



Signature Income Series

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

Having a flexible legacy plan to support your evolving needs can take away the complexity of legacy planning. Manulife Signature Income Series is a single premium plan that allows you to customise your legacy to last beyond your generation, while supplementing your lifestyle as you pursue your goals.

Benefits:



Receive monthly payouts

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



One-time payment that lasts a lifetime

Enjoy lifetime coverage 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



Change of life insured

Have the option to change the life insured² at any time after 2 years



Easy application with no health check-up

Guaranteed acceptance with no health questions asked

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.

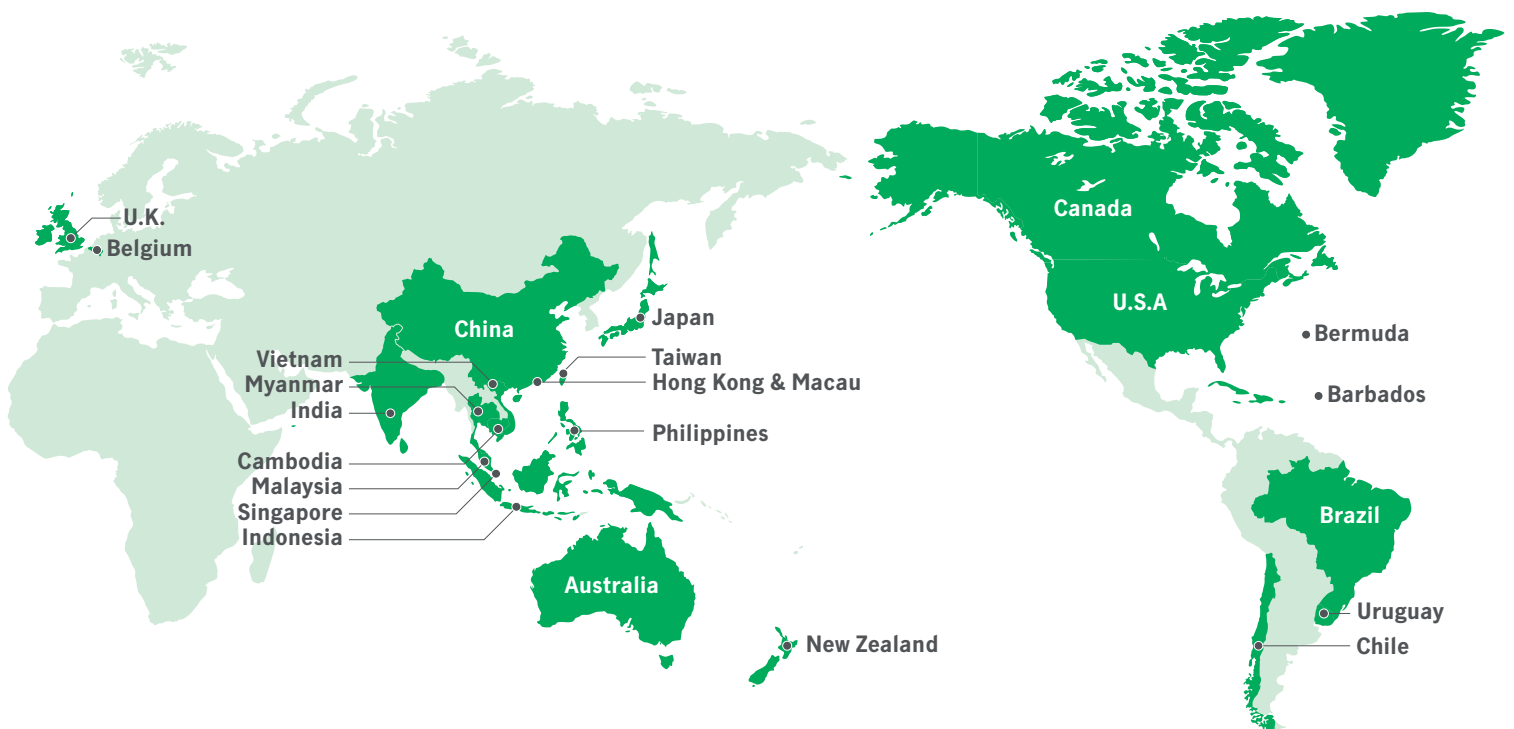
Financial Strength:
S&P: AA- | Moody's: A1 | Fitch: AA-

