

Manulife InvestReady Growth

Let your finances thrive in one plan, with Manulife InvestReady Growth. A whole-life investment-linked plan, it invests 100% of your regular premiums into your choice of funds. Enjoy flexibility with various bonuses, and diverse fund choices, enabling you to take control of your journey towards achieving your financial goals.

Benefits



Flexibility

- Options to vary your regular basic premium¹ or make ad hoc top-ups any time
- Get refunds of any premium shortfall charges if you pay back all your missed basic premiums before the Flexi Start Date²
- Enjoy partial withdrawal flexibility³ and withdrawal of any accumulated reinvested dividends⁴ at any time



Coverage

Be covered⁵ against death and terminal illness at a higher of 101% of your total premiums paid⁶ or account value



Optional add-ons

Get additional protection and coverage with our range of optional riders



Bonuses

Welcome Bonus:

Get a head start with additional bonus units in the first policy year

Annual Premium Bonus:

Receive additional bonus units in the first policy year when you pay premiums annually⁷

Premium Bonus:

Receive additional bonus units for continued premium payments⁸

Booster Bonus:

Receive a one-time bonus if your account value⁹ is equal or lower than your invested amount at the end of your Minimum Investment Period (MIP)

Loyalty Bonus:

Enjoy yearly Loyalty Bonus¹⁰ after the end of your chosen Minimum Investment Period (MIP)

How can **Manulife InvestReady Growth** help Roy?



Roy, age 35, has a newborn daughter. He wishes to grow his wealth to support his family and start building a nest egg for his golden years.

He purchases a **Manulife InvestReady Growth – 15 Years Flexi 10 plan** with an annual basic premium of S\$12,000.

Policy year and age

PY1, age 35



At the start of the policy, Roy receives a **Welcome Bonus** of S\$5,400 and **Annual Premium Bonus**⁷ of S\$360.



Roy wishes to purchase a new property. He chooses to apply the **partial withdrawal flexibility**³ and withdraws 20% of his existing account value for the downpayment.

Since this withdrawal is due to a life stage event, the withdrawal charges will be waived.

PY7, age 41



Refund of premium shortfall charge

Should Roy miss any premium payments in the first 10 policy years, and he re-pays all the outstanding premiums before the Flexi Start Date, the cumulative premium shortfall charges deducted will be refunded¹¹ back to the policy.

PY11, age 45

Flexi Start Date



Premium Bonus

Roy decides to continue with his regular premium payments after policy year 10. He receives additional 2%⁸ of his regular premium.



Booster Bonus

At end of policy year 15, if the account value⁹ is equal or lower than Roy's total premiums paid, he will receive a one-time booster bonus.

PY15, age 49

End of MIP

PY16, age 50



Roy will receive a yearly **Loyalty Bonus**¹⁰ starting from policy year 16 when he continues his policy.



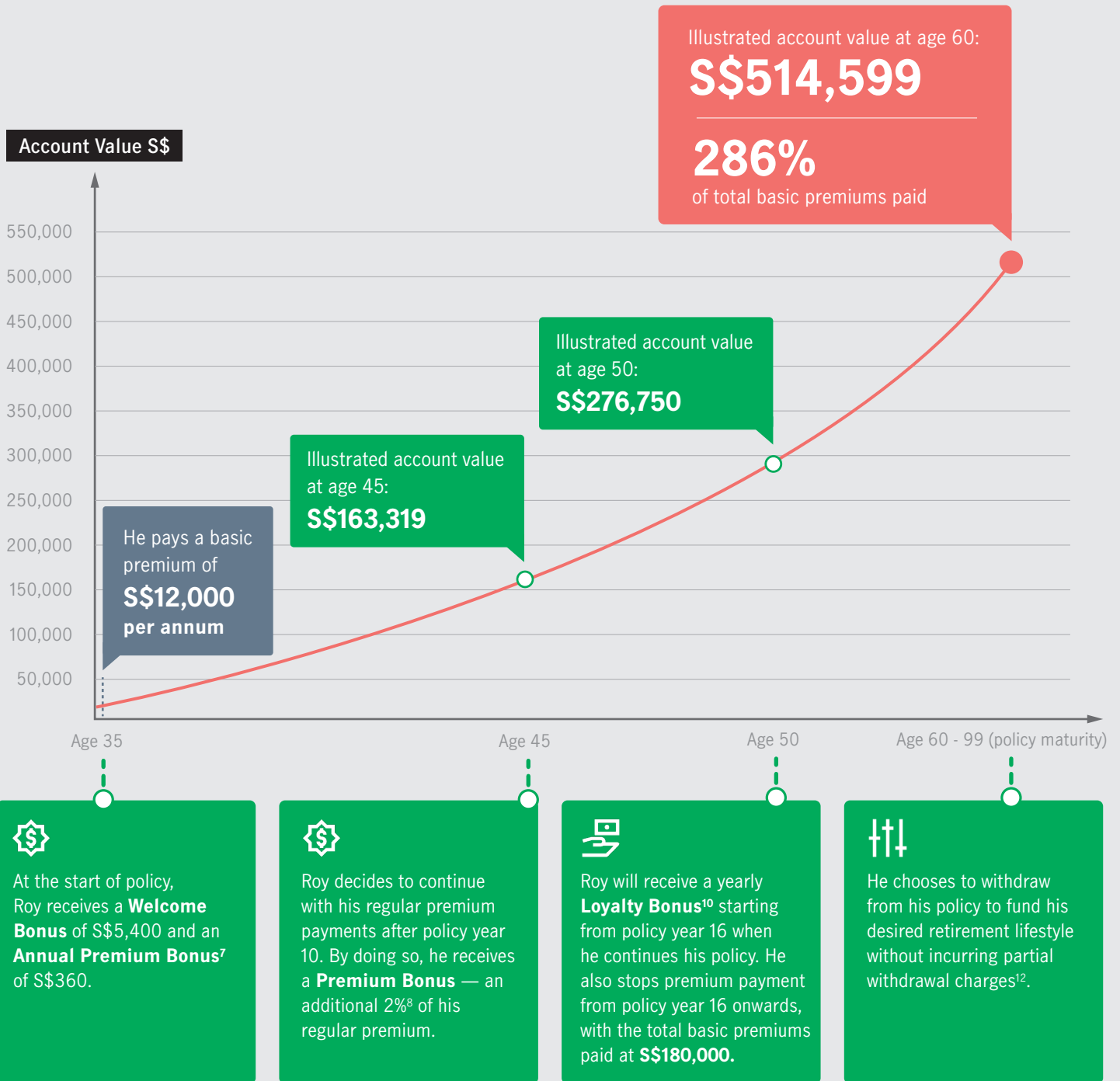
If the need arises, he has the flexibility to withdraw from his policy without incurring partial withdrawal charges¹².

