

# Manulife Goal 2025 (II)

Get one step closer to your financial goals when you grow your funds with Manulife Goal 2025 (II). Choose between a 3-year or 4-year policy term with this single premium endowment plan.

For a 4-year policy term, potential return of up to

**2.05% p.a.<sup>1</sup>**

Based on the lower illustrated investment rate of return of 2.12% p.a., the potential return is 1.90% p.a..

## Benefits



### Capital Guaranteed

Get 100% of your capital back<sup>2</sup> upon policy maturity



### Payment Options

Start from as low as S\$5,000 via cash or your Supplementary Retirement Scheme (SRS)



### 3-Year Policy Term

Receive guaranteed returns of 5.12%<sup>1</sup> upon maturity at the end of policy year 3, and upside potential with maturity bonus of 0.48%<sup>1</sup> of your single premium

or

### 4-Year Policy Term

Receive guaranteed returns of 7.82%<sup>1</sup> upon maturity at the end of policy year 4, and upside potential with maturity bonus of 0.64%<sup>1</sup> of your single premium



### Coverage

Be covered against death at 101% of your single premium



### Easy Application With No Health Check-ups

Guaranteed acceptance with no health questions asked

Here's an example of how **Manulife Goal 2025 (II)** works if the 4-year plan is selected:

**Upon policy maturity at end of Policy Year 4:**



**Year 1**



**Single premium  
paid: S\$10,000**

**Year 4**

Policy year

Above illustrated figures are based on the higher illustrated investment rate of return (IIRR) of 2.35% p.a..

Based on the lower IIRR of 2.12% p.a., the illustrated figures will be  
Guaranteed Maturity Value: S\$10,782 + Non-guaranteed Maturity Bonus: S\$0 =  
Illustrated Total Maturity Value: S\$10,782

Diagram is not drawn to scale, illustrated figures are subject to rounding.

## Footnotes

Terms and conditions apply. Please refer to the Product Summary for more information about this insurance plan.

### <sup>1</sup> **Applicable to 3-year policy term:**

The illustrated maturity yield of 1.83% p.a. includes a non-guaranteed maturity bonus of 0.16% p.a. based on the higher illustrated investment rate of return (IIRR) of 2.18% p.a.. The non-guaranteed maturity bonus will be 0.48% of the single premium.

Based on the lower IIRR of 1.94% p.a., the illustrated maturity yield is 1.67% p.a.. The non-guaranteed maturity bonus will be zero.

### **Applicable to 4-year policy term:**

The illustrated maturity yield of 2.05% p.a. includes a non-guaranteed maturity bonus of 0.15% p.a. based on the higher IIRR of 2.35% p.a.. The non-guaranteed maturity bonus will be 0.64% of the single premium.

Based on the lower IIRR of 2.12% p.a., the illustrated maturity yield is 1.90% p.a.. The non-guaranteed maturity bonus will be zero.

As the maturity bonus rate and both IIRRs are not guaranteed, the actual benefits payable will vary according to the future performance of the Participating Fund of the policy. Figures are subject to rounding.

<sup>2</sup> Not applicable to policies that have been altered.

## Important Notes

Manulife Goal 2025 (II) 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. 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 in the policy contract. This brochure is also available in Chinese. 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](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 our Appointed Distributors, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as at 23 July 2025.