

||| Manulife *Signature*

Signature Income (II)

The engine of your legacy
that runs for you, and
the generations after





A financially sound partner that's here to stay

Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

Financial Strength:
S&P: AA- | Moody's: A1 | Fitch: AA-



Established since
1887

Global headquarters in
Toronto

CAD \$1.1 trillion
in total assets worldwide
(as of December 2019)

28 million
customers worldwide
(as of December 2019)



Asia's trusted insurer since 1897

Operating in
**12 Asian
markets**

Established in Singapore in
1980

Classified by Monetary
Authority of Singapore as a
Tier 1 insurer[^]

271%
Capital Adequacy Ratio (CAR)
in Singapore as of
December 2018, which is well
above legislated requirements

[^] Under MAS regulations, 'Tier 1 insurer' refers to an insurer incorporated in Singapore and has total assets of at least \$5 billion or its equivalent in any foreign currency.



Legacy planning should also take your lifestyle into consideration. Manulife Signature Income (II) is a single premium plan that ensures your legacy lasts beyond your generation, while letting you enjoy the life you've built.

Benefits designed for a long-lasting legacy



One-time payment that lasts a lifetime

Enjoy a lifetime coverage² on death and terminal illness, up to age 120 with just a single premium payment



Receive Payouts

Enjoy guaranteed and non-guaranteed monthly income¹ up to age 120



Flexibility

- Option to pay your premium in Singapore Dollars or U.S. Dollars
- Option to receive monthly income¹ from either 37th or 49th policy monthiversary
- Option to accumulate income payouts for higher returns³



Guaranteed surrender value from day 1

From day 1, your policy has surrender value which is at least 80% of the single premium paid



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked



Change of life insured⁵ (For corporate policy only)

Have the option to change the life insured over to another valuable employee

One plan for three generations

Parent
(buys Signature Income (II) plan for his child)



able to transfer⁴
policy to...

Child



able to leave
inheritance for...

Grandchild



One time premium, for a lifetime of monthly income¹ from either the 37th or 49th policy monthiversary, up to age 120



