

Manulife Singapore HNW Products Handbook

Heirloom

Signature Life

Signature Wealth

Signature Income

Signature Indexed Universal Life Select
(Signature IUL Select)

Signature Lifetime Rewards

Signature Legacy Growth

Signature Indexed Income

Underwriting and Administration Guidelines

Apr 2025 Version

Sections Updated	Changes
3. Foreign Country Classification	<p>New product launch Signature IUL Select (III) with new and separate country classification list of countries for this product only (page 12 – 15):</p> <ul style="list-style-type: none"> - More countries than the existing list - Added auto-bind limits column - Increased auto-bind limits for some countries - USD 65 m - Revised Taiwan from 'A' to 'P' classification. <p>Revised the existing country classification list for Heirloom, Signature Life and Signature Wealth and Signature IUL Select (II) (selling till 27 Apr 2025) (Page 16-19):</p> <ul style="list-style-type: none"> - Removed maximum cap column - Added auto-bind limits column - Removed Switzerland resident.
3. Foreign Country Classification	<p>D. Definition of a US Person (page 21)</p> <p>Added Signature Legacy Growth and Signature Indexed Income (GIO) to the Product Type column of the Grid Table</p>
3. Foreign Country Classification	<p>G. Switzerland Resident and National (New) (page 21)</p> <p>Manulife Singapore (MLS) does not accept residents of Switzerland either applying as insured and/or policy owner. Policyholder and/or life insured with Swiss nationality who reside outside of Switzerland and who are paying premium from sources outside of Switzerland can be considered subject to the residency being a country acceptable by us.</p>
9. Enhanced Due Diligence	<p>A. Criteria for EDD Review</p> <p>(2) Client/Ownership Type</p> <ul style="list-style-type: none"> - Added US Persons to Table 2 (page 41)
11. Medical Exam Facilities	<p>Updated Crawford Medical Centre Pte. Ltd latest email address:</p> <p>appointment@crowfordmedical.com (page 46)</p>
13. Payment Acceptance and Source of Funds	<p>Added Indonesia to the list of FATF members (page 56)</p>

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Introduction

At Manulife, we are committed to providing your clients with the best possible underwriting offer. Our dedicated team of experienced underwriters is always accessible, and committed to providing offers that reflect our competitive, progressive and flexible approach to underwriting.

The following reference guide provides an overview of Manulife Singapore's evidence requirements and rate classification criteria for Heirloom and Signature series products. If you have any questions – or want to speak to an underwriter about your next case – please contact the Manulife Concierge team.

1. CONTACT US

Corporate Website	www.manulife.com.sg
RM / WPM Touch Points	<p><u>Concierge Case Management</u></p> <ul style="list-style-type: none"> ManuTouch Login: https://www.manutouch.com.sg Service Line: 6833 8191 Email: SGP_Concierge_Case_Management@Manulife.com Service Hours: Monday – Friday 9.00am to 6.00pm (Excluding Public Holidays)
Customer Touch Points	<p><u>Client Services</u></p> <ul style="list-style-type: none"> Service Line: 6833 8188 Email: Service@manulife.com Walk-in Enquiries: Manulife Client Service Centre 8 Cross Street #01-01A Manulife Tower Singapore 048424 <p>Service Hours: Monday – Friday 9.00am to 6.00pm (Excluding Public Holidays)</p>

2. SUBMISSION GUIDELINES AND FORMS

When selling Manulife Heirloom/Signature Life/Signature Wealth/Signature IUL/Signature IUL Select, it is essential that all solicitation (which includes all processes between illustration, completion of the application and medical requirements to policy delivery) takes place in Singapore.

