



Manulink Enrich

Everyone has different needs and priorities to cater to. That's why we designed Manulink Enrich, a plan that understands and serves you according to the way you live. This regular premium investment-linked plan is able to evolve with your needs – letting you personalise and adjust your coverage levels to potentially grow your wealth.

Benefits



Make Your Investment Work Harder

100%¹ of your regular basic premiums paid are put to purchase fund(s) units



Free Fund Units

Unit allocation rate increases to 102%¹ from the 4th year, and to 105%¹ from the 7th year



Coverage⁴

Be covered against death and terminal illness up to age 99, and total and permanent disability up to age 65



Upgrade Of Cover

Increase your Sum Insured at life's milestones⁵ with no medical questions asked, under Options A and B



Flexibility

Enjoy flexibility in unlimited free fund switches, topping up your investment or doing a partial withdrawal² when the need arises



Plan Options

Choose from 3 different plan options³ to suit your protection needs



Optional Add-Ons




Get additional protection⁴ with a selection of optional riders under options A and B



Premium Rate

Get invested from as low as S\$100 per month

Here's an example of how **Manulink Enrich** can evolve alongside your changing needs:

Life Stage	 Young & Single	 Newly-married / Parenthood	 Approaching Retirement
Financial Priorities	Protect and invest for your future	Protection for you and your family	Build and protect your golden years
How can the plan help?	<p>Potentially grow your wealth from as little as S\$100 each month</p> <p>Get a head-start with 100%¹ of your premiums invested from the first policy year on</p>	<p>Increase your Sum Insured at life's milestones⁵ with no medical questions asked, under Options A and B</p>	<p>Allocate more premiums to be invested by reducing your coverage, under Options A and B</p> <p>Supplement your income with partial withdrawals²</p> <p>Safeguard your wealth by switching your portfolio to bond-based funds</p>

Select from 3 different plan options, based on the level of protection you'll need:

Benefits	Plan Options		
	Option A	Option B	Option C
Death Benefit	Sum Insured + Account Value	<p>The higher of:</p> <p>A) The Sum Insured + any top-up premiums – any withdrawals, or</p> <p>B) Account Value</p>	<p>The higher of:</p> <p>A) 101% of (Regular premiums + any top-up premiums – any withdrawals), or</p> <p>B) Account Value</p>
Simplified Application With No Health Checkups	✗	✗	✓
Increase your Sum Insured at life's milestones ⁵ with no medical questions asked	✓	✓	✗

Footnotes

¹Premium will be invested in your choice of Manulife's range of ILP sub-fund(s) at the offer price.

²The minimum amount that can be withdrawn is S\$500, subject to a minimum balance of S\$1,000 in the Account Value. A surrender charge will apply if the partial withdrawal is made before 10 years' annual premiums have been paid. Please refer to the Product Summary and Policy Contract for more details.

³Options cannot be changed after policy issuance.

⁴Terms and Conditions apply. Please refer to Product Summary for specific definitions.

⁵Applicable for the following life stage events – getting married, birth or adoption of a child. Please refer to the Product Summary and Policy Contract for more details.

Important Notes

Manulink Enrich 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. 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 1 September 2019.