



Signature Wealth

Your legacy deserves to
withstand the test of time



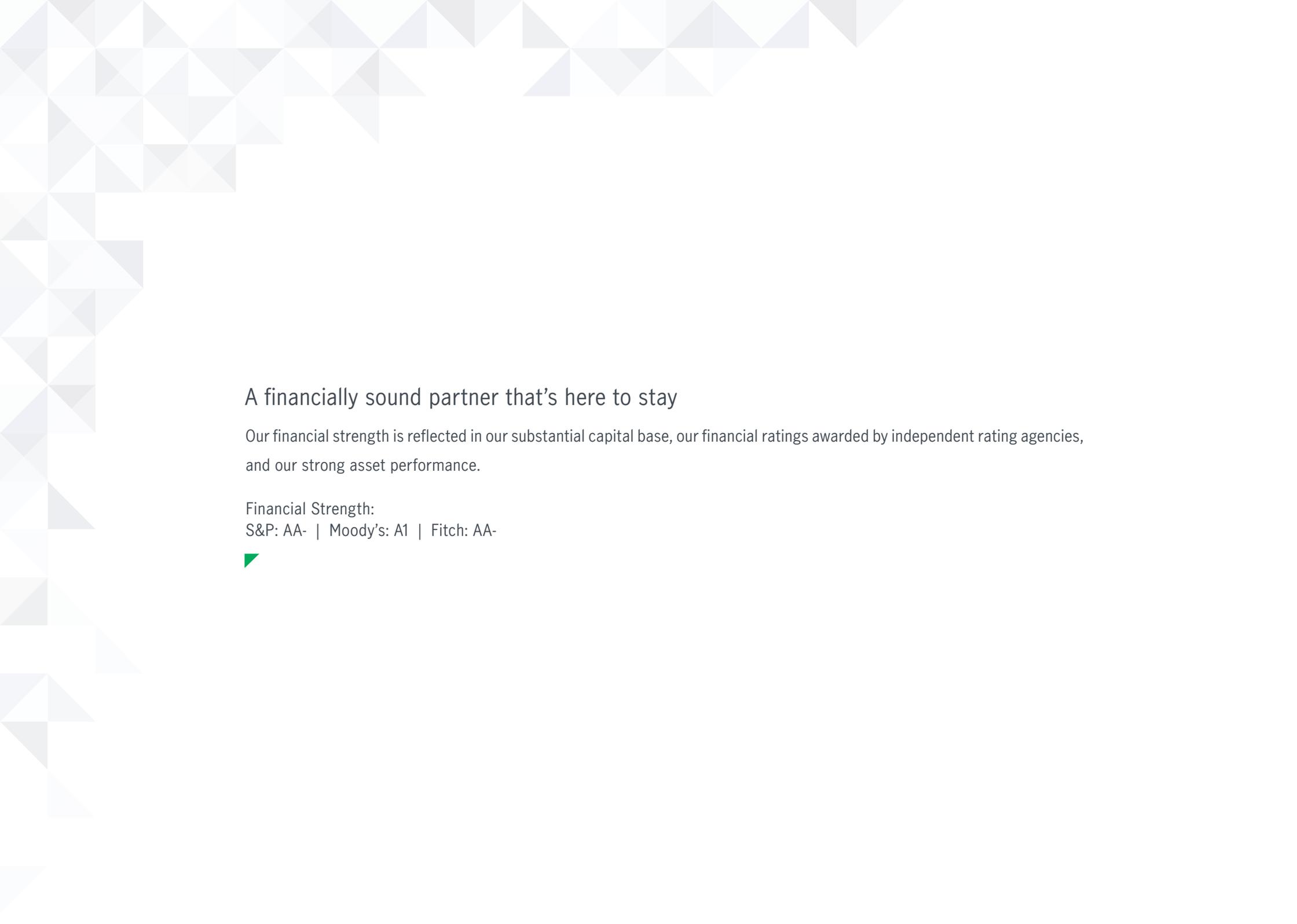


*A strong legacy,
against the odds*

You've spent your life building an empire, and have experienced life through the ups and downs, the losses and the gains. In the end, what is of supreme importance is protecting that legacy, so that it can last through generations for your loved ones.

