

Manulife SmartRetire (V)

Navigate your way to a comfortable retirement with Manulife SmartRetire (V) — a whole-life, regular-premium, investment-linked policy. Enjoy the flexibility of customising your goals, and choose to retire with a lump sum or stream of income. Get bonuses from your policy and a refund of Cost of Insurance when protection benefits aren't utilised. With monthly premiums as low as S\$300¹, you can create a retirement best suited to your needs. That's every day better.

Benefits



Coverage

Protection² for death and waiver of premium benefit on Total and Permanent Disability (TPD)



Bonuses

Get a boost to your investment with a Welcome Bonus³ from the start, and yearly Loyalty Bonuses³ during the accumulation and retirement periods



Withdrawal Flexibility

Free withdrawal of reinvested dividends⁵



Protection for Total Target Retirement Goal

Protection amount will be bumped up to your total target retirement amount during the accumulation period



Refund of Cost of Insurance (COI)

COI⁴ charged during the course of your policy will be refunded to you if protection benefits are not utilised



Payment Options

Start from as low as S\$300¹ per month via cash

4 steps to achieve your retirement objectives with Manulife SmartRetire (V)

Step 1:

Choose your Target Retirement Age

- Age 40
- Age 45
- Age 50
- Age 55
- Age 60
- Age 65
- Age 70

Step 2:

How do you prefer to receive your retirement amount?

- Lump sum
- Stream of retirement income

Step 3:

Indicate your Target Retirement Sum or Target Retirement Income (Monthly)

S\$ _____

Step 4:

Choose your Minimum Investment Period (MIP)⁶

- 8 Years Flexi 3
- 8 Years Flexi 5
- 12 Years Flexi 8



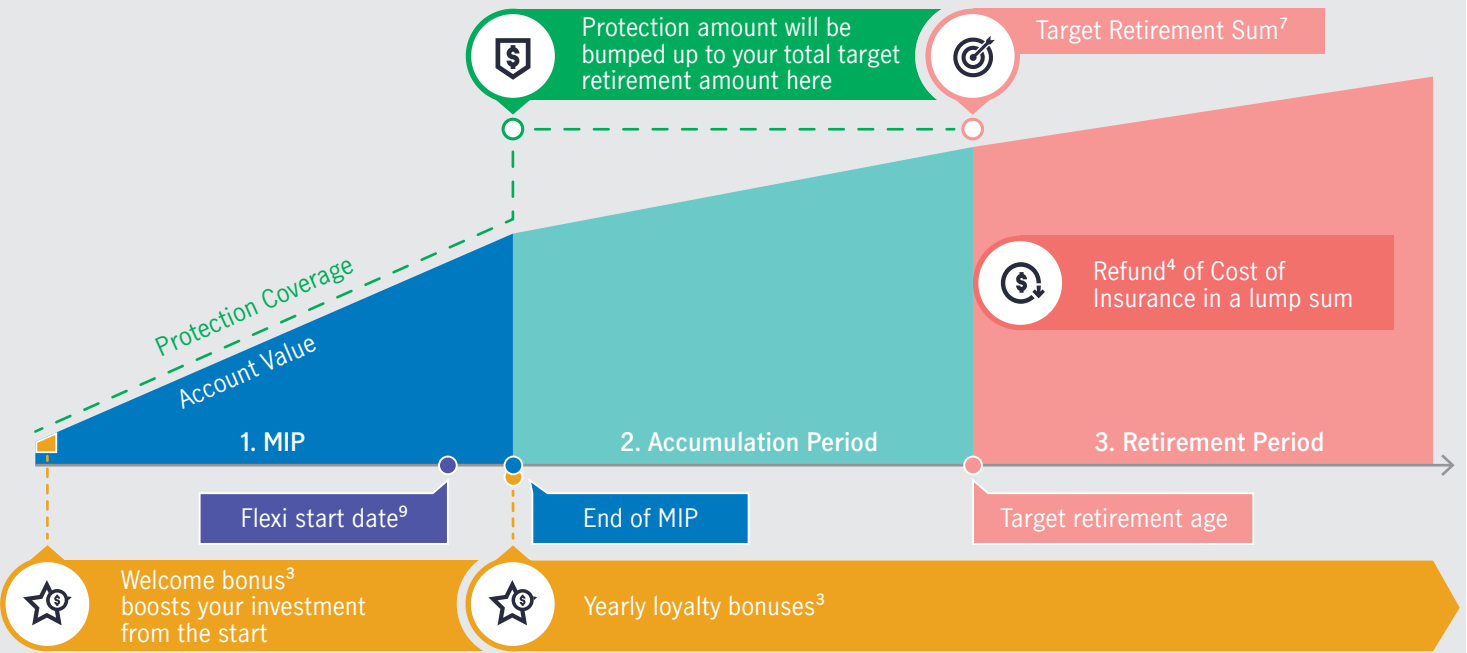
Let Us Calculate:

Your Estimated Premium Amount

S\$ _____

per month / year

Here's how Manulife SmartRetire (V) works for the Target Retirement Sum⁷ option:



Protection

- Coverage for death² is the higher of 105% of total premiums paid⁸ or account value, less any amount owing to us
- Waiver of premium benefit on TPD² until the flexi start date⁹ (covering the policy owner)
- Coverage for death² is the higher of basic sum insured¹⁰ less any withdrawal made or account value, less any amount owing to us
- Coverage for death² is the account value less any amount owing to us

Footnotes

Terms and conditions apply, please refer to Product Summary for specific definitions.

¹ Applies to Minimum Investment Period 12 Years Flexi 8 plans.

² Coverage for death of life insured is up to age 99. Coverage for waiver of premium benefit on TPD is up to before the flexi start date and policy owner's age 70.

³ Welcome bonus will be credited into your account in the first 12 months upon receipt of each regular basic premium payment in the form of additional units. Yearly Loyalty Bonus will be paid starting from the next policy anniversary immediately after the end of Minimum Investment Period and every subsequent year until the end of the policy term in form of additional units.

⁴ If there is no claim made on death or waiver of premium benefit on TPD before the Target Retirement Age, the cost of insurance charged on basic benefits will be refunded in a lump sum as additional units on the policy anniversary of the Target Retirement Age.

⁵ It is available for policies that invest in dividend paying funds with the option to reinvest any dividend selected. Withdrawal of any reinvested dividend will impact the Loyalty Bonus.

⁶ Refers to the period that charges will be imposed if partial/full surrender is made.

⁷ The illustration assumes that there is fund growth and no withdrawal made to the policy. The actual fund(s) performance is dependent on market performance. It does not offer any guarantee that your selected Target Retirement Sum will be achieved.

⁸ Total premiums paid include total basic premiums paid plus any top-up premium, less any withdrawals.

⁹ It refers to the end of the premium shortfall charge period and you can vary your basic premiums.

¹⁰ Basic sum insured is equal to the selected Target Retirement Sum.

Important Notes

Manulife SmartRetire (V) 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 Manulife SmartRetire (V) Fund(s) is 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 Manulife SmartRetire (V) Fund(s) as well as the rate and frequency of distributions to be made. The distribution yield for the Manulife SmartRetire (V) 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 Manulife SmartRetire (V) Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the Manulife SmartRetire (V) 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. 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, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as at 18 September 2022.