

||| Manulife *Signature*

Signature Indexed Universal Life

A stepping stone
to accumulate wealth,
leveraging on
an Index Account





*Protect and grow
what you have built.*

It takes a lot of hard work to achieve and accumulate wealth. Even more so when it comes to protecting it, building on it, and keeping it safe for future generations. A vision that Signature Indexed Universal Life can help you with. By allocating premiums to both Fixed and Index Accounts, you can receive potential higher returns, while being protected from market fluctuations. Start building your legacy today, with this all-in-one life insurance policy.





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-

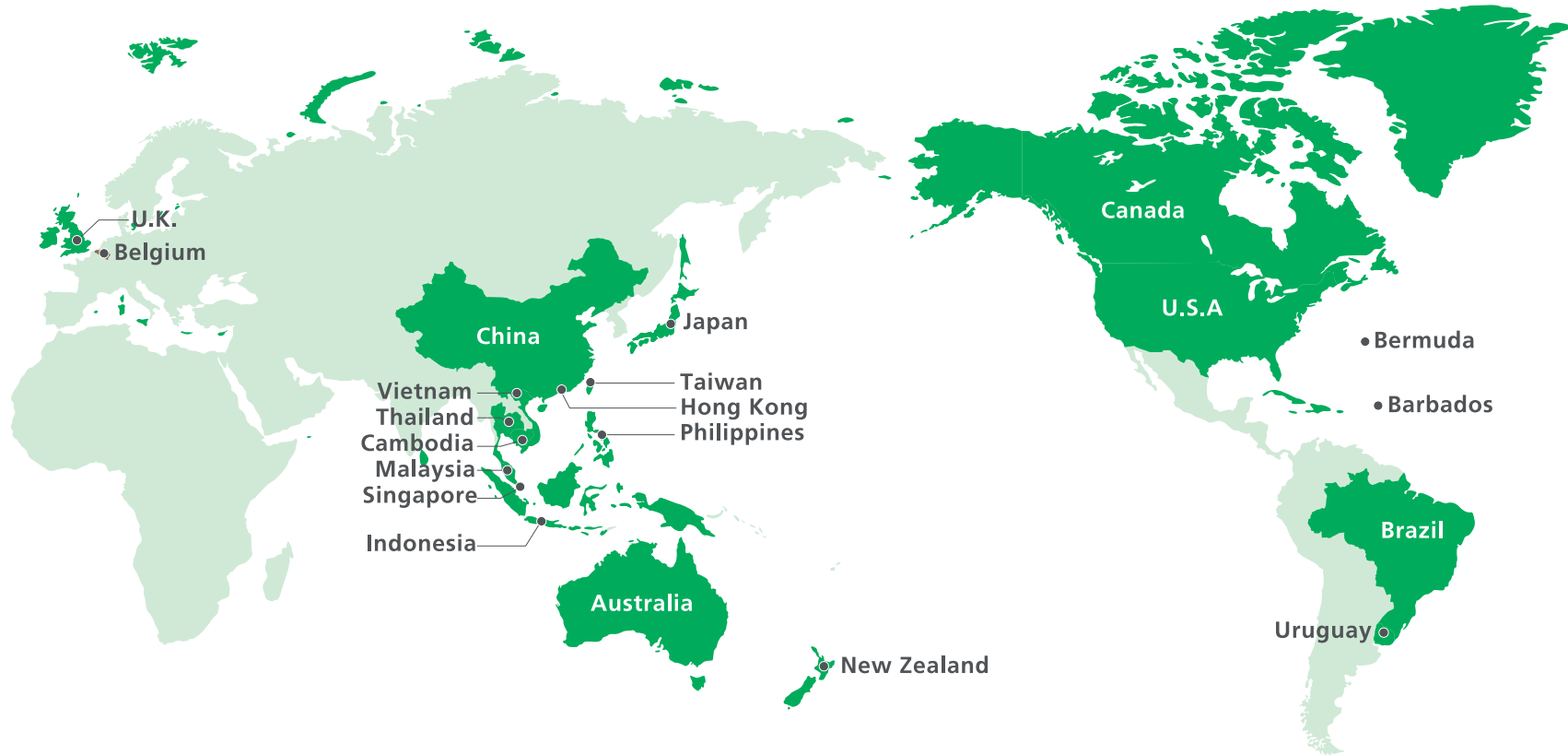


Established since
1887

Global headquarters in
Toronto

CAD \$1.1 trillion
in total assets worldwide
(as of 31 December 2018)

28 million
customers worldwide
(as of 31 December 2018)



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[^]

293%
Capital Adequacy Ratio (CAR)
in Singapore as of
December 2017, 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.