Established since **1887**

Listed as one of the **top 10** largest life insurance companies in the world*

Global headquarters in **Toronto**

35+ million customers worldwide (as of December 2023)



Operating in **13 Asian markets**

Established in Singapore in **1899**

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

[^]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. *Based on market capitalisation data as at December 31, 2023.

Source: Bloomberg

**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 income¹ from either the 37th or 49th policy month



Choose to accumulate the monthly income payouts for higher returns³

One plan for two generations



Parent

able to leave a legacy for...



Child



Pays a one-time premium for a lifetime of coverage on death and terminal illness, and monthly income¹ up to the age of 120, starting at the 37th or 49th policy month



Receives regular monthly income¹ payouts to supplement lifestyle or healthcare needs



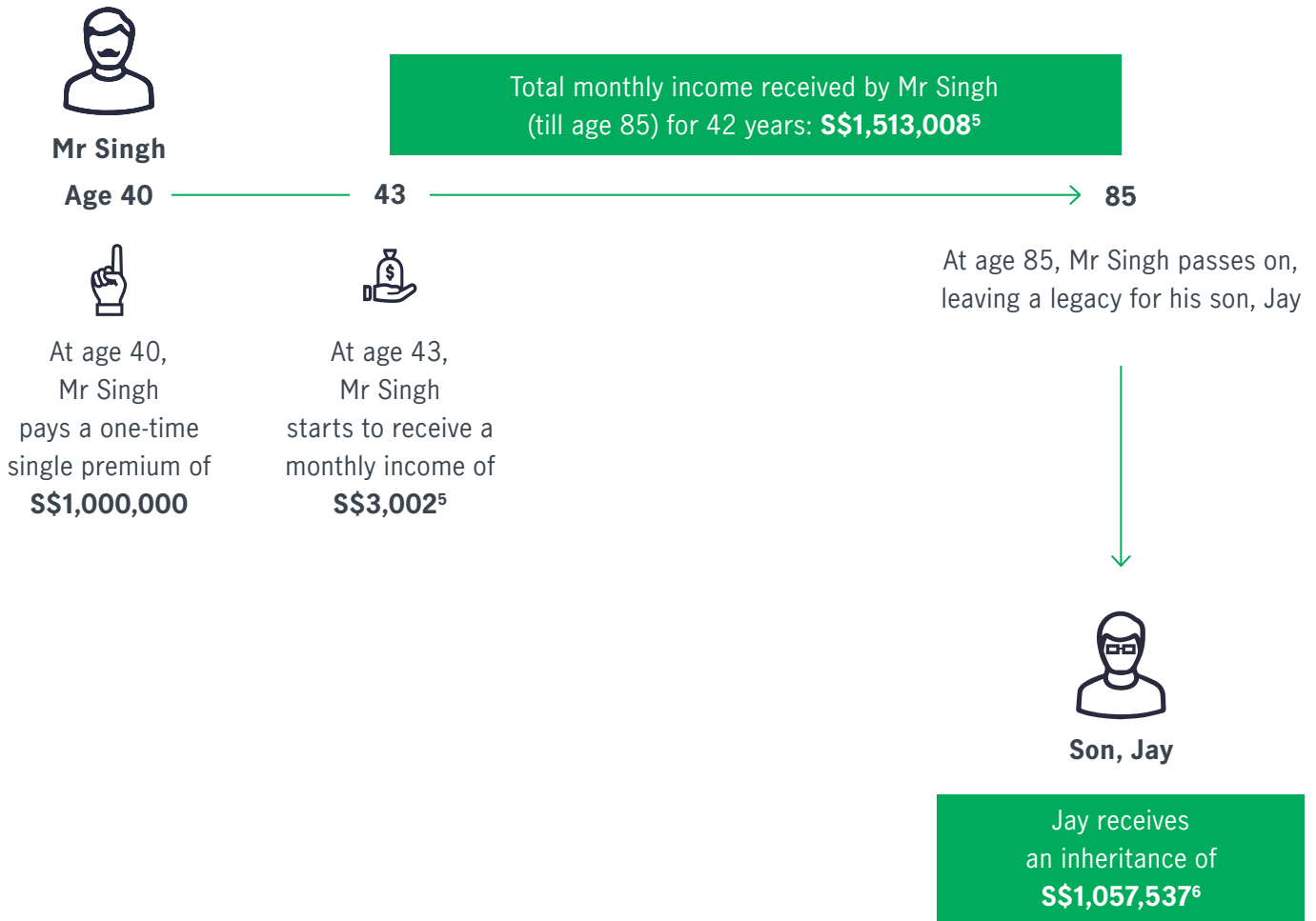
Has the option to accumulate monthly income¹ payouts for potential higher returns³



