

Signature Indexed Income

Enjoy a lifetime of monthly income while safeguarding your legacy, leveraging on the performance of the S&P 500 Index

What defines a strong financial blueprint?
It's all-encompassing, transcending beyond the gift of wealth for future generations — elevating your present financial success.

Introducing Signature Indexed Income, an index-linked universal life plan with lifetime income payouts. Tailored to your needs, this bespoke solution offers a balance of higher growth potential while preserving a legacy that stands the test of time.

Enjoy greater control of your wealth accumulation journey. Accelerate your growth opportunities with a lifetime of monthly income payouts benchmarked to the S&P 500 Index, all while being safeguarded from market uncertainties.

Benefits:



Accelerate your wealth creation

- Enjoy the potential of a lifetime of monthly income payouts¹
- Unlock greater potential returns¹ by leveraging on the Index Account that is tied to the performance of the S&P 500 Index



Unparalleled flexibility for your evolving needs

- Flexible premium payment² options
- Choice of Income Start Year³ with the flexibility to make changes⁴
- Customisable premium allocation between Fixed and Index Accounts with option for reallocation⁵
- Option to change life insured⁶
- Option to accumulate your monthly income⁷



Safety net for your policy

Regardless of market conditions, enjoy downside protection with Surrender Value Floor⁸ payable at full surrender



Protection against market volatility

- Protection against negative returns with a 0% floor rate for Index Account
- Minimum guaranteed crediting rate of 2% p.a. for Fixed Account
- Automatic Premium Spread (APS) option allows spreading of premiums allocated into the Index Account⁹ over 12 months to earn a more stable return



Whole life coverage

Assurance for your loved ones with death and terminal illness coverage¹⁰



Hassle-free application

Guaranteed acceptance with no health questions asked



5

simple steps
to tailor your
Signature Indexed
Income plan:

Step 1:

Select your desired planned premium term

- Single Premium
- Annual Planned Premium from 2 to 10 years

Step 2:

Select your desired Income Start Year

From Policy Year 2 to 21
(depending on selected planned premium term)

Policy Year: _____

Step 3:

Select your desired Net Premium Allocation

(FA refers to Fixed Account while IA refers to Index Account)

- FA: 0%, IA: 100%
- FA: 25%, IA: 75%
- FA: 50%, IA: 50%
- FA: 75%, IA: 25%
- FA: 100%, IA: 0%

Step 4:

Opt for Automatic Premium Spread (APS)