A. REQUIRED NEW BUSINESS FORMS AND DOCUMENTS

Application and Supporting Forms				
Heirloom/ Signature IUL/Signature IUL Select	Signature Life	Signature Wealth	Form Name	Remarks
✓	✓	✓	Signature Series Application / Signature Wealth Application	Initial submission and formal applications
✓	✓		Cover Page	Summary of information presented in the policy Illustration and Product Summary
✓	✓		Policy Illustration	Each page signed and dated by owner
		✓	Coverage Summary	Signed and dated by owner
✓	✓	✓	Product Summary	
	✓		Bundled Product Disclosure Document	Signature Life (SGD Plans only)
✓	✓	✓	Trust Certification form	All cases owned by a trust Must also include a copy of the trust agreement
✓	✓	✓	Corporate Owner Certification Form (FATCA & CRS)	All cases where the policy owner is a business
✓	✓	✓	Corporate Policy owner Authorized Signatory Form	All cases where the policy owner is a business. For list of authorised signatories
✓	✓	✓	ACRA or equivalent	All cases where the policy owner is a business

				For proof of ownership
✓	✓	✓	Manulife Examiner's Report (High Net Worth)	
✓		✓	Accredited Investor Declaration Form	For Signature IUL Select and Signature Wealth only

B. SUPPLEMENTARY DOCUMENTS

Signature Wealth		
Investment Approach	Self-Managed	3rd Party Asset Management
Asset Manager	Policy Owner	3 rd Party Asset Manager
Custodian	As chosen	As chosen
Forms/Documents Required	Custodian Account Opening Form	Custodian Account Opening Form
	Asset Management Agreement (by MLS)	Asset Management Agreement (by MLS)
	Asset Transfer Agreement (by MLS)	Asset Transfer Agreement (by MLS)
	Asset statements/Docs and Investment Mandate	Asset statements/Docs and Investment Mandate
	Limited Power of Attorney	Limited Power of Attorney

C. SUPPLEMENTARY DOCUMENTS (SELF-MANAGED)

Signature Wealth			
Investment Approach	Self-Managed	Responsibility	Number of copies
Forms/Documents Required	Custodian Account Opening Form	To be completed and signed by MLS	1 original copy to be submitted to Custodian
	Asset Management Agreement (by MLS)	To be signed by Customer and MLS	1 original copy for MLS 1 photocopy to Asset Manager (Policyholder)
	Asset Transfer Agreement (by MLS)	Customer to acknowledge and sign. Submit to MLS for processing	1 original copy for MLS 1 photocopy for Custodian 1 photocopy for Customer
	Asset statements/Docs and Investment Mandate	Customer to provide/complete	Submit to MLS
	Limited Power of Attorney	Customer to acknowledge and sign. Submit to MLS for signing	1 original copy for MLS

1 photocopy to Asset
Manager (Policyholder)

D. 3RD PARTY ASSET MANAGEMENT

Signature Wealth

Investment Approach	3rd Party Asset Management	Responsibility	Number of copies
Forms/Documents Required	Custodian Account Opening Form	To be completed and signed by MLS	1 original copy to be submitted to Custodian
	Asset Management Agreement (by MLS)	To be signed by MLS and 3 rd Party AM (2 copies)	1 original copy for MLS 1 original copy for 3 rd Party AM
	Asset Transfer Agreement (by MLS)	Customer to acknowledge and sign	Submit to MLS for processing 1 original copy for MLS 1 photocopy for Custodian 1 photocopy for Customer
	Asset statements/Docs and Investment Mandate	Customer to provide/complete. Submit to MLS	
	Limited Power of Attorney	To be signed by MLS and 3 rd Party AM	1 original copy for MLS 1 photocopy to 3 rd Party AM 1 photocopy to Custodian