Receives lump sum death benefit⁴ 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\$3,002⁵ from the 37th policy month.



In total, Mr Singh and his family would have received **S\$2,570,545** from this policy at **2.6x** 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 4.25% 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\$1,939⁵ • Total monthly income Mr Singh received (till age 85) = S\$977,256⁵ • Jay receives a legacy = S\$1,053,467⁶ • 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 ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit ⁴ (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Mr Singh and his family would receive:	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit ⁴ (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Mr Singh and his family would receive:
20	\$395,556	\$1,051,822	\$1,447,378 (1.4x of single premium paid)	\$612,408	\$1,053,961	\$1,666,369 (1.7x of single premium paid)
30	\$628,236	\$1,052,699	\$1,680,935 (1.7x of single premium paid)	\$972,648	\$1,055,868	\$2,028,516 (2.0x of single premium paid)
40	\$860,916	\$1,053,283	\$1,914,199 (1.9x of single premium paid)	\$1,332,888	\$1,057,138	\$2,390,026 (2.4x of single premium paid)

Surrender value

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 ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit ⁷ (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Mr Singh and his family would receive:	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit ⁷ (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Mr Singh and his family would receive:
20	\$395,556	\$860,010	\$1,255,566 (1.3x of single premium paid)	\$612,408	\$930,455	\$1,542,863 (1.5x of single premium paid)
30	\$628,236	\$897,838	\$1,526,074 (1.5x of single premium paid)	\$972,648	\$1,012,690	\$1,985,338 (2.0x of single premium paid)
40	\$860,916	\$912,004	\$1,772,920 (1.8x of single premium paid)	\$1,332,888	\$1,043,487	\$2,376,375 (2.4x of single premium paid)

Illustrated figures are rounded to the nearest dollars.

One plan for generations



Parent

able to transfer⁸
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 on
death and terminal illness, and
monthly income¹ up to the age
of 120, starting at the 37th or
49th policy month



Receives regular monthly
income¹ payouts to supplement
lifestyle or healthcare needs



Has the option to
accumulate monthly
income¹ payouts for
potential higher returns³



Able to transfer⁸
policy to child



Receives regular
monthly income¹
payouts to provide
long-term financial
stability



