



Manulife EarlyCancer Protect

Cancer is the world's leading critical illness today.

Its many hidden costs can also cause financial distress and hinder proper treatment. In these moments, getting protected with a lump sum payout can provide you with an additional safety net that helps defray expenses, while giving you and your loved ones peace of mind.

With **Manulife EarlyCancer Protect**, we're here for you at every point in time, providing **100% payout of basic sum insured upon diagnosis of the covered early, intermediate and advanced cancer stages**. Stay protected without worry.



Cancer incidence rates **increased by 27.3%*** in those aged 50 and above.



In under-50s, cancer cases **jumped 10.4%^** between 2008–2012 and 2017–2021.



Cancer survival has **improved by 40.8%*** from 1973–1977 to 2018–2022.



Later-stage cancer treatment costs in Singapore can range from about **S\$8,400 to S\$16,700^^** per month.

Some of these costs include frequent screenings, blood tests, cancer rehabilitation and more.

Why should you go for Manulife EarlyCancer Protect?



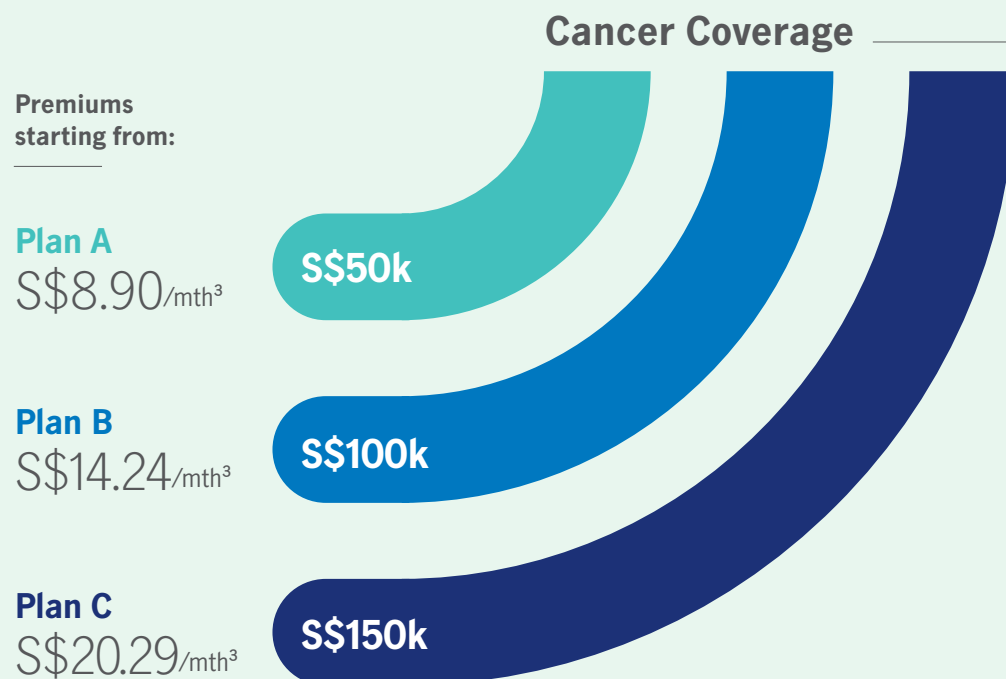
Comprehensive coverage across all stages of cancer

You're covered for early, intermediate and advanced stages of cancer, with a **100% payout** of basic sum insured. Receive up to **S\$150,000 in a lump sum**¹ upon cancer diagnosis or up to **S\$30,000 as death benefit payout**².



Affordable protection, 3 coverage levels to fit your needs

Protect against cancer from a sum insured of S\$50,000 to S\$150,000.



Easy application with no health checks

Simply answer 4 questions about your health to apply for our plan.



Guaranteed renewal for coverage up to age 75⁴

Stay assured with long-term coverage.

Here's an example of how Manulife EarlyCancer Protect can help:



Diana, age 35, purchased **Manulife EarlyCancer Protect Plan B** with a basic sum insured of S\$100,000. She pays a monthly premium of S\$40 for the first 5 years, and S\$54 for the next 5 years.

Basic sum insured: S\$100,000

Monthly Premium

First 5 years: S\$40 | **Next 5 years (At renewal age 40):** S\$54

Age 35

Start of policy

Age 38



At age 38, she was diagnosed with early stage breast cancer. She received S\$100,000 in a lump sum and the policy was terminated.

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With the S\$100,000 lump sum payout, Diana can now focus on her recovery without the added financial stress due to the loss of income.

Manulife EarlyCancer Protect Cancer Benefit



Payout: S\$100,000

Illustrated monthly premium amounts are rounded to the nearest dollar. Diagrams are only for illustrative purposes and not drawn to scale.

Benefits at a Glance:

	Plan A	Plan B	Plan C
Cancer Benefit¹	S\$50,000	S\$100,000	S\$150,000
Death Benefit²	S\$10,000	S\$20,000	S\$30,000

Eligibility Requirements and Essential Information

Entry Age	18 – 60 years old (based on your last birthday)
Place of Residence	Available for purchase by Singapore Citizens or Singapore Permanent Residents residing in Singapore
Policy Term	<ul style="list-style-type: none"> • Automatic and guaranteed renewal every 5 years • Last renewal age is at 70 years old
Payment Mode	Annual/Semi-Annual/Quarterly/Monthly

Terms and conditions apply. Please refer to Product Summary for more information about this insurance plan.

Footnotes

¹ In the event when the life insured is diagnosed with any of the covered stage of cancer, we will pay the lump sum stated below:

Manulife EarlyCancer Protect – Plan A: S\$50,000

Manulife EarlyCancer Protect – Plan B: S\$100,000

Manulife EarlyCancer Protect – Plan C: S\$150,000

The policy will terminate upon death or cancer benefit payout, whichever earlier.

² In the event of death of the life insured, we will pay the lump sum stated below:

Manulife EarlyCancer Protect – Plan A: S\$10,000

Manulife EarlyCancer Protect – Plan B: S\$20,000

Manulife EarlyCancer Protect – Plan C: S\$30,000

The policy will terminate upon death or cancer benefit payout, whichever earlier.

³ Premiums are based on a Male, non-smoker, age 18.

⁴ The policy is guaranteed to be renewed, without evidence of health, every 5 years at the end of the policy term or subsequent renewed term.

The policy will automatically renew as long as the policy is in force and premium is paid by the grace period. The maximum renewable age is 70. Premium rate will be based on the attained age of the life insured at the start of each policy renewal.

Important Notes

Manulife EarlyCancer Protect is underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 19802116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Premiums are not guaranteed and may be adjusted based on future claims experience. Manulife reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. 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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors before making a commitment to purchase a policy.

Information is correct as at 16 February 2025.