

Signature Legacy Growth (USD)

Planning for the future becomes more complex amidst changing financial landscapes and family dynamics. You deserve a flexible yet comprehensive strategy to safeguard your wealth for generations to come.

Signature Legacy Growth (USD) is a legacy plan to grow your wealth. It offers the freedom to access your cash value as needed, and the ability to pass on your wealth to loved ones seamlessly.

Your lifetime of hard work and prosperity is a precious gift that should endure through time. Share this legacy with your family across generations, ensuring your wishes are honoured and cherished.

Benefits:

Leave the gift of legacy, shared across generations



Seamlessly transfer your policy¹ to loved ones as your family grows, and pass it on to your next generation as a legacy



Safeguard your wealth by nominating a secondary life insured² to carry on your legacy, and continue accumulating wealth in the event of unexpected demise of life insured



Enjoy the option to change the life insured³ multiple times after the 2nd policy anniversary to meet your needs

Enjoy flexibility and stay protected



Have access to your accumulated cash value⁴ for any unforeseen financial needs



Choose a premium payment scheme that works for you — a single premium, or an annual payment spread over 5 years



Enjoy a hassle-free application process without having to undergo a medical examination



Stay protected with death² and terminal illness coverage of the life insured

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.

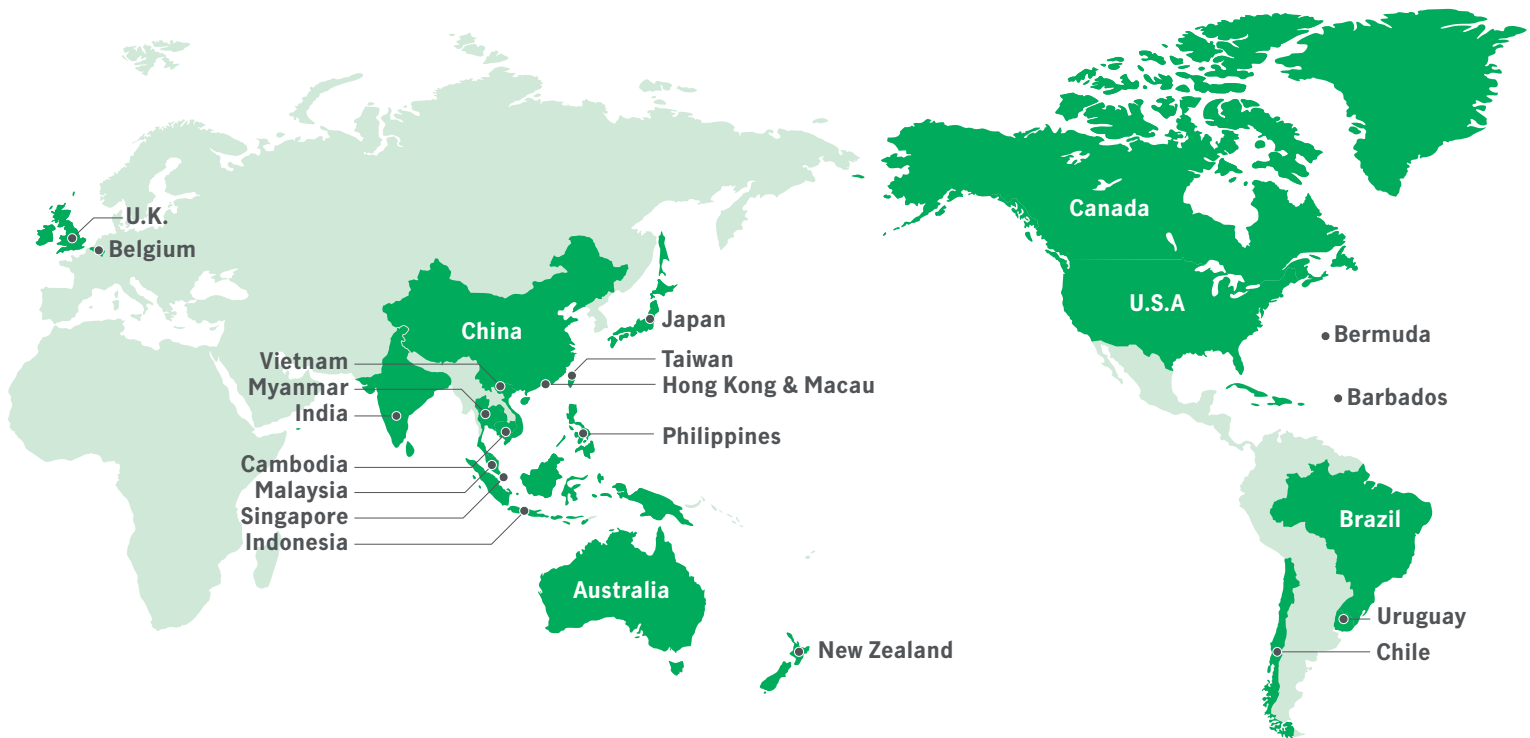
Financial Strength:
S&P: AA- | Moody's: A1 | Fitch: AA-

