



## Signature Income Series

Supporting the growth and  
strength of your legacy  
to stretch across generations

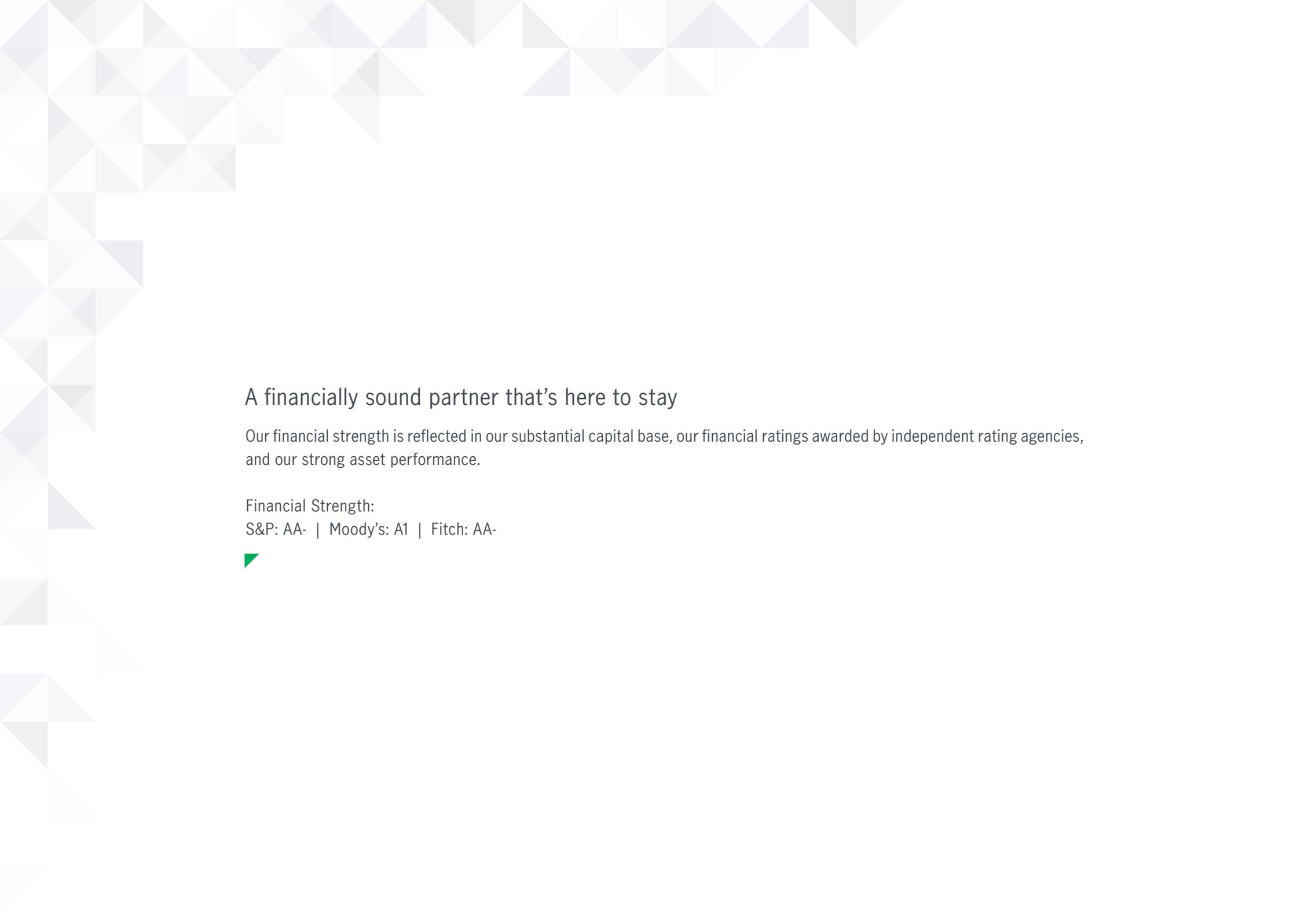




*A legacy lasting  
for generations*

Legacy planning should also take your lifestyle into consideration. Manulife Signature Income Series consists of Signature Income (III) SGD and Signature Income (II) - USD which are single premium plans that ensure your legacy lasts beyond your generation, while you enjoy the life you've built.