E. TAX RESIDENCY SELF-CERTIFICATION

Who needs to declare	<ol style="list-style-type: none"> Individual Policy Owners Corporate Owners
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	Tax Residency Status	*New Business Tax Residency Self Certification Form - Sections to be completed				
		1	2A.1	2A.2	2B	2C
	Singapore only	✓	✓			✓
	Other country(ies) / jurisdiction(s) ONLY	✓		✓	✓	✓
	Both Singapore and other country(ies) / jurisdiction(s)	✓	✓	✓	✓	✓
	<i>*Please obtain the New Business Tax Residency Self Certification Form from Manutouch.</i>					
What to Declare	<ol style="list-style-type: none"> Things to note when completing the tax residency details: <ul style="list-style-type: none"> Country/jurisdiction of tax residency Taxpayer identification number (TIN) For employment pass or work permit holders, please specify fin number. <ul style="list-style-type: none"> Select reason for not able to provide TIN <ul style="list-style-type: none"> Reason a: the country where account holder is liable to pay tax does not issue TINs to its residents. Reason b: the account holder is otherwise unable to obtain a TIN or equivalent number. Please state reason(s) if reason b is selected. If the reason stated does not imply that the TIN is pending processing, tax residency self-certification is considered incomplete. Reason c: no TIN is required. For Malaysians who have declared themselves to be tax residents of Malaysia, they need to provide their Malaysia TIN which is either their Malaysian Income Tax Number (ITN) or Malaysia National Registration Identity Card Number (NRIC Number). As for non-Malaysians who declared themselves to be tax residents of Malaysia, if they do not have a Malaysia TIN, they will need to provide an explanation and this is subject to the reasonableness check. 					
Reasonableness Check	<p>RM/WPM is required to perform a reasonableness check based on the self-certification by the customers using the below tests.</p> <ul style="list-style-type: none"> Check the Account Holder's name against identification document provided Check residential address against address proof provided Check the place of birth and date of birth against identification document provided Check for any contradictive information between tax residency and information collected Check for foreign indicia <ul style="list-style-type: none"> Clarifying with foreigners if they are a tax resident in other countries should they have dual CRS indicia but only declared Singapore as their country of tax residence. Clarifying with foreigners if they are a tax resident in other countries should they have foreign indicia <p><i>Examples:</i></p> <ol style="list-style-type: none"> Current mailing or residential address (including a post office box) in a foreign jurisdiction One or more telephone numbers in a foreign jurisdiction and no telephone number in the jurisdiction of the Reporting Financial Institution Living or working in a foreign jurisdiction Individual maintains residential ties with a foreign jurisdiction while abroad A place of incorporation or organisation in a foreign jurisdiction <p><i>If reasonableness check fails, ensure that customer obtains a new self-certification and acknowledge that they are not a tax resident of any countries other than those they have declared in the CRS section.</i></p>					

Important

- *Manulife will not issue any policy with incomplete tax residency self-certification.*
- *Manulife does not give tax or legal advice.*
- *If the customer has any questions about defining their tax residency status, you should ask the customer to consult with their tax adviser or domestic tax authority.*
- *There is no expectation of you to be an expert in tax residency. The onus is on the customer to provide an appropriate self-certification. The responsibility of you is to challenge where self-certification may not be reasonable.*

F. ELIGIBILITY REQUIREMENT (KNOW YOUR CLIENT)

Manulife requires there to be an established relationship between the proposed insured and either the financial institution referring him/her, or with the authorised representative. The proposed life insured must be known to the authorised representative for a minimum of two years, or have had a minimum two-year relationship with the bank or other referring financial institution. If there are any questions, please contact Concierge team.

G. PROOF OF IDENTITY

Proof of Identity (Individual coverage)	
Nationality/Residency	Identity Documentation
Singaporean/Singapore PR	■ NRIC
Other nationality residing in Singapore	■ All valid passports held by the insured AND Copy of e-pass or other applicable pass ■ Proof of Residential Address
Other nationality residing outside Singapore	■ All valid passports held by the insured and owner ■ Proof of Residential Address

- ID documents are required for each of the following: insured, owner and payor. Documents must be marked as a certified true copy by the advisor.
- Acceptable proof of residential address includes any of the following:

Local	Overseas	Document	Validity
✓	✓	NRIC for Singaporean or PR	Based on document's date of expiry, if applicable
	✓	Foreign Identification card issued in own country	
✓		Service and Conservancy Bill from Town Council	Within the last 12 months
✓	✓	Utility Bill / Telephone Bill	
✓	✓	Credit card or Bank Statements from licensed local or overseas banks	
✓		Insurance Bill / Statement / Letter from government agencies (CPF Board, IRAS, HDB etc.)	Within the last 12 months
✓	✓	Tenancy Agreement for residence ■ Customer's name has to appear in the agreement as a tenant / occupant. ■ Tenancy Agreement has not expired ■ Tenancy Agreement submitted must have the signatures of the Landlord and Tenant	Within leasing period
✓	✓	Letter from Employer to certify Client's residential address ■ Company letter is on company letterhead ■ Signed-off by authorised person with company stamp	Within the last 12 months