Key features at a glance:



Whole life coverage¹

Leaving a legacy for your loved ones



Protecting your policy

Minimum Surrender Value ensures your cash value grows at 2% p.a. regardless of market conditions³



Opportunity for higher returns

Earn additional potential higher returns² from the Index Account that is tied to reputable international indices



Adapt to life's changes and market fluctuation

- Flexible premium payment⁴
- Option to change life insured⁵ in the future

A sound legacy for your next generation and your business.

Signature Indexed Universal Life helps you to plan ahead for your needs:



Legacy Planning

Distribute your wealth according to your wishes



Business Continuity

Protect your most valuable employee

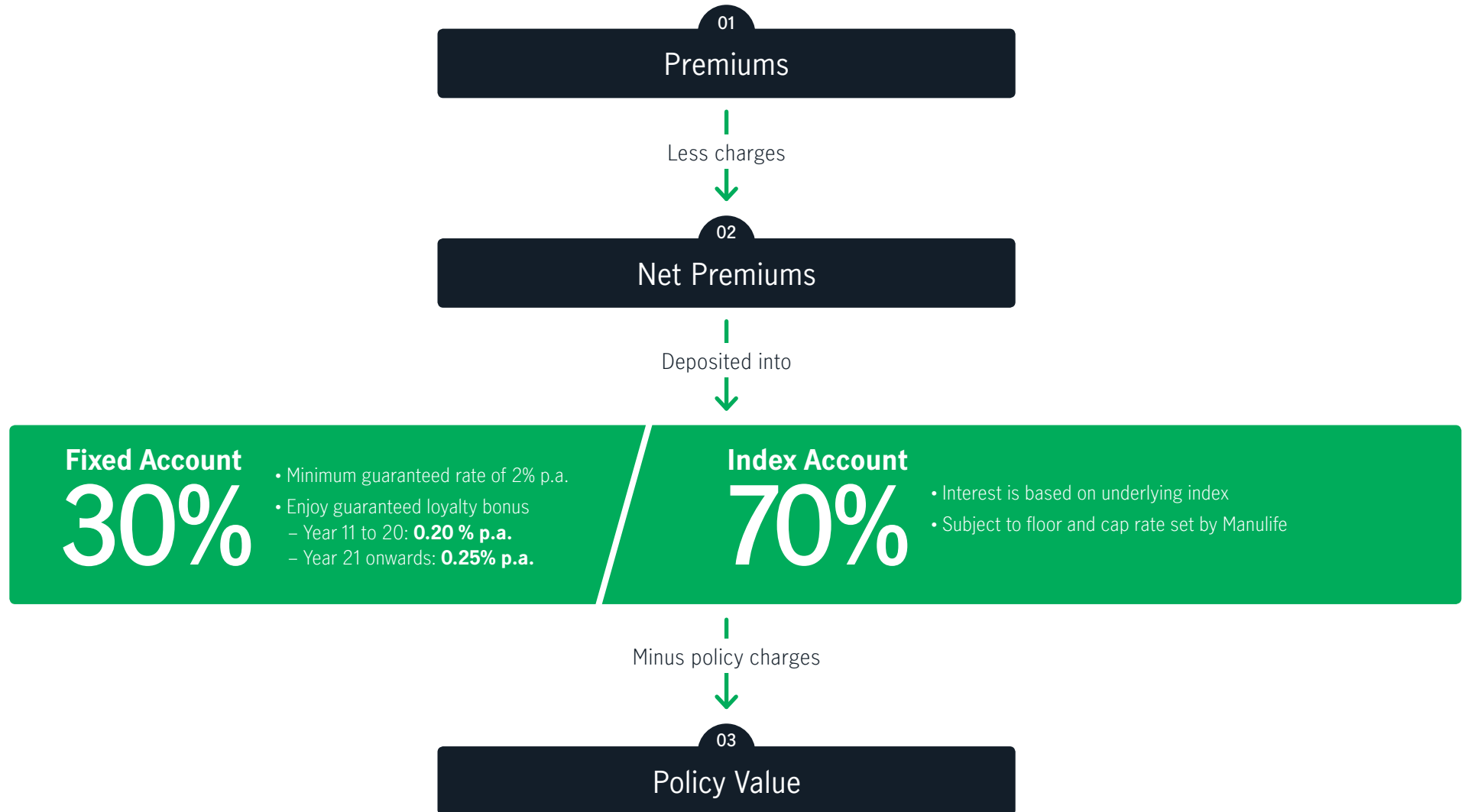


Estate Liquidity

Helps you to divide your estate equally



Here's how Signature Indexed Universal Life works:

