



# Manulink Investor

Put your growing portfolio on the fast track with Manulink Investor, a single premium investment-linked plan that comes without insurance charges or policy fees – and guaranteed acceptance regardless of your health status. Perfect for investors focused on optimum performance and diversifying their wealth, the plan starts from as low as S\$5,000 and gives you the opportunity to choose from a wide range of funds that will match your risk profile.

## Benefits



### Make Your Investment Work Harder

100% of your premium paid is put to purchase fund(s) units at the offer price



### Payment Options

Choose to pay via cash or your Supplementary Retirement Scheme (SRS), or your CPF Ordinary Account (CPF-OA)



### Portfolio Diversification

Build a portfolio that meets your financial goals with a wide suite of professionally-managed funds to invest in



### Free Fund Switches

Respond to market movements with free, unlimited fund switches



### Easy Application With No Health Check-up

Guaranteed acceptance with no health questions asked

## Other Product Features

### Plan Availability

- Cash
- Supplementary Retirement Scheme (SRS)
- CPF Ordinary Account (CPF-OA)

### Minimum Single Premium (SP)

S\$5,000

### Ad-hoc Top-Up

Minimum S\$500

### Recurring Single Premium (RSP)

Applicable to SRS policies only

#### Payment Mode

- Annual
- Semi-annual
- Monthly

#### Minimum RSP

- S\$2,000
- S\$1,000
- S\$500

### Coverage

Death, Terminal Illness and Total and Permanent Disability

### Protection Level<sup>1</sup>

Higher of Account Value or Sum Insured

### Sum Insured<sup>2</sup>

1% of SP plus Top-Ups/RSPs less withdrawals<sup>3</sup>

### Cost of Insurance

No insurance charge; 100% investment-focused

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

### Footnotes

<sup>1</sup>For non-accidental death occurring during the first 2 policy years, the Account Value of your investment will be payable.

<sup>2</sup>The policy Sum Insured will be adjusted accordingly as a result of any top-ups or withdrawals.

<sup>3</sup>Subject to the minimum withdrawal amount of S\$500 and the minimum account balance of S\$3,000 after the partial withdrawal.

### Important Notes

Manulink Investor is 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 Manulink Investor Fund(s) is not guaranteed. The unit prices and any income accruing to it may fall as well as rise. The Fund Managers shall have the absolute discretion to determine whether a distribution is to be made in respect of the Manulink Investor Fund(s) as well as the rate and frequency of distributions to be made. The intention of the Fund Managers to make the distribution and the distribution yield for the Manulink Investor Fund(s) is not guaranteed, and the Fund Managers may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the Manulink Investor Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the Manulink Investor Fund(s). A copy of the prospectus and the product highlights sheet can be obtained from Manulife Financial Consultant or its Appointed Distributors. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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.

