



Manulife Spring

Add a little spring to your wealth accumulation with the security of 100% capital return¹ at policy maturity. Manulife Spring is a 12-year endowment plan that offers financial liquidity with yearly² guaranteed cash benefits and protection coverage.

You have the flexibility to shorten your premium commitment period to 3 or 6 years by using guaranteed cash benefits² to offset future premiums.

Benefits



Capital Guaranteed upon Maturity

Get 100% of your capital return¹, upon policy maturity



Coverage

Be covered against Death, Total and Permanent Disability⁴ and Terminal illness



Receive Total Potential Return of up to 3.32% p.a.³ over 12 Years



Easy Application with No Health Check-ups

Guaranteed acceptance with no health questions asked



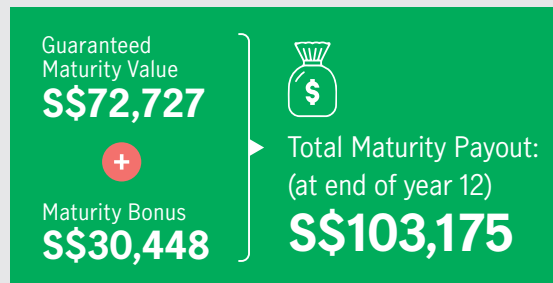
Flexible Options for Yearly² Guaranteed Cash Benefits

- Use them to offset future premiums from end of 3rd or 6th policy year; or
- Receive yearly payout for liquidity; or
- Accumulate them at a non-guaranteed interest rate

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



Mr Tan, age 45, non-smoker, purchased Manulife Spring to help accumulate his wealth for his pre-retirement nest egg and selected the option to use the yearly² guaranteed cash benefits to offset his annual premiums.



Note: The above illustration is based on illustrated investment rate of return of 4.75% p.a.. Illustrated figures are rounded to the nearest dollar. Based on illustrated investment rate of return of 3.25% p.a., the maturity bonus is \$16,786 and total maturity payout is \$89,513.

Footnotes

¹Not applicable for policies which have been altered. For paid out and off-set premiums options, capital refers to the total premiums paid by policyholder less off the total Guaranteed Cash Benefits.

²Yearly Guaranteed Cash Benefits are available from the end of the 3rd policy year or 6th policy year, as chosen by the Policy Owner at the point of purchase. For paid out and off-set premiums options, the guaranteed maturity value will be based on the total premiums paid by policyholder less off the total Guaranteed Cash Benefits.

³Projection is based on illustrated investment rate of return of 4.75% p.a.. Based on illustrated investment rate of return of 3.25% p.a., the total potential return is up to 1.99% p.a. over 12 years. The above illustration is based on Sum Insured above S\$50,000.

⁴Total and Permanent Disability benefit covers the life insured until the TPD expiry date. Please refer to the product summary for more information on TPD expiry date.

Important Notes

Manulife Spring 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(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 web-sites (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 22 January 2020.