



Return of premiums upon death

We will refund total premiums paid, less any claim payouts in the event of death.



FREE child cover

We provide free cover to your child without compromising on your coverage. We will pay S\$10,000 per child in the event of any 36 advanced critical illness. Maximum payout of S\$20,000 per policy.



FREE health check

You will receive complimentary health check every 2 years. It's transferable to your loved ones!

Carlos Vazquez, Chief Product Officer, Manulife Singapore said: "At Manulife, we want to care for our customers right from the beginning and partner them in every aspect and stage of their lives. **Manulife Ready CompleteCare** therefore keeps our customers covered through the early, intermediate and advanced stages of critical illnesses. We understand that after a critical illness diagnosis, it is very difficult for our customers to qualify for insurance. Manulife Ready CompleteCare is designed to stay in-force and continue to protect even after a critical illness diagnosis, so as to keep providing coverage in the unfortunate event of a future diagnosis."

Table 1: 18 Special Conditions

No.	Conditions covered up to maximum age of 85	No.	Conditions covered up to maximum age of 18
1	Angioplasty and Other Invasive Treatment for Coronary Artery	1	Type I Juvenile Spinal Amyotrophy
2	Diabetic Complications	2	Severe Juvenile Rheumatoid Arthritis (Stills Disease)
3	Wilson's Disease	3	Severe Haemophilia
4	Osteoporosis with Fractures	4	Rheumatic Fever with Valvular Impairment
5	Severe Rheumatoid Arthritis	5	Osteogenesis Imperfecta
6	Mastectomy	6	Insulin Dependent Diabetes Mellitus
7	Chronic Adrenal Insufficiency (Addison's Disease)	7	Kawasaki Disease
8	Chronic Relapsing Pancreatitis	8	Glomerulonephritis with Nephrotic Syndrome
9	Hysterectomy due to Cancer		
10	Dengue Haemorrhagic Fever		

Note: For angioplasty and other invasive treatment for coronary artery, the total amount that we will pay under all policies which we are liable for on the same life shall not exceed S\$25,000.

Paul bought a \$5100,000 Ready CompleteCare (cover me again) plan.



Coverage amount:

- Critical illness: **\$5500,000** (\$5100,000 per claim, up to 5 times)
- Additional major critical illness: **\$5200,000** (1-off claim)
- Recurring cancer: **\$5200,000** (\$5100,000 per claim up to 2 times)

Condition(s)	Claim Amount Received	Remaining Coverage							
		Critical Illness				Additional Payout			
At age 40, undergoes Cardiac Pacemaker Insertion (Early Stage)	Critical Illness Coverage: \$5100,000	CLAIMED							
At age 50, suffers a stroke (Advanced Stage)	Critical Illness Coverage: \$5100,000 Additional Major Critical Illness Benefit: \$5200,000	CLAIMED	CLAIMED				CLAIMED		
At age 60, undergoes Heart Valve Surgery (Advanced Stage)	Critical Illness Coverage: \$5100,000	CLAIMED	CLAIMED	CLAIMED			CLAIMED		

Total Payout: \$5500,000

Coverage continues for Critical Illness & Recurring Cancer Benefit.

Jane bought a \$5100,000 Ready CompleteCare (cover me again) plan.



Coverage amount:

- Critical illness: **\$5500,000** (\$5100,000 per claim, up to 5 times)
- Additional major critical illness: **\$5200,000** (1-off claim)
- Recurring cancer: **\$5200,000** (\$5100,000 per claim up to 2 times)

Condition(s)	Claim Amount Received	Remaining Coverage							
		Critical Illness				Additional Payout			
Age 45, diagnosed with Early Stage Breast Cancer	Critical Illness Coverage: \$5100,000	CLAIMED							
At age 48, Jane recovered from Early Stage Breast Cancer.	Additional Major Critical Illness Benefit: \$5200,000	CLAIMED					CLAIMED	CLAIMED	
Age 50, cancer relapsed, diagnosed with Advanced Stage Breast Cancer	Recurring Cancer Benefit: \$5100,000	CLAIMED					CLAIMED	CLAIMED	CLAIMED
At age 55, Jane recovered from Advanced Stage Breast Cancer.	Recurring Cancer Benefit: \$5100,000	CLAIMED					CLAIMED	CLAIMED	CLAIMED

Total Payout: \$5500,000

\$5400,000 Critical Illness Coverage continues.

- End -

About Manulife Singapore

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across their various life stages. Customers can readily access our solutions through our extensive multi-channel distribution network. In addition to our established agency force, we distribute our products through a number of specialist partners, including banks and financial advisory firms. For more information on Manulife Singapore, visit manulife.com.sg.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (US\$754 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have

served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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