



# InvestReady Wealth (II)

Portfolio diversity is important, especially when it comes to your investments. That's why we've designed InvestReady Wealth (II), a whole-life regular-premium investment-linked plan that offers access to over 100 funds – including dividend-paying funds for potential income. Plus, enjoy a welcome bonus and yearly loyalty bonuses – giving you a line-up of options that'll make your investment work harder for you.

## Benefits



### Welcome Bonus

Get a head-start with a welcome bonus in the first policy year in the form of additional units



### Loyalty Bonus

Enjoy yearly loyalty bonus after the end of your chosen Minimum Investment Period (MIP)<sup>1</sup>



### Make Your Investment Work Harder

100% of your regular basic premiums paid will be put to purchase fund(s) units



### Flexibility

Enjoy flexibility in varying your regular basic premium<sup>2</sup> and partial withdrawal<sup>3</sup>, and top up your premium at any time



### Portfolio Diversification

Build a portfolio that meets your financial goals with over 100 funds to pick from and invest in



### Receive Payouts

Get potential income when you invest in dividend-paying unit trust funds, starting from policy year 1<sup>4</sup>



### Coverage<sup>5</sup>

Be covered against death and terminal illness at a higher of 101% of your total basic premiums paid<sup>6</sup> or account value



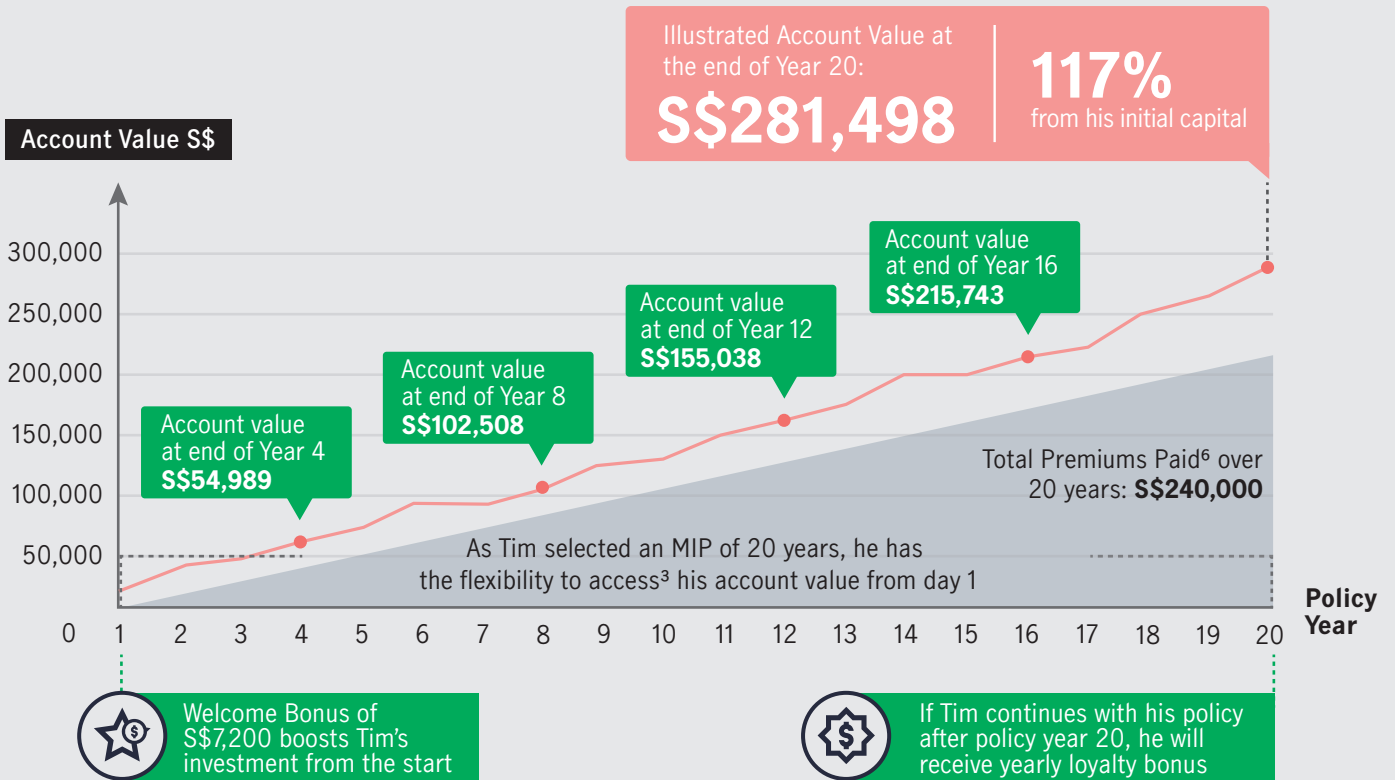
### Optional Add-Ons

Get additional protection with optional critical illness waiver coverage, cancer waiver coverage, or payor benefit

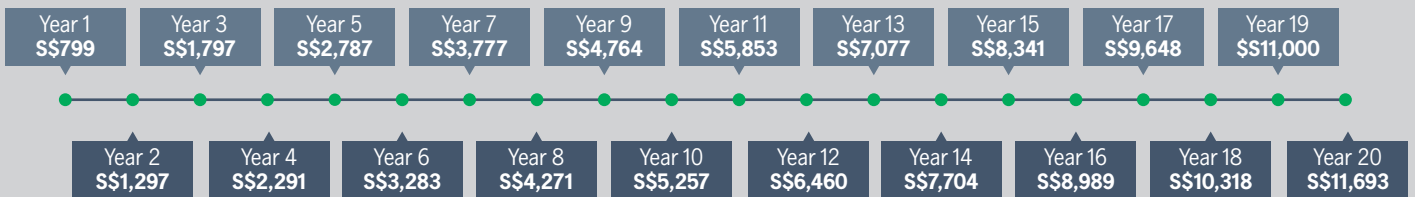