## 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-

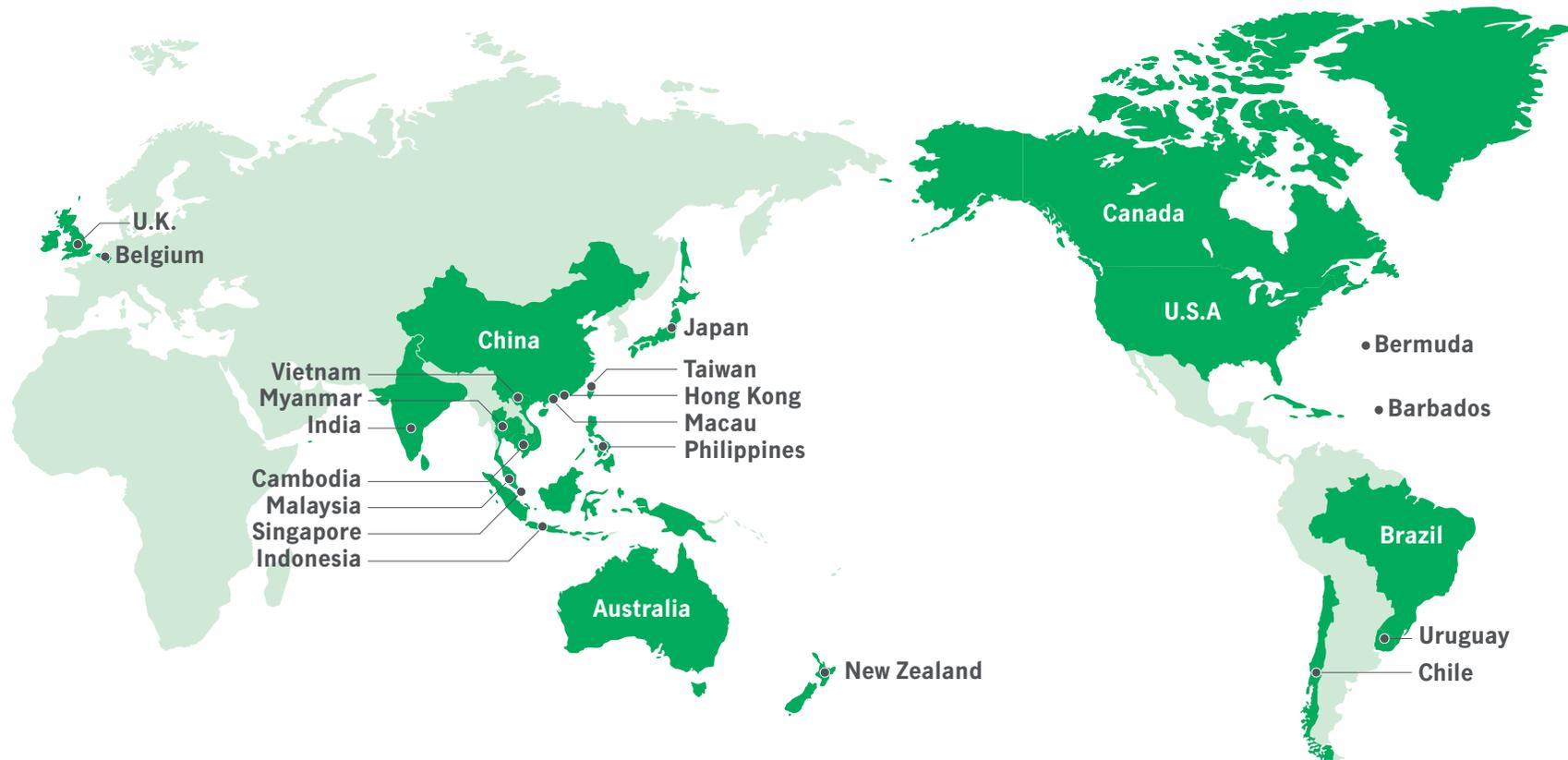


Established since  
**1887**

Global headquarters in  
**Toronto**

**CAD \$1.3 trillion**  
in total assets worldwide  
(as of November 2020)

**30 million**  
customers worldwide  
(as of November 2020)



Asia's trusted insurer since 1897

Operating in  
**13 Asian  
markets**

Established in Singapore in  
**1980**

Classified by Monetary  
Authority of Singapore as a  
**Tier 1 insurer**<sup>^</sup>

**199%**  
Capital Adequacy Ratio (CAR)  
in Singapore as of  
December 2019, which is well  
above regulatory requirements

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

## Benefits designed for a long-lasting legacy



### One-time payment that lasts a lifetime

Enjoy a lifetime coverage<sup>2</sup> on death and terminal illness, up to age 120 with just a single premium payment



### Guaranteed surrender value from day 1

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



### Receive payouts

Enjoy guaranteed and non-guaranteed monthly income<sup>1</sup> up to age 120



