



Manulink Investor (II)

Set the course for your wealth accumulation goals with Manulink Investor (II), a single premium investment-linked policy that allows you to invest using cash, Supplementary Retirement Scheme Account, CPF Ordinary Account, or the CPF Special Account. The plan starts from as low as S\$5,000. Choose from a wide range of funds and plan options to match your risk profile and the investment journey you have in mind. Onwards and upwards? That's every day better.

Benefits



Portfolio Diversification

Build a portfolio that meets your financial goals with a wide suite of professionally-managed funds to invest in



Free Fund Switches

Respond to market movements with free, unlimited fund switches



Easy Application With No Health Check-up

Guaranteed acceptance with no health questions asked



Receive Payouts

Get potential income¹ when you invest in dividend-paying funds



Payment Options

Choose to pay via cash, your Supplementary Retirement Scheme Account (SRS), your CPF Ordinary Account (CPF-OA), or your CPF Special Account (CPF-SA)



Flexibility

Enjoy the flexibility to top up your premium at any time. Recurring Single Premium (RSP) is available for SRS policies.

Other Product Features

Plan Availability	- Cash - Supplementary Retirement Scheme Account (SRS) - CPF Ordinary Account (CPF-OA) - CPF Special Account (CPF-SA)
Minimum Single Premium (SP)	S\$5,000, increments in multiples of S\$100
Ad-hoc Top-Up	Minimum S\$500 per fund
Recurring Single Premium (RSP)	Annual minimum of S\$2,000. Applicable to SRS policies only, subject to the maximum age as of last birthday of 75
Coverage	Death and Terminal Illness
Insurance Protection	The higher of the following: (i) 1% of SP plus Top-up premium(s) and any RSP(s) less any withdrawals; or (ii) account value

Charges

Premium Charge	3% of the single premium, each top-up premium and recurring single premium paid. Applicable for Cash and SRS policies only
Monthly Cost of Insurance	No insurance charge; 100% investment-focused
Fund Management Charge	Please refer to the Product Highlight Sheets of the ILP sub-funds for details

Terms and Conditions apply. Charges above are non-exhaustive. Please refer to the Product Summary for more information.

Footnotes

¹ Subject to the distribution rate and frequency of the chosen ILP sub-fund(s).

Important Notes

Manulink Investor (II) is 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 ILP sub-fund is not guaranteed. The value of the units in the ILP sub-fund and the accumulated income (if any) may fall or rise.

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 its Appointed Distributors before making a commitment to purchase a policy.

Information is correct as of 23 September 2021.