Regular monthly income¹ payouts provide long term financial stability



Receives lump sum Death Benefit⁷ as beneficiary



Regular monthly income¹ payouts supplement lifestyle or healthcare needs



Has the option to accumulate monthly income¹ payouts for higher returns³

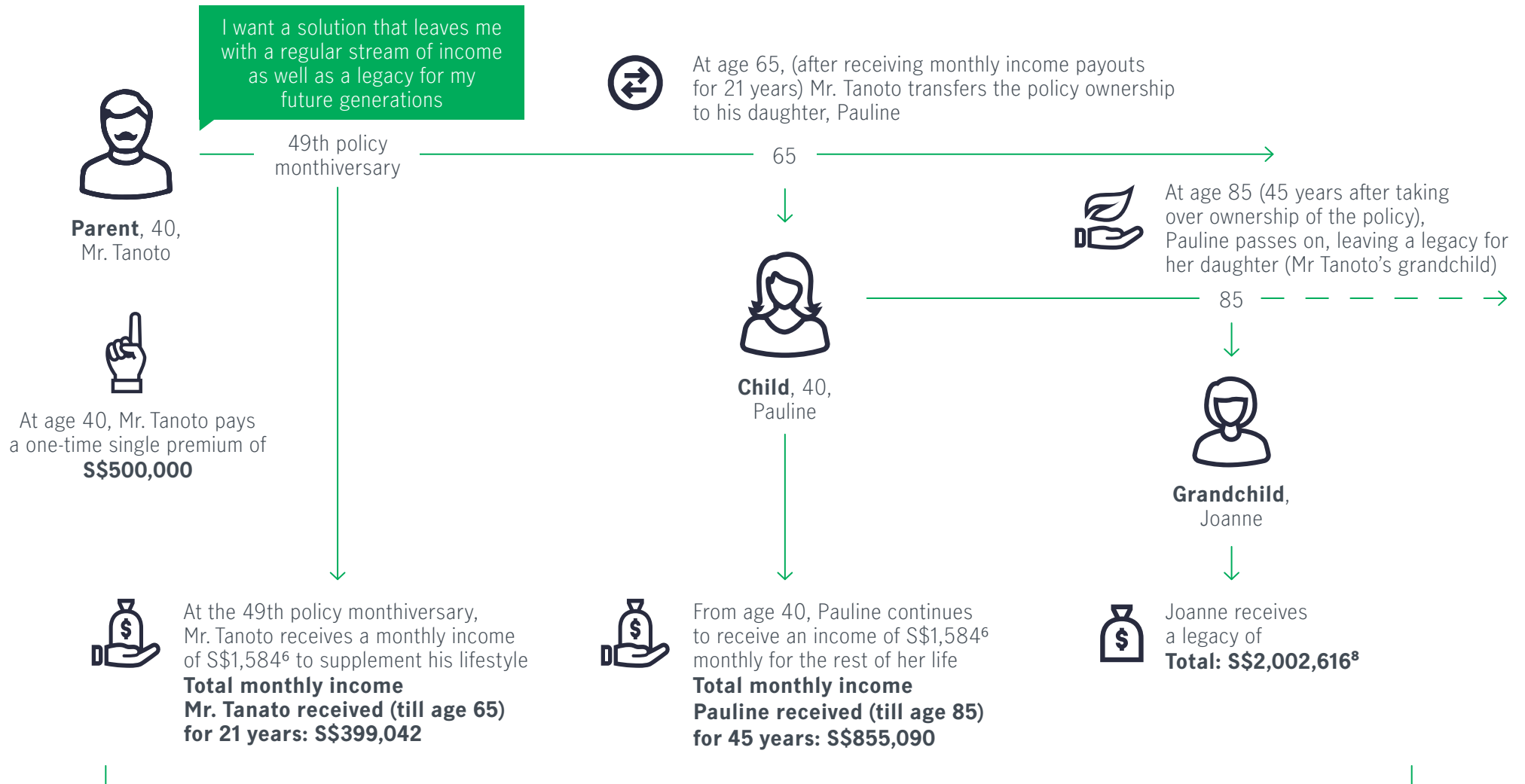


Able to transfer⁴ policy to child



Has the option to accumulate monthly income¹ payouts for higher returns³

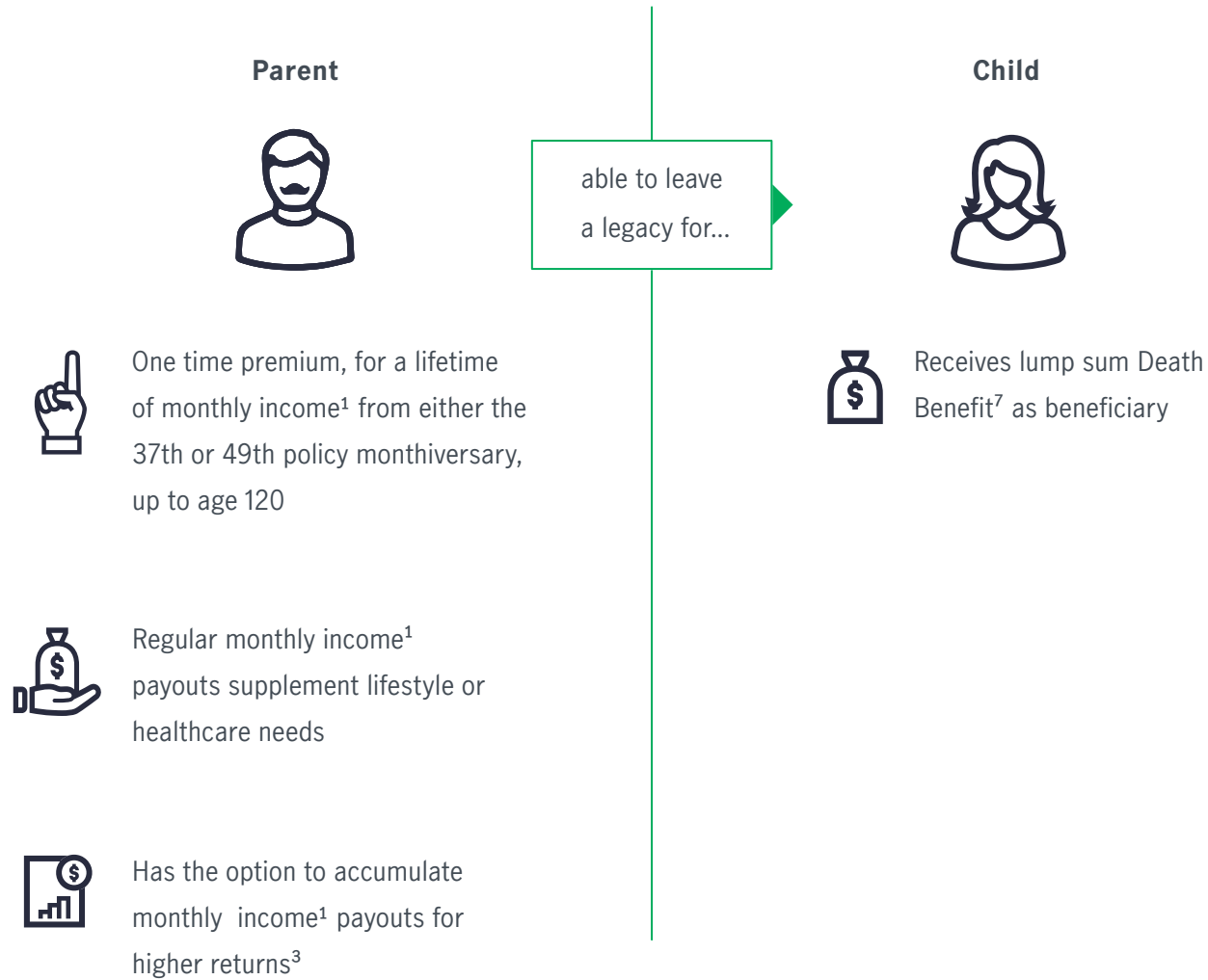
Mr. Tanoto, aged 40, purchases Signature Income (II) with his 15-year-old daughter Pauline as the life insured. He has selected to receive the monthly income payouts from the 49th policy monthiversary.



