



ReadyBuilder

Today's unpredictable world can bring about ever-changing circumstances. To adapt to it, you'll need a policy that allows financial flexibility, like ReadyBuilder. A plan that allows you to hit pause on your premiums in times of need while keeping it in force, as well as appoint a loved one as your policy's secondary life insured to continue wealth accumulation – should the event of death happen. Giving you a stable plan to count on.

Benefits



Flexibility

Allows you to stop paying premiums¹ for 1 year, withdraw² the cash value³ whenever you need it, and choose a premium paying period of 5, 10, 15, 20 years – or all at once with a single sum



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked



Wealth Accumulation

Appoint your loved one as your policy's secondary life insured⁴ to continue your wealth accumulation



Optional Add-Ons

Increase protection with riders for critical illness, death, or total and permanent disability



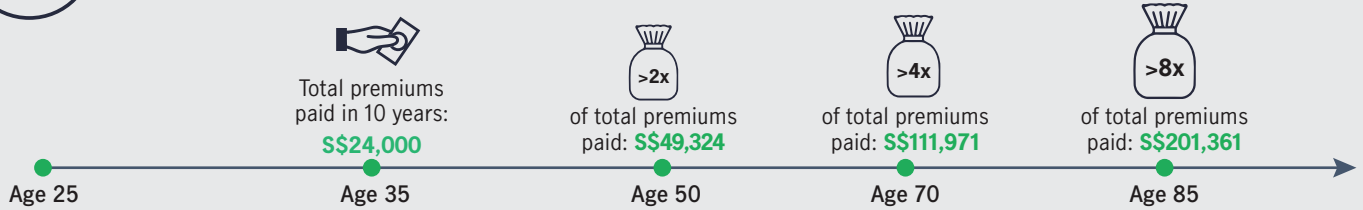
Coverage⁵

Be covered against death and terminal illness. In the event of total and permanent disability, your premiums are waived while you continue to stay protected.

Here's how ReadyBuilder helps Tim to achieve his life goals:



Tim, aged 25, bought a ReadyBuilder plan with monthly premium of S\$200, and chooses a premium payment term of 10 years.



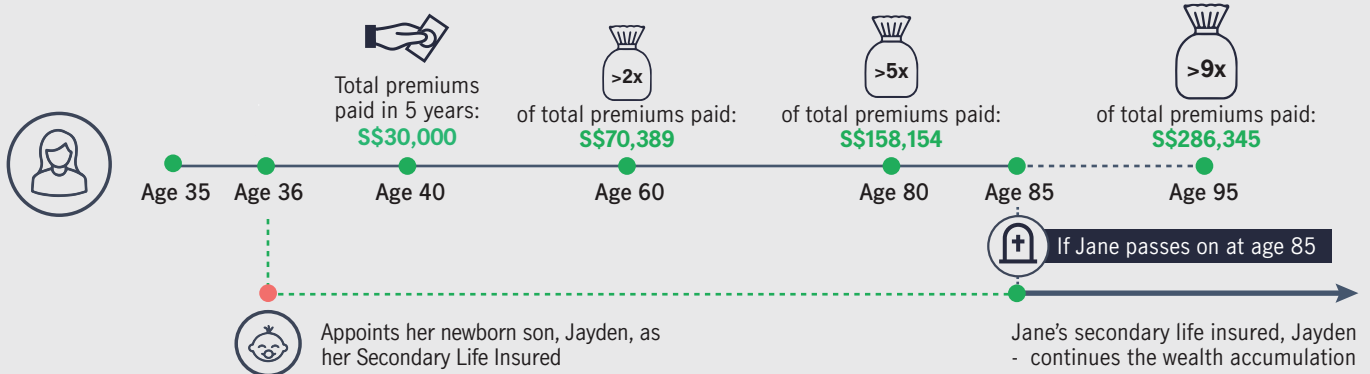
This plan has the flexibility for Tim to withdraw² from the cash value³, or stop paying premiums¹ for 1 year while keeping the policy in force in times of need.

The values in the above illustration are based on 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: S\$35,718 for age 50, S\$61,008 for age 70, and S\$98,057 for age 85.

Here's how ReadyBuilder helps Jane to plan for her loved one:



Jane, aged 35, bought a ReadyBuilder plan with monthly premiums of S\$500, and chooses a premium payment term of 5 years. At age 36, she welcomes her newborn son, Jayden, and appoints him as her policy's secondary life insured. The plan's flexibility allows for Jane to withdraw cash value at any time to fund any of hers or Jayden's milestones along the way.



This plan has the flexibility for Jane to withdraw² from the cash value³, or stop paying premiums¹ for 1 year while keeping the policy in force in times of need.

The values in the above illustration are based on 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: S\$50,152 for age 60, S\$86,600 for age 80, and S\$136,217 for age 95.

Footnotes

¹ Provided the policy has been in force for 2 policy years with 2 full annual premium payments and subject to approval by Manulife.

² Any partial withdrawal will reduce the long term value of the policy.

³ This includes both guaranteed cash value and non-guaranteed bonuses. For regular premium policy, it is available if the policy has been in force and you have paid the premiums for three years; while for single premium policy, it is available once the policy is in force.

⁴ Only spouse and child (age 17 and below) of the Policy Owner can be the Secondary Life Insured. It is not applicable for policy purchased with SRS funds. Appointment of secondary life insured is subject to acceptance by Manulife.

⁵ Terms and conditions apply. Please refer to Product Summary for specific definitions.

Important Notes

ReadyBuilder and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. 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 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, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

All information is correct as of 10 December 2018.

 manulife.com.sg/ReadyBuilder

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 **MOVE**