



ManuInvest Duo

A complete life plan should help you achieve both your wealth accumulation and protection goals. Play to your own tune with ManuInvest Duo, a flexible regular premium investment-linked policy that helps you achieve harmony between those needs. Dictate the tempo of your investments with your choice of professionally managed funds and choose your Minimum Investment Period of 10, 15 or 20 years. Here's a plan that accelerates your wealth accumulation goals while protecting your loved ones and lifestyle for as long as you'd like.

Benefits

Wealth Accumulation



Welcome Bonus¹

Get a boost to your investment with a higher Welcome Bonus when you choose a higher coverage and longer Minimum Investment Period



Make Your Investment Work Harder

100% of your regular basic premiums paid will be put to purchase fund units



Loyalty Bonus²

Awarded every year from policy year 7, and increases to up to 0.8% after the end of your chosen Minimum Investment Period



Receive Payouts

Get a regular stream of income³ when you invest in dividend-paying funds

Protection



Coverage²

Choose your protection amount to up to 100x of your first year premium for death, terminal illness and total and permanent disability



Partial Withdrawal

From policy year 6, up to 20% of total basic premiums and top-up premiums paid in the previous policy year can be accessed at a low transaction fee of S\$50



Premium Flexibility⁵

In times of emergency, take a break from paying premiums for a period of up to 24, 36 or 48 months, depending on your chosen Minimum Investment Period



Optional Add-Ons

Get additional protection with optional critical illness and early critical illness coverage

Here's how **ManulInvest Duo** can help accumulate wealth during your working years:



David, 35, buys a ManulInvest Duo plan with a Minimum Investment Period of 20 years. He pays S\$12,000 per year.

