

For Immediate Release**12 June 2017**

Manulife InvestReady: Double Bonus or Dual Waiver Focus – You Decide

SINGAPORE, 12 June 2017 – Manulife Singapore has launched InvestReady, a new investment-linked plan (ILP) that offers customers the choice to either:

- Focus on accumulating wealth and growing their investment (Wealth Option), or
- Combine wealth accumulation with high life protection (Protect Option).

InvestReady makes the most of your investment dollars, giving you exclusive access to a suite of professionally-managed unit trust funds. To provide a boost to customers' investments, InvestReady also comes with double bonuses. Customers will get a Welcome Bonus of up to 90% of their annual premium, as well as an extra Loyalty Bonus every five years.

Customers can choose from a suite of professionally managed unit trust funds, including dividend-paying funds that provide a stream of regular income. Their investment dollars will be fully maximised as their money is 100% invested from day one without any sales charges. In addition, they can enjoy free fund switching and automatic fund rebalancing to keep their investment portfolios on track.

Two options to suit customers' needs:

- **Wealth Option**

This option focuses on wealth accumulation while providing basic insurance coverage, where we cover the higher of 101% of total premiums paid or the account value. Customers will get Double Loyalty Bonus if their account value falls below the total premiums paid, cushioning their losses.

- **Protect Option**

This option combines wealth accumulation with high life protection. Customers enjoy high protection coverage of up to 50X their first year's premium or their total account value, whichever is higher. A dual waiver in the event of Total and Permanent Disability (TPD) provides the waiver of all surrender charges if you need to make withdrawals during the minimum premium payment period, as well as another waiver of all future premiums up to the end of this same period.

Carlos Vazquez, Chief Product Officer of Manulife Singapore, said: "Manulife's InvestReady offers our customers the flexibility to choose the design of their plan based on their investment and protection needs. With the various bonuses provided, InvestReady helps customers maximise their chances of hitting their investment targets as well."

The InvestReady plan offers its customers a suite of different features including:

- Options for minimum premium payment period
- Adhoc top-ups
- Adjustment of regular premium
- Partial or full withdrawals
- Optional critical illness riders (Protect Option only)

Visit our [InvestReady webpage](#) for further information, or download the [brochure](#).



"I have a clear investment target in mind, and all I need is a strong game plan to take me there."

Adam's story

Adam, 35, non-smoker, targets to accumulate \$51 million in the next 20 to 30 years. He is currently able to set aside about \$518,000 per year.



Adam's InvestReady Plan – Wealth Option



Target: \$51 million
Adam pays \$518,000/year, chooses a 20-year surrender charge period.



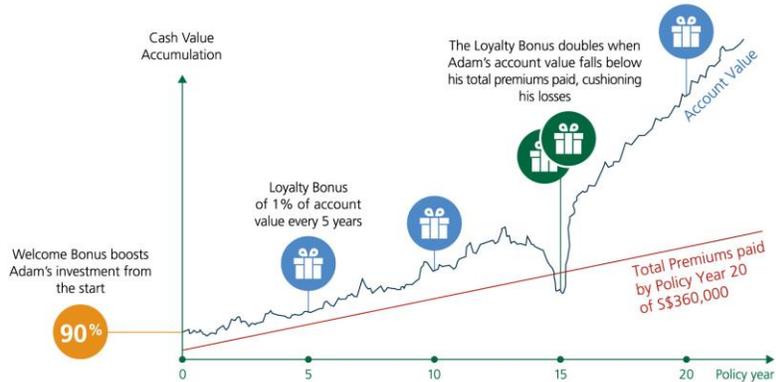
Adam receives a Welcome Bonus of 90% of his first annual premium



Every 5 years, Adam receives a Loyalty Bonus



Adam is protected by basic insurance coverage



By Policy Year 20, the projected^d account value would have grown to: \$5712,595

- To achieve his targeted amount of \$51 million, Adam can:
- Continue investing for another 5 years. By year 25, the projected^d account value would be \$51,067,543, or
 - Choose to stop paying premiums for 6 years. By year 26, the projected^d account value would be \$51,015,905



"With a family to care for, I need my investments and life insurance to work harder for me."

Lisa's story

Lisa, 40, non-smoker, is looking for a solution that helps her to stay protected while accumulating wealth. She has a wealth accumulation goal of \$750,000, and needs a Death Benefit of minimum \$500,000.



Lisa's InvestReady Plan – Protect Option



Target: \$5750,000
Lisa pays \$518,000/year, chooses a 20-year surrender charge period



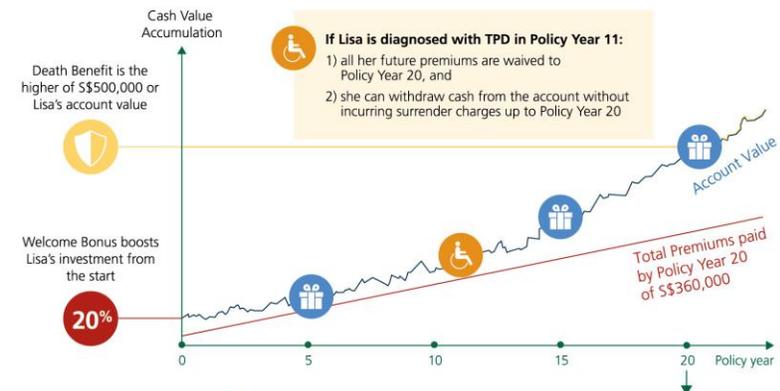
Lisa receives a Welcome Bonus of 20% of her first annual premium



Every 5 years, Lisa receives a Loyalty Bonus



Lisa is protected by enhanced insurance coverage



By Policy Year 20, the projected^d account value would have grown to: \$5662,103

- To achieve her targeted amount of \$5750,000, Lisa can:
- Continue investing for another 2 years. By end of year 22, projected^d account value would be \$5792,874, or
 - Choose to stop paying premiums for 2 years. By year 22, the projected^d account value would be \$5753,199

To continue enjoying the insurance protection, Lisa can keep her policy in force for as long as she wants until she surrenders the policy, or until the policy lapses.

– End –

About Manulife Singapore

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across their various life stages. Customers can readily access our solutions through our extensive multi-channel distribution network. In addition to our established agency force, we distribute our products through a number of specialist partners, including banks and financial advisory firms. For more information on Manulife Singapore, visit manulife.com.sg.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (US\$754 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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