



Signature Life Series

Your *legacy*, preserved for generations to come



*Your trusted partner
to grow and preserve
your legacy.*

All your life, you've worked hard to ensure your family will be well taken care of in the future. With your business, you work hard to protect the most important assets. Insuring your business against situations when your valuable keyman is no longer around means protecting your legacy.

Designed to support your legacy needs, the Signature Life Series is made up of Signature Life – USD and Signature Life (II) SGD, both of which guarantee coverage for life¹ and cash value from day one, all with just a single premium. It can also be used to ensure business continuity.

With our expertise and strong foothold in the business, you know you can sit back and relax while we ensure your money works harder to grow and preserve your legacy.



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.

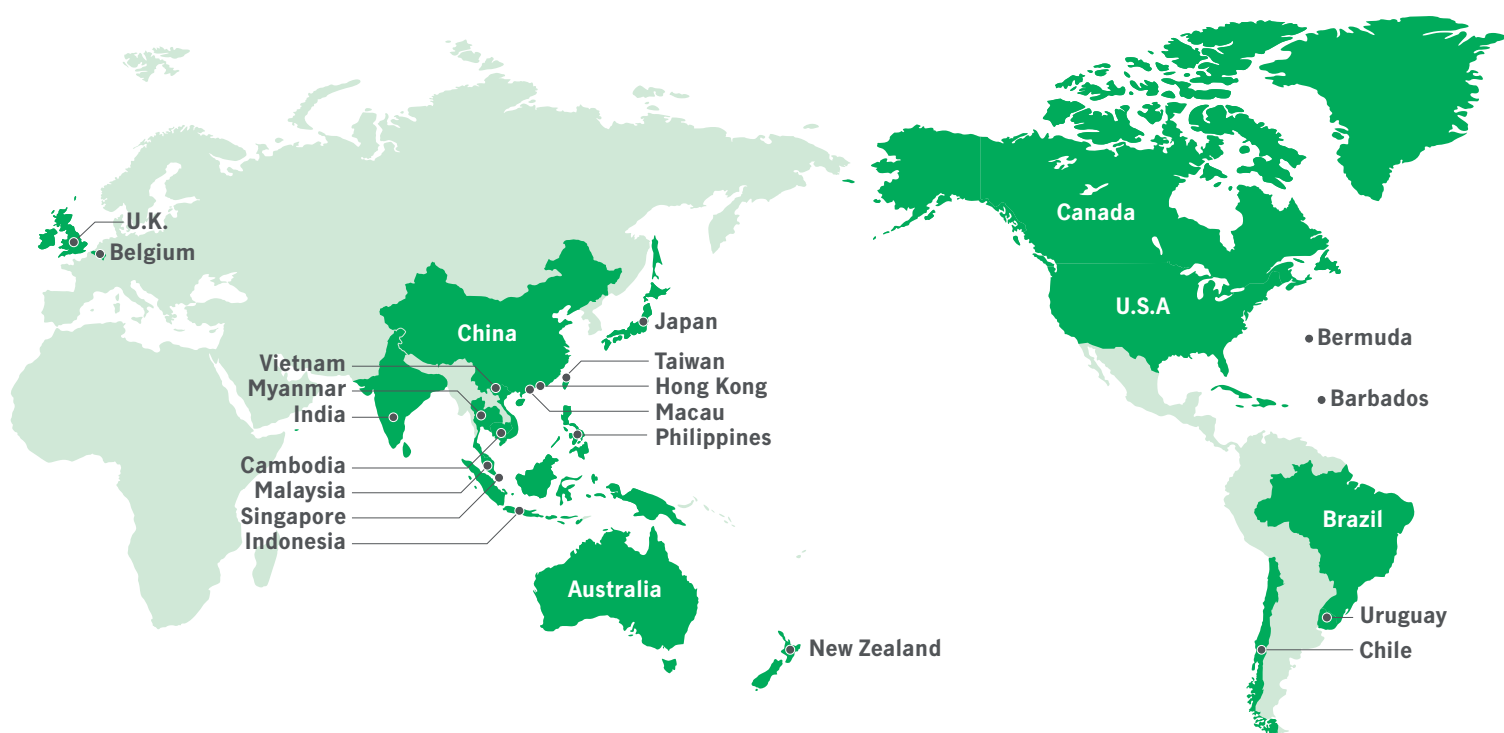
Financial Strength:
S&P: AA- | Moody's: A1 | Fitch: AA-

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**[^]

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

[^] 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.

Key benefits at a glance:



One-time payment that lasts a lifetime

A single premium payment for lifetime coverage¹ on death and terminal illness.



Choice of your preferred currency

Have the freedom to pay your premium in Singapore Dollars or U.S. Dollars.



Guaranteed cash value from day 1

Your policy has cash value equivalent to at least 80% of your single premium paid on day 1.



Enhance your estate with guaranteed whole life coverage¹

Providing the assurance your family deserves.



Preferential premium rates to reflect your risk or country class

Enjoy lower premiums if you qualify for a preferential risk or country class.



Change of life insured³ (For corporate policy only)

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



Signature Life Series for Legacy Planning

Your current situation

With S\$2 million cash at hand, you want to leave a legacy for your child when you can no longer be there for them. At the same time, you'd like to enjoy a comfortable retirement with the wealth you've accumulated.