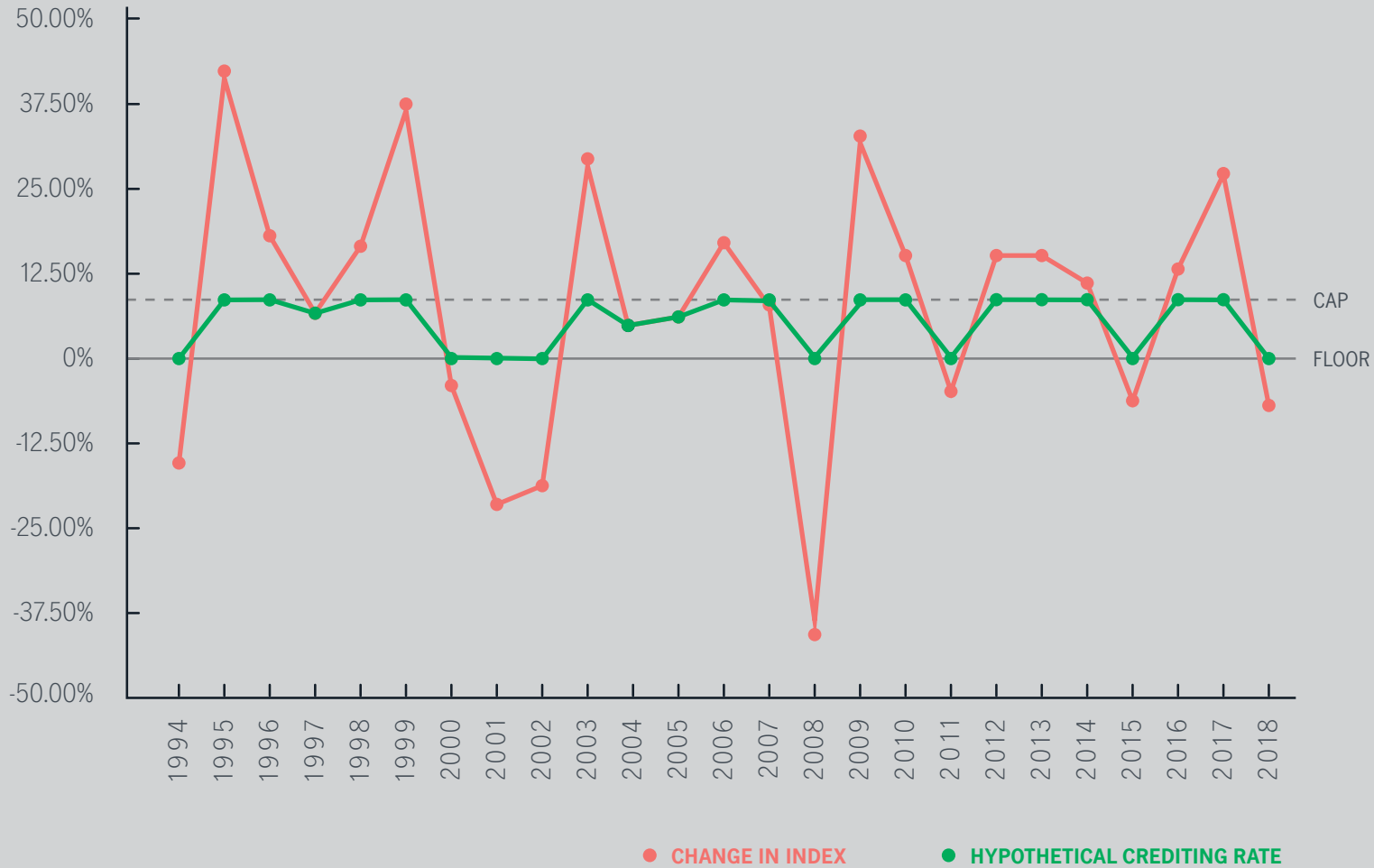


Note: Allocation in the Fixed and Index Account is pre-determined by Manulife.



Stability and security even when the market fluctuates.

Hypothetical example: Index and Crediting rate



CAP is the maximum crediting rate that will be applicable to the Index Account, subjected to change by Manulife.

Floor is the minimum crediting rate that will be applicable to the Index Account.

