



## Signature Lifetime Rewards (II) (SGD)

Cultivating a timeless  
legacy for you and your  
loved ones

Look forward to the future of  
your legacy – one which lasts for  
generations to come.

Designed to complement your lifestyle,  
Signature Lifetime Rewards (II) (SGD)  
provides monthly income<sup>1</sup> for life,  
up to age 120, while providing death  
and terminal illness coverage – with  
just a single premium.

Continue to nurture your legacy with  
the option to change the life insured to  
your loved ones. The future is in  
good hands.

### Benefits:



#### **One-time payment that lasts a lifetime**

Be covered for death and terminal illness up to age 120, with just one single premium payment.



#### **Guaranteed surrender value from day 1**

Be assured that your policy has a surrender value which is at least 80% of the single premium paid.



#### **Easy application with no health check-up**

Guaranteed acceptance with no health questions asked.



#### **Receive payouts for life to supplement your financial needs**

- Enjoy a lifetime of monthly income<sup>1</sup> from as early as the end of policy month 13, up to age 120.
- Receive a lump sum maturity benefit payout when the policy matures at age 120.



#### **Change of life insured**

Option to change life insured<sup>2</sup> to your loved ones.

# A financially sound partner that's here to stay

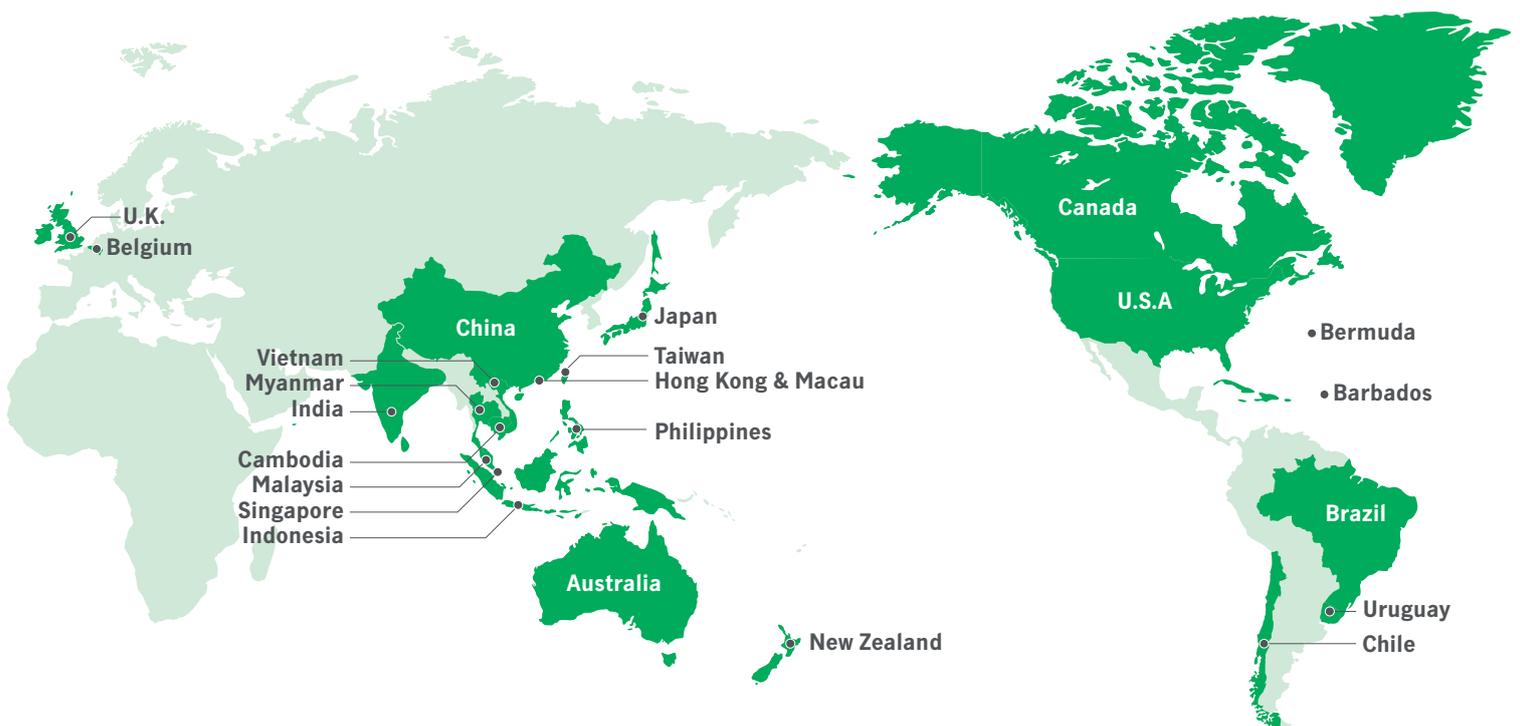
Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

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

Established since **1887**

Global headquarters in **Toronto**

**34+ million** customers worldwide (as of December 2022)



## 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**<sup>^</sup>

<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.