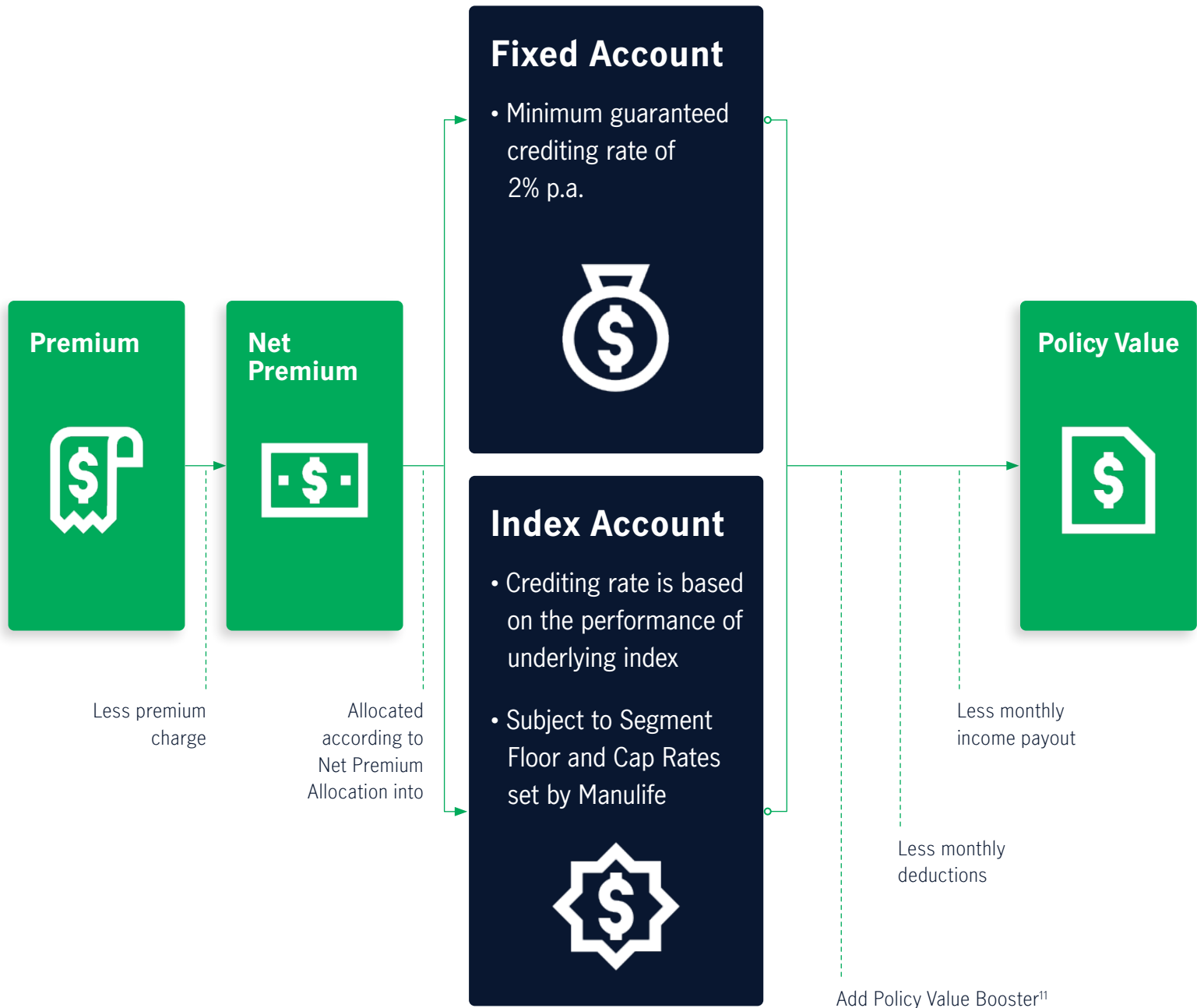
- Yes. Net premium to be allocated into the Index Account will be further spread into 12 segments over the next 12 months
- No. Net premium to be allocated into the Index Account will be in one segment

Step 5:

Derive your plan based on:

- Your income needs: Initial Monthly Income (annualised)
- Your affordability: Planned Premium Amount

How your Signature Indexed Income policy value is calculated:



The above diagram provides a brief illustration on how the policy value for Signature Indexed Income is calculated. Please refer to Product Summary for details.

For Index Account only: Segment Floor Rate is the minimum rate used to calculate any crediting interest for the Index Account. Segment Cap Rate is the maximum rate used to calculate any crediting interest for the Index Account.

