



Ready LifeIncome (II)

Get a rooted foundation for you and your family, with a plan that provides annual harvests for financial security. Ready LifeIncome (II) provides annual payouts that last for generations. When it comes to taking care of your loved ones, every little step taken today makes a difference in the future. And that, is what makes every day better.

Benefits



Receive Payouts

Enjoy guaranteed¹ and non-guaranteed² yearly income up to age 120, from the end of policy year 5 or 10



Premium Flexibility

- Choose between premium payment term of 5 or 10 years
- Premium freeze option allows you to pause premiums for 1 year



Waiver of Future Premiums

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



Change of Life Insured (COL)³

Option to change the life insured³ during the course of your policy. Applicable to both corporate and individual policies



Easy Application with No Health Check-up

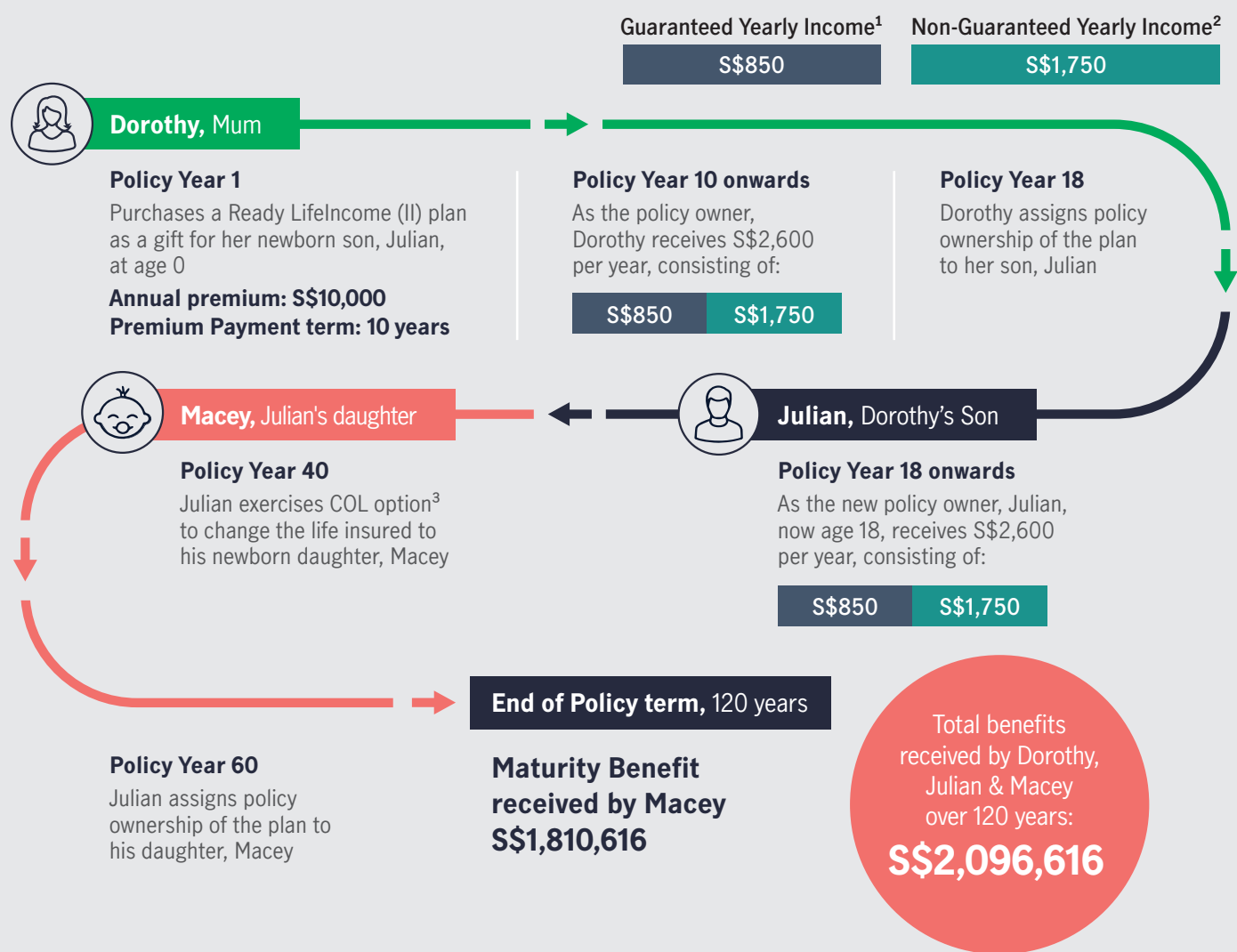
Guaranteed acceptance with no health questions asked



Coverage

Be covered against death and terminal illness till age 120

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



The values in the above illustration are based on illustrated investment rate of return of 4.25% p.a.. Diagram is for illustrative purposes and is not drawn to scale.

Based on an illustrated investment rate of return of 3.00% p.a., the values are: **Guaranteed yearly income:** S\$850; **Non-guaranteed yearly income:** S\$770; **Maturity Benefit received by Macey:** S\$728,970; **Total benefits received by Dorothy, Julian & Macey over 120 years:** S\$907,170

Footnotes

¹0.85% of the sum insured, payable from the end of the income payout year onwards.

²1.75% of the sum insured, payable from the end of the income payout year onwards, based on the illustrated investment rate of return of 4.25% p.a.. 0.77% of the sum insured, payable from the end of the income payout year onwards, based on the illustrated investment rate of return of 3.00% p.a..

³You may change the life insured up to 2 times during the policy term for individual policies and unlimited number of times for corporate policies.

Important Notes

Ready LifeIncome (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. 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. 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 websites (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 1 July 2021.