



Signature Indexed Universal Life Select (II)

Be in control of your legacy with a world of opportunities, leveraging on the Index Account with flexible options

Preserving and growing your accumulated wealth for future generations is important to you. Signature Indexed Universal Life Select (II) allows you to be in control of your legacy, with the advantage of potentially higher returns through the Index Account, while limiting your exposure to market risks.

The plan also allows you the flexibility of allocating premiums according to your preference.

Benefits:



Whole life coverage¹

Leave a legacy for your loved ones



Opportunity for higher returns

Earn potentially higher returns³ via the Index Account that is tied to internationally-recognised indices. Option to choose the Performance Index Sub-account⁴ for a 115% multiplier on the potential returns



Further protection from market volatility

Automatic Premium Spread option allows you to spread premium allocated into the Index Account, to create segments over 12 months and earn a more stable return³



Protecting your policy

Regardless of market conditions, Minimum Surrender Value² determined using a fixed rate of 2.00% p.a. will be payable at full surrender if it is higher than the Policy Value less Surrender Charge



Flexible options for life's changes

- Flexible premium payment⁵
- Flexible premium allocation into different accounts and index sub-accounts
- Option to change life insured⁶
- Option to rebalance and/or reallocate⁷ the values between accounts and sub-accounts

A financially sound partner that's here to stay

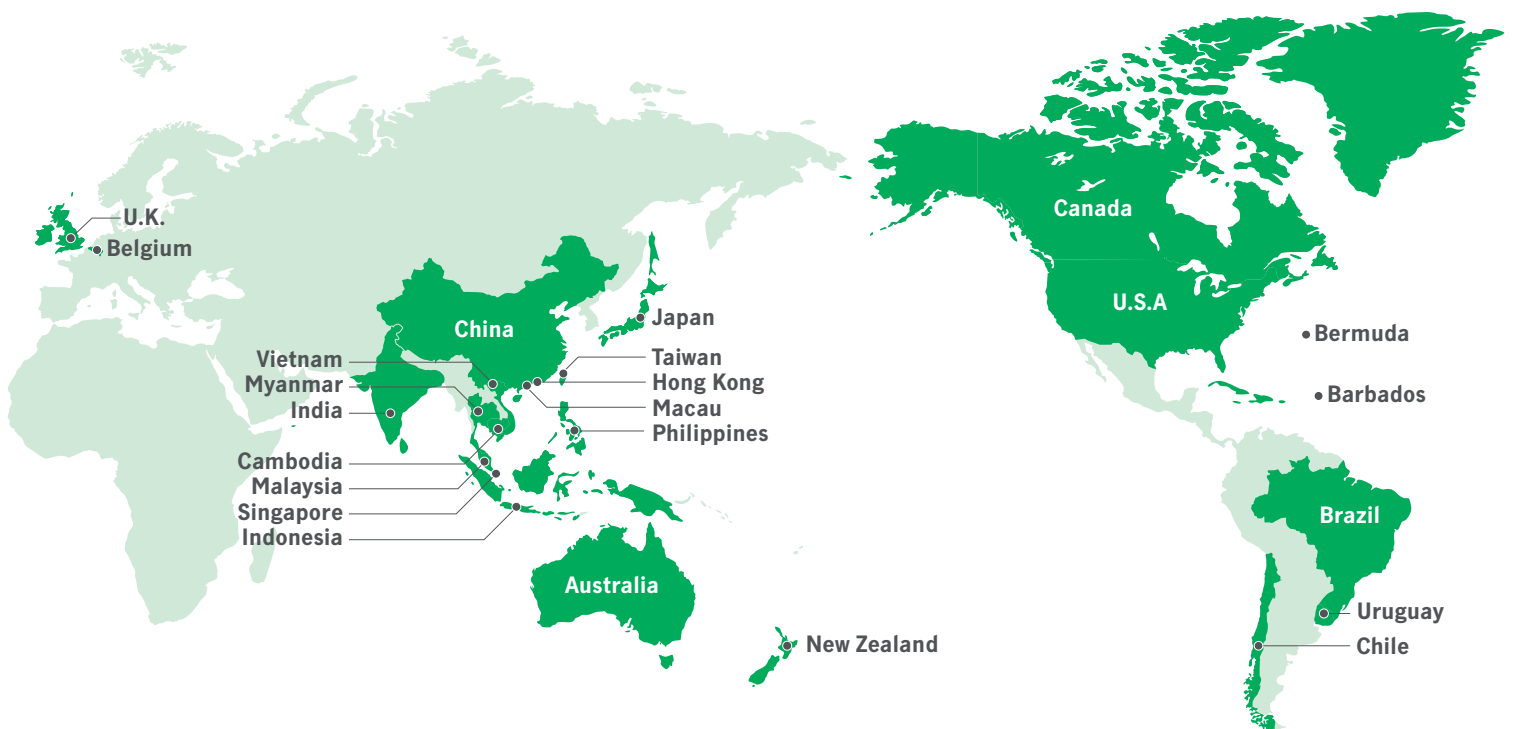
Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