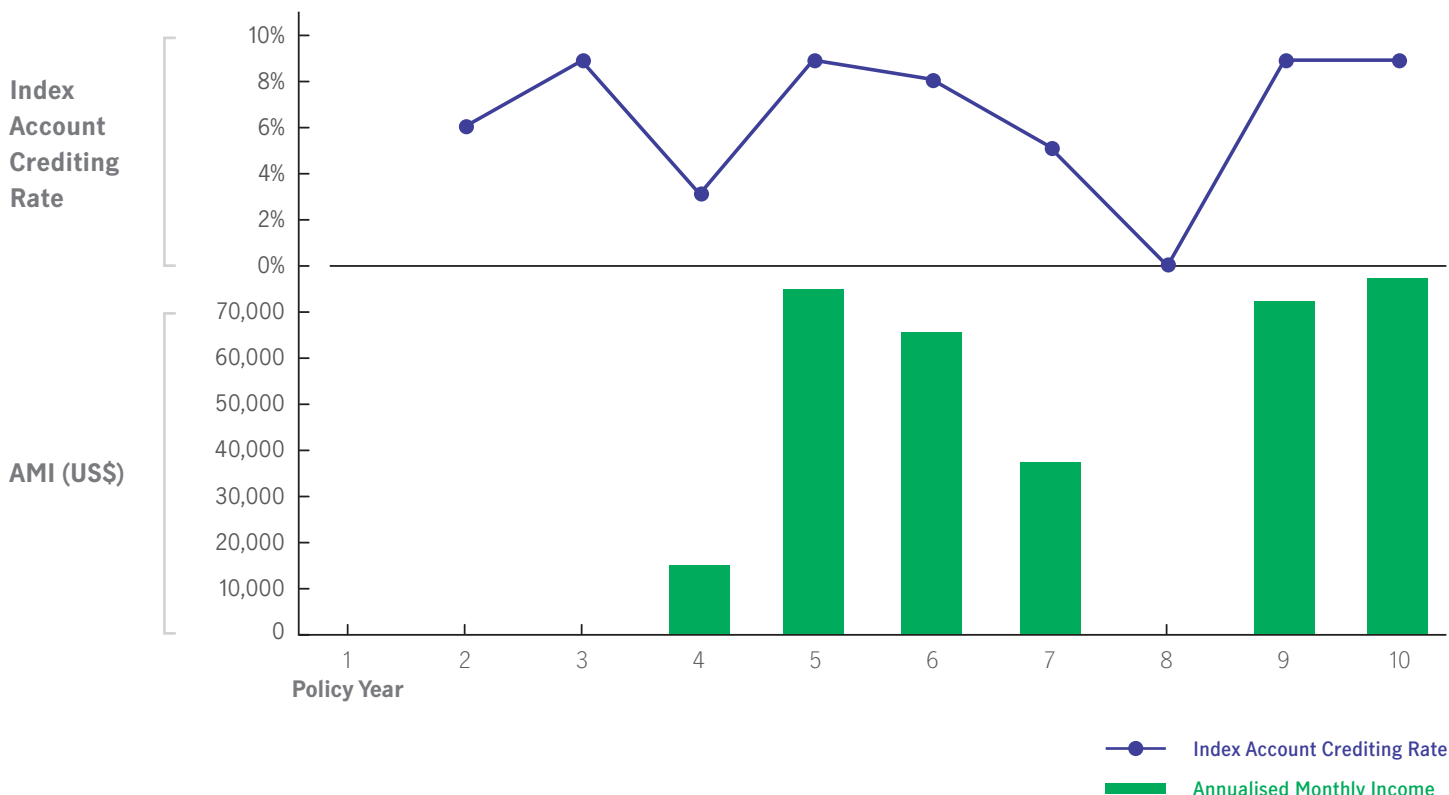
Boost your potential monthly income payout with the Index Account

A hypothetical example of Index Account crediting rate and the corresponding Annualised Monthly Income (AMI)



Mr Teo | Non-smoker | Age 50 | Single premium US\$1m | 100% Index Account | Monthly income payout starts in Policy Year 4

Annualised Monthly Income based on the corresponding Index Account crediting rate



Policy Year	Index return	Crediting rate (with Segment Floor and Cap Rate applied)	A Crediting interest	B Estimated monthly deduction	Monthly income ($A \div 12 - B$)	Annualised Monthly Income
4	3%	3%	US\$30,074	US\$1,201	US\$1,305	US\$15,661
5	10%	9%	US\$90,877	US\$1,219	US\$6,354	US\$76,244
6	8%	8%	US\$83,018	US\$1,217	US\$5,701	US\$68,413
7	5%	5%	US\$51,715	US\$1,208	US\$3,102	US\$37,222
8	-15%	0%	-	US\$1,192	-	-

The above chart is based on a hypothetical example and is for reference only. It must be read in conjunction with the Policy Illustration and Product Summary. For illustrative purposes, the chart above assumes each Segment Maturity Date is in the first month of each Policy Year, and crediting interest (if any) for the year is calculated on this date, and the income (if payable) is paid out monthly, starting from the first month to the twelfth month of the same Policy Year. The Annualised Monthly Income amount in the chart is the sum of the 12 months of monthly income.