### Easy application with no health check-up

Guaranteed acceptance with no health questions asked



### Change of life insured<sup>3</sup>

Have the option to change life insured<sup>3</sup> to another valuable employee, or to your future generations

## Flexible options customised to your legacy needs



Choose to pay your premium in SGD or USD, whichever works in your favour



Choose to receive monthly income<sup>1</sup> from either the 37th or 49th policy month



Choose to accumulate the monthly income payouts for higher returns<sup>4</sup>

## One plan for two generations

### Parent



Pays a one-time premium for a lifetime of coverage<sup>2</sup> on death and terminal illness, and monthly income<sup>1</sup> up to the age of 120, starting at the 37th or 49th policy month



Receives regular monthly income<sup>1</sup> payouts to supplement lifestyle or healthcare needs



Has the option to accumulate monthly income<sup>1</sup> payouts for potential higher returns<sup>4</sup>

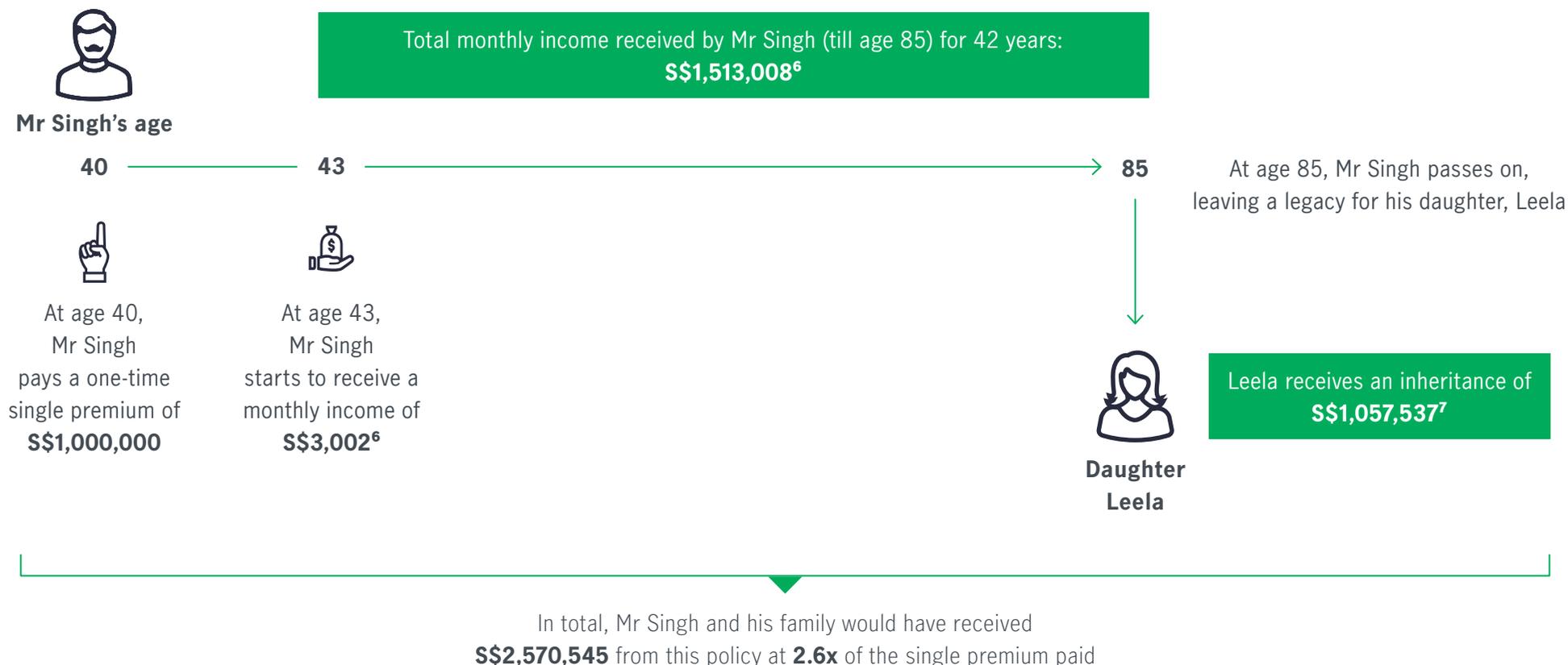
able to leave a legacy for...