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

Established since **1887**

Global headquarters in **Toronto**

33 million customers worldwide (as of December 2021)



Asia's trusted insurer since 1897

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.

A sound legacy for your next generation and your business

Signature Indexed Universal Life
Select (II) helps you to plan ahead
for your needs:



Legacy Planning

Distribute your wealth according to your wishes



Estate Liquidity

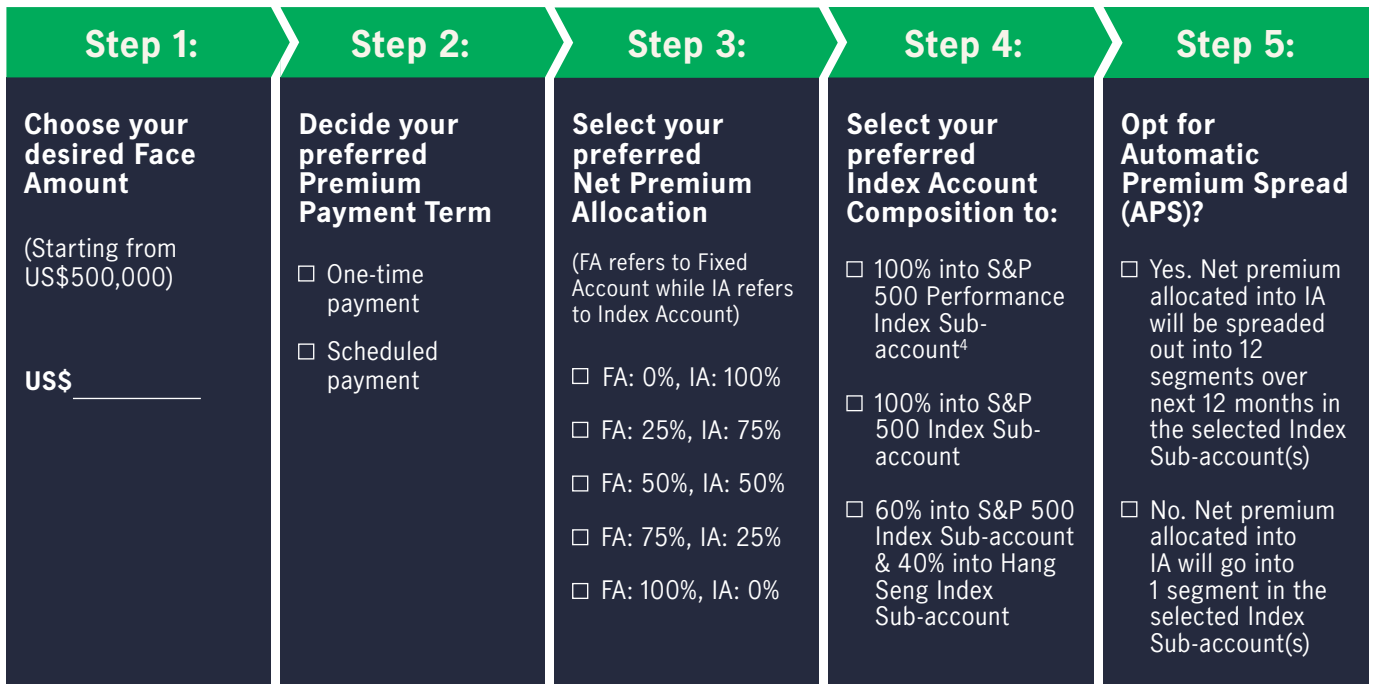
Helps you to divide your estate equitably