A flexible approach to lifetime income and wealth creation



Chloe | Age 40 | Single

As Chloe looks ahead to retirement, her goal is to enhance her retirement income for a comfortable retirement lifestyle. She seeks a flexible solution that is adaptable as she journeys through different life stages. She hopes for a plan that can be optimised to provide higher potential returns, ensuring that her retirement years are as fulfilling and abundant as possible, while offering protection to her wealth in times of market volatility.

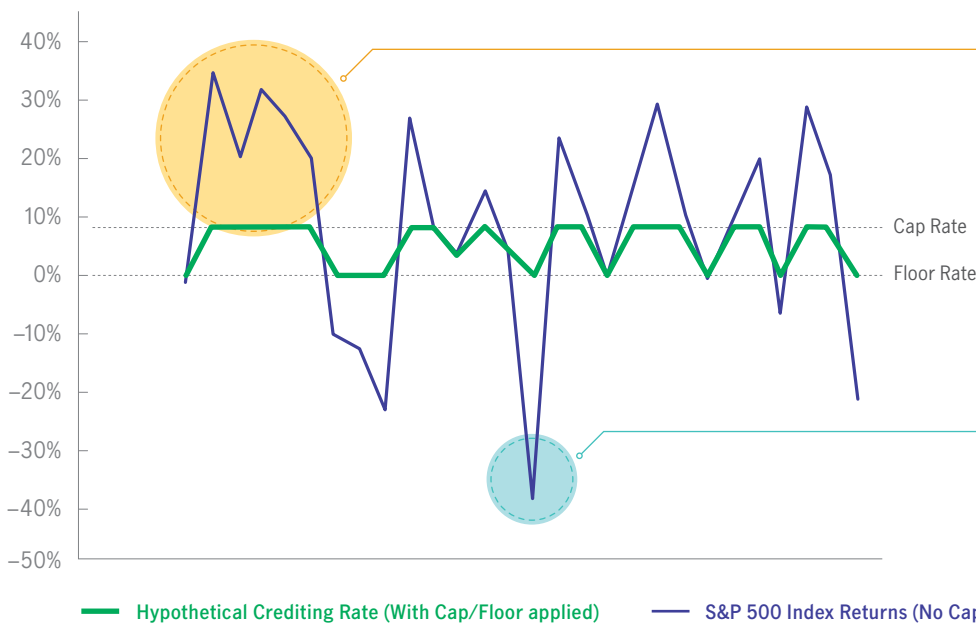
She purchases Signature Indexed Income:

Single premium payment:
US\$1,000,000

Net Premium Allocation:
100% Index Account

Income Start Year⁴:
Policy Year 5

How Signature Indexed Income helps to grow and protect Chloe's wealth:

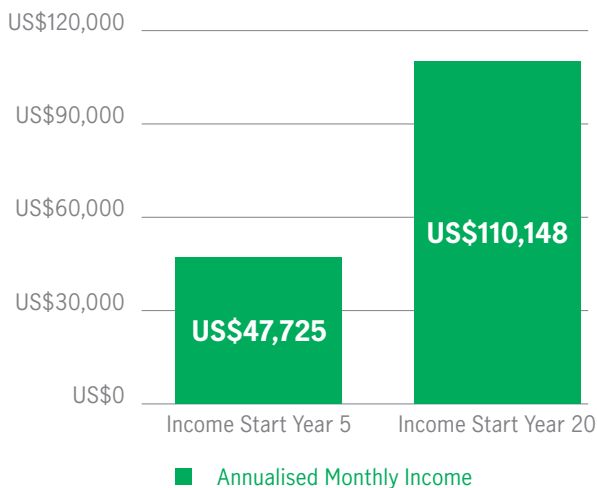


In a bull market, Chloe receives higher potential income¹ that mirrors the performance of the S&P500 Index (up to the Segment Cap Rate set by Manulife)

In a bear market, the Segment Floor Rate kicks in. Chloe does not receive an income payout but her policy is protected against negative returns with the 0% floor rate



Chloe can easily reallocate⁵ between the Fixed and Index Accounts as the market outlook and her risk appetite changes. She can also choose to delay the Income Start Year^{3,4} as her needs change. In Policy Year 3, Chloe decides to defer her Income Start Year⁴ to Policy Year 20.



