



ManuProtect Term (II)

We want to be a source of strength for your loved ones, just as they have always been there for you. ManuProtect Term (II) is a regular premium term life plan that works around your budget and protection needs. Also, the option to convert to another policy should your needs change and evolve with life.

Benefits



Policy Terms

Choose to be covered for:

- 5 or 10 years (renewable and convertible)
- 11 to 40 years (level and convertible)
- To age 65, 75 or 85 (level and convertible)



Coverage

Be covered against death and terminal illness



Guaranteed Renewal¹

Policy terms of 5 or 10 years are automatically renewable¹ to age 85, regardless of your health condition



Conversion Privilege

While your policy is still in-force, enjoy the freedom to convert it to another life insurance from our range of curated products



Quit Smoking Incentive²

Smokers enjoy lower non-smoker premium rates for the first 3 policy years, and can continue to do so if they quit within the first 3 policy years



Optional Add-Ons

Get additional protection with riders for total and permanent disability, critical illness and premium waiver

Here's an example of how **ManuProtect Term (II)** can help:

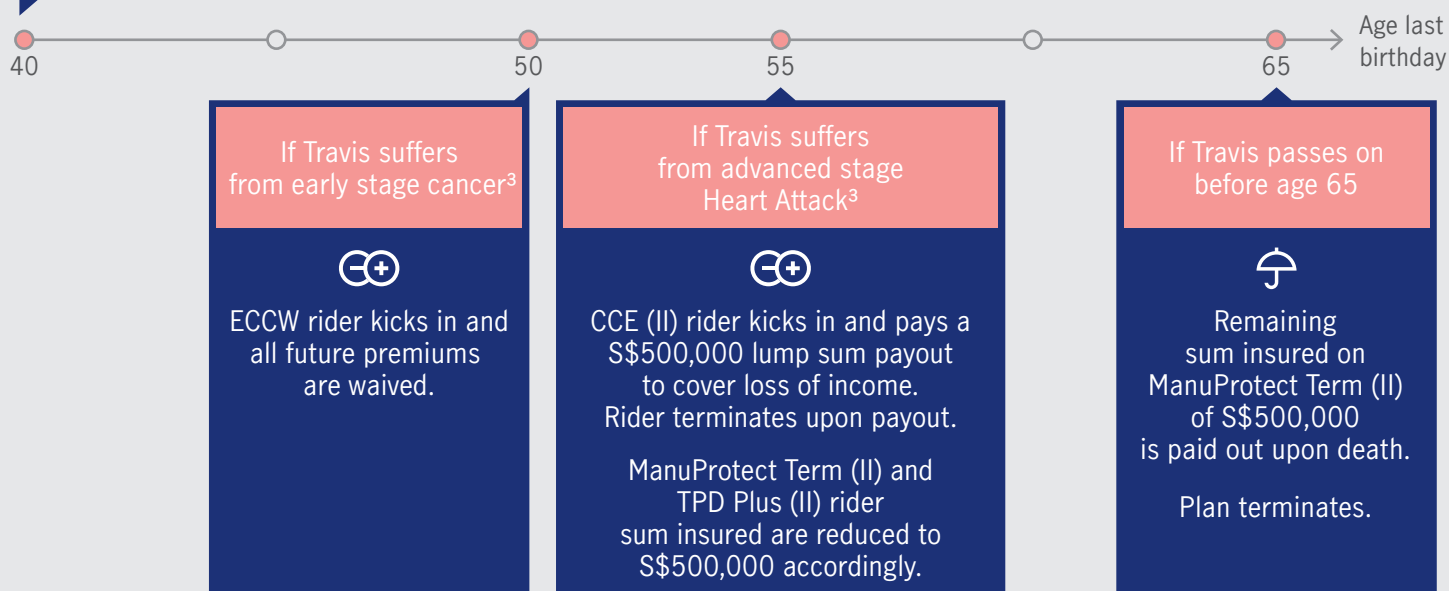


Travis, age 40, non-smoker, decided to purchase term coverage to protect his family from income loss in the event of his death and diagnosis of terminal illness, with riders to cover total and permanent disability and critical illness.

He decided on the following term coverage:

ManuProtect Term (II) (Level and Convertible) 25 years	Total and Permanent Disability Plus Rider (II) (TPD Plus (II))	Critical Care Enhancer Rider (II) (CCE (II))	Early Critical Care Waiver Rider (ECCW) 25 years
Coverage: S\$1m	Coverage: S\$1m	Coverage: S\$500,000	
Premium: S\$1,029.00 per year	Premium: S\$115.00 per year	Premium: S\$1,494.50 per year	Premium: S\$230.11 per year

Travis started the plan
with an annual premium of
S\$2,868.61



Footnotes

¹ Premiums will be based on the life insured's age at point of renewal. Not available for Level and Convertible.

² Applicable for sum insured of S\$500,000 and above. Non-smoker premium rates will continue from the 4th policy year upon satisfactory evidence that the life insured have stopped smoking has been provided. Not available for Renewable and Convertible.

³ Terms and conditions apply. Please refer to Early Critical Care Waiver Rider and Critical Care Enhancer Rider (II) policy contracts and product summaries for details and specific definitions.

Important Notes

ManuProtect Term (II) 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. This policy has no cash value. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. 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 or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as of 16 August 2020.