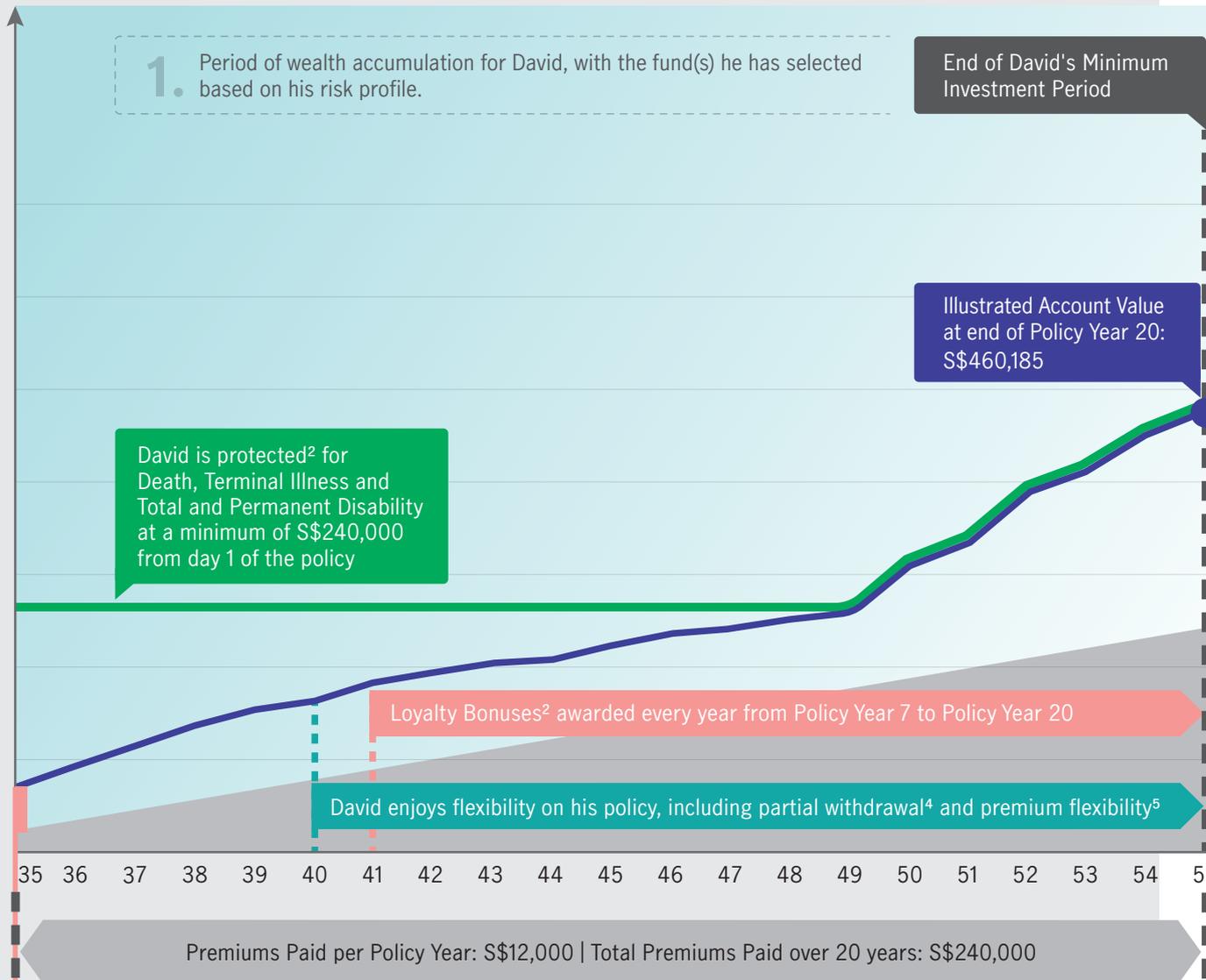


He chooses a protection amount at 20x his annual premium, at a sum insured of S\$240,000. If his account value is more than S\$240,000, his sum insured will be the same amount as his account value.



He has the option to cover himself for Early to Advanced Stage Critical Illnesses by adding on the optional riders.

Account Value S\$



Welcome Bonus¹ awarded at the start of the policy

Here's how **ManuInvest Duo** goes on to support your retirement dreams in the later years:



David keeps his ManuInvest Duo plan after the chosen Minimum Investment Period of 20 years. Even if he opts to stop paying premiums, he can continue to benefit from the policy.



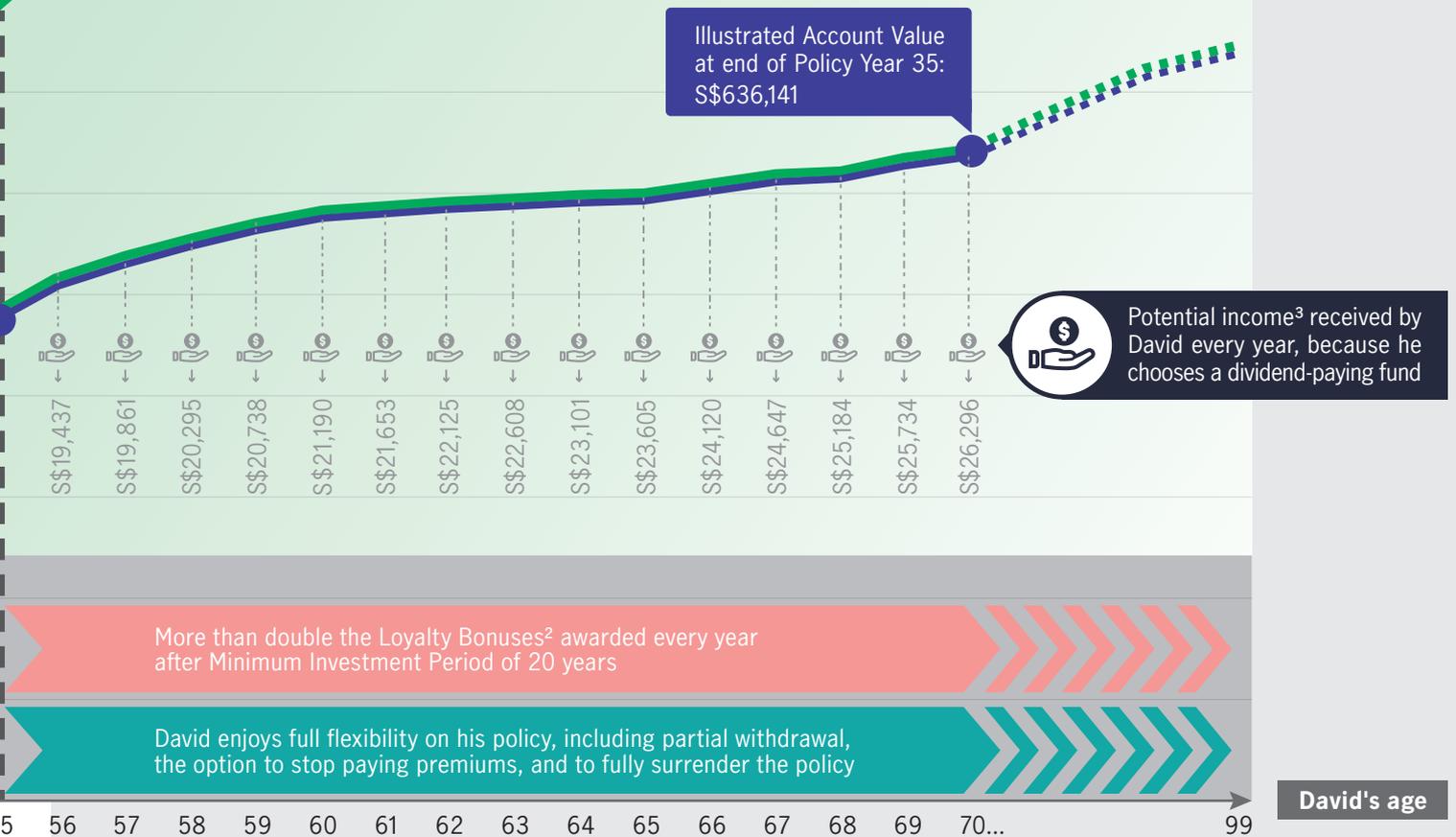
He will continue to be protected² for Death, Terminal Illness and Total and Permanent Disability at a sum insured of S\$240,000, or his account value, whichever is higher.