Chloe decides to defer the Income Start Year to Policy Year 20. With this change, she is able to enjoy a higher monthly income from the start of the Income Start Year.

From Policy Year 20, Chloe starts receiving lifetime monthly income. Her annualised monthly income¹ starts at US\$110,148

Total monthly income received by the end of Policy Year 50:
US\$3,791,763
(3.79x of the Single Premium paid)

Illustrated figures are rounded to the nearest dollar. Diagrams are for illustrative purposes only and are not drawn to scale. The values in the above illustration are based on 100% allocation to Index Account, with an assumed crediting rate of 6.10%. Based on an assumed crediting rate of 0.00%, the values are:

Annualised Monthly Income in Policy Year 5	US\$0
Annualised Monthly Income in Policy Year 20	US\$0
Total Monthly Income received by the end of Policy Year 50	US\$0

A gift of love for your next generation



Andy | Age 40 | Working Professional

As a devoted father, Andy is thinking ahead about his son Dylan's future. With property prices on the rise, Andy is concerned that Dylan might face challenges in affording a home of his own someday.

Andy wants to help Dylan build a secure future without compromising his own retirement lifestyle. He hopes to pass on a memorable gift to Dylan and offer him the support to pursue his dreams and live comfortably, even after Andy and his wife's passing.

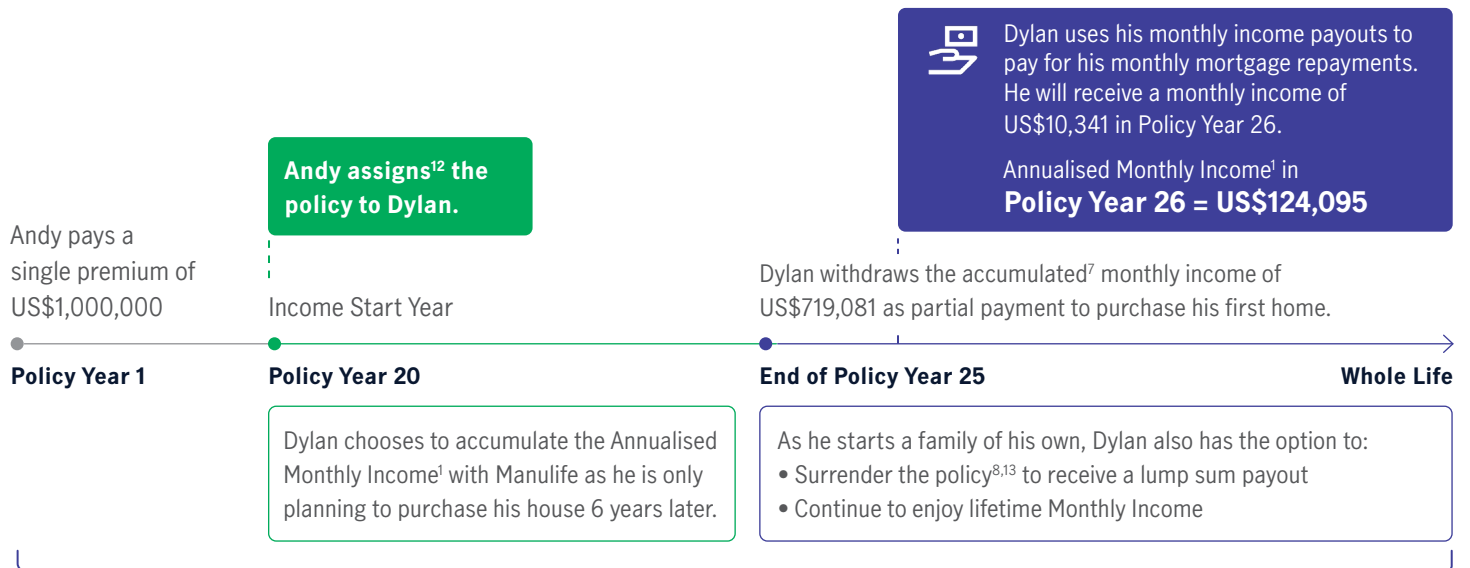
He purchases a Signature Indexed Income plan:

