

||| Manulife *Signature*

## Signature Life

Built to endure  
the test of time.





*Your trusted partner to grow  
and preserve your legacy.*

All your life, you've worked hard to ensure your family will be well taken care of in the future. With your business, you work hard to protect the most important assets. Insuring your business against situations when your valuable keyman is no longer around means protecting your legacy.

Designed to support your legacy needs, Signature Life guarantees coverage for life<sup>1</sup> and cash value from day one, all with just a single premium. It can also be used to ensure business continuity.

With our expertise and strong foothold in the business, you know you can sit back and relax while we ensure your money works harder to grow and preserve your legacy.

Introducing Signature Life.



A financially sound partner that's here to stay

Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

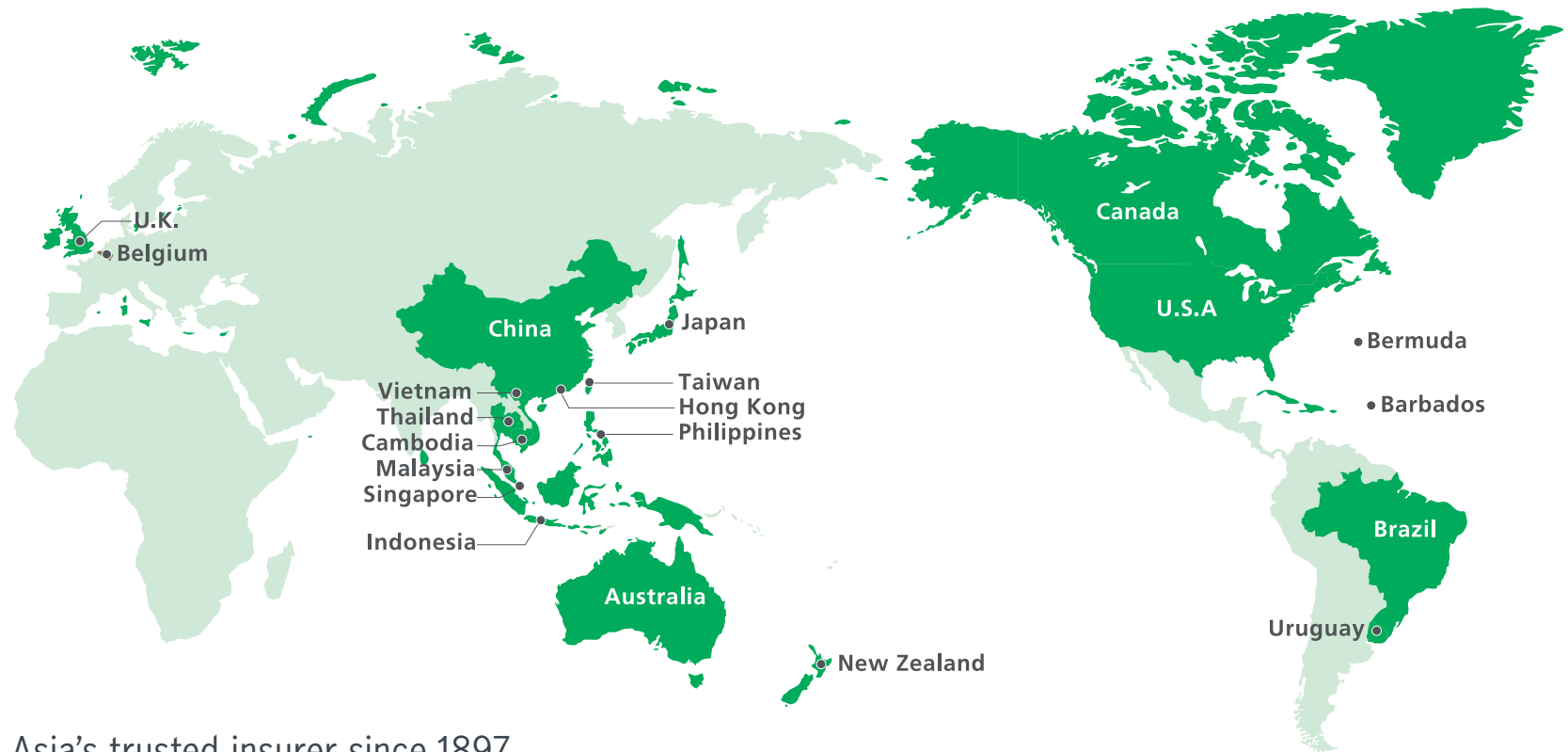
Financial Strength:  
S&P: AA- | Moody's: A1 |  
Fitch: AA-

Established since  
**1887**

Global headquarters in  
**Toronto**

**CAD \$1+ trillion**  
in total assets worldwide  
(as of 31 March 2018)

**26+ million**  
customers worldwide  
(as of 31 December 2017)



Asia's trusted insurer since 1897

Operating in  
**12 Asian markets**

Established in Singapore in  
**1980**

Classified by Monetary  
Authority of Singapore as a  
**Tier 1 insurer**<sup>^</sup>

**293%**  
Capital Adequacy Ratio (CAR)  
in Singapore as of  
December 2017, which is well  
above legislated requirements

<sup>^</sup> Under MAS regulations, 'Tier 1 insurer' refers to an insurer incorporated in Singapore and has total assets of at least \$5 billion or its equivalent in any foreign currency.