Introducing Manulife Signature Wealth, designed to guard your prized assets to ensure your legacy stays strong against any market fluctuations that could be thrown your way. What's more, get your wealth to work while you are at it, through your very own investment strategy. As the saying goes, it is not the cards that you are dealt with; it is how you play them.





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[^]

[^] 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.



Enhance your legacy

Signature Wealth is purchased by transfer¹ of existing assets and cash. It ringfences your legacy against adverse market conditions by providing a Guaranteed Death Benefit, thus keeping your next generation's wealth intact.



Premiums can be paid by transfer¹ of your existing assets and cash.



Allows you to have influence over your investment strategies for potentially higher returns.



Guaranteed Death Benefit ensures your next generation's wealth is kept intact despite adverse market conditions.



On top of that, you have flexible access to the Policy Value without compromising on the death benefit².



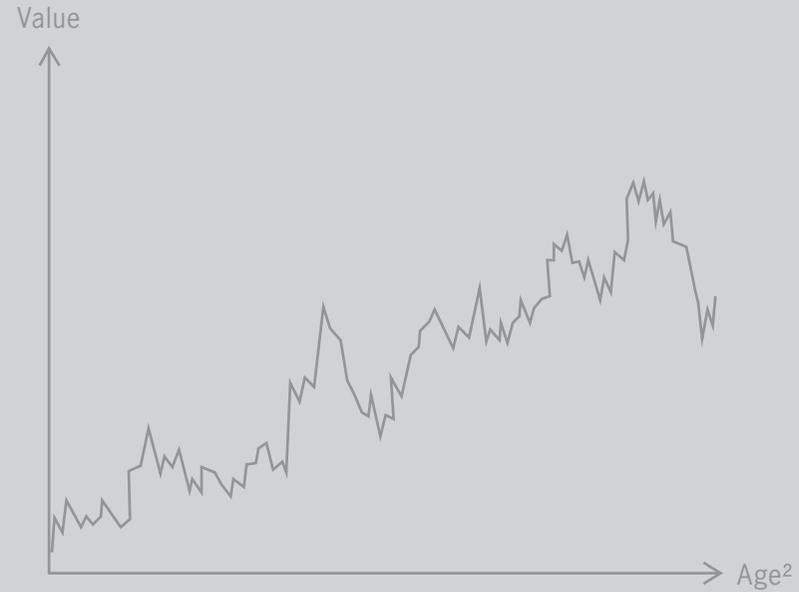
Upon passing, your beneficiaries will have the choice to receive the death benefit² either by a transfer of assets, or in cash.