✓	✓	Member of an immediate family's POA documents with documentary Proof of Relationship provided (e.g. birth cert, marriage cert, etc.)	Refer to above
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Note: Documents have to be clear and legible

H. MINIMUM REQUIREMENTS FOR INFORMAL ENQUIRY

- Name of insured
- NRIC Number/Passport Number
- Gender
- Date of birth
- Policy Illustration – sum assured and premium amount
- Any other information (medical and/or financial) on which an initial underwriting opinion is required

3. FOREIGN RESIDENCY CLASSIFICATION

Country	Signature IUL Select III only (USD) (Millions)	
	Country Class	Auto-bind Limit
Albania	B	65
Algeria (Excludes the wilayas or provinces of: Adrar, El Oued, Illizi, Ouargla, Tamanrasset, Tébessa, Tindouf)	C	40
Andorra	A	65
Anguilla	A	65
Antigua & Barbuda	B	65
Argentina	A	65
Armenia (Excludes the Nagorno-Karabakh region and all areas within 5KM of the border with Azerbaijan)	B	40
Aruba	A	65
Australia	A	65
Austria	A	65
Bahamas	A	65
Bahrain	B	65
Bangladesh (Dhaka, Sylhet and Chittagong)	C	40
Barbados	A	65
Belize	B	40
Belgium	A	65
Bermuda	A	65
Bhutan (Thimphu only)	C	40
Bolivia	B	40
Bosnia and Herzegovina	B	40
Botswana	C	40
Brazil	B	65
British Virgin Islands	A	65
Brunei	A	65
Bulgaria	B	65
Cambodia (Phnom Penh and Siem Reap)	C	40
Canada (subject to facultative review)	A	0
Canary Islands	A	65
Cape Verde Island	B	40
Cayman Islands	A	65
Chile	A	65
China (Excludes Tibet and Xinjiang)	P	65
Colombia (Bogotá, Medellín, Cali, Baranquilla, Cartagena de Indias, and Bucaramanga) (with War & Terrorism exclusion)	C	40
Cook Islands	B	40
Costa Rica	A	65
Croatia	A	65
Curacao	B	65

Country	Signature IUL Select III only (USD) (Millions)	
	Country Class	Auto-bind Limit
Cyprus	A	65
Czech Republic	A	65
Denmark	A	65
Dominica	B	65
Dominican Republic	B	65
Egypt [Excludes the provinces of North Sinai, South Sinai and new valley (also called El Wadi El Gedid or Western desert)]	C	40
Estonia	B	65
Fiji	B	40
Finland	A	65
France	A	65
French Guiana	C	40
French Polynesia	A	65
Gabon	C	40
Georgia (Excludes the Abkhazia and the South Ossetia regions)	C	40
Germany	A	65
Ghana (Accra)	C	40
Gibraltar	A	65
Greece	A	65
Grenada	B	65
Guatemala	B	40
Guyana	C	40
Hong Kong	P	65
Hungary	B	65
Iceland	A	65
India (Excludes the states of Jammu, Kashmir, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and the areas within 10KM of the Pakistan border)	B	65
Indonesia (Exclude the province of Indonesian Papua)	A	65
Ireland	A	65
Italy	A	65
Jamaica	B	65
Japan	A	65
Jordan	B	65
Kazakhstan	B	40
Kenya (Nairobi)	C	40
Kuwait	B	65
Latvia	B	65
Liechtenstein	A	65
Lithuania	B	65
Luxembourg	A	65
Macau	A	65