This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value. This chart does not take into consideration the policy charges which are deducted regardless of the policy's performance.



Legacy Planning

Enhance your wealth and distribute it according to your wishes

Illustration

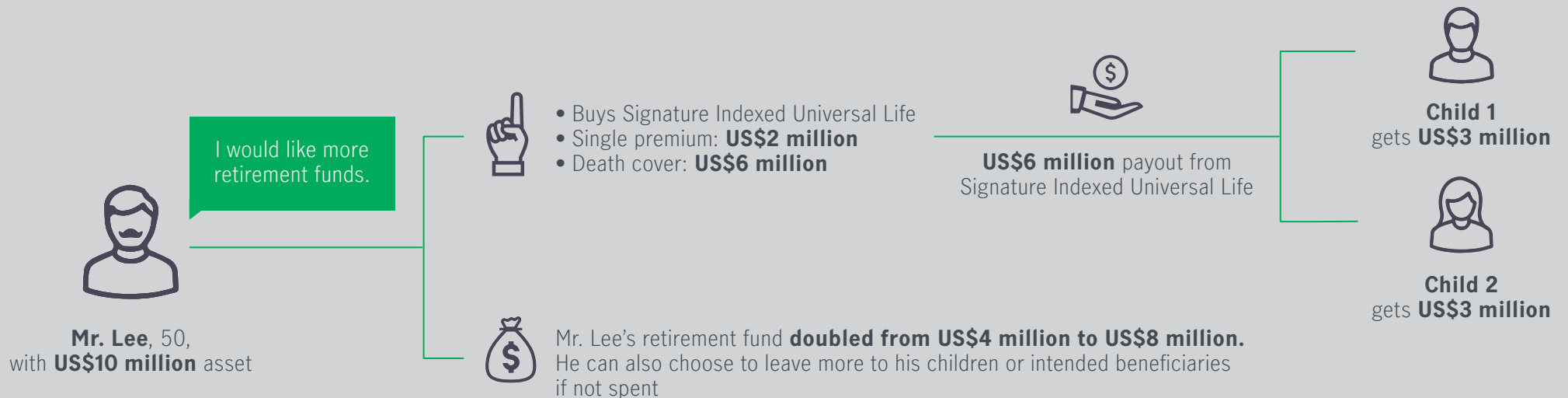
Mr. Lee, aged 50, wants to pass his wealth on fairly to his children while ensuring that he has adequate retirement funds. He pays a single premium of US\$2 million for US\$6 million of death cover under Signature Indexed Universal Life.

Scenario 1 Without Signature Indexed Universal Life



Scenario 2 With Signature Indexed Universal Life

The value of his estate increased to US\$14 million. While having more retirement funds, the value of Mr. Lee's estate is also enhanced for legacy planning.



Product footnotes

The actual benefits payable and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the minimum guaranteed crediting rate) to your Fixed Account and Index Account, actual charges (subject to the maximum charges) as well as the amounts of any additional premiums paid, partial withdrawals made and loans taken.

1. Death benefit is the face amount of the policy or the policy value at the date of death, whichever is higher, less any outstanding policy debt. Terminal illness coverage is up to age 99.
2. Crediting rate for Index Account is calculated based on the point-to-point performance of the underlying indices, excluding dividends, subject to the floor and respective cap rate.
3. Policy charges will be deducted from the Minimum Surrender Value. We will pay the Minimum Surrender Value at the time of full surrender if it is higher than the Policy Value after Surrender Charge.
4. You may pay premiums of any amount at any time before age 100, within the maximum limits we set. If you have enough cash value in the policy, you may skip a premium payment or stop paying entirely. You may need to pay extra premiums if the actual interest we pay you is lower than shown, if you take a loan, if you make a withdrawal or the actual charges are higher. The actual amount and frequency of premium payments will affect the policy value and potentially the death benefit as well as how long the policy is kept in force.
5. Allowed two years after the date we issue the policy to you. We will decide whether to accept the new life insured and it will depend on whether we can insure this new life insured and on other terms and conditions we may decide. The cost of the insurance will be based on the new life insured's age, gender, country of residence, underwriting class and any other ratings. For more details, please see the policy contract.

Important Notes

Signature Indexed Universal Life 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(s) in the policy contract. This brochure is also available in Chinese & Bahasa Indonesia. If there is any difference between the English, Chinese & Bahasa Indonesia versions, 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 before making a commitment to purchase a policy.

Information is correct as of 1 September 2019.





Protection, stability and growth starts here.

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