



Ready LifeIncome

When your kids are counting on you, it helps to have streams of yearly income as added security. Ready LifeIncome provides annual payouts that last beyond one generation. With the Secondary Life Insured¹ option, you can transfer the plan to your child, who can then transfer it to their child—so your legacy is protected across three generations.

Benefits



Receive Payouts

Enjoy guaranteed² and non-guaranteed³ yearly income up to age 120, from the end of policy year 5 or 10



Waiver of Future Premiums

Get a premium waiver upon total and permanent disability during your premium payment term, while your coverage continues



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked



Flexibility

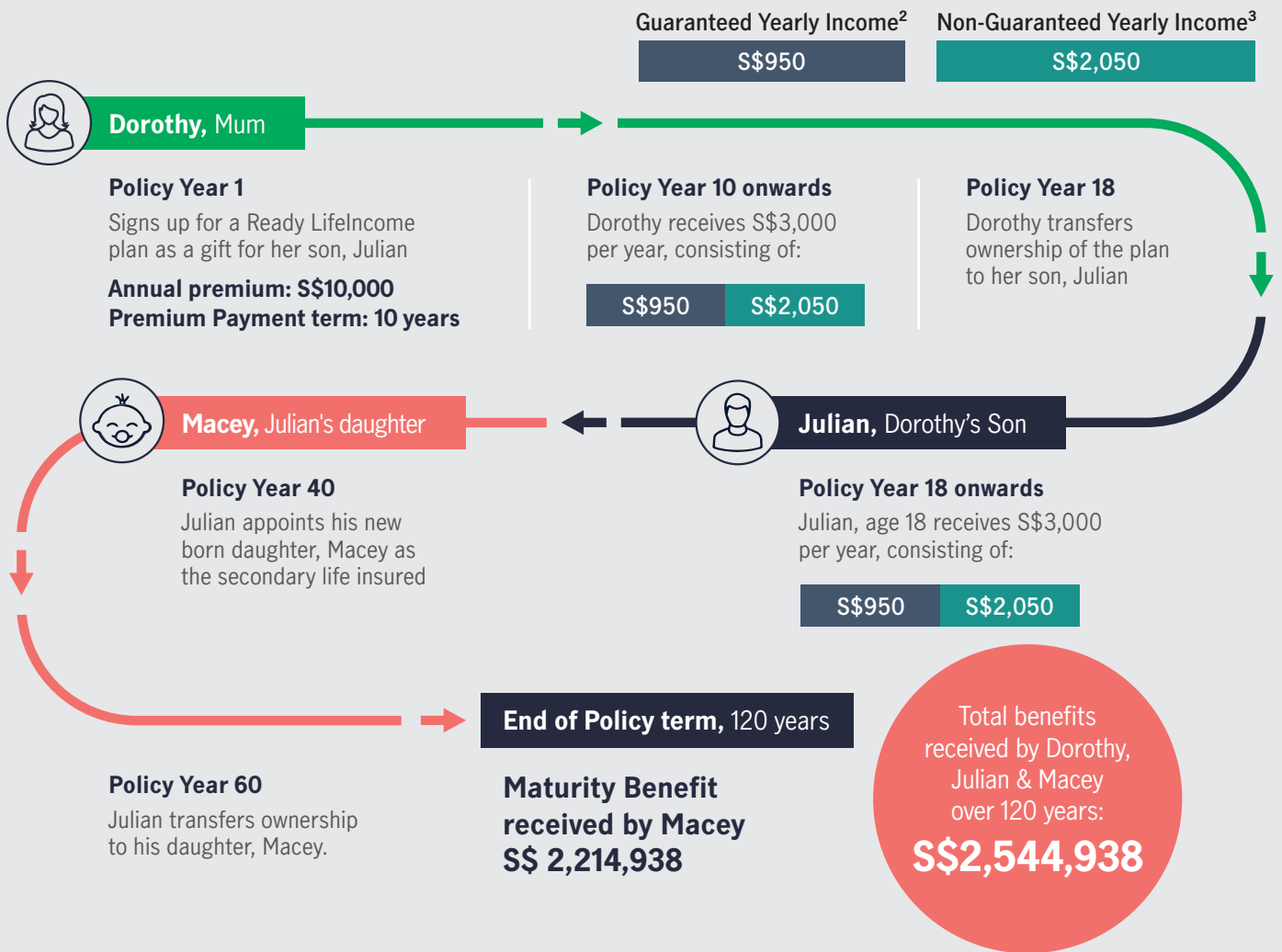
- Secondary Life Insured¹ (SLI) option allows you to provide a “gift of love” to your loved ones
- Premium freeze option allows you to stop paying premiums for 1 year
- Choose to receive yearly income payout from:
 - end of year 5; or
 - end of year 10 (for policy with 10 years premium payment term)
- Choose between premium payment term of 5 or 10 years



Coverage

Be covered against death and terminal illness till age 120

Here's an example of how **Ready LifeIncome** can help:



The values in the above illustration are based on illustrated investment rate of return of 4.75% p.a.. Diagram is for illustrative purposes and is not drawn to scale.

Based on an illustrated rate of return of 3.25% p.a., the values are
 Guaranteed yearly income: S\$950 Non-guaranteed yearly income: S\$900 Maturity Benefit received by Macey: S\$800,884
 Total benefits received by Dorothy, Julian & Macey over 120 years: S\$1,004,384

Footnotes

¹You can appoint or change the SLI up to 3 times during the policy term.

²0.95% of the sum insured, payable from the end of the income payout year onwards.

³2.05% of the sum insured, payable from the end of the income payout year onwards, based on the illustrated investment rate of return of 4.75% p.a.. 0.90% of the sum insured, payable from the end of the income payout year onwards, based on the illustrated investment rate of return of 3.25% p.a..

Important Notes

Ready LifeIncome 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. 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.

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 7 April 2019.

 manulife.com.sg/ReadyLifeIncome

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