



# Manulife Spring (II)

Add a little spring to your wealth accumulation with the security of 100% capital return<sup>1</sup> at policy maturity. Manulife Spring (II) is a 12-year endowment plan that offers financial liquidity with yearly<sup>2</sup> 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 benefits<sup>2</sup> to off-set future premiums.

## Benefits



### Capital Guaranteed upon Maturity

Get 100% of your capital return<sup>1</sup>, upon policy maturity



### Coverage

Be covered against Death, Total and Permanent Disability<sup>4</sup> and Terminal illness



### Receive Total Potential Return of up to 2.87% p.a.<sup>3</sup> over 12 Years



### Easy Application with No Health Check-ups

Guaranteed acceptance with no health questions asked



### Flexible Options for Yearly<sup>2</sup> Guaranteed Cash Benefits

- Use them to off-set 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 (II)** can help:



Mr Tan, age 45, non-smoker, purchased Manulife Spring (II) to help accumulate his wealth for his pre-retirement nest egg and selected the option to use the yearly<sup>2</sup> guaranteed cash benefits to off-set his annual premiums.

Guaranteed  
Maturity Value  
**S\$72,727**



Potential Maturity Bonus  
**S\$25,679**



Total Potential Maturity Payout:  
(at end of year 12)

**S\$98,406**

Annual premium:  
**S\$24,000**

Total premiums  
paid over 3 years:  
**S\$72,000**



Mr Tan choose to off-set 9 years of premiums with  
Guaranteed Cash Benefit available from end of  
3rd policy year onwards.

Year 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year 11 Year 12

Covers you against Death, Total and Permanent Disability<sup>4</sup> and Terminal illness

Note: The above illustration is based on illustrated investment rate of return of 4.25% p.a.. Illustrated figures are rounded to the nearest dollar.

Based on illustrated investment rate of return of 3.00% p.a., the potential maturity bonus is \$14,388 and total potential maturity payout is \$87,115.

### Footnotes

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

<sup>2</sup>Yearly Guaranteed Cash Benefits are available from the end of the 3rd policy year or 6th policy year, as chosen by the policyowner 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 policyowner less off the total Guaranteed Cash Benefits.

<sup>3</sup>Projection is 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 total potential return is up to 1.74% p.a. over 12 years. The above illustration is based on a Sum Insured of S\$75,600.

<sup>4</sup>Total 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 (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(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 1 July 2021.