Manulife

News Release

TSX/NYSE/PSE: MFC SEHK:945

For Immediate Release 2 Aug 2017

Manulife Ready CompleteCare: Arm yourself with a critical illness plan that covers you again and again

SINGAPORE, 2 Aug 2017 – Manulife Singapore has launched **Ready CompleteCare**, a critical illness plan that offers the most comprehensive coverage across early, intermediate and advanced stages for 106 conditions.

Cover all Early, Intermediate and Advanced Stages of Critical Illness

Early detection of critical illnesses may enhance the chance of a full recovery, and the plan is designed to provide financial support through all three stages of critical illness – early, intermediate and advanced – so customers can focus on treatment and recovery.

To further lighten the financial burden, Ready CompleteCare also offers extra coverage of 20% of your coverage amount (capped at S\$25,000) for up to six claims on diagnosis across <u>18 special conditions</u>, which can be particularly expensive to treat.

"Cover Me Again" benefit

Most customers' policies and savings can weather the cost of a single critical illness. However, the reality is that many critical illnesses have a high chance of occurring and recurring during a person's lifetime. For continued protection against recurring illnesses, Manulife introduces **Cover Me Again**, a 'restart' feature that restores your coverage in 12 months following a claim, allowing you to claim up to 500% of your coverage amount. Other critical plans cease its cover after you've claimed for your condition, but Manulife Ready CompleteCare covers you again and again.

Cover Me Again also provides additional payouts in two forms:

- Additional Major Critical Illness Benefit which pays 200% for six covered advanced stage critical illnesses;
- Recurring Cancer Benefit which pays 100% for subsequent advanced stage major cancer.

	Control Contro	18 Special conditions coverage	Return of premiums upon death	FREE child cover	FREE health check	cover me again	Additional Major Critical Illness Benefit	Recurring Cancer Benefit
Ready CompleteCare	*	~	~	~	~	×	×	×
Ready CompleteCare (cover me again)	*	~	~	~	~	~	~	*



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!

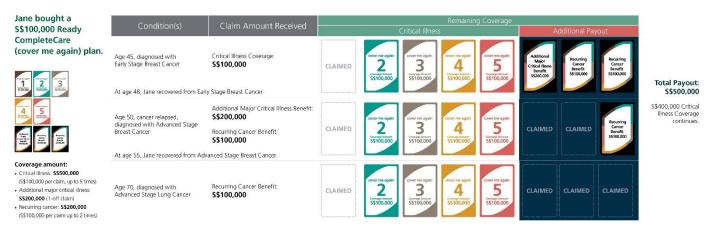
Carlos Vazquez, Chief Product Officer, Manulife Singapore said: "At Manulife, we want to care for our customers right from the beginning and partner them in every aspect and stage of their lives. **Manulife Ready CompleteCare** therefore keeps our customers covered through the early, intermediate and 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."

No.	Conditions covered up to maximum age of 85		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		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		

Table 1: 18 Special Conditions

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 S\$100,000 Ready	Condition(s)	Claim Amount Received	Remaining Coverage Critical Illness Additional Payout								
CompleteCare (cover me again) plan.	At age 40, undergoes Cardiac Pacemaker Insertion (Early Stage)	Critical Illness Coverage: \$\$100,000	CLAIMED	cover me again 2 Coverence Assure S\$100,000	cover me again B Driver pre Annual S\$100,000	cover me again 4 Cover me again 5 S100,000	cover me again 5 Comps Anount \$\$100,000	Additional Major Critical Ilness Benefit S\$200,000	Recurring Cancer Benefit S\$100,000	Recurring Cancer Benefit S\$100,000	Total Payout: \$\$500,000
	At age 50, suffers a stroke (Advanced Stage)	Critical Illness Coverage: \$\$100,000 Additional Major Critical Illness Benefit: \$\$200,000	CLAIMED	CLAIMED	cover me again B coverage Amount S\$100,000	cover me again 4 Crowage Amount 55100,000	cover me again 5 Coverage Anount \$\$100,000	CLAIMED	Recurring Gancer Benefit S\$100,000	Recurring Cancer Benefit \$\$100,000	Coverage continues for Critical Illness & Recurring Cancer Benefit.
	At age 60, undergoes Heart Valve Surgery (Advanced Stage)	Critical Illness Coverage: \$\$100,000	CLAIMED	CLAIMED	CLAIMED	cover me again 4 Coverage Arrount \$\$100,000	cover me again 5 Greenge Amount SS100,000	CLAIMED	Recurring Cancer Benefit S\$100,000	Recurring Cancer Benefit S\$100,000	



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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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