III Manulife

Enjoy 5% of your sum insured annually in the form of guaranteed yearly coupons, while earning potential bonuses along the way with this endowment plan.

Benefits

Save



Receive Payouts Enjoy guaranteed yearly payouts¹ at 5% of your sum insured



Capital Guaranteed Get 100% of your capital back upon policy maturity



Bonuses Possible Receive higher returns upon maturity through potential bonuses



Flexibility

Option to select a premium paying term of 2 or 5 years, and policy terms of 13, 15, 20 or 25 years



Coverage²

Be covered against death, terminal illness, and total and permanent disability



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked

Here's an example of how **ManuWealth Secure** can help:



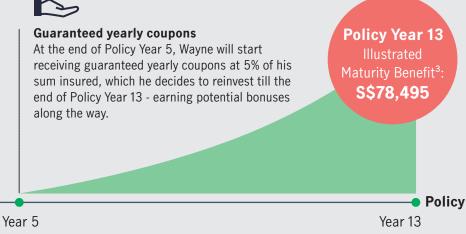
Annual premium: S\$10,954

Total premiums paid: S\$54,770

Wayne, age 45, a non-smoker, decides to start planning for a pre-retirement holiday. He purchases ManuWealth Secure with a sum insured of S\$50,000 and a policy term of 13 years.







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The values in the above illustration are based on the illustrated investment rate of return of 4.75% p.a. Illustrated figures are rounded to the nearest dollar. Based on an illustrated investment rate of return of 3.25% p.a., the illustrated maturity benefit³ is S\$67,996.

Footnotes

Year 1

¹ Payouts are payable starting from the end of premium payment term until the earlier of the death of the Life Insured, the termination of the Policy or the Policy Anniversary immediately before the maturity of the Policy.

- ² Please refer to Product Summary for specific definitions.
- ³ It consists of guaranteed and non-guaranteed payouts.

Important Notes

ManuWealth Secure 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 before making a commitment to purchase a policy.

Information is correct as of 1 September 2019.