### Child



Receives lump sum death benefit<sup>5</sup> as beneficiary

**Mr Singh, aged 40, purchases Signature Income (III) SGD on his own life.  
He has selected to receive the monthly income payouts of S\$3,002<sup>6</sup> from the 37th policy month.**



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 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the values are: • Mr Singh's monthly income at the 37th policy month = S\$1,939<sup>6</sup> / Total monthly income Mr Singh received (till age 85) = S\$977,256<sup>6</sup> • Leela receives a legacy = S\$1,053,467<sup>7</sup> • Total benefits received by Mr Singh and his family = S\$2,030,723, at 2.0x of the single premium paid

## Death benefit

End of policy year	Based on illustrated investment rate of return of 3.00% p.a.			Based on illustrated investment rate of return of 4.25% p.a.		
	Total monthly income <sup>6</sup> (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit <sup>5</sup> (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Mr Singh and his family would receive:	Total monthly income <sup>6</sup> (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit <sup>5</sup> (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Mr Singh and his family would receive:
20	S\$395,556	S\$1,051,822	S\$1,447,378 (1.4X of single premium paid)	S\$612,408	S\$1,053,961	S\$1,666,369 (1.7X of single premium paid)
30	S\$628,236	S\$1,052,699	S\$1,680,935 (1.7X of single premium paid)	S\$972,648	S\$1,055,868	S\$2,028,516 (2.0X of single premium paid)
40	S\$860,916	S\$1,053,283	S\$1,914,199 (1.9X of single premium paid)	S\$1,332,888	S\$1,057,138	S\$2,390,026 (2.4X of single premium paid)

Illustrated figures are rounded to the nearest dollars

## Surrender value

	Based on illustrated investment rate of return of 3.00% p.a.			Based on illustrated investment rate of return of 4.25% p.a.		
End of policy year	Total monthly income <sup>6</sup> (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit <sup>8</sup> (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Mr Singh and his family would receive:	Total monthly income <sup>6</sup> (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit <sup>8</sup> (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Mr Singh and his family would receive:
20	S\$395,556	S\$860,010	S\$1,255,566 (1.3X of single premium paid)	S\$612,408	S\$930,455	S\$1,542,863 (1.5X of single premium paid)
30	S\$628,236	S\$897,838	S\$1,526,074 (1.5X of single premium paid)	S\$972,648	S\$1,012,690	S\$1,985,338 (2.0X of single premium paid)
40	S\$860,916	S\$912,004	S\$1,772,920 (1.8X of single premium paid)	S\$1,332,888	S\$1,043,487	S\$2,376,375 (2.4X of single premium paid)

Illustrated figures are rounded to the nearest dollars

# One plan for generations

Parent



able to transfer<sup>9</sup> policy to...