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 at December 2023)



Operating in **13 Asian markets**

Established in Singapore in **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

Shape your legacy as your world changes across generations



David

Businessman | age 35 | non-smoker | married | Shane, son, age 1

He decides to buy Signature Legacy Growth (USD), paying a single premium of US\$1,000,000, with the intention for his legacy to last multiple generations.

Start of policy year

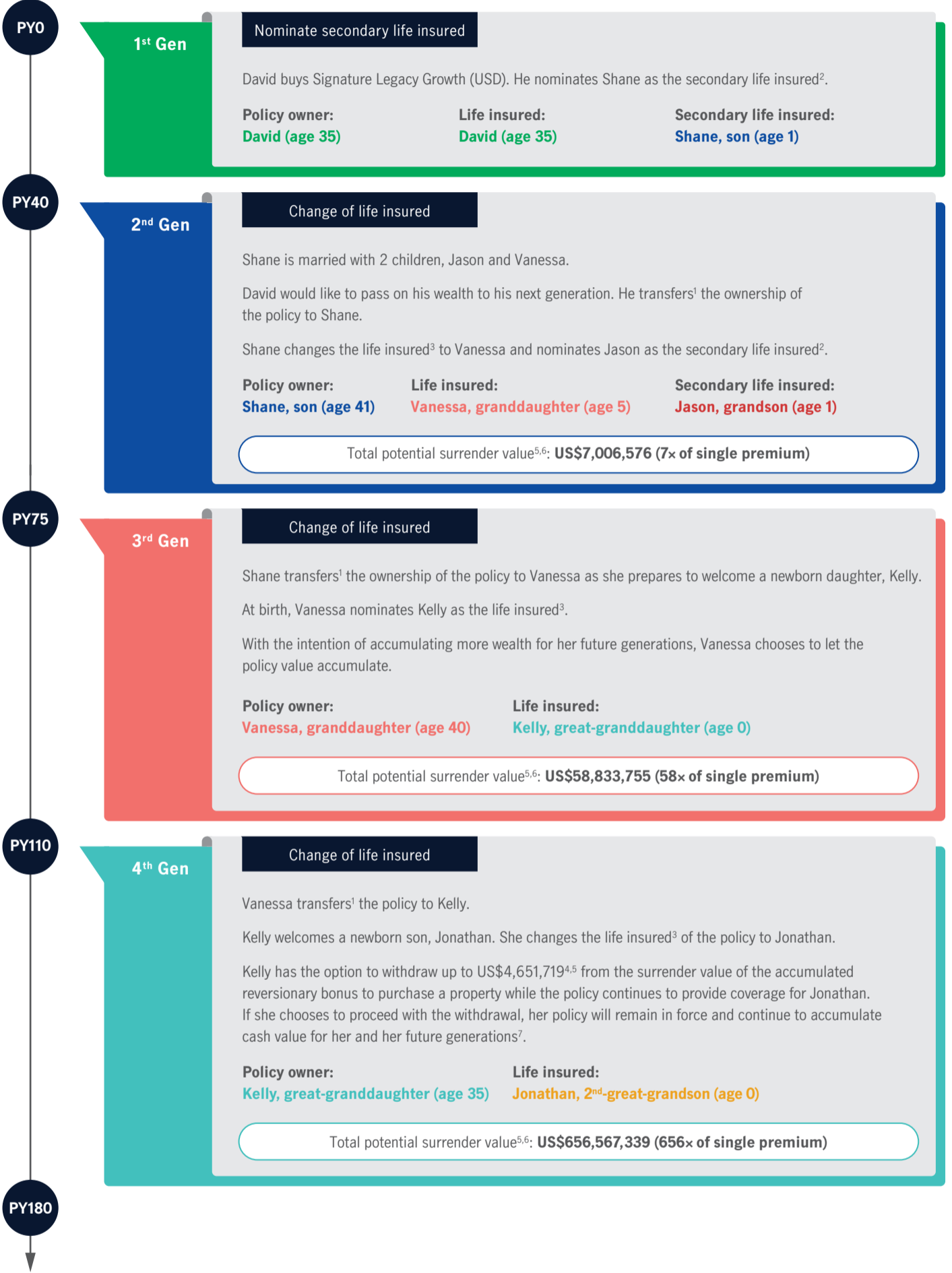


Diagram is for illustrative purposes only and is not drawn to scale. The above values are projected based on an illustrated investment rate of return of 6.20% p.a..

• Illustrated total potential surrender value^{5,6} consists of both guaranteed and non-guaranteed values and bonuses, and they are projected on the basis that there are no prior withdrawals.

• Total potential surrender value^{5,6}:

	Based on an illustrated investment rate of return of 4.20% p.a.	Based on an illustrated investment rate of return of 6.20% p.a.
End of policy year 40:	US\$3,328,417	US\$7,006,576
End of policy year 75:	US\$14,405,227	US\$58,833,755
End of policy year 110:	US\$86,448,617	US\$656,567,339

• Total potential surrender value of accumulated reversionary bonus^{4,5}:

	Based on an illustrated investment rate of return of 4.20% p.a.	Based on an illustrated investment rate of return of 6.20% p.a.
End of policy year 110:	US\$1,180,757	US\$4,651,719

* Note: Figures⁵ in the example are not guaranteed. They are rounded down to the nearest dollar.

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

Footnotes

- ¹ Transfer of policy ownership via assignment is allowed anytime while the policy is in force. The assignee must be at least 18 years old.
- ² If the life insured passes on, the following will be paid in one lump sum:
The higher of
(a) 105% of total premiums paid; or
(b) sum of 101% of guaranteed surrender value of basic plan, 101% of surrender value booster benefit, accumulated reversionary bonus and claim bonus, if any,
less any amounts owing to Manulife.

If a secondary life insured is nominated before the death of the life insured, no death benefit will be payable as the secondary life insured will take over as the life insured (subject to Manulife's approval).
- ³ Policy owner may request to change the life insured after 2 years from the policy issue date and must have an insurable interest on the new life insured at time of change. Acceptance of the new life insured is at Manulife's sole and absolute discretion and will depend upon the insurability of the new life insured, as well as other terms and conditions as Manulife shall determine from time to time.
