



# Manulife Educate

It pays to start looking into your child's future early, so start saving now with Manulife Educate – an endowment plan that helps you save consistently for 10 years and allows you to get back at least 100% of your total premiums<sup>1</sup> paid over the policy term. The plan also offers you the option of receiving yearly Guaranteed Cash Benefits before and when your child reaches the chosen Payout Age of 18 or 20 – or to continue accumulating<sup>3</sup> interest for their future. Give your child a brighter future by taking the first step today.

## Benefits



### Receive Payouts

Enjoy 2 yearly Guaranteed Cash Benefits before the chosen Payout Age, and 4 yearly Guaranteed Cash Benefits from the chosen Payout Age onwards



### Flexibility

Choose between the Payout Age of 18 or 20 that best suits your child's educational milestones



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

Your child is covered against death and terminal illness



### Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked, applicable for base plan only



### Optional Add-Ons

Get additional protection with Payor Premium Waiver Rider (I) and Cancer Care Premium Waiver Rider (I)

# Here's an example of how **Manulife Educate** can help:



Mr Koh bought the plan for his newborn daughter, Diane, with a sum insured of S\$30,000. He pays yearly premiums, and chooses age 18 as the Payout Age to coincide with Diane's university expenses.

Mr Koh would use the first 2 payouts to fund Diane's university course materials, and to purchase a laptop for her



The subsequent payouts will then be used to fund Diane's yearly university expenses



### Premium Payment Period (10 years)

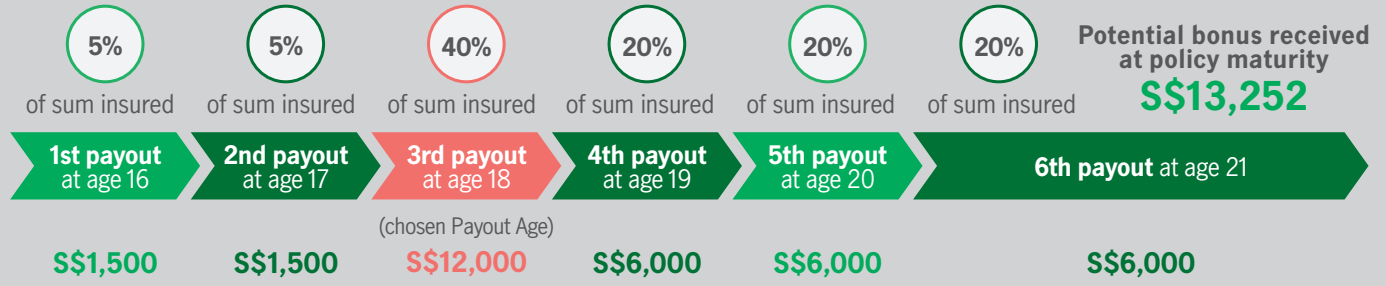
Premiums paid per year = **S\$2,792**  
 Over the course of 10 years, total premiums paid = **S\$27,924**

Mr Koh's money continues to accumulate over a period of 6 years



### Guaranteed Cash Benefits

Total of 2 yearly payouts before chosen Payout Age, and 4 yearly payouts from the chosen Payout Age onwards



Instead of receiving yearly Guaranteed Cash Benefits, Mr Koh can also choose to accumulate<sup>3</sup> it at a non-guaranteed interest rate with Manulife. For Diane's twin brother, Darren, Mr Koh can opt for a Manulife Educate, with the Payout Age of 20 to coincide with his University Year 1 expenses.

### Total Benefits Received:

(Guaranteed Cash Benefits + Potential Bonus at maturity):

# S\$46,252

**166%**  
of total premiums paid

The values in the above illustration are rounded off to the nearest dollar, and based on an illustrated investment rate of return of 4.75% p.a. Based on an illustrated investment rate of return of 3.25% p.a., the values are: Potential bonus at policy maturity: S\$5,097, total benefits received= S\$38,097, 136% of total premiums paid.

### Footnotes

<sup>1</sup>Applicable only if the policy is without any optional rider and is held to maturity with no policy alterations (e.g. reduced in Sum Insured and reduced paid-up).

<sup>2</sup>Terms and conditions apply. Please refer to Product Summary for specific definitions.

<sup>3</sup>The Guaranteed Cash Benefit will be accumulated at an interest rate of 3.00% p.a. (at the illustrated investment rate of return of 4.75% p.a.) or 1.50% p.a. (at the illustrated investment rate of return of 3.25% p.a.). It is non-guaranteed and is subject to change with 30 days' advance notice to the Policy Owner.

### Important Notes

Manulife Educate 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. 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 10 December 2018.

[manulife.com.sg/ManulifeEducate](http://manulife.com.sg/ManulifeEducate)

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