



# Manulife IncomeSecure

Where financial security meets a heartfelt gift. Manulife IncomeSecure is your gateway to the best of both worlds – relish a yearly income stream, as you craft a meaningful gift for your loved ones that resonates through generations. Enjoy enhanced financial flexibility with income payouts from as early as end of policy year 3.

## Benefits



### Lifetime yearly income

Receive yearly income<sup>1</sup> up to age 120

- from end of policy year 3 (for premium payment term of 5 years) or
- from end of policy year 5 or 10 (for premium payment term of 10 years)



### Boost your yearly income

Watch your income<sup>1</sup> step-up over time, based on premium payment term and income payout year

Premium payment term (years)	Income <sup>1</sup> payout from end of policy year	Step-up income <sup>1</sup> payout from policy year
5	3	9
10	5	15
10	10	No step-up income



### Coverage

- Be covered against death and terminal illness till age 120
- Get premium waiver upon total and permanent disability



### Terminal cancer benefit

An additional lump sum payout<sup>2</sup> upon diagnosis of terminal cancer



### Change of life insured

Option to change the life insured<sup>3</sup> to your loved ones



### Easy application with no health check-up

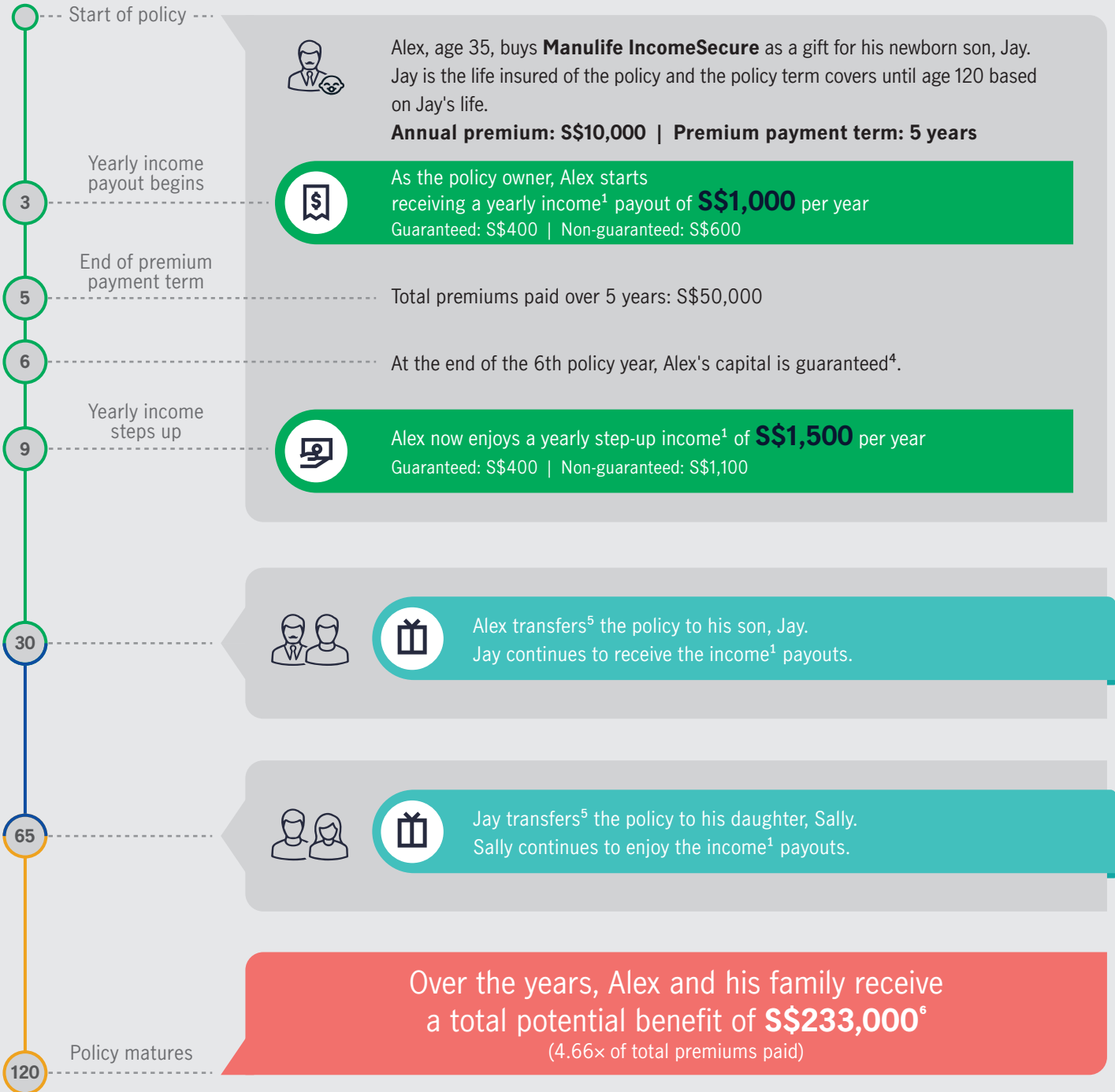
Guaranteed acceptance with no health questions asked