Strengthening your legacy
with potential returns and protection

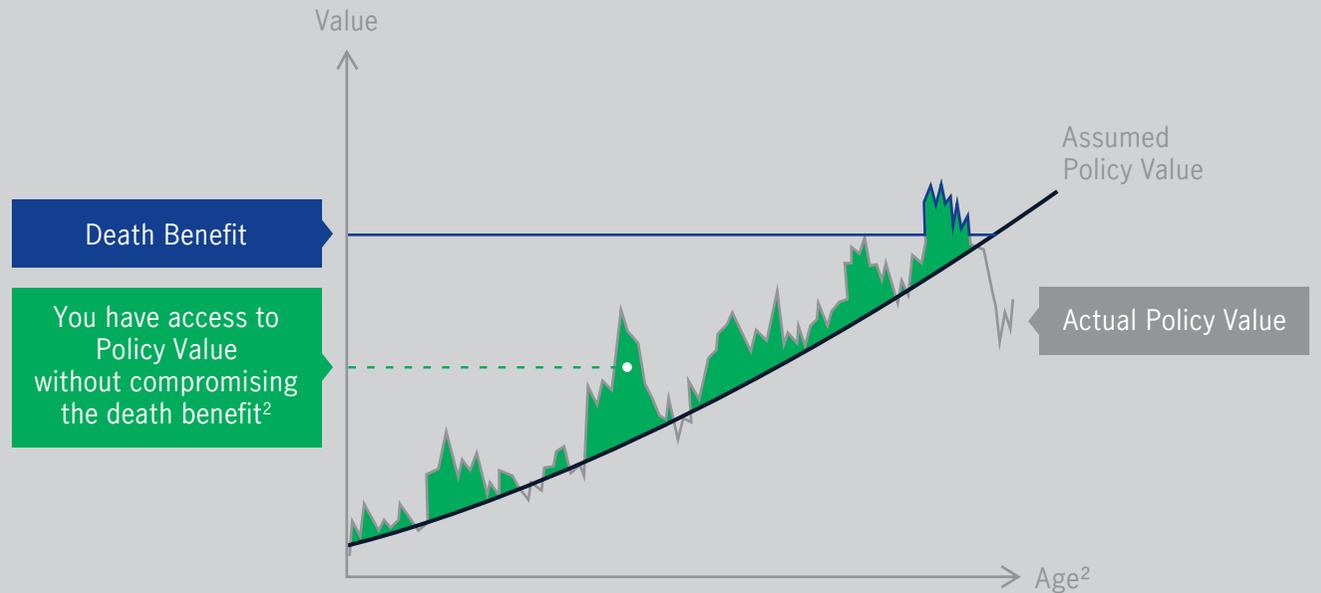
Without Signature Wealth

When assets are still invested in the market, your legacy is subject to your portfolio value at the time of passing.



With Signature Wealth

Through this plan, your death benefit is guarded through periods of unpredictable market movements, and access to your Policy Value is made possible, without impacting what you have set aside for your loved ones.



Weathering market fluctuations with Signature Wealth

Illustration

Mr Lee, a 50-year old businessman, has S\$10m in his investment portfolio.

By transferring S\$5m of his assets into Signature Wealth as premium, he can secure a death benefit of at least S\$15m, which immediately enhances his legacy by S\$10m.

This death benefit reduces the impact of a potentially diminished portfolio during bear markets and serves as a boost during bullish times.

With Signature Wealth, his gift of inheritance is enhanced under all market conditions.

Scenario 1

Without Signature Wealth

- Invested in a S\$10m portfolio of equities and bonds

Scenario 2

With Signature Wealth

- Maintain his investment portfolio of S\$5m
- Transfer the remaining S\$5m of assets into Signature Wealth as premium, for a death benefit of S\$15m



Legend:



Investment Portfolio



S\$15m Death Benefit



Losses in investment



Gains in investment



A valuable plan that makes the best of your legacy according to your investment strategy.



Single premium via asset transfer¹, and/or cash in a currency of your preference (USD or SGD)



Whole life coverage on death and terminal illness⁴



Flexible access to Policy Value without compromising on the death benefit² via partial surrender



0% premium charge⁶



Guaranteed cost of insurance charges
Fixed policy charges and fees⁵



Option to change the life insured³

Product footnotes

1. The types of Underlying Assets that can be used as a form of premium payment is subject to approval by Manulife Singapore. In addition, the Underlying Assets must have a minimum liquidity level of 2%, which shall be held either in cash (or cash equivalents) or in investments which can be liquidated by the next business day.
2. You can access the Policy Value via partial surrender. In the event the partial surrender exceeds the Partial Surrender Limit, a permanent reduction of the Face Amount equivalent to the entire partial surrender amount shall apply. In such a situation, the Death Benefit payable will be affected. Please refer to the Product Summary for more details.
Partial Surrender Limit:
 - (a) Partial Surrender Limit before the Life Insured attains age 76 is the higher of:
 - i. 5% of the Policy Value as at the end of the preceding calendar year; or
 - ii. The Policy Value in excess of the Assumed Policy Value.
 - (b) Partial Surrender Limit after the Life Insured attains age 76 is:
 - i. 5% of the Policy Value as at the end of the preceding calendar year.
3. Change of life insured is allowed 2 years after Policy Issue Date and subject to approval by Manulife Singapore.
4. Terminal Illness Benefit is limited to the lower of SGD/USD 2 million or the Net Amount at Risk (NAAR) and is payable by transfer of cash only. NAAR is the difference between the Face Amount and the Policy Value. If the Policy Value is higher than the Face Amount, then the Terminal Illness Benefit will be zero.
5. Custodian and Asset Management Fees are not guaranteed as these are charged by the Custodian and Asset Manager.
6. Premium Charge is not applicable to the Solved Premium paid in the 1st policy year. Premium Charge will only be applied on Chargeable Top Ups. Please refer to the Product Summary for more details.

Important Notes

Signature Wealth 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 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 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.

Information is correct as of 20 March 2024.





Your next move determines the future for all generations to come

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