


**Manulife**


# ReadyPayout Plus

Wouldn't it be nice to have a slice of savings ready on hand for whatever comes your way? With ReadyPayout Plus, it is now possible. This is an endowment plan that lets you receive guaranteed cash benefit every year, which you can choose to withdraw to achieve your next goal - or park it with us to accumulate interest at a non-guaranteed rate of 3%<sup>1</sup> p.a. Giving you the freedom to plan your finances, your way.

## Benefits



### Receive Payouts

Enjoy a guaranteed cash benefit yearly that increases from 2% to 10% of your sum insured over the span of your policy term



### Coverage<sup>2</sup>

Be covered against death and terminal illness



### Flexibility

Option to select premium term of 10, 15 or 20 years, and policy term of 13, 15 or 20 years



### Optional Add-Ons

Increase protection with riders for critical illness, death, or total and permanent disability



### Waiver of Future Premiums

Get a premium waiver upon total and permanent disability during your premium payment term, while your policy continues



### Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked

## Here's an example of how ReadyPayout Plus can help:



Peggy, aged 30, signs up for ReadyPayout Plus with a premium of S\$4,252/year for 10 years, and a policy term of 15 years - with a sum insured of S\$30,000.

**2%**

of sum insured

**Policy Years 1 - 5**

Peggy receives a guaranteed cash benefit of **S\$600** yearly

**4%**

of sum insured

**Policy Years 6 - 10**

Peggy receives a guaranteed cash benefit of **S\$1,200** yearly, and finishes paying her premiums on Policy Year 10

**10%**

of sum insured

**Policy Years 11 - 14**

Peggy receives a guaranteed cash benefit of **S\$3,000** yearly

**Maturity**

**Policy Year 15**

Peggy receives a total maturity benefit of **S\$35,375**

**Total Premiums Paid: S\$42,520**

**Total Guaranteed Cash Benefits:**  
**S\$21,000**

+

**Total Maturity Benefit:**  
**S\$35,375**

=

**Total Benefits Received:**  
**S\$56,375**

**Policy Maturity Benefit**  
Guaranteed: S\$22,800  
Non-guaranteed: S\$12,575

If Peggy chooses to accumulate her yearly guaranteed cash benefits at a non-guaranteed interest rate of 3%<sup>1</sup> a year, she can receive an additional amount of **S\$3,594**.

**132%**  
of the total premiums paid

The values in the above illustration are based on illustrated investment rate of return of 4.75% p.a. Based on an illustrated investment rate of return of 3.25% p.a., the values are: Non-guaranteed maturity benefit: \$6,246, Total Maturity Benefit: \$29,046, Total Benefits Received: \$50,046, which is 117% of total premiums paid. Additional amount upon accumulation of guaranteed cash benefits: \$1,705 (at a non-guaranteed interest rate of 1.5%<sup>1</sup> p.a.)

### Footnotes

<sup>1</sup>The interest rate is subject to change with 30 days' advance notice to Policy Owner.

<sup>2</sup>Terms and conditions apply, please refer to Product Summary for specific definitions.

### Important Notes

ReadyPayout Plus and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Registered number 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](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 September 2019.