Country	Signature IUL Select III only (USD) (Millions)	
	Country Class	Auto-bind Limit
Malaysia	A	65
Maldives	B	65
Malta (Gozo)	A	65
Martinique	B	65
Mauritius	B	65
Mexico (Excludes states of Chihuahua, Coahuila, Colima, Durango, Guanajuato, Guerrero, Michoacan, Nuevo Leon, Sinaloa, Sinora, Tamaulipas and Zacatecas except the following cities: Saltillo, Manzanillo, Durango, Ixtapa/Zihuatanejo, Taxo, Morelia, Monterrey, Hermosillo and Guaymas/San Carlos and Puerto Peñasco)	B	65
Micronesia	C	40
Monaco	A	65
Mongolia	C	40
Montenegro	B	40
Morocco [Exclude border regions of Western Sahara (between the Berm and neighbouring countries on the eastern and southern sides)]	C	65
Namibia (Windhoek)	C	40
Nepal	C	40
Netherlands	A	65
New Caledonia	B	65
New Zealand	A	65
Nicaragua	C	40
North Macedonia	B	40
Northern Mariana Islands	B	65
Norway	A	65
Oman (Excludes areas within 10km of the borders with Yemen)	B	65
Palau	A	65
Panama (Excludes the provinces of Darién and Colon)	B	65
Paraguay	B	40
Peru	B	65
Philippines (Excludes provinces of Basilan, Sulu, Tawi-Tawi, Bangsamoro Autonomous Region in Muslim Mindanao, Northern Mindanao, Soccsksargen, Zamboanga Peninsula, Caraga and Davao)	A	40
Poland	A	65
Portugal	A	65
Qatar	B	65
Romania	B	65
Rwanda (Exclude areas within 10km of border with the Democratic Republic of Congo)	C	40
Samoa	B	65
San Marino	A	65
Sao Tome and Principe	C	40
Saudi Arabia (Excludes areas within 30KM of Yemen border)	B	65
Senegal	C	40

Country	Signature IUL Select III only (USD) (Millions)	
	Country Class	Auto-bind Limit
Serbia	B	40
Seychelles	B	65
Singapore	P	65
Slovakia	A	65
Slovenia	A	65
Soloman Islands	C	40
South Africa (Cape Town, Johannesburg and Pretoria)	B	40
South Korea	A	65
Spain	A	65
Sri Lanka (Colombo only)	B	40
St Kitts & Nevis	B	65
St. Lucia	B	65
St. Vincent and The Grenadines	B	65
Suriname	B	40
Sweden	A	65
Taiwan	P	65
Thailand (Excludes Yala, Pattani, Narathiwat, Songkhla)	A	65
Tonga (Nuku'alofa only)	C	40
Trinidad and Tobago	B	65
Tunisia [Excludes areas within 30km of the Algeria, Libyan and Algerian borders, the governorate (province) of Kasserine and areas around Mount Chaambi, Mount Mgilla and Mount Orbata]	C	40
Turkey (Excludes provinces of Batman, Bingöl, Bitlis, Hakkari, Kilis, Siirt, Sirnak and Tunceli)	B	65
Turks and Caicos	A	65
United Arab Emirates	P	65
United Kingdom	A	65
United States (subject to facultative review)	A	0
Uruguay	B	65
Uzbekistan (Exclude areas within 10km of the borders with Afghanistan, Kyrgyzstan and Tajikistan)	C	40
Vietnam	B	65
Zambia (Lusaka)	C	40

Notes

- *Cases above Auto-bind limit are subject to facultative review.*
- *Residents of USA and Canada are subject to facultative review.*
- *While major cities are generally considered, Manulife reserves the right to review if we would accept outside of the major cities in some countries*

	Heirloom/Signature IUL Select II/ Signature Life (USD) (Millions)			Signature Wealth (USD) (Millions)		
	Country Class	Auto-bind Limit	Jumbo Limit	Country Class	Auto-bind Limit	Jumbo Limit
Andorra	A	40	75	A	15	75
Anguilla	A	40	75	A	15	75
Antigua & Barbuda	B	40	45	B	15	75
Argentina	A	40	75	A	15	75
Armenia (Excludes the Nagorno-Karabakh region and all areas within 5KM of the border with Azerbaijan)	B	40	45	Individual Consideration		
Aruba	A	40	55	A	15	75
Australia	A	40	75	A	15	75
Austria	A	40	75	A	15	75
Bahamas	A	40	55	A	15	75
Bahrain	B	40	55	B	15	75
Barbados	A	40	75	A	15	75
Belize	B	40	45	Individual Consideration		
Belgium	A	40	75	A	15	75
Bermuda	A	40	75	A	15	75
Bhutan (Thimphu only)	C*	20	45	C	15	45
Bolivia	B	35	45	B	15	75
Botswana	C*	35	45	C	15	45
Brazil	B	40	55	B	15	75
British Virgin Islands	A	40	75	A	15	75
Brunei	A	40	75	A	15	75
Bulgaria	B	40	45	B	15	75
Cambodia (Phnom Penh and Siem Reap only)	C*	35	45	C	15	45
Canada (subject to facultative review)	A	0	75	A	15	75
Canary Islands	A	40	75	A	15	75
Cape Verde Island	B	35	45	B	15	75
Cayman Islands	A	40	75	A	15	75
Chile	A	40	75	A	15	75
China (Excludes Tibet and Xinjiang)	P	40	75	P	15	75
Cook Islands	B	40	45	B	15	75
Costa Rica	A	40	75	A	15	75
Croatia	A	40	75	A	15	75
Curacao	B	40	55	B	15	75
Cyprus	A	40	75	A	15	75
Czech Republic	A	40	75	A	15	75
Denmark	A	40	75	A	15	75
Dominica	B	40	55	B	15	75
Dominican Republic	B	40	45	B	15	75
Estonia	B	40	55	B	15	75
Fiji	B	40	45	B	15	75
Finland	A	40	75	A	15	75
France	A	40	75	A	15	75
French Polynesia	A	40	45	A	15	75