Single premium payment:
US\$1,000,000

Net Premium Allocation:
100% Index Account

Life insured:
Dylan, Age 10

Income Start Year:
Policy Year 20



By the end of Policy Year 75, total monthly income received by Dylan:

US\$6,915,153
(6.9x of the single premium paid)

Illustrated figures are rounded to the nearest dollar. Diagrams are only for illustrative purposes and not drawn to scale. The values in the above illustration are based on 100% allocation to Index Account, with an assumed crediting rate of 6.10%. Based on an assumed crediting rate of 0.00%, the values are:

Accumulated Monthly Income by the end of Policy Year 25	US\$0
Annualised Monthly Income in Policy Year 26	US\$0
Total Monthly Income received by the end of Policy Year 75	US\$0

	Death benefit					
	Based on assumed crediting rate of 0.00%			Based on assumed crediting rate of 6.10%		
	Total monthly income	Death benefit ¹⁰	Total benefits received	Total monthly income	Death benefit ¹⁰	Total benefits received
End of Policy Year 20	US\$0	US\$1,050,000	US\$1,050,000	US\$110,148	US\$2,242,276	US\$2,352,424
End of Policy Year 40	US\$0	US\$1,050,000	US\$1,050,000	US\$2,544,668	US\$2,247,499	US\$4,792,167

	Surrender value					
	Based on assumed crediting rate of 0.00%			Based on assumed crediting rate of 6.10%		
	Total monthly income	Surrender value ^{8,13}	Total benefits received	Total monthly income	Surrender value ^{8,13}	Total benefits received
End of Policy Year 20	US\$0	US\$700,000	US\$700,000	US\$110,148	US\$2,114,672	US\$2,224,820
End of Policy Year 40	US\$0	US\$600,000	US\$600,000	US\$2,544,668	US\$2,247,499	US\$4,792,167

Product Features at a Glance

Entry Age (Age Last Birthday)	0 – 70 years old
Premium Term	Single Premium (SP) or Annual Planned Premium from 2 to 10 years
Currency	USD
Policy Term	Whole of life
Change of Life Insured	Allowed after 2 years, up to 2 times for individual owned policies and unlimited for corporate owned policies
Minimum Initial Total Planned Premium	US\$100,000
Minimum Initial Annualised Monthly Income	Income Start Year 2, 3: US\$720 Income Start Year 4 to 21: US\$3,600
Income Payout	Monthly income payout is the sum of monthly income from Fixed Account and/or Index Account

Income Start Year

Planned Premium Term (Years)	Choice of Income Start Year
Single Premium, 2, 3	Policy Year 2 to Policy Year 21
4, 5, 6	Policy Year 3 to Policy Year 21
7, 8, 9, 10	Policy Year 4 to Policy Year 21

Fixed Account

Minimum Guaranteed Crediting Rate	2.00% per annum
Index Account	
Index	S&P 500 Index
Segment Floor Rate	0.00%
Segment Cap Rate	As declared by us The guaranteed minimum Segment Cap Rate shall be 3.00%

Policy Charges

Premium Charge	Applicable upon each premium payment
Surrender Charge	Applicable for the first 11 years
Policy Fee (Monthly Deduction)	Applicable monthly for the first 25 years
Administration Fee (Monthly Deduction)	Applicable monthly as long as the policy is in force

Refer to Product Summary for rates applicable to the Policy Charges

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

Footnotes

The actual benefits payable and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the minimum guaranteed crediting rate) applied to your policy's Fixed Account and Index Account, actual policy charges and fees (subject to the maximum policy charges and fees) as well as the amounts of any additional premiums paid, partial withdrawals made and/or loans taken.