### One-time payment that lasts a lifetime

A single premium payment for lifetime coverage<sup>2</sup> on death and terminal illness.



### Choice of your preferred currency

Have the freedom to pay your premium in Singapore Dollars or U.S. Dollars.



### Guaranteed cash value from day 1

Your policy has cash value equivalent to at least 80% of your single premium paid on day 1.



### Enhance your estate with guaranteed whole life coverage<sup>1,2</sup>

Providing the assurance your family deserves.



### Preferential premium rates to reflect your risk or country class

Enjoy lower premiums if you qualify for a better risk or country class.



### Change of life insured<sup>3</sup> (For corporate policy only)

Have the option to change the life insured over to another valuable employee.



## Legacy Planning

Protecting and enhancing your legacy for your family

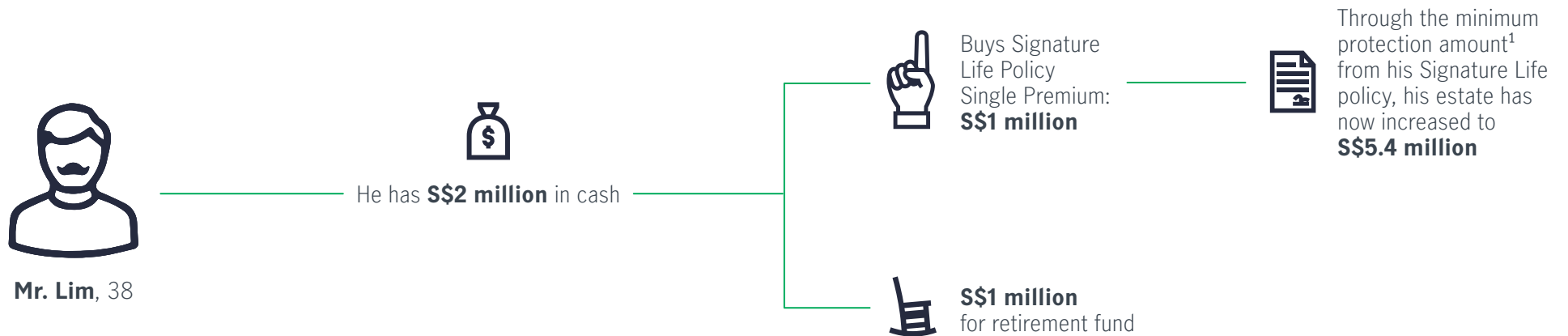
Illustration

Mr. Lim, age 38, is married with a 3 year old child. He wants to enhance his legacy and secure it for his family.

## Scenario 1 Without Signature Life



## Scenario 2 With Signature Life



With Signature Life, Mr. Lim continues to enjoy his retirement plan. At the same time, his legacy is enhanced to **S\$5.4 million** with the minimum protection amount<sup>1</sup>.