- ⁴ Policy owner may request to withdraw surrender value of accumulated reversionary bonus partially. Any bonus withdrawal will reduce the long-term value of the plan.
- ⁵ Reversionary, claim and surrender bonuses are non-guaranteed and depend on the experience of the participating fund including but are not limited to the investment performance, expenses, claim experience, lapse and surrender experience, future outlook of the participating fund performance and economic conditions. These bonuses form a significant component of the non-guaranteed benefits. Adjustments to these bonuses may significantly affect the death benefit, surrender benefit and/or maturity benefit. There is no maximum limit by which the bonuses may be changed.
- ⁶ If the policy owner surrenders the policy while it is in force, the sum of the following will be paid in one lump sum:
(a) guaranteed surrender value;
(b) non-guaranteed surrender value of accumulated reversionary bonus (if any);
(c) non-guaranteed surrender bonus (if any); and
(d) surrender value booster benefit (if any),
less any amount owing to Manulife.

Surrender value booster benefit is a non-participating embedded benefit to the plan. When the policy owner surrenders the policy, it ensures that the total surrender value paid is at least 80% of the single premium (for single premium plan); or at least a certain percentage of the sum insured (for regular premium plan) before deducting any amount owing to Manulife.

- ⁷ If the life insured is alive on the benefit end date of basic benefit which is 180 years from the policy start date, and the policy is still in force, Manulife will pay the maturity benefit which is the sum of the following:
(a) guaranteed surrender value;
(b) accumulated reversionary bonus (if any); and
(c) non-guaranteed surrender bonus (if any),
less any amount owing to Manulife.

The policy will end on the benefit end date of basic benefit.

Important Notes

Signature Legacy Growth (USD) 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. 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 in the policy contract. This brochure is also available in Chinese and Bahasa Indonesia. If there are any differences or inconsistencies between the English, Chinese and Bahasa Indonesia versions of this brochure, the English version will prevail.

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 7 July 2024.