Child

(changes life insured from parent to self)



able to leave inheritance for...

Grandchild



Pays a one-time premium for a lifetime of coverage<sup>2</sup> on death and terminal illness, and monthly income<sup>1</sup> up to the age of 120, starting at the 37th or 49th policy month



Receives regular monthly income<sup>1</sup> payouts to supplement lifestyle or healthcare needs



Has the option to accumulate monthly income<sup>1</sup> payouts for potential higher returns<sup>4</sup>



Able to transfer<sup>9</sup> policy to child



Receives regular monthly income<sup>1</sup> payouts to provide long term financial stability

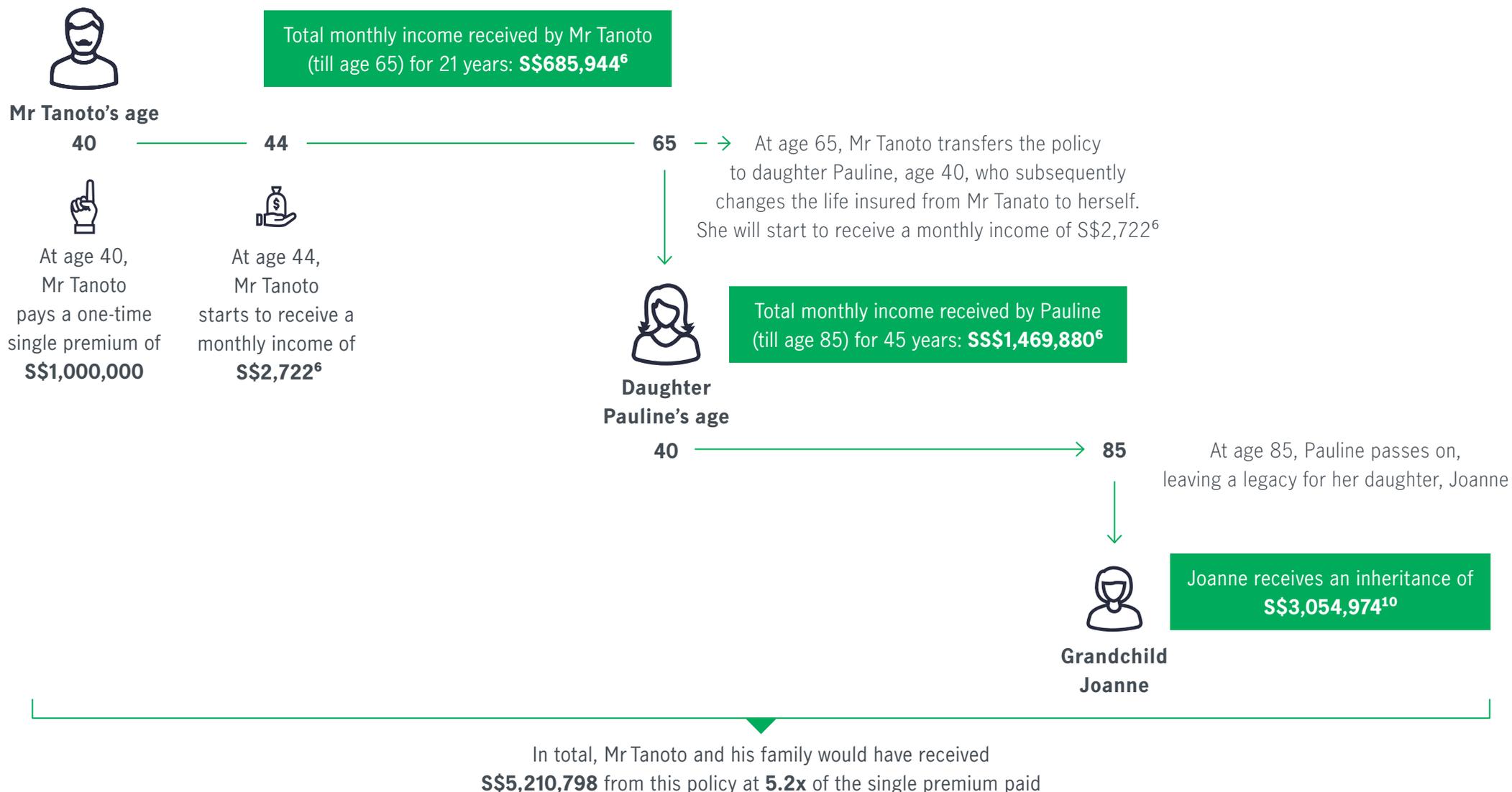


Has the option to accumulate monthly income<sup>1</sup> payouts for potential higher returns<sup>4</sup>



Receives lump sum death benefit<sup>5</sup> as beneficiary

**Mr Tanoto, aged 40, purchases Signature Income (III) SGD on his own life.  
He has selected to receive the monthly income payouts of S\$2,722<sup>6</sup> from the 49th policy month.**



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 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the values are: • Mr Tanoto's monthly income at the 49th policy month = S\$1,810<sup>6</sup> / Total monthly income Mr Tanoto received (till age 65) = S\$456,120<sup>6</sup> • Pauline's monthly income at age 40 = S\$1,810<sup>6</sup> / Total monthly income Pauline received (till age 85) for 45 years = S\$977,400<sup>6</sup> • Joanne receives a legacy = S\$1,972,288<sup>10</sup> • Total benefits received by Mr Tanoto and his family = S\$3,405,808, at 3.4x of the single premium paid

## Product footnotes

1. Signature Income Series includes Signature Income (II) - USD and Signature Income (III) SGD. Signature Income Series provide monthly income either from the 37th policy month or the 49th policy month, 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 month 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. 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.
4. 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.
5. 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).

For Signature Income (III) SGD, we will not pay the death benefit if:

- (a) the life insured dies due to a pre-existing condition within one year from the policy issue date; or