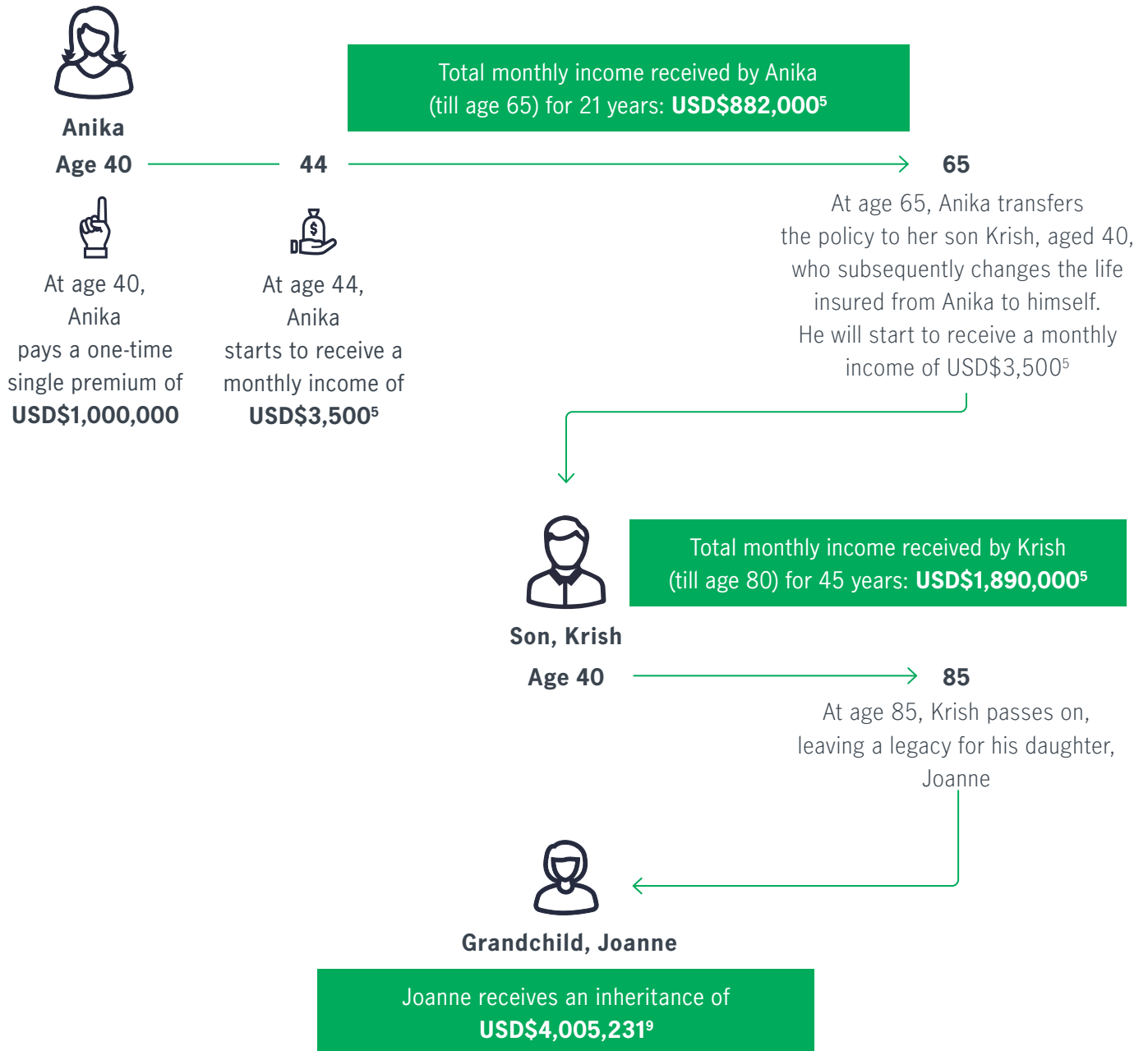
Has the option to
accumulate monthly
income¹ payouts for
potential higher returns³



Receives lump sum
death benefit⁴ as
beneficiary



Anika, aged 40, purchases Signature Income (III) USD on her own life. She has selected to receive the monthly income payouts of USD\$3,500⁵ from the 49th policy month.



In total, Anika and her family would have received **USD\$6,777,231** from this policy at **6.8x** 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 5.20% p.a. Based on an illustrated investment rate of return of 3.70% p.a., the values are: • Anika's monthly income at the 49th policy month = USD\$2,442⁵ • Total monthly income Anika received (till age 65) = USD\$615,384⁵ • Krish's monthly income at age 40 = USD\$2,442⁵ • Total monthly income Krish received (till age 85) for 45 years = USD1,318,680⁵ • Joanne receives a legacy = USD\$2,503,974⁹ • Total benefits received by Anika and her family = USD\$4,438,038, at 4.4x of the single premium paid.

