



ReadyBuilder (II)

Assemble your finances with the right building blocks. ReadyBuilder (II) is a plan that provides flexibility when growing your wealth, with the option to pause¹ your premiums while keeping your policy in force or receive a Retrenchment Benefit² in the event of prolonged unemployment to keep you financially safe in times of uncertainty. You can also continue your wealth accumulation up to age 120 by appointing your loved one as the new life insured⁶.

Benefits



Flexibility

- **Premium freeze¹**
In times of need, put your premium payment on hold while your policy stays in force
- **Access to cash value³**
Withdraw your money whenever you need it to fund key milestones in your life
- **Premium term options**
Choice of 5 premium payment terms options: 5, 10, 15, 20 years or all at once with a single sum



Coverage⁴

Protection for Death and Terminal Illness (TI). Waiver of Premium⁵ on Total and Permanent Disability (TPD) for regular premium policies only



Wealth Accumulation

- Capitalise on the long term savings horizon to grow your wealth
- Appoint your loved one as your policy's new life insured⁶ to continue wealth accumulation



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked



Retrenchment Benefit²

Get a lump sum payout in the event of your retrenchment



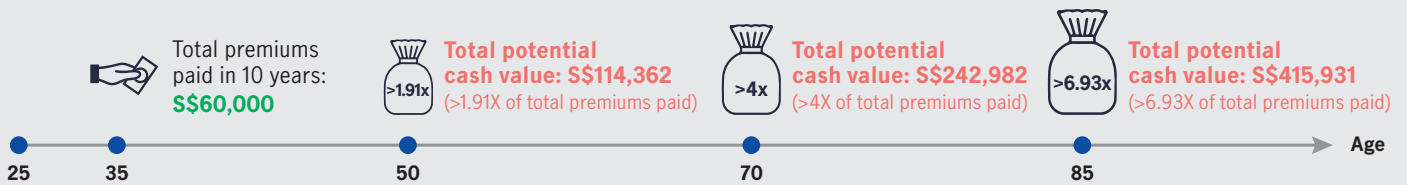
Optional Add-ons

Increase protection with critical illness, death or Total and Permanent disability riders for regular premium policies only

Here's how ReadyBuilder (II) helps Tim to achieve his life goals:



Tim, aged 25, bought a ReadyBuilder (II) plan with monthly premium of S\$500 and chooses a premium payment term of 10 years.



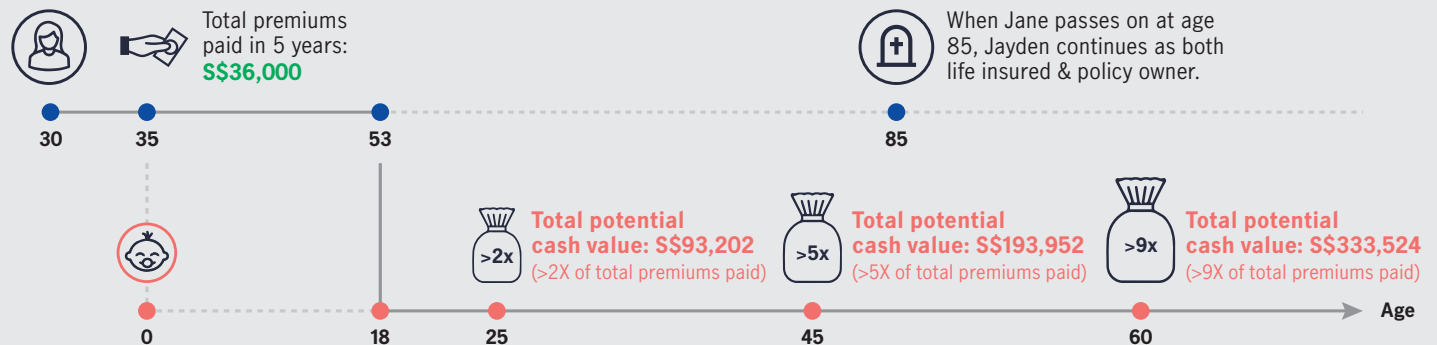
ReadyBuilder (II) allows Tim to withdraw the cash value³, pause premium¹ payment for 1 year while keeping the policy in force, or receive a lump sum retrenchment benefit² in the event of unemployment.

- Diagram is for illustrative purposes and not drawn to scale. The above values are based on illustrated investment rate of return of 4.25% p.a..
- Illustrated total potential cash values consist of both guaranteed and non-guaranteed figures and on the basis that there are no prior withdrawals.
- Based on illustrated investment rate of return of 3.00% p.a., the total potential cash values are:
 Age 50: S\$85,607 (>1.43 of total premiums paid)
 Age 70: S\$150,835 (>2.51 of total premiums paid)
 Age 85: S\$228,598 (>3.81 of total premiums paid)

Here's how ReadyBuilder (II) helps Jane to plan for her loved one:



Jane, aged 30, bought a ReadyBuilder (II) plan with monthly premiums of S\$600, and chooses a premium payment term of 5 years. At age 35, she welcomes her newborn son, Jayden. Exercising the option to change the life insured, Jayden is appointed as the new life insured.



Appoints her newborn son, Jayden as the policy's new life insured⁶.

Assigns policy ownership to son, Jayden. Jayden is now the policy owner.



ReadyBuilder (II) allows Jane to withdraw the cash value³, pause premium¹ payment for 1 year while keeping the policy in force, or receive a lump sum retrenchment benefit² in the event of unemployment.

- Diagram is for illustrative purposes and not drawn to scale. The above values are based on illustrated investment rate of return of 4.25% p.a..
- Illustrated total potential cash values consist of both guaranteed and non-guaranteed figures and on the basis that there are no prior withdrawals.
- Based on illustrated investment rate of return of 3.00% p.a., the total potential cash values are:
 Age 25: S\$64,613 (>1.79 of total premiums paid)
 Age 45: S\$115,079 (>3.20 of total premiums paid)
 Age 60: S\$177,471 (>4.93 of total premiums paid)

Footnotes

- ¹ Provided the policy has been in force for 2 policy years with 2 full annual premium payments and subject to approval by Manulife. Not applicable to single premium policies.
- ² Applicable to individual owned policies and policies where policy owner is aged 64 and below, during the first 5 policy years (for SP policies); during your premium payment term (for RP policies); or before the policy anniversary immediately after his or her 65th birthday whichever is earlier.
- ³ Any withdrawal of bonus will reduce the total death benefit and the future cash value of the policy. Partial surrender will reduce the sum insured, total surrender value (consisting of guaranteed surrender value, surrender value of any accumulated reversionary bonus, and the surrender bonus), and total death benefit. For regular premium policies, surrender value will be available if the policy is in force and you have paid full premiums for 3 years; while for single premium policies, surrender value will be available once the policy is in force.
- ⁴ Please refer to the Product Summary and Policy Contract for more details.
- ⁵ Applicable to regular premium plans, during your premium payment term, or before the policy anniversary immediately after his or her 70th birthday, whichever is earlier.
- ⁶ You may request to change the current life insured after 2 years from the policy issue date. Manulife will require evidence of eligibility on the new life insured. Please refer to Policy Contract for more details.

Important Notes

ReadyBuilder (II) 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 less than the total premiums paid. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. 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 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 1 July 2021.