Here's an example of how **Manulife IncomeSecure** can help:



**From Alex to Jay to Sally,  
here's how one policy can benefit  
three generations.**

End of  
policy year



Alex, age 35, buys **Manulife IncomeSecure** as a gift for his newborn son, Jay. Jay is the life insured of the policy and the policy term covers until age 120 based on Jay's life.

**Annual premium: S\$10,000 | Premium payment term: 5 years**



As the policy owner, Alex starts receiving a yearly income<sup>1</sup> payout of **S\$1,000** per year  
Guaranteed: S\$400 | Non-guaranteed: S\$600

Total premiums paid over 5 years: S\$50,000



Alex now enjoys a yearly step-up income<sup>1</sup> of **S\$1,500** per year  
Guaranteed: S\$400 | Non-guaranteed: S\$1,100



Alex transfers<sup>5</sup> the policy to his son, Jay. Jay continues to receive the income<sup>1</sup> payouts.



Jay transfers<sup>5</sup> the policy to his daughter, Sally. Sally continues to enjoy the income<sup>1</sup> payouts.

Illustrated figures consists of guaranteed and non-guaranteed values and are rounded to the nearest dollar. Diagram is only for illustrative purposes and is not drawn to scale. The values in the above illustration are based on illustrated investment rate of return of 4.25% p.a.. Based on illustrated investment rate of return of 3.00% p.a., the values are:

Yearly income <sup>1</sup> (from policy year 3 to 8)	S\$650 (Guaranteed: S\$400   Non-guaranteed: S\$250)
Yearly income <sup>1</sup> (from policy year 9 onwards)	S\$925 (Guaranteed: S\$400   Non-guaranteed: S\$525)
Total potential benefits received by Alex and his family	S\$162,075 <sup>6</sup> (3.24x of total premiums paid)

## Footnotes

Terms and conditions apply, please refer to Product Summary for specific definitions.

<sup>1</sup> Yearly income consists of guaranteed and non-guaranteed yearly income.

<sup>2</sup> In the event the life insured is diagnosed with terminal cancer before the policy anniversary immediately after his or her 75th birthday during policy term and survived for at least 7 days from the date of diagnosis, subject to 1-year waiting period commencing from the policy issue date, the most recent date Manulife approved the change of life insured or date of the most recent policy reinstatement (whichever is the later), Manulife will pay an additional lump sum amount depending on the chosen premium payment term, which is equivalent to:

(a) 50% of annual mode premium for 5-year premium payment term.

(b) 100% of annual mode premium for 10-year premium payment term.

<sup>3</sup> After 2 policy years, the policy owner may request to change the life insured up to 2 times during the policy term. Subject to insurable interest and any other terms and conditions as set out in the policy contract.

<sup>4</sup> The guaranteed surrender value and guaranteed yearly income paid is at least equivalent to total premiums paid for the basic plan on annual premium mode at the:

(i) end of the 6th policy year for policies with 5 years premium payment term and sum insured of \$50,000 and above;

(ii) end of the 8th policy year for policies with 5 years premium payment term and sum insured of less than \$50,000;

(iii) end of the 12th policy year for policies with 10 years premium payment term and income payout from end of year 5;

(iv) end of the 10th policy year for policies with 10 years premium payment term and income payout from end of year 10.

Not applicable for policies which have been revised.

<sup>5</sup> Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.

<sup>6</sup> The total potential benefits consist of the cumulative total yearly income received and the maturity benefit.

## Important Notes

Manulife IncomeSecure and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 19802116D). 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. 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 2 Jan 2024.