1. Actual monthly income payout will depend on the actual amount, timing and frequency of premium payments, Income Start Year, Net Premium Allocation, actual crediting interest, actual policy value growth, actual charges, selected Automatic Premium Spread option and any policy transactions performed. Payment of monthly income is not guaranteed and the actual monthly income may vary from any illustrations provided from us to you.
2. You may pay premiums of any amount at any time up to age 100, within the maximum limits we set. If you have enough cash value in the policy, you may skip a premium payment or stop paying premiums entirely. You may need to pay extra premiums if the actual interest credited is lower than illustrated, if you take a loan, if you make a withdrawal, and/or if the actual policy charges and fees increase. The actual amount and frequency of premium payments will affect the policy value and, potentially, the monthly income and the death benefit, as well as how long the policy is kept in force.
3. Available Income Start Year options depend on the selected planned premium term.
4. Income Start Year can be changed any time after policy inception up to 11 policy months before prevailing Income Start Year.
5. Account reallocation is allowed after 2 years from issuance. There can only be one active account reallocation request at any point in time.
6. Policy owner may request to change the life insured after 2 years from the policy issue date. Acceptance of the new life insured is at Manulife's sole and absolute discretion and will depend upon the insurability of this new life insured, as well as other terms and conditions as Manulife shall determine from time to time.
7. Policy owner can choose to leave the monthly income to accumulate with Manulife. If you choose the accumulated option, Manulife will accumulate the monthly income into the Income Accumulation Account (IAA). Interest will be credited to the IAA value at a rate determined by Manulife, currently at 2.00% p.a.. This rate is non-guaranteed and is subject to change with a 30-day notice. You can request to withdraw from the IAA at any time, subject to a minimum withdrawal amount of US\$500 or the IAA balance, whichever is lower. Any balance in the IAA will be paid out when the policy is terminated. The IAA value does not form part of policy value.
8. Surrender Value Floor will be payable if it is higher than the policy value less Surrender Charge less Unvested Policy Value Booster. The Surrender Value Floor only applies upon full surrender of the policy. Surrender Value Floor is determined as the higher of:
 - (i) Zero; or
 - (ii) Total Premium Paid, less a percentage of Face Amount, less any reductions due to withdrawals and less any reductions due to terminal illness claim.The percentage of Face Amount in (ii) is 20% for the first 10 Policy Years, and will proportionately increase monthly to 40% by the end of Policy Year 30 and remain at 40% till the maturity or termination of the policy.
9. Crediting rate for Index Account is calculated based on the 1-year point-to-point performance of the underlying index, excluding dividends, subject to floor and cap rates set by Manulife.
10. Death benefit is the higher of:
 - (a) 105% of total premiums paid, less any reductions due to withdrawals, less any reductions due to terminal illness claims, less monthly income paid;
 - (b) policy value; or
 - (c) Surrender Value Floor (SVF), less policy debt (if any).

In addition to the death benefit paid, if you have left any monthly income to accumulate with us in the Income Accumulation Account, it will also be paid out together with interest earned (if any).

Terminal illness coverage is up to age 99.

11. At the end of each year from Policy Year 2 to Policy Year 25, 1.46% of the Face Amount is added as Policy Value Booster to the Fixed Account and Index Account based on the prevailing Net Premium Allocation.

The added Policy Value Booster is gradually vested from the start of Policy Year 11 until it becomes fully vested at the end of Policy Year 30. Any Policy Value Booster that is not vested ("Unvested Policy Value Booster") is subject to forfeiture in the event of withdrawal, reduction in Face Amount, or full surrender of this policy.

Face Amount is a notional value that is equivalent to the Initial Total Planned Premium at policy issuance.

12. Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
13. Upon full surrender, the Net Surrender Value will be paid and the policy will terminate. The Net Surrender Value will be the higher of:
 - (a) Surrender Value Floor; or
 - (b) policy value less Unvested Policy Value Booster less Surrender Charge (if applicable), less any outstanding monthly charges and/or policy debt (if any).

Standard & Poor's 500 Composite Stock Price Index

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Important Notes

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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 15 September 2024.