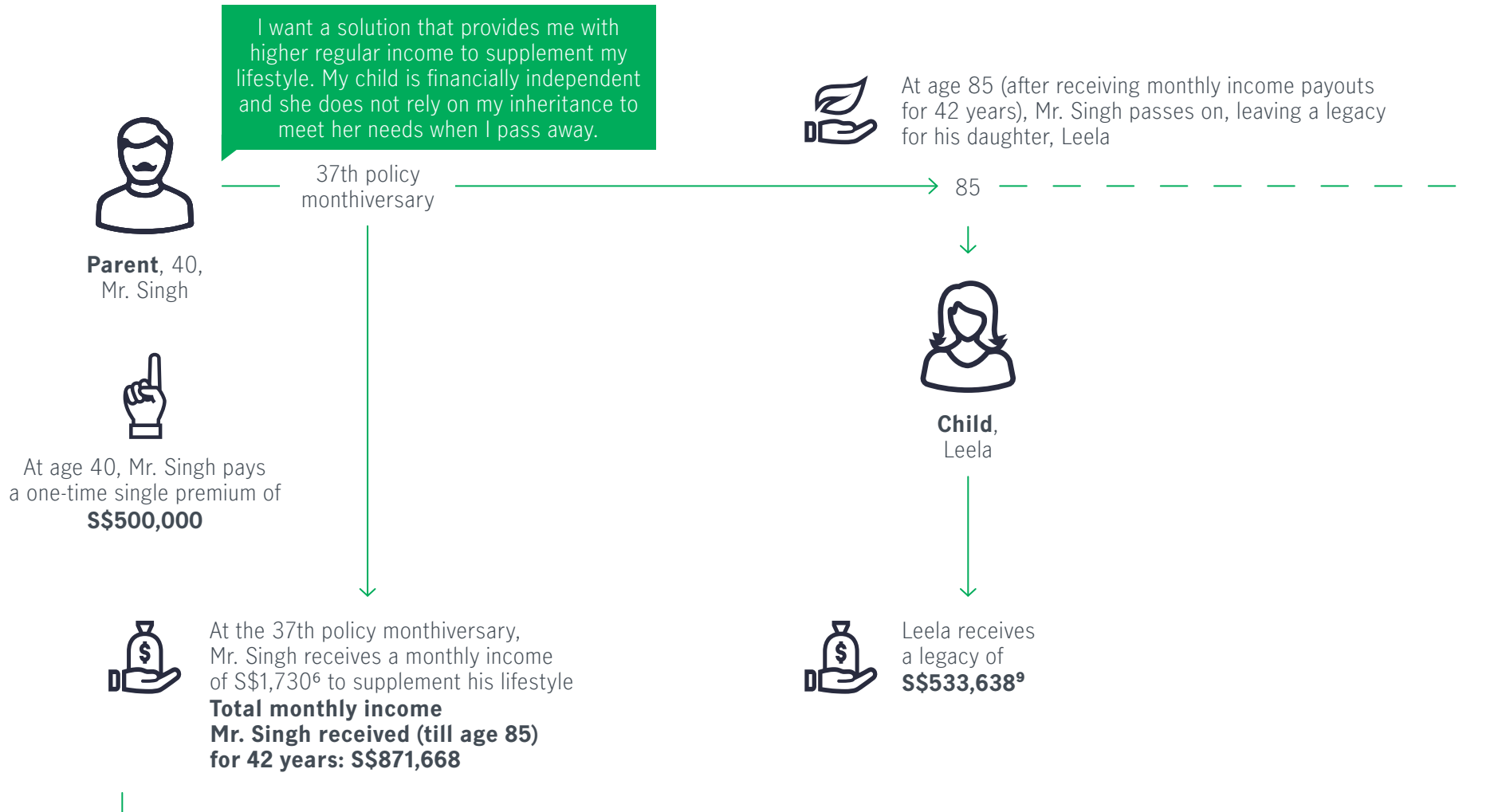
In total, Mr. Tanoto and his family would have received **S\$3,256,748** from this policy at 6.5x of the single premium paid