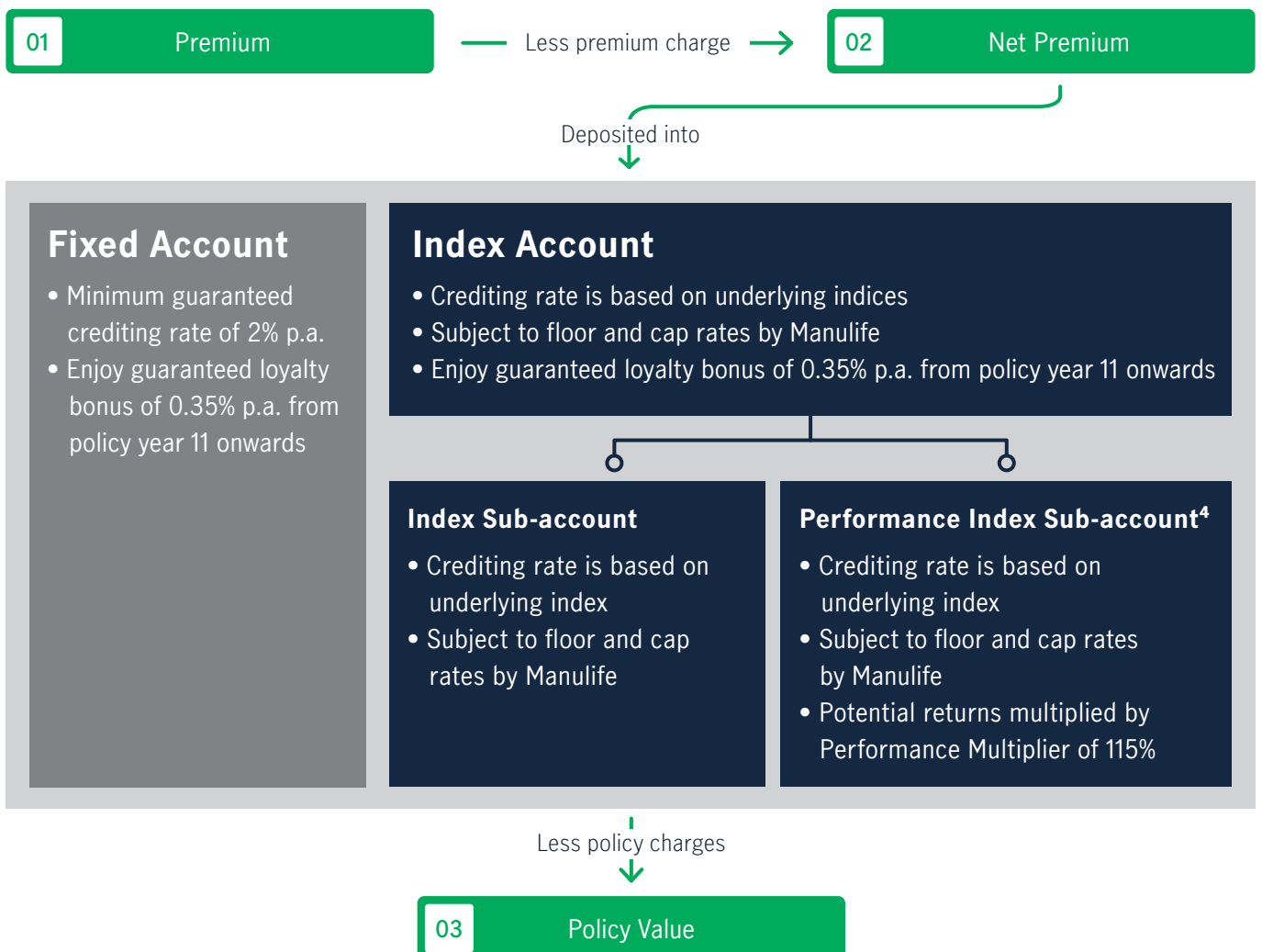
Business Continuity

Protect your most valuable employees

5 steps to grow your wealth with Signature Indexed Universal Life Select (II)



