



# Manulife IncomeGen

With just 3 years of premium payments, Manulife IncomeGen helps you to plan for generations ahead. This is a whole-life insurance savings plan that provides you with a stream of monthly income up to age 120, and a Change of Life Insured<sup>1</sup> option that gives you flexibility with your legacy planning needs, whether for your business or for your loved ones. Planning for the future of your vision is as simple as 1, 2, 3. Let us take that step with you today and make every day better.

## Benefits



### Lifetime Monthly Income

- Enjoy lifetime monthly income<sup>2</sup> from end of 49th policy month up to age 120
- When policy matured at age 120, you will also receive a lump sum maturity benefit payout



### Change of Life Insured (COL)<sup>1</sup>

Option to change the life insured<sup>1</sup> during the course of your policy. Applicable to both corporate and individual policies



### Waiver of Future Premiums<sup>3</sup>

Get your premiums waived upon total and permanent disability during your premium payment term, while your coverage continues



### Limited Payment Term

Just 3 years of premium payments



### Coverage

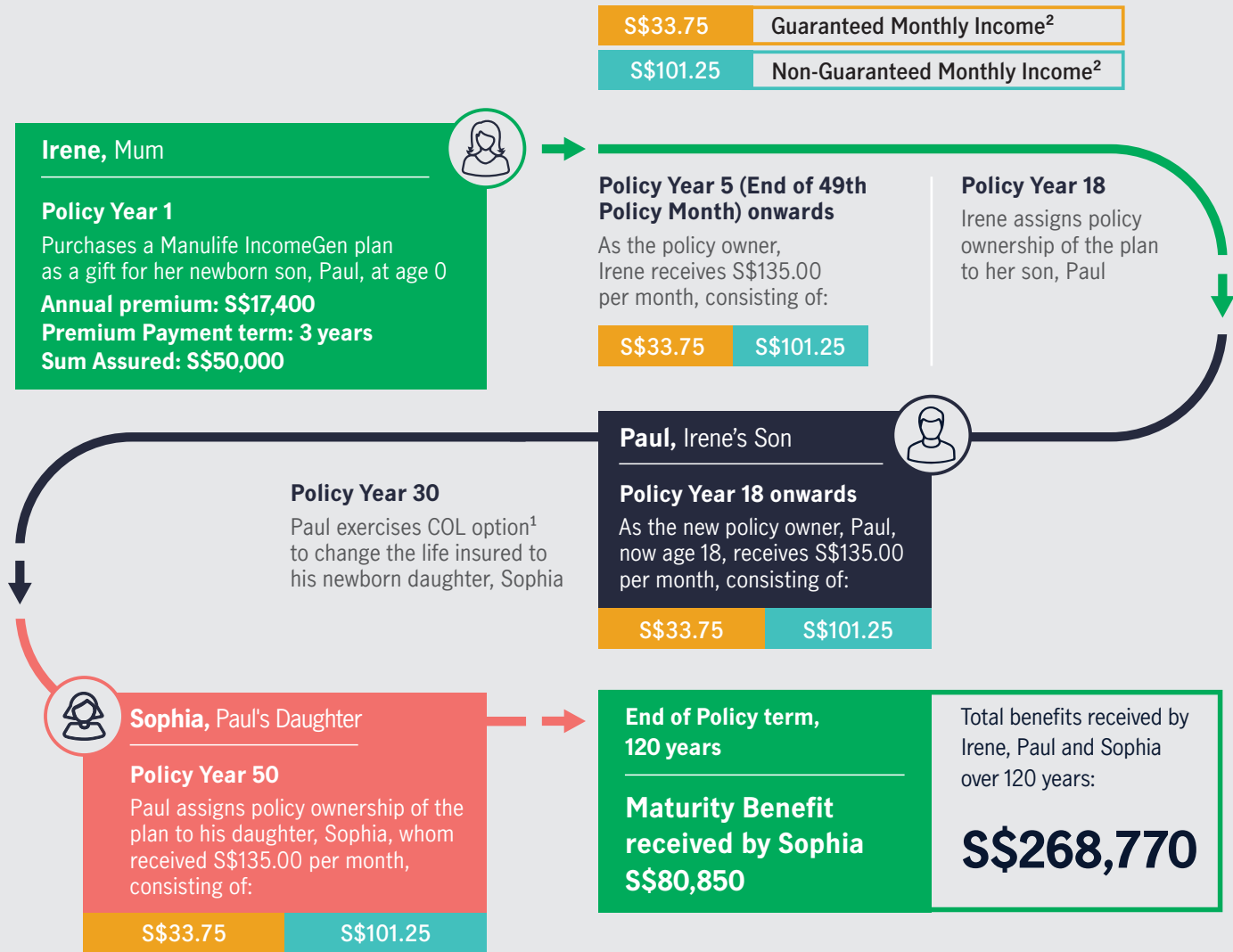
- Be covered<sup>3</sup> for death and terminal illness up to age 120
- Receive an additional payout of 50% of total premiums paid to date in the event of accidental death of the life insured before the age of 80



### Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked

Here's an example of how **Manulife IncomeGen** 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 monthly income: S\$33.75; Non-guaranteed monthly income: S\$48.75; Maturity Benefit received by Sophia: S\$74,680; Total benefits received by Irene, Paul and Sophia over 120 years: S\$189,520

**Footnotes**

- <sup>1</sup> After 2 policy years, you may request to change the life insured up to 2 times during the policy term for individual policies and unlimited number of times for corporate policies. Terms and conditions apply. Please refer to Product Summary for more information.
- <sup>2</sup> Lifetime monthly income consists of guaranteed and non-guaranteed monthly income. Guaranteed monthly income is equal to 0.81% of the sum insured divided by 12. Based on illustrated investment rate of return of 4.25% p.a., non-guaranteed monthly income is equal to 2.43% of the sum insured divided by 12 and based on illustrated investment rate of return of 3.00% p.a., non-guaranteed monthly income is equal to 1.17% of the sum insured divided by 12.
- <sup>3</sup> Terms and conditions apply. Please refer to Product Summary for more information.

**Important Notes**

Manulife IncomeGen 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](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, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as of 22 November 2021.