premium
- 5 years
- 10 years
- 15 years
- 20 years

Step 3:

Your selected
Retirement Age
(Choose one)

- Age 50
- Age 55
- Age 60
- Age 65
- Age 70

Step 4:

Your selected
Income Payout Period
(Choose one)

- 5 years²
- 10 years
- 15 years
- 20 years
- Lifetime (to Age 120)



Chosen Premium
Payment Term of
10 years



Accumulation
Continues
for 10 years



Chosen Income Payout Period of 20 years

45 46 47

Annual Premium: **S\$19,467**
Total Premiums over 10 years: **S\$194,670**



Premium Freeze⁶ can be
activated up to 2 times
in times of need



Waiver of Premium⁸ in the event
of Total and Permanent Disability⁷



Retrenchment Payout Benefit of
S\$9,733.50 (50% of her annual premium)
in the event of retrenchment⁵

55

65

85

Chosen Guaranteed Monthly Income ¹	Non-Guaranteed Cash Bonus	Potential Retirement Income Benefit
S\$1,000/month for 20 years	S\$1,008.83/month for 20 years	S\$2,008.83/month for 20 years

Total Potential Retirement
Income Benefits received over 20 years

S\$482,119[^]

247%
of Total
Premiums
Paid



Loss of Independence⁴ Income Benefit protects
Rebecca up to an additional 100%³ of her chosen
Guaranteed Monthly Income

[^]The values in the above illustration are based on an annual premium mode, and is based on illustrated investment rate of return of 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the values are: Non-Guaranteed Cash Bonus = S\$562.66/month and S\$135,038 over 20 years. Total Potential Retirement Income Benefits received = S\$375,038, at 192% of Total Premiums Paid.

Footnotes

- ¹ The Guaranteed Monthly Income (GMI), less any policy debt, will start one month after the policy anniversary immediately after the life insured reaches the selected retirement age and to the end of his/her selected income payout period.
- ² Not applicable to policies with single premium and 5 years premium payment term.
- ³ If the life insured is not able to perform any 2 out of 6 Activities of Daily Living, the Loss of Independence Income Benefit payable is equivalent to 50% of the GMI, capped at a maximum of S\$2,000 per month per policy. If the life insured is not able to perform at least 3 out of 6 Activities of Daily Living or diagnosed with Irreversible Loss of Speech, Deafness (Irreversible Loss of Hearing) or Major Head Trauma, the Loss of Independence Income Benefit payable is equivalent to 100% of the GMI, capped at a maximum of S\$4,000 per month per policy.
- ⁴ Please refer to Product Summary for more details on the Loss of Independence conditions.
- ⁵ Only applies to individual owned policies and policies where life insured is aged 64 and below, during the first 5 policy years (for SP policies), during your premium payment term (for RP policies), or before the policy anniversary immediately after his or her 65th birthday, whichever is earlier.
- ⁶ Not applicable to single premium policies.
- ⁷ Please refer to the Product Summary and Policy Contract for more details.
- ⁸ Only applies to regular premium plans, during your premium payment term, or before the policy anniversary immediately after his or her 70th birthday, whichever is earlier.

Important Notes

RetireReady Plus (III) and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Registered number 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. There may be high costs involved if you terminate the policy early, and your policy's surrender value (if any) may be zero or less than the total premiums paid. 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. If there are any differences between the English and Chinese versions of this brochure, the English version will apply.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as of 4 April 2021.



manulife.com.sg/RetireReadyPlus



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