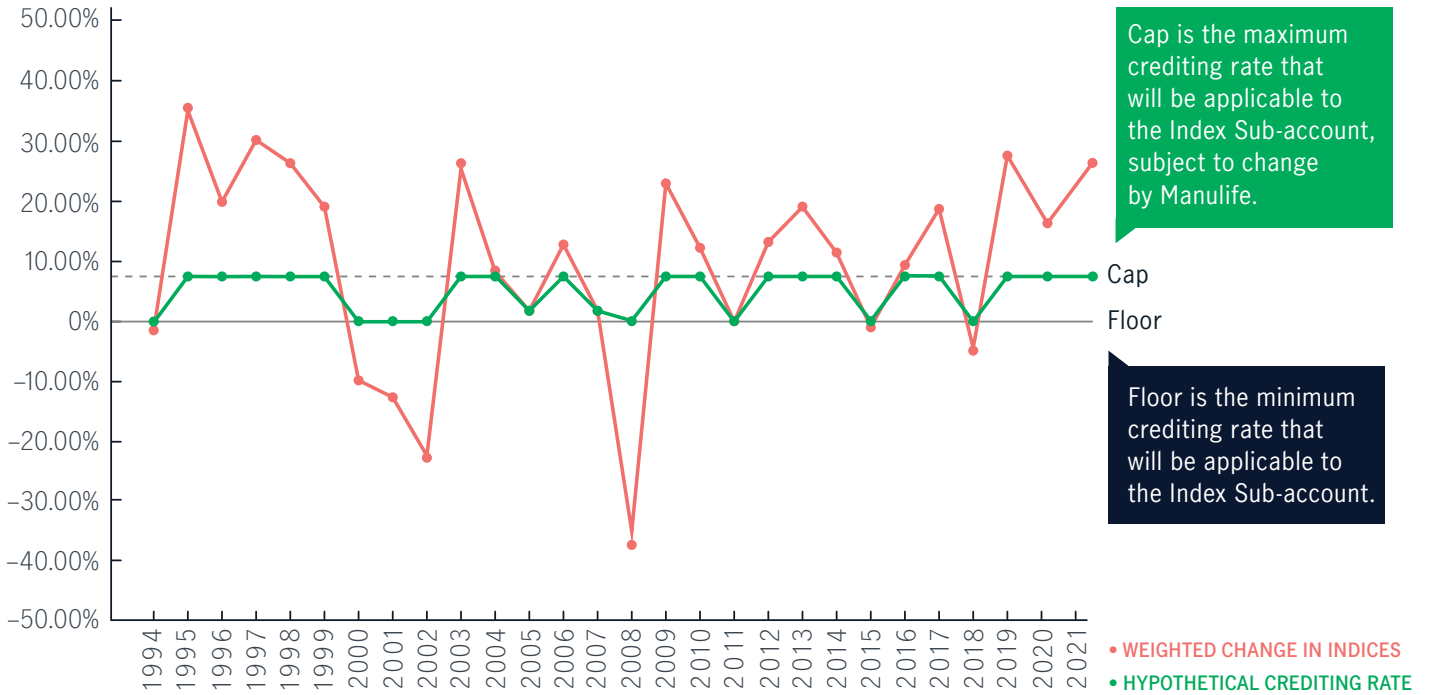
How your Signature Indexed Universal Life Select (II) Policy Value is calculated:



The above diagram provides a brief illustration on how Signature Indexed Universal Life Select (II) is calculated. Please refer to Product Summary for details.