- (b) the new life insured dies due to a pre-existing condition within one year from the date when we accept and approve the new life insured.

For more details, please refer to the Product Summary.

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 4.25% or 3.00% per annum for the participating fund. The actual benefits payable may vary according to the future performance of Manulife's Participating Fund.
7. The total death benefit of S\$1,057,537 consists of the guaranteed death benefit of S\$1,050,000 and a non-guaranteed claim bonus of S\$7,537 calculated based on illustrated investment rate of return of 4.25% p.a.. Based on an illustrated investment rate of return of 3.00% p.a., the total death benefit of S\$1,053,467 would consist of the guaranteed death benefit of S\$1,050,000 and a non-guaranteed claim bonus of S\$3,467.
8. If the policy owner surrenders the policy before age 120, the sum of the following will be paid in one lump sum:
  - (a) the guaranteed surrender value;
  - (b) the non-guaranteed surrender bonus (if any); and
  - (c) the surrender value booster benefit (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). Surrender value booster benefit is a non-participating embedded benefit to Signature Income Series. It ensures that the total surrender value is at least 80% of the single premium.

9. Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
10. The total death benefit of S\$3,054,974 consists of the guaranteed death benefit of S\$1,050,000 and a non-guaranteed claim bonus of S\$2,004,974 calculated based on illustrated investment rate of return of 4.25% p.a.. Based on an illustrated investment rate of return of 3.00% p.a., the total death benefit of S\$1,972,288 would consist of the guaranteed death benefit of S\$1,050,000 and a non-guaranteed claim bonus of S\$922,288.

### **Important Notes**

Signature Income (III) SGD and Signature Income (II) - USD 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 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 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.

All information is correct as of 13 December 2021.



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](https://manulife.com.sg/signatureincome)