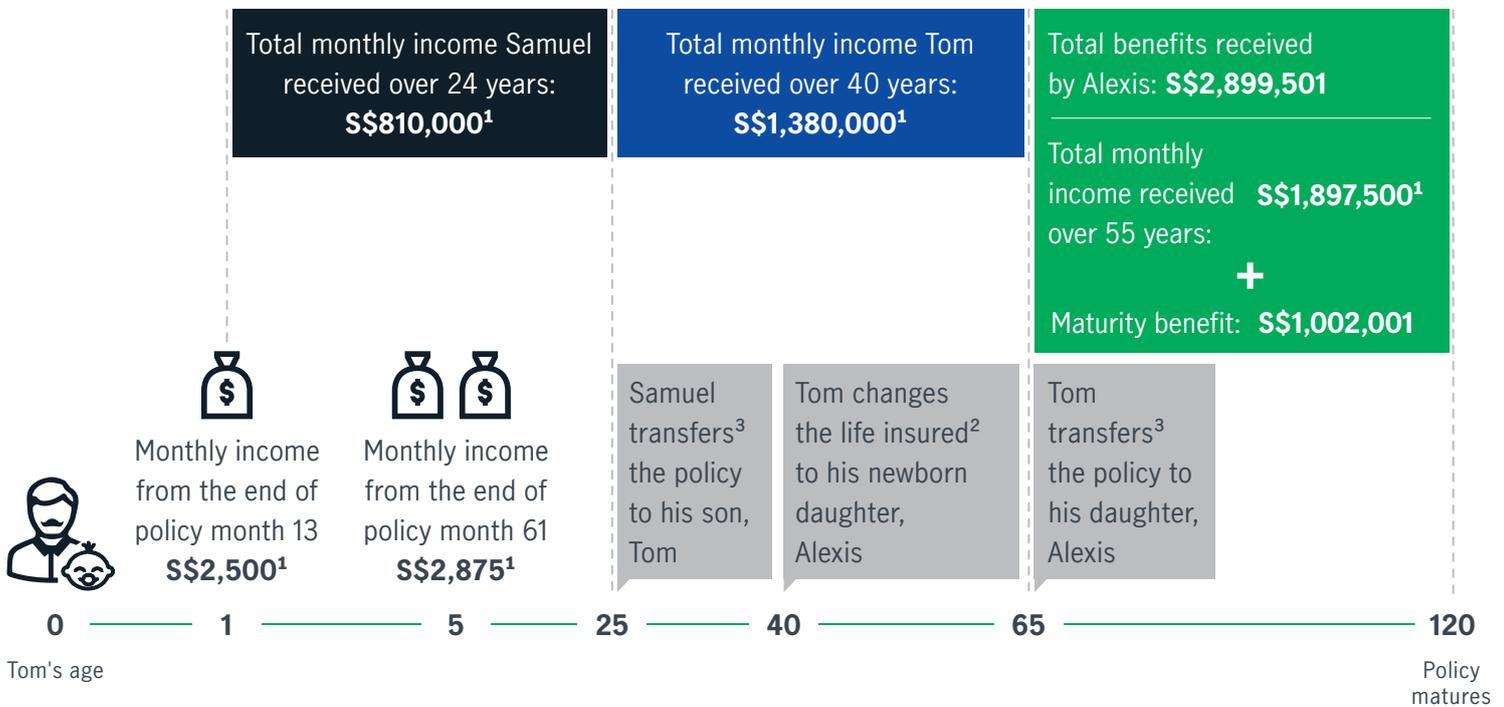


## Leaving a legacy for loved ones

Samuel, age 40, buys a Signature Lifetime Rewards (II) (SGD) plan with a single premium of S\$1,000,000 on his newborn son, Tom. From the end of policy month 13 to month 60, Samuel will receive a monthly income of S\$2,500<sup>1</sup>. From the end of policy month 61 onwards, he will receive a monthly income of S\$2,875<sup>1</sup>.

When Tom reaches age 25, Samuel decides to transfer<sup>3</sup> the policy to Tom, who will now receive the monthly income.

At age 40, Tom changes the life insured<sup>2</sup> to his newborn daughter, Alexis. Tom decides to transfer<sup>3</sup> the policy to Alexis when she reaches age 25. Alexis will now receive the monthly income. At the end of the policy term, Alexis receives a maturity benefit of S\$1,002,001.



