



ManuWealth Secure

Enjoy 5% of your sum insured annually in the form of guaranteed yearly coupons, while earning potential bonuses along the way with this endowment plan.

Benefits



Receive Payouts

Enjoy guaranteed yearly payouts¹ at 5% of your sum insured



Flexibility

Option to select a premium paying term of 2 or 5 years, and policy terms of 13, 15, 20 or 25 years



Capital Guaranteed

Get 100% of your capital back upon policy maturity



Coverage²

Be covered against death, terminal illness, and total and permanent disability



Bonuses Possible

Receive higher returns upon maturity through potential bonuses



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked

Here's an example of how **ManuWealth Secure** can help:



Wayne, age 45, a non-smoker, decides to start planning for a pre-retirement holiday. He purchases ManuWealth Secure with a sum insured of S\$50,000 and a policy term of 13 years.



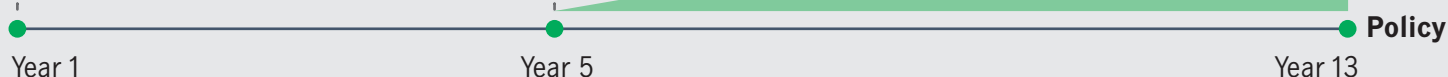
Annual premium: S\$10,954
Total premiums paid: S\$54,770



Guaranteed yearly coupons

At the end of Policy Year 5, Wayne will start receiving guaranteed yearly coupons at 5% of his sum insured, which he decides to reinvest till the end of Policy Year 13 - earning potential bonuses along the way.

Policy Year 13
Illustrated
Maturity Benefit³:
S\$78,495



The values in the above illustration are based on the illustrated investment rate of return of 4.75% p.a. Illustrated figures are rounded to the nearest dollar. Based on an illustrated investment rate of return of 3.25% p.a., the illustrated maturity benefit³ is S\$67,996.

Footnotes

¹ Payouts are payable starting from the end of premium payment term until the earlier of the death of the Life Insured, the termination of the Policy or the Policy Anniversary immediately before the maturity of the Policy.

² Please refer to Product Summary for specific definitions.

³ It consists of guaranteed and non-guaranteed payouts.

Important Notes

ManuWealth Secure 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(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.

All information is correct as of 21 September 2018.

 manulife.com.sg/ManuWealthSecure

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