If he had chosen to cover himself for Early to Advanced Stage Critical Illnesses, he will continue to stay covered during this period.

David does a fund switch at this point

2. David now has a preference to receive a stream of income to support his retirement years, and switches to a dividend-paying fund.



Illustrated values when David is at age 70

Illustrated Account Value at the end of Policy Year 35

S\$636,141



Total potential dividends received over 15 years

S\$340,594



Giving David a total potential return of

S\$976,735

407%
from total premiums paid

The values in the above illustration are rounded off to the nearest dollar, and based on illustrated investment rate of return of 8% p.a., 4% dividend payout, and 1.25% fund management charge. Based on an illustrated investment rate of return of 4% p.a. and 2% dividend payout, and 1.25% fund management charge, the values are: account value at end of policy year 20: S\$294,418, account value at end of policy year 35: S\$314,813, potential income received at age 56: S\$5,988, age 57: S\$6,014, age 58: S\$6,041, age 59: S\$6,068, age 60: S\$6,095, age 61: S\$6,123, age 62: S\$6,150, age 63: S\$6,178, age 64: S\$6,205, age 65: S\$6,233, age 66: S\$6,261, age 67: S\$6,289, age 68: S\$6,317, age 69: S\$6,345, age 70: S\$6,374, total potential dividends received from age 56 to 70: S\$92,682, total potential return at age 70 (end of policy year 35): S\$407,494, 170% from total premiums paid.

All values in the above illustration are non-guaranteed, and are subjected to the distributions and performance of the chosen ILP sub-funds.

Other Product Features

Minimum Investment Period (MIP)	Choice of: - 10 Years - 15 Years - 20 Years
Minimum Premium	S\$3,600 per year for MIP 10 years S\$2,400 per year for MIP 15 years S\$1,800 per year for MIP 20 years
Adhoc Premium Top-up	Minimum S\$500 per fund
Partial Withdrawal²	Can be performed at any time. Partial withdrawal during MIP is subject to partial withdrawal charges From policy year 6 to the end of the MIP, up to 20% of total basic premiums and top-up premiums paid in the previous policy year can be accessed at just a S\$50 transaction fee Minimum S\$350, subject to a minimum balance of S\$1,000 in the account
Insurance Protection	Protection amount can be increased ⁶ during MIP, and can only be decreased ⁶ after MIP. The Cost of Insurance may apply to the revised sum insured

Charges

Surrender Charge	Based on the percentage of the account value that you requested to be fully withdrawn. Applicable only within the MIP
Monthly Cost of Insurance	Guaranteed and based on the life insured's attained age at each policy anniversary
Monthly Admin Charge	Policy Year 1 to 5: 5% per annum of the account value Policy Year 6 onwards: 1% per annum of the account value
Top-Up Charge	0% ⁷

Charges above are non-exhaustive. Terms and Conditions apply. Please refer to the product summary for more information.

Footnotes

¹Credited into your policy in the first 12 months upon receipt of each regular premium payment in the form of additional units.

²Terms and conditions apply. Please refer to Product Summary for specific definitions.

³Subject to the distribution rate and frequency of the chosen ILP sub-fund(s).

⁴Starting from policy year 6 until the end of Minimum Investment Period, up to 20% of the previous policy year's total basic premium and top-up premiums paid can be withdrawn at a transaction fee of S\$50.

⁵Premium Flexibility Benefit refers to the total amount of regular basic premium that can be missed without incurring a premium shortfall charge. This benefit starts from policy year 6 until the end of Minimum Investment Period, subject to a maximum limit of 2 years of annualised premium for 10 years Minimum Investment Period, 3 years of annualized premium for 15 years Minimum Investment Period, and 4 years of annualised premium for 20 years Minimum Investment Period.

⁶Subject to minimum and maximum sum insured requirement. Any increase in the sum insured will be subject to underwriting.

⁷Manulife reserves the right to vary the top-up charge at any time by giving 30 days' written notice to the policy owner before doing so.

Important Notes

ManulInvest Duo 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. 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. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. Your investments are subject to investment risks, and you may lose the principal amount invested. The performance of the ILP sub-fund is not guaranteed. The value of the units in the ILP sub-fund and the accumulated income (if any) may fall or rise. 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 web-sites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors before making a commitment to purchase a policy.

Information is correct as of 12 January 2020.