## Business Continuity

Protecting valuable employees for business continuity

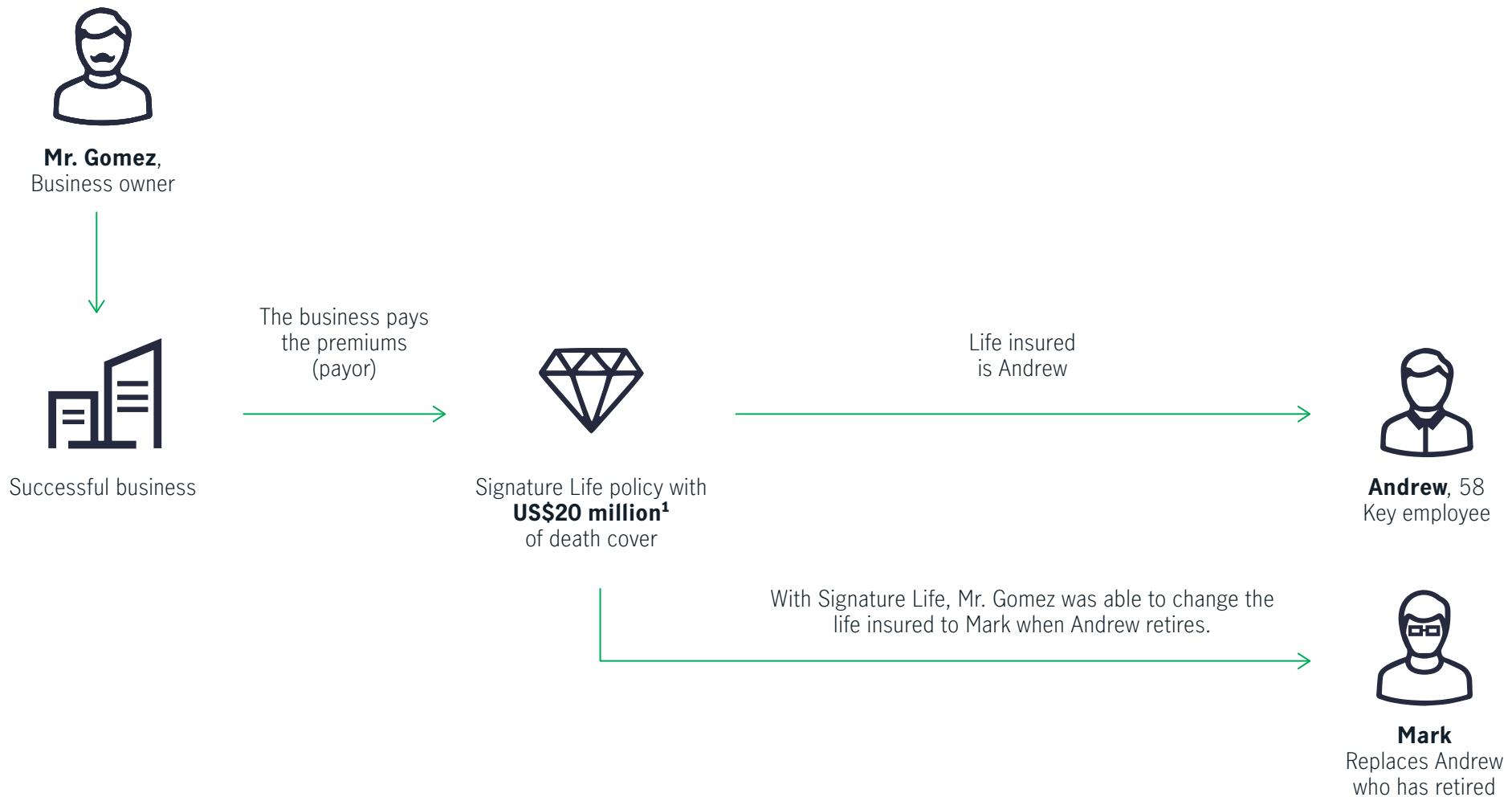
### Illustration

Mr. Gomez, a business owner, insures his key employee, Andrew, aged 58. Andrew is a key employee with valuable business contacts. If anything happens to Andrew, Mr. Gomez's business may be affected while he takes time to find a suitable replacement.

As a corporate policy owner, he buys a US\$7.85 million Signature Life policy for US\$20 million<sup>1</sup> of death cover, with Andrew as the life insured. With Signature Life policy, Mr. Gomez's business is protected in the absence of his key employee.

3 years later, Andrew retires, so Mr. Gomez changes the life insured<sup>3</sup> of the policy to another key employee, Mark as he has made significant contributions to the company.





With Signature Life, Mr. Gomez has the flexibility to change the name of life insured in the event of a change in the organization's key man, without having to purchase a new policy.

## Product footnotes

1. If the life insured dies during the policy term, we will pay the following in one lump sum, less any amount owing to us:
  - (a) before the policy anniversary immediately after the life insured's 85th birthday, we will pay the higher of:
    - (i) face amount plus non-guaranteed accumulated reversionary bonus and claim bonus; or
    - (ii) the minimum protection amount
  - (b) on or after the policy anniversary immediately after the life insured's 85th birthday and before the maturity date, we will pay face amount plus non-guaranteed accumulated reversionary bonus and claim bonus
2. Coverage for death and Terminal Illness are provided up to age 99.
3. Policy Owner may request to change the Life Insured after 2 years from the Policy Issue Date. Acceptance of the new Life Insured is at Manulife's sole and absolute discretion and will depend upon the insurability of this new Life Insured, as well as other Terms and Conditions as Manulife shall determine from time to time. For more details, please refer to the Product Contract.

## Important Notes

Signature Life 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 in the policy contract. If there are any differences between the English, Chinese and Bahasa Indonesia versions of this brochure, the English version will apply.

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.

All information is correct as of 10 December 2018.





Your next move determines the future  
for all generations to come.

Visit [manulife.com.sg/signaturelife](https://manulife.com.sg/signaturelife)