Here's how **InvestReady Wealth (II)** helps when Tim accumulates wealth while receiving a potential income from dividend-paying funds:



Tim has gotten himself an InvestReady Wealth (II) MIP 20 Years Flexi Plan and an annualised premium of S\$12,000. He picks dividend-paying funds for his investment portfolio – with a potential dividend payout of 4% at the end of each policy year, and opted to receive potential income.



**Potential Income<sup>4</sup> received by Tim every year, because he chooses a dividend-paying fund**



Illustrated Account Value at the end of Year 20

**S\$281,498**



Total potential dividends paid out in 20 years

**S\$117,406**



Giving Tim a total potential return of

**S\$398,904**

**166%**  
from his initial capital

The values in the above illustration are rounded off to the nearest dollar, and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. Based on an illustrated investment rate of return of 4% p.a., the values are: account value at end of Year 4: S\$49,721, account value at end of Year 8: S\$86,059, account value at end of Year 12: S\$121,107, account value at end of Year 16: S\$156,486. Illustrated account value at end of Year 20: S\$189,122, 79% from his initial capital. Total potential dividends: S\$89,126, total potential returns: S\$278,248, 116% from his initial capital.

All values in the above illustration are non-guaranteed, and are subjected to the distributions and performance of the chosen InvestReady Fund(s).

Here's how **InvestReady Wealth (II)** helps when Tim accumulates wealth by reinvesting his income into the funds:

