



# LifeReady Plus (II)

LifeReady Plus (II) helps you plan for every stage of your life, with coverage that can be customised to your needs. Stack up your protection by up to 5X your basic sum insured, with the option for additional riders including coverage for Critical Illness. Plus, supplement your nest egg by converting the cash value<sup>1</sup> of your policy at age 70 or 80, so you can relish your retirement without worry. Now, that's making every day better.

## Benefits



### Coverage<sup>2</sup>

- Whole life coverage against death, terminal illness and total & permanent disability up to age 99
- Option to enhance your protection up to 5X, till age 70 or 80



### Health Advantage Benefit<sup>3</sup>

- Enjoy upfront premium discounts for the first 2 policy years
- Continue to enjoy the premium discounts after policy year 2, if you meet our health targets



### Upgrade Your Cover

No medical check-up will be needed if you want to increase your coverage at these 4 milestones:

- Graduation (Tertiary)
- Marriage
- First Home
- Parenthood



### Critical Illness Coverage Option

Get additional coverage with our range of critical illness riders<sup>2</sup> that pay a lump sum or waive your future premiums in the event that critical illness strikes



### Financial Flexibility<sup>1</sup>

Option to convert the cash value from your policy into annual payouts, over 10 years, with additional 5% interest



### Retrenchment Benefit<sup>2</sup>

If you or your spouse is retrenched and unemployed for 30 days or more, before turning age 65, 6 months of your premiums will be waived while coverage continues

## Here's an example of how LifeReady Plus (II) can help:



Derrick, a non-smoker aged 35, bought a LifeReady Plus (II) plan with a basic sum insured of S\$100,000 and premium payment term of 25 years in preparation of higher protection needs. He chose to increase his protection value by 3X, and has an enhanced sum insured of S\$300,000 till age 70.



From age 35 to 70:

- **3X** protection against death, terminal illness, and total and permanent disability.
- Enhanced sum insured of **S\$300,000** (that is, 3X Basic sum insured).

Non-Guaranteed Bonuses

Derrick has a basic sum insured of S\$100,000 and is covered till age 99.

35

60

70

99

Policy matures



Derrick's good health rewarded him with discounted premiums over 25 years.



From age 70, Derrick can supplement his retirement lifestyle by exercising the option to receive annual payouts<sup>1</sup>.

Illustrated figures are rounded to the nearest dollar. Diagrams are only for illustrative purposes and not drawn to scale.

### Derrick adds on an **Early Critical Care Rider (III)**<sup>2</sup>, enhancing his critical illness coverage.

Derrick is covered for:

- 125 critical illness across different stages.
- 10 Special Benefit Conditions.
- Recovery plus benefit if admitted into the Intensive Care Unit for at least 4 days.



Derrick's child also receives free advanced stage critical illness coverage.



If Derrick is diagnosed with an early critical illness before age 70, a payout of S\$250,000 is given to help with recovery.

### Footnotes

<sup>1</sup> Option is only available after the enhanced protection expires at age 70 or 80, and can only be exercised once. Annual payout will result in coverage reduction and lower cash value when the policy matures. Please refer to the product summary for more details.

<sup>2</sup> Terms and conditions apply. Please refer to respective product summaries for more information.

<sup>3</sup> Upfront premium discount is based on standard underwriting assessment. To qualify for premium discount subsequent to policy year 2, please submit the Health Advantage form or a medical report with the health target requirement for verification within the first 2 policy years.

### Important Notes

LifeReady Plus (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. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. 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.

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 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.