What you can do

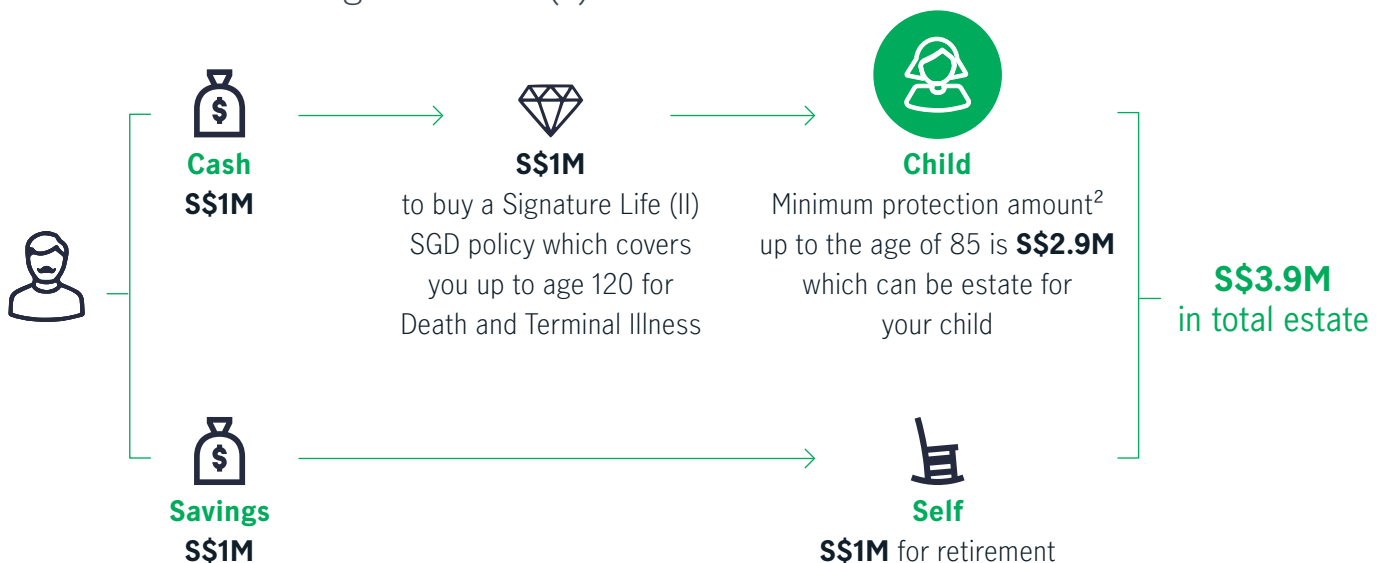
Purchase Signature Life (II) SGD with a premium of S\$1 million for S\$2.9 million of minimum protection amount², with your child as the beneficiary.

Your estate is now increased to S\$2.9 million for your child, and the remaining S\$1 million can be retained at hand as funds for the comfortable retirement you had worked towards.

Scenario 1: Without Signature Life (II) SGD



Scenario 2: With Signature Life (II) SGD



With the protection amount from Signature Life (II) SGD, your legacy is enhanced, and you'll continue to enjoy your retirement plan. The illustration above is based on a 50-year-old male (as of last birthday) in Singapore, who is a non-smoker and of a standard risk class. The values above are based on rounded figures for illustration purposes only.



Signature Life Series for Business Continuity

Your current situation

As a business owner, you have key employees such as Andrew, who hold valuable business contacts. If anything happens to Andrew, business may be affected. On top of that, you will need time to find a suitable replacement.

What you can do

Purchase Signature Life – USD as a corporate policy with a premium of US\$4.8 million for US\$20 million of minimum protection amount², with Andrew as the life insured. This amount will help cover any business losses in the case of mishaps.

When Andrew retires, you have the freedom to change the life insured³ of the policy to another key employee who will step up in Andrew's place.

Scenario



Andrew



Signature Life – USD purchased by the company at **US\$4.8M** which covers Andrew as the life insured up to age 99



Minimum protection amount² for Andrew up to the age of 85 is **US\$20M** which can safeguard the company



When Andrew retires, the life insured can be changed³ to the next key employee



Company continues to be safeguarded with protection on the new key employee, Mark

With Signature Life Series, you'll have the flexibility to change the name of life insured in the event of a change in the organization's keyman, without having to purchase a new policy. The illustration above is based on a 45-year-old male (as of last birthday) in Singapore, who is a non-smoker and of a standard risk class. The values above are based on rounded figures for illustration purposes only.

Product Footnotes

1. For Signature Life – USD, the coverage for death and terminal illness is up to age 99 and the policy matures at age 99. For Signature Life (II) SGD, the coverage for death and terminal illness is up to age 120 and the policy matures at age 120. Terms and conditions apply. Please refer to product summary for specific definitions.
2. Death Benefit
Upon the death of the life insured during the policy term, we will pay the following in one lump sum, less any amount owing to us:
 - (a) before the policy anniversary immediately after the life insured's 85th birthday, we will pay the higher of:
 - (i) face amount plus accumulated reversionary bonus (if any) and claim bonus (if any); or
 - (ii) the minimum protection amount; or
 - (b) on or after the policy anniversary immediately after the life insured's 85th birthday and before the maturity date, we will pay face amount plus accumulated reversionary bonus (if any) and claim bonus (if any).

Terminal Illness

If the life insured is diagnosed with a terminal illness during the policy term, we will pay the death benefit in a lump sum in advance.

3. Policy owner may request to change the life insured after 2 years from the Policy Issue Date. Acceptance of the new life insured is at Manulife's sole and absolute discretion. It 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.

Important Notes

Signature Life (II) SGD and Signature Life – 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. This brochure is also available in Chinese & Bahasa Indonesia. If there are any differences between the English, Chinese & 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 its Appointed Distributors, or visit any DBS/POSB Branch, before making a commitment to purchase a policy.

Information is correct as of 1 July 2021.

Your next move determines the future for all generations to come.

We're happy to help.

Contact us now at (65) 6833 8188 or visit [manulife.com.sg/signaturelife](https://www.manulife.com.sg/signaturelife)