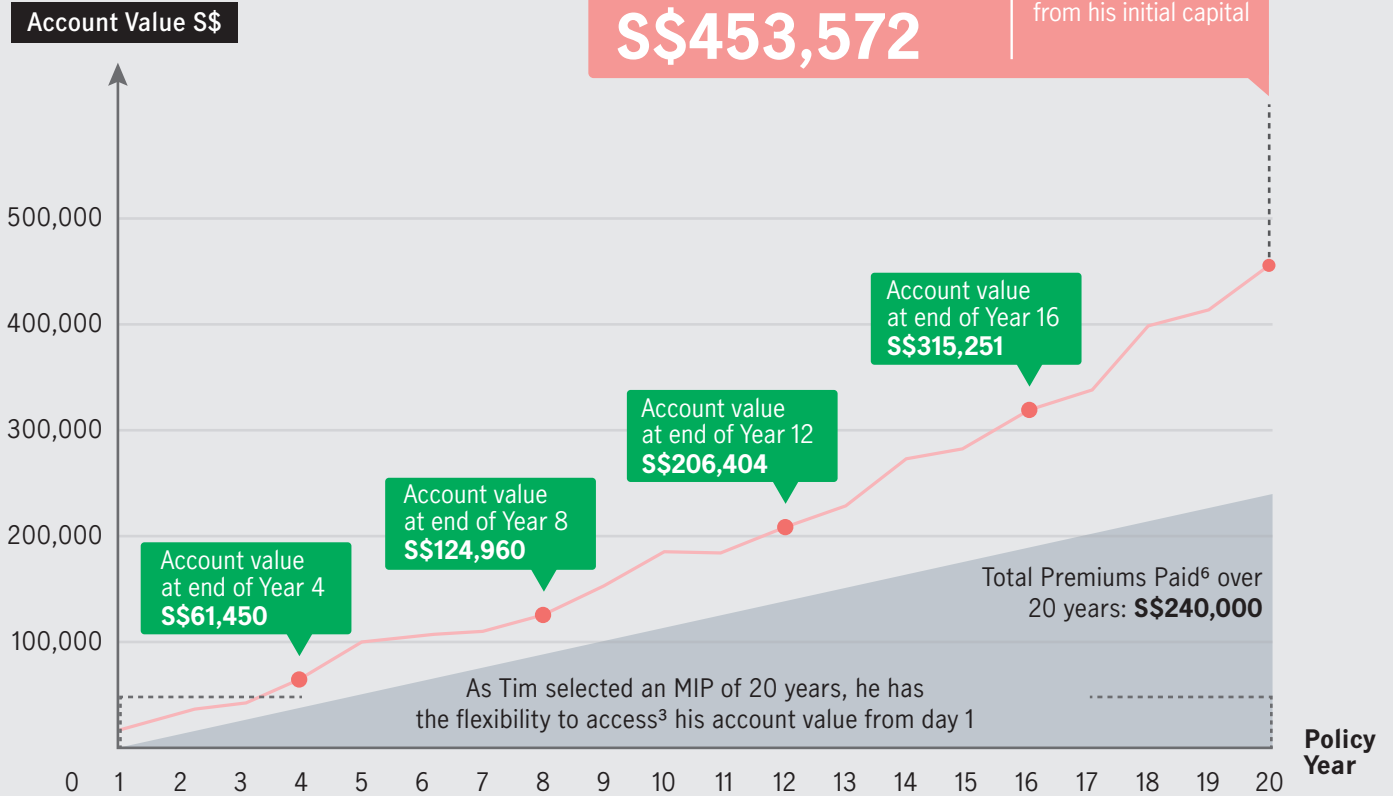


Tim has gotten himself an InvestReady Wealth (II) MIP 20 Years Flexi Plan at an annualised premium of S\$12,000. He picks dividend-paying funds for his investment portfolio – with selected funds that can give a potential dividend payout of 4% at the end of each policy year. Tim also opts to reinvest the dividends payouts back into the funds for maximum growth of the account value.

If Tim keeps his policy in force after policy year 20, the Illustrated Account Value at the end of Year 20:

**S\$453,572**

**189%**  
from his initial capital



Tim can top up premium at any time during the MIP of 20 years, and the amount will be 100% allocated to the investment



Welcome Bonus of S\$7,200 boosts Tim's investment from the start



If Tim continues with his policy after policy 20, he will receive a yearly loyalty bonus

The values in the above illustration are rounded off to the nearest dollar, and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. Based on an illustrated investment rate of return of 4% p.a., the values are: account value at end of Year 4: S\$55,488, account value at end of Year 8: S\$104,018, account value at end of Year 12: S\$158,307, account value at end of Year 16: S\$221,726, illustrated account value at end of year 20: S\$291,217, 121% from his initial capital.