A financially sound partner that's here to stay

Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

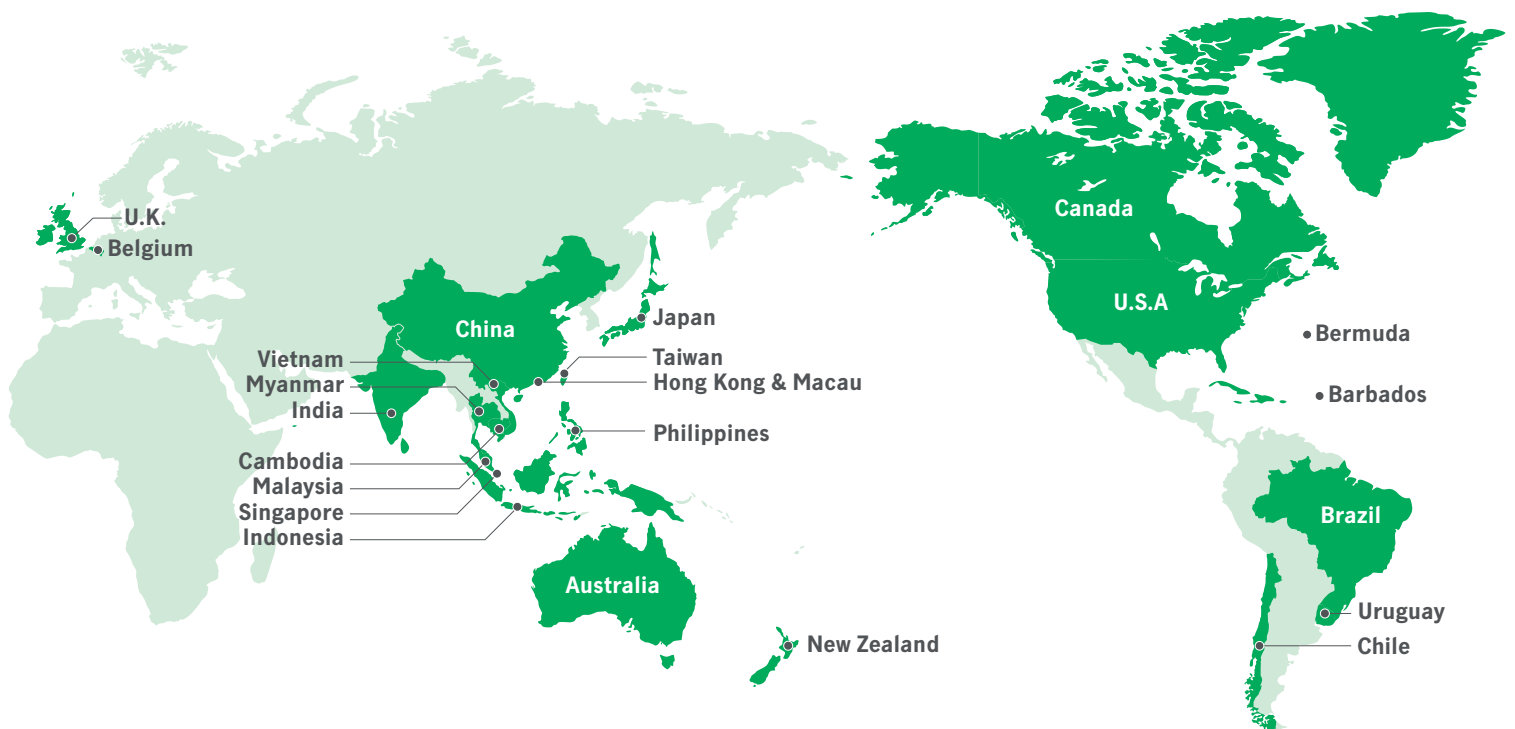
Financial Strength:
S&P: AA- | Moody's: A1 | Fitch: AA-

Established since **1887**

Listed as one of the **top 10** largest life insurance companies in the world*

Global headquarters in **Toronto**

35+ million customers worldwide (as of December 2023)



Operating in **13 Asian markets**

Serving Singapore since **1899**

Classified by Monetary Authority of Singapore as a **Tier 1 insurer**[^]

[^]Under MAS regulations, 'Tier 1 insurer' refers to an insurer incorporated in Singapore who has total assets of at least \$5 billion or its equivalent in any foreign currency. *Based on market capitalisation data as at December 31, 2023.

Source: Bloomberg