



30 September 2018

Manulife (Singapore) Pte. Ltd.
(Reg. No. 198002116D)
51 Bras Basah Road #09-00
Manulife Centre
Singapore 189554

Reference: ML091118A

Dear Customer,

Closure of Manulife Octave SGD Tracking Fund and Termination of ManuRetire Secure

Thank you for choosing Manulife as your preferred financial partner.

Our records show that you are currently a policyholder of ManuRetire Secure (the "Policy"), a single-premium investment linked policy that invests fully in the Manulife Octave SGD Tracking Fund (the "Fund").

We regularly assess our products to ensure that they are relevant in meeting our customers' needs. From our recent assessment, we found that the current asset size of the Fund makes it no longer possible for us to maintain its economic viability and serve your best interests at the same time.

As such, we are writing to inform you that we will be closing the Fund on 9 November 2018 ("Effective Date"). Consequently, your ManuRetire Secure Policy will also be terminated as it invests fully into the Fund.

Upon the termination of your Policy, you will be paid the remaining account value as at the last date that the Unit Price is determined. There will not be any surrender charges incurred.

You can expect to receive the remaining Account Value of your Policy by cheque within two weeks from the Effective Date. A Statement of Account will also be sent to you separately.

No further action is required from you if you wish to proceed with the above. Alternatively, you may choose to surrender your Policy any time before the Effective Date at the prevailing market price of the Fund. There will not be any surrender charges incurred.

We appreciate your understanding and look forward to continue serving you.

If you need any assistance, please contact your Financial Consultant or email us at service@manulife.com.

Yours faithfully,

Tan Kuan Ho
Head of Product Development
Manulife Singapore

This is a computer-generated letter and no signature is required.

Encl.



Frequently Asked Questions

Q1) Can I perform a fund switch to other applicable funds?

No. Fund switch is not applicable to this Policy.

Q2) What do I have to do if I wish to fully redeem my units in the Fund and surrender the Policy before the Effective Date?

To redeem your units in the Fund and surrender the Policy, please download the *Surrender / Withdrawal Form* from manulife.com.sg/resources/forms/PS_Withdrawal_Surrender.pdf and mail the completed form to us, together with all relevant documents (if any) **before 29 October 2018, 3pm**. Please mail the completed form to us at: 51 Bras Basah Road, #09-00, Manulife Centre, Singapore 189554.

With effect from 15 October 2018, please direct all written correspondence to our new mailing address as follows: 8 Cross Street, #15-01, Manulife Tower, Singapore 048424.

Q3) Are there any charges or fees involved if I decide to fully redeem my units in the Funds and surrender the Policy before the Effective Date?

There will not be any charges incurred when you redeem your units in the Fund before the Effective Date.

Q4) How will I know if my request to redeem my units in the Funds is completed successfully?

We will mail you a Statement of Account upon completion of your request.