All values in the above illustration are non-guaranteed, and are subjected to the distributions and performance of the chosen InvestReady Fund(s).

## Other Product Features

<b>Minimum Investment Period (MIP)</b>	Choice of: - 3 Years (Renewable) - 5 Years (Renewable) - 10 Years - 3 Years Flexi (Renewable) - 10 Years Flexi - 20 Years Flexi
<b>Minimum Premium</b>	MIP 3 Years: S\$1,000 per month MIP 5 Years: S\$1,000 per month MIP 10 Years: S\$300 per month MIP 3 Years Flexi: S\$20,000 or US\$20,000 per year MIP 10 Years Flexi: S\$500 per month MIP 20 Years Flexi: S\$200 per month
<b>Adhoc Premium Top-up<sup>5</sup></b>	Min S\$2,500 or US\$2,500, no top-up charge <sup>7</sup>
<b>Partial Withdrawal</b>	Access your account value with a partial withdrawal charge. Only applicable to the allowable partial withdrawal amount limits during MIP
<b>Insurance Protection</b>	Higher of 101% of your total premiums paid <sup>6</sup> or account value upon Death or diagnosis with TI
<b>Premium Payment Options</b>	Cash (SGD for all plan options, USD for MIP 3 Years Flexi only)

## Charges

<b>Surrender Charge</b>	Applicable only during the MIP
<b>Monthly Admin Charge</b>	0.7% per annum of the account value deducted monthly throughout policy term
<b>Monthly Supplementary Charge</b>	1.8% per annum of the account value deducted monthly over the first 10 policy years
<b>Fund Management Charge</b>	Please refer to the Prospectuses and Product Highlight Sheets of the InvestReady Funds for details of the fund management charge

Charges above are non-exhaustive. Terms and Conditions apply. Please refer to the product summary for more information.

### Footnotes

<sup>1</sup>Please refer to Product Summary for more information.

<sup>2</sup>Flexible to vary the regular basic premium after the MIP for MIP 3 years, 5 years and 10 years. You have the flexibility to vary the regular basic premium after policy year 1, policy year 3, and policy year 10 for MIP 3 years Flexi, 10 years Flexi and 20 years Flexi respectively.

<sup>3</sup>Partial withdrawal limits and charge applies if you request for partial withdrawal during the chosen or renewed MIP. Please refer to the product summary for more information.

<sup>4</sup>Subject to the distribution rate and frequency of the chosen InvestReady Funds.

<sup>5</sup>Terms and conditions apply. Please refer to Product Summary for specific definitions.

<sup>6</sup>Total premiums paid include total basic premiums paid plus any top-up premium, less any withdrawals.

<sup>7</sup>The prevailing top-up charge is 0%. Manulife reserves the right to vary the charge and will give you advance notice.

### Important Notes

InvestReady Wealth (II) and its supplementary benefits 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. Your investments are subject to investment risks, and you may lose the principal amount invested. The performance of the InvestReady Fund(s) is not guaranteed. The unit prices and any income accruing to it may fall as well as rise. The Fund Managers shall have the absolute discretion to determine whether a distribution is to be made in respect of the InvestReady Fund(s) as well as the rate and frequency of distributions to be made. The intention of the Fund Managers to make the distribution and the distribution yield for the InvestReady Fund(s) is not guaranteed, and the Fund Managers may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the InvestReady Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the InvestReady Fund(s). A copy of the prospectus and the product highlights sheet can be obtained from a Manulife Financial Consultant or its Appointed Distributors. 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(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply. We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors before making a commitment to purchase a policy.

Information is correct as of 25 March 2019.

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