Stability and security even when the market fluctuates

Hypothetical example: Index Returns and Index Sub-account Crediting Rate



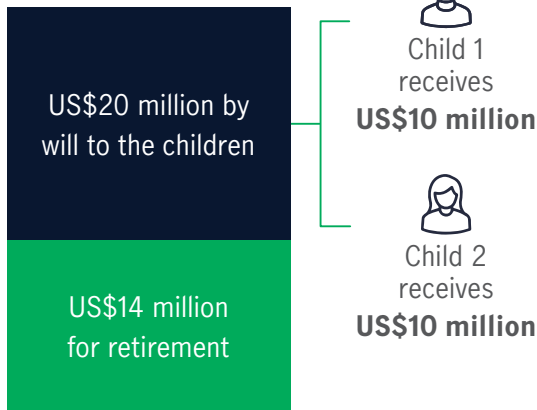
This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value. This chart does not take into consideration the policy charges which are deducted regardless of the policy's performance.

Legacy Planning to enhance your wealth and distribute it according to your wishes



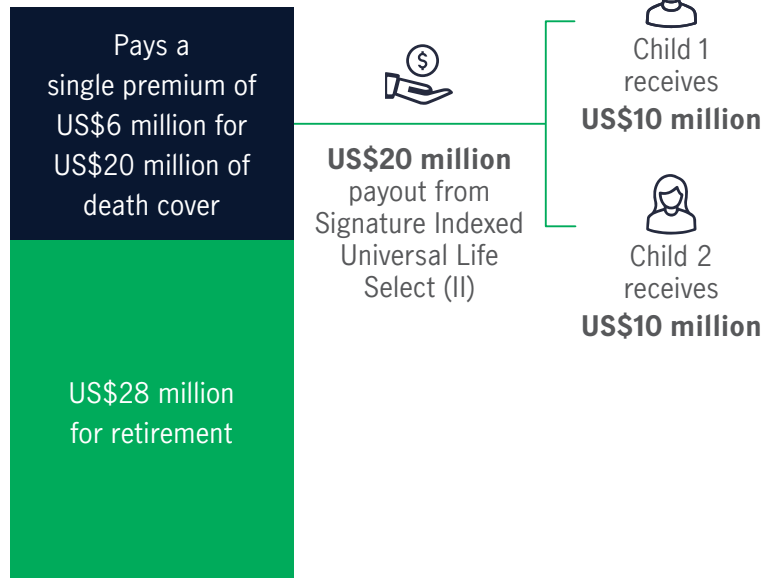
Mr Teo, aged 50, wants to pass his wealth on equitably to his children while ensuring he has adequate retirement funds. He pays a single premium of US\$6 million for US\$20 million of death cover under Signature Indexed Universal Life Select (II).

Scenario 1: Without Signature Indexed Universal Life Select (II)



Total Assets: US\$34 million

Scenario 2: With Signature Indexed Universal Life Select (II)



Total Estate: US\$48 million

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) applied to your policy's Fixed Account and Index Account, actual policy charges (subject to the maximum policy 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. Minimum Surrender Value is determined using a fixed rate of 2.00% every year, and is calculated after deduction of applicable policy charges and Surrender Charge.
3. Crediting rate for Index Account is calculated based on the point-to-point performance of the underlying indices, excluding dividends, subject to floor and cap rates by Manulife, multiplied by the Performance Multiplier of 115% (applicable to Performance Index Sub-account only), plus guaranteed loyalty bonus (if any).
4. Monthly Performance Charge of 1% p.a. will apply to the policy based on the value in the Performance Index Sub-account.
5. 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 premiums entirely. You may need to pay extra premiums if the actual interest we pay you is lower than illustrated, if you take a loan, or if you make a withdrawal or the actual policy charges increase. 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.
6. 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 policy charges will be based on the new life insured's age, gender, country of residence, underwriting class and any other ratings. For more details, please refer to the policy contract.
7. Allowed two years after the date we issue the policy to you and before age 100. Each Account Reallocation request must be at least 2 years apart. You may also change the Net Premium Allocation and/or Index Account Composition, subject to our approval. For more details, please refer to the policy contract.

Index Disclaimers

Hang Seng Index

Please refer to the Product Summary for the Index Disclaimer.

Standard & Poor's 500 Composite Stock Price Index

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Important Notes

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Information is correct as at 08 January 2023.