Death benefit

End of policy year	Based on illustrated investment rate of return of 3.70% p.a.			Based on illustrated investment rate of return of 5.20% p.a.		
	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit ⁴ (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Anika and her family would receive:	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Death benefit ⁴ (Guaranteed death benefit + Non-guaranteed claim bonus)	In total, Anika and her family would receive:
20	USD\$468,864	USD\$1,144,284	USD\$1,613,148 (1.6× of single premium paid)	USD\$672,000	USD\$1,241,635	USD\$1,913,635 (1.9× of single premium paid)
30	USD\$761,904	USD\$1,249,271	USD\$2,011,175 (2.0× of single premium paid)	USD\$1,092,000	USD\$1,455,021	USD\$2,547,021 (2.5× of single premium paid)
40	USD\$1,054,944	USD\$1,404,775	USD\$2,459,719 (2.5× of single premium paid)	USD\$1,512,000	USD\$1,771,086	USD\$3,283,086 (3.3× of single premium paid)

Surrender value

End of policy year	Based on illustrated investment rate of return of 3.70% p.a.			Based on illustrated investment rate of return of 5.20% p.a.		
	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit ⁷ (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Anika and her family would receive:	Total monthly income ⁵ (Guaranteed monthly income + Non-guaranteed monthly income)	Surrender benefit ⁷ (Guaranteed surrender value + Non-guaranteed surrender bonus)	In total, Anika and her family would receive:
20	USD\$468,864	USD\$954,780	USD\$1,423,644 (1.4× of single premium paid)	USD\$672,000	USD\$1,114,594	USD\$1,786,594 (1.8× of single premium paid)
30	USD\$761,904	USD\$1,091,163	USD\$1,853,067 (1.9× of single premium paid)	USD\$1,092,000	USD\$1,391,793	USD\$2,483,793 (2.5× of single premium paid)
40	USD\$1,054,944	USD\$1,264,148	USD\$2,319,092 (2.3× of single premium paid)	USD\$1,512,000	USD\$1,743,390	USD\$3,255,390 (3.3× of single premium paid)

Illustrated figures are rounded to the nearest dollars.

Terms and conditions apply. Please refer to Product Summary for more information about this insurance plan.

Product footnotes

1. Signature Income Series includes Signature Income (III) SGD and Signature Income (III) USD. 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 inception, the monthly income amount and the policy month when the monthly income is first paid out cannot be changed.
2. 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. Applicable for Signature Income (III) USD corporate-owned policies and Signature Income (III) SGD both corporate and individual-owned policies. For more details, please refer to the Policy Contract.
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. 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 Manulife will also be paid out with interest (if any).

For Signature Income Series, Manulife 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 Manulife accepts and approves the new life insured.
5. Monthly income consists of guaranteed and non-guaranteed monthly income. For Signature Income (III) SGD, the non-guaranteed monthly income is based on an illustrated investment rate of return of 4.25% or 3.00% p.a. for the participating fund. For Signature Income (III) USD, the non-guaranteed monthly income is based on an illustrated investment rate of return of 5.20% or 3.70% p.a. for the participating fund. The actual benefits payable may vary according to the future performance of Manulife's Participating Fund.
 6. 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 an 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 consists of the guaranteed death benefit of S\$1,050,000 and a non-guaranteed claim bonus of S\$3,467.
 7. 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 Manulife 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.
 8. Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
 9. The total death benefit of USD\$4,005,231 consists of the guaranteed death benefit of USD\$1,050,000 and a non-guaranteed claim bonus of USD\$2,955,231 calculated based on illustrated investment rate of return of 5.20% p.a.. Based on an illustrated investment rate of return of 3.70% p.a., the total death benefit of USD\$2,503,974 consists of the guaranteed death benefit of USD\$1,050,000 and a non-guaranteed claim bonus of USD\$1,453,974.

Important Notes

Signature Income Series 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. This brochure is also available in Chinese and Bahasa Indonesia. 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 or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors, or visit any DBS/POSB Branch, before making a commitment to purchase a policy.

All information is correct as at 7 July 2024.

