

Guide to understanding the Investment- Linked Policy (ILP) Monthly Statement

- a step by step guide

This provides an overview of the total basic premiums paid (intentionally excluding rider premiums as these do not contribute to Account Value), partial withdrawals made, and dividends distributed to date, since policy inception.

This refers to any regular premiums (including premium-paying riders) paid or any single premium top-ups made for the period indicated in this statement.

This refers to the premium allocation as at the statement date.

In this example, the surrender value is \$0.00 after deducting the surrender charge.

This is the opening unit balance as at 22 Nov 2019.

Section A: Overview of Policy

Total Premiums Paid for the period between 22 Nov 2019 and 23 Dec 2019 : \$ 0.00

Basic premium allocation as at 23 Dec 2019

TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD : 50%
 UNITED GLOBAL HEALTHCARE FUND - CLASS SGD : 50%

As at 23 Dec 2019

Total Basic Premiums Paid To-Date (including any top-up premiums)	\$ 96,000.00
Total Partial Withdrawals ² Made To-Date	\$ 0.00
Total Dividends Distributed To-Date (excluding any re-invested dividends)	\$ 0.00
Account Value	\$ 105,185.52
Surrender Value	\$ 0.00
Death Benefit*	\$ 105,185.52

*The net death benefit payable will be subjected to any outstanding Policy Debts

² Inclusive of any applicable partial withdrawal charges

Section B: Fund Activity Transactions

Completed transactions for the period between 22 Nov 2019 and 23 Dec 2019

Beginning Balance as at 22 Nov 2019			
Fund Name	Units	Unit Price (\$)	Amount (\$)
TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	5,487.16000	8.6700	47,573.68
UNITED GLOBAL HEALTHCARE FUND - CLASS SGD	10,347.32000	5.2250	54,064.75
Total Account Value			101,638.43

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Total Account Value			101,638.43

Buy transactions

Date	Type	Fund Name	Units	Unit Price (\$)	Amount (\$)
17 Dec 2019	Fund Dividend	TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	29.35000	8.6000	252.41

Sell transactions

Date	Type	Fund Name	Units	Unit Price (\$)	Amount (\$)
20 Dec 2019	Monthly Charges ³	TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	-11.44000	8.6800	-99.07
20 Dec 2019	Monthly Charges ³	UNITED GLOBAL HEALTHCARE FUND - CLASS SGD	-21.45000	5.5340	-118.71

Ending Balance as at 23 Dec 2019			
Fund Name	Units	Unit Price (\$)	Amount (\$)
TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	5,505.07000	8.6800	47,784.01
UNITED GLOBAL HEALTHCARE FUND - CLASS SGD	10,325.87000	5.5590	57,401.51
Total Account Value⁴			105,185.52

¹ Premium is inclusive of any applicable bonus other than Loyalty Bonus

² Inclusive of any applicable partial withdrawal charges

³ Refer to Section E for Breakdown of Monthly Charges

⁴ Pending transactions will be reflected in the next monthly statement of account once completed and they are not included in current ending balance

⁵ Refer to Section C for Supplementary Fund Switch Details

This shows the units purchased for the period, due to any of these reasons:

1. Renewal premiums received
2. Single premium top-up
3. Welcome bonus or customer campaigns
4. Reinvested dividend
5. Fund switching – switch in

This shows the units deducted for the period, due to any of these reasons:

1. Insurance charge
2. Policy fee
3. Premium shortfall / Premium Holiday charge
4. Fund switching – switch out
5. Partial withdrawal

This is the ending unit balance for the period. These figures will appear as “Beginning Balance” in next month’s (January 2020) statement.

Section C: Supplementary Fund Switch Details

Fund Switches for the period between 16 Apr 2019 and 13 May 2019

No	Date	Type	Fund Name	Units	Unit Price(\$)	Amount (\$)
1	23 Apr 2019	Fund Switch	MANULIFE INCOME SERIES-GLB ASSET ALLOC GROWTH FUND	-25,641.97	0.7083	-18,162.21
	23 Apr 2019	Fund Switch	MANULIFE INCOME SERIES-ASIAN HIGH YIELD BOND FUND	20,871.76	0.8786	18,162.21
2	13 May 2019	Fund Switch	MANULIFE INCOME SERIES-ASIAN HIGH YIELD BOND FUND	-11,303.27	0.8847	-10,000.00
	13 May 2019	Fund Switch	MANULIFE ASIAN SMALL CAP EQUITY FUND	4,797.54	1.0422	5,000.00
	13 May 2019	Fund Switch	EUROPEAN EQUITY FUND	4,562.04	1.0960	5,000.00

This refers to the Fund Switch transactions that took place for the period.

This shows any pending transactions as at the statement date. But excludes any pending Fund Switches.

Section D: Pending Transactions(excluding Fund Switches)

Pending transactions⁴ (excluding Fund Switches) for the period between 16 Apr 2019 and 13 May 2019

Type	Buy/Sell	Fund Name	Amount (\$)
Partial Withdrawal	SELL	MANULIFE ASIAN SMALL CAP EQUITY FUND	-1,281.72

⁴ Pending transactions will be reflected in the next monthly statement of account once completed and they are not included in current ending balance.

Section E: Breakdown of Monthly Charges

Breakdown of Monthly Charges (\$) paid by deduction of units:

Cost of Insurance	:	0.00
Supplementary Benefit Premiums	:	0.00
Policy Charge	:	217.78
Total Charges	:	217.78

Cost of Insurance refers to the monthly charges to provide insurance coverage (i.e. death benefit). This charge increases with age.

Supplementary Benefit Premiums refers to the insurance charge for unit - deducting riders.

Policy Charge refers to the fee for administrating the policy.

Section F: Average Unit Price of Buy & Sell Transactions

Buy transactions

Fund Name	Total Units Bought	Total Amount Bought (\$)	Average Price Per Unit Bought (\$)
TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	29.35000	252.41	8.6000

Sell transactions

Fund Name	Total Units Sold	Total Amount Sold (\$)	Average Price Per Unit Sold (\$)
TEMPLETON GLOBAL TOTAL RETURN FUND A(MDIS)SGD	-11.44000	-99.07	8.6800
UNITED GLOBAL HEALTHCARE FUND - CLASS SGD	-21.45000	-118.71	5.5343

This shows the average unit price of Buy and Sell transactions that took place for the period.