**In total, Samuel and his family receive S\$5,089,501**  
5.0x of the single premium paid.

Illustrated figures comprise guaranteed and non-guaranteed values and are rounded to the nearest dollars. Diagram is 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 illustrated investment rate of return of 3.00% p.a., the values are:

Monthly income (end of policy month 13 to end of policy month 60)	S\$1,800
Monthly income (end of policy month 61 onwards)	S\$2,088
Samuel: total monthly income received over 24 years	S\$587,520
Tom: total monthly income received over 40 years	S\$1,002,240
Alexis: total benefits received (total monthly income over 55 years: S\$1,378,080, maturity benefit: S\$917,161)	S\$2,295,241
Samuel & family: total benefits received (3.8x of single premium paid)	S\$3,885,001

## Death benefit

End of policy year	Based on illustrated investment rate of return of 4.25% p.a.			Based on illustrated investment rate of return of 3.00% p.a.		
	Total monthly income <sup>1</sup>	Death benefit <sup>4</sup>	Total benefit received	Total monthly income <sup>1</sup>	Death benefit <sup>4</sup>	Total benefit received
20	S\$637,500	S\$830,619	S\$1,468,119 (1.4X of single premium paid)	S\$462,240	S\$830,269	S\$1,292,509 (1.2X of single premium paid)
30	S\$982,500	S\$824,713	S\$1,807,213 (1.8X of single premium paid)	S\$712,800	S\$814,333	S\$1,527,133 (1.5X of single premium paid)
40	S\$1,327,500	S\$1,000,001	S\$2,327,501 (2.3X of single premium paid)	S\$963,360	S\$916,001	S\$1,879,361 (1.8X of single premium paid)

## Surrender value

End of policy year	Based on illustrated investment rate of return of 4.25% p.a.			Based on illustrated investment rate of return of 3.00% p.a.		
	Total monthly income <sup>1</sup>	Surrender benefit <sup>5</sup>	Total benefit received	Total monthly income <sup>1</sup>	Surrender benefit <sup>5</sup>	Total benefit received
20	S\$637,500	S\$823,233	S\$1,460,733 (1.4X of single premium paid)	S\$462,240	S\$813,475	S\$1,275,715 (1.2X of single premium paid)
30	S\$982,500	S\$824,713	S\$1,807,213 (1.8X of single premium paid)	S\$712,800	S\$814,333	S\$1,527,133 (1.5X of single premium paid)
40	S\$1,327,500	S\$1,000,001	S\$2,327,501 (2.3X of single premium paid)	S\$963,360	S\$916,001	S\$1,879,361 (1.8X of single premium paid)

Illustrated figures are rounded to the nearest dollars.

## Footnotes

1. Based on an illustrated investment rate of return of 4.25% p.a., each monthly income payable from the end of policy month 13 to end of policy month 60 is 3.0000% p.a. of the sum insured divided by 12, and each monthly income payable from the end of policy month 61 onwards is 3.4500% p.a. of the sum insured divided by 12. Based on an illustrated investment rate of return of 3.00% p.a., each monthly income payable from the end of policy month 13 to end of policy month 60 is 2.1600% p.a. of the sum insured divided by 12, and each monthly income payable from the end of policy month 61 onwards is 2.5056% p.a. of the sum insured divided by 12.
2. After 2 policy years, the policy owner may request to change life insured up to 2 times during the term of the policy for individually-owned policy and unlimited number of times for corporate-owned policy. Terms and conditions apply. Please refer to product summary for more information.
3. Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
4. If the life insured dies before age 120, the following will be paid in one lump sum.  
The higher of:
  - (a) 105% of single premium, plus non-guaranteed claim bonus (if any) less all monthly income paid; and
  - (b) the sum of the guaranteed surrender value, non-guaranteed surrender bonus (if any) and the surrender value booster benefit (if any),  
less any amount owing to Manulife.

Please refer to product summary for more information.

5. If the policy owner surrenders the policy before age 120, the following will be paid in one lump sum.  
The sum of:
  - (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 Manulife.

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 Lifetime Rewards (II) (SGD). It ensures that the surrender value is at least 80% of the single premium.

## Important Notes

Signature Lifetime Rewards (II) (SGD) 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 in the policy contract. This brochure is also available in Chinese & Bahasa Indonesia. If there are any differences or inconsistencies between the English, Chinese & Bahasa Indonesia versions of this brochure, the English version will prevail.

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 our Appointed Distributors, or visit any DBS/POSB Branch, before making a commitment to purchase a policy.

Information is correct as at 15 January 2024.