Alternatively, he can also choose to let his policy grow to supplement his desired retirement lifestyle in the future.

Age 60 – 99 (policy maturity)

Here's how Manulife InvestReady Growth can help Roy

Roy opts to purchase Manulife InvestReady Growth – 15 Years Flexi 10



The values in the above illustration are rounded to the nearest whole number, and based on an illustrated investment rate of return of 8% p.a. and 1.25% p.a. fund management charge. Based on an illustrated investment rate of return of 4% p.a., the values are:

Account value at age 45:	S\$127,986
Account value at age 50:	S\$191,251
Account value at age 60:	S\$233,990, 130% of total basic premiums paid

All values in the above illustration are non-guaranteed, and are subject to the distributions and performance of the chosen InvestReady Growth Fund(s).

Other product features

Plan Option	Choice of: <ul style="list-style-type: none"> • 15 Years Flexi 10 • 20 Years Flexi 10
Minimum Investment Period (MIP)	<ul style="list-style-type: none"> • 15 Years Flexi 10: 15 years • 20 Years Flexi 10: 20 years
Minimum Premium	<ul style="list-style-type: none"> • 15 Years Flexi 10: S\$300 per month • 20 Years Flexi 10: S\$200 per month
Ad Hoc Premium Top-up	Minimum S\$2,500, with a 5% top-up charge
Insurance Protection	Higher of 101% of your total premiums paid ⁶ or account value upon death or diagnosis with terminal illness
Premium Payment Options	Cash (SGD for all plan options)

Charges

Surrender Charge	Applicable only during the MIP
Premium Shortfall Charge	Applicable only during premium shortfall charge period
Monthly Admin Charge	Admin charge varies by plan options, and different rate applies during and after MIP
Fund Management Charge	Please refer to the Prospectuses and Product Highlight Sheets of the InvestReady Growth Funds for details of the fund management charge

Charges above are non-exhaustive.

Terms and conditions apply. Please refer to respective Product Summary for more information about these insurance plans.

Footnotes

1. Flexibility to vary regular basic premium from the Flexi Start Date of the respective Manulife InvestReady Growth plans.
2. Flexi Start Date refers to the date when one has the flexibility to vary the regular basic premium and miss any regular basic premium without premium shortfall charges.
3. Starting from policy year 6, partial withdrawal up to 20% of account value (less any past partial withdrawal (excluding withdrawal of reinvested dividends) and partial withdrawal charges) can be requested at a charge of 8%. If the withdrawal is due to a life stage event, the 8% charge will be waived.
4. Subject to the distribution rate and frequency of the chosen InvestReady Growth funds. The issuance of dividends remains at the discretion of the relevant fund manager and is not guaranteed.
5. Coverage against death and terminal illness up to policy anniversary immediately after the 99th birthday of the life insured.
6. Total premiums paid include total basic premiums paid and top-up premiums, less any withdrawals.
7. A one-time annual premium bonus will be given if the first basic premium is paid via annual premium payment frequency.
8. When policy is in force, premium bonuses are given when regular basic premiums are paid on and after Flexi Start Date and any accumulated partial withdrawal (excluding withdrawal of reinvested dividends) after end of MIP is not more than the first-year annualised basic premium.
9. Account values must include all partial withdrawals, any withdrawal of reinvested dividends and dividends payout, and any cost of insurance deducted.
10. To qualify for loyalty bonus, policy must be in force at the point of bonus payment and no partial withdrawal and withdrawal of reinvested dividends made in the preceding 12 consecutive months from the loyalty bonus declaration date for any policy year.
11. Premium shortfall charges will be refunded to the policy on the next policy monthiversary as additional units based on the pre-specified basic premium allocation.
12. Partial withdrawal charge applies if request has been made for partial withdrawal during MIP. This charge does not apply to withdrawal of reinvested dividends.

Important Notes

Manulife InvestReady Growth and its supplementary benefits are 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. Your investments are subject to investment risks, and you may lose the principal amount invested. The performance of the InvestReady Growth Fund(s) is/are not guaranteed. The unit prices and any income accruing to it may fall as well as rise. The fund managers shall have the absolute discretion to determine whether a distribution is to be made in respect of the InvestReady Growth Fund(s) as well as the rate and frequency of distributions to be made. The intention of the fund managers to make the distribution and the distribution yield for the InvestReady Growth Fund(s) is not guaranteed, and the fund managers may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the InvestReady Growth Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the Prospectuses and the Product Highlight Sheets and seek financial advice before deciding whether to purchase units in the InvestReady Growth Fund(s). A copy of the Prospectus and the Product Highlights Sheet can be obtained from a Manulife Financial Consultant or our Appointed Distributors.

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. This brochure is also available in Chinese. 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 28 July 2024.