Illustrated figures are rounded to the nearest dollars. Diagrams are only for illustrative purposes and not drawn to scale. 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: • Mr. Tanoto's monthly income at the 49th policy monthiversary = S\$1,012⁶ / Total monthly income Mr. Tanoto received (till age 65) = S\$254,898 • Pauline's monthly income at age 40 = S\$1,012⁶ / Total monthly income Pauline received (till age 85) for 45 years = S\$546,210 • Joanne receives a legacy = S\$1,101,270⁸ • Total benefits received by Mr. Tanoto and his family = S\$1,902,378, at 3.8x of the single premium paid

One plan for two generations



Mr. Singh, aged 40, purchases Signature Income (II) on his own life. He has selected to receive the monthly income payouts from the 37th policy monthiversary.



In total, Mr. Singh and his family would have received **S\$1,405,306** from this policy at 2.8x of the single premium paid

Illustrated figures are rounded to the nearest dollars. Diagrams are only for illustrative purposes and not drawn to scale. 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: • Mr. Singh's monthly income at the 37th policy monthiversary = S\$1,069⁶ / Total monthly income Mr. Singh received (till age 85) = S\$538,524 • Leela receives a legacy = S\$528,369 • Total benefits received by Mr. Singh and his family = S\$1,066,893, at 2.1x of the single premium paid

Product footnotes

1. Signature Income (II) provides monthly income either from the 37th policy monthiversary or the 49th policy monthiversary, until the life insured reaches age 120 or until the termination of the policy, whichever is earlier. Once the policy is incepted, the monthly income amount and the policy monthiversary when the monthly income is first paid out cannot be changed.
2. Terms and conditions apply. Please refer to Product Summary for specific definitions.
3. The monthly income can be accumulated with Manulife at the prevailing interest rate. The interest rate is subject to change by Manulife with 30 days' advance notice to the policy owner.
4. Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
5. Policy owner may request to change the life insured after 2 years from the policy issue date and must have an insurable interest on the new life insured at time of change. Acceptance of the new life insured is at Manulife's sole and absolute discretion and will depend upon the insurability of this new life insured, as well as other terms and conditions as Manulife shall determine from time to time. For more details, please refer to the Policy Contract.
6. Monthly income consists of guaranteed and non-guaranteed monthly income. The non-guaranteed monthly income is based on illustrated investment rate of return of 4.75% or 3.25% per annum for the participating fund. The actual benefits payable may vary according to the future performance of Manulife's Participating Fund.
7. If the life insured dies before age 120, the sum of the following will be paid in one lump sum:
 - a. 105% of the single premium; and
 - b. the non-guaranteed claim bonus (if any),
less any amount owing to us.Any monthly income left to accumulate with us will also be paid out with interest (if any).
8. The total death benefit of S\$2,002,616 consists of the guaranteed death benefit of S\$525,000 and a non-guaranteed claim bonus of \$1,477,616 calculated 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 total death benefit of S\$1,101,270 consists of the guaranteed death benefit of S\$525,000 and a non-guaranteed claim bonus of S\$576,270.
9. The total death benefit of S\$533,638 consists of the guaranteed death benefit of \$525,000 and a non-guaranteed claim bonus of S\$8,638 calculated 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 total death benefit of S\$528,369 consists of the guaranteed death benefit of S\$525,000 and a non-guaranteed claim bonus of S\$3,369.

Important Notes

Signature Income (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 in the policy contract. If there are any differences between the English, Chinese and Bahasa Indonesia 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.

All information is correct as of 5 April 2020.





A sound legacy starts with finding the right plan.

We're happy to help.

Contact us now at (65) 6833 8188 or visit manulife.com.sg/signatureincome