	Heirloom/Signature IUL Select II/ Signature Life (USD) (Millions)			Signature Wealth (USD) (Millions)		
	Country Class	Auto-bind Limit	Jumbo Limit	Country Class	Auto-bind Limit	Jumbo Limit
Germany	A	40	75	A	15	75
Ghana (Accra only)	C*	35	45	C	15	45
Greece	A	40	75	A	15	75
Grenada	B	40	45	B	15	75
Guatemala	B	35	45	B	15	75
Hong Kong	P	40	75	P	15	75
Hungary	B	40	55	B	15	75
Iceland	A	40	75	A	15	75
India (Excludes the states of Jammu, Kashmir, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and the areas within 10KM of the Pakistan border)	B	40	55	B	15	75
Indonesia (Exclude the province of Indonesian Papua)	A	40	45	A	15	75
Ireland	A	40	75	A	15	75
Italy	A	40	75	A	15	75
Jamaica	B	40	45	B	15	75
Japan	A	40	75	A	15	75
Kenya (Nairobi)	C*	35	45	C	15	45
Kuwait	B	40	55	B	15	75
Latvia	B	40	55	B	15	75
Liechtenstein	A	40	75	A	15	75
Lithuania	B	40	55	B	15	75
Luxembourg	A	40	75	A	15	75
Macau	A	40	75	A	15	75
Malaysia	A	40	55	A	15	75
Maldives	B	40	45	B	15	75
Malta (Gozo only)	A	40	75	A	15	75
Martinique	B	40	55	B	15	75
Mauritius	B	40	55	B	15	75
Mexico (Excludes states of Chihuahua, Coahuila, Colima, Durango, Guanajuato, Guerrero, Michoacan, Nuevo Leon, Sinaloa, Sinora, Tamaulipas and Zacatecas except the following cities: Saltillo, Manzanillo, Durango, Ixtapa/Zihuatanejo, Taxo, Morelia, Monterrey, Hermosillo and Guaymas/San Carlos and Puerto Peñasco)	B	40	55	B	15	75
Monaco	A	40	75	A	15	75
Morocco [Exclude border regions of Western Sahara (between the Berm and neighbouring countries on the eastern and southern sides)]	C*	35	45	C	15	45
Namibia (Windhoek)	C*	35	45	C	15	45
Netherlands	A	40	75	A	15	75

	Heirloom/Signature IUL Select II/ Signature Life (USD) (Millions)			Signature Wealth (USD) (Millions)		
	Country Class	Auto-bind Limit	Jumbo Limit	Country Class	Auto-bind Limit	Jumbo Limit
New Caledonia	B	40	45	Individual Consideration		
New Zealand	A	40	75	A	15	75
Northern Mariana Islands	B	40	55	A	15	75
Norway	A	40	75	Individual Consideration		
Oman (Excludes areas within 10km of the borders with Yemen)	B	40	55	B	15	75
Panama (Excludes the provinces of Darién and Colon)	B	40	45	B	15	75
Paraguay	B	40	45	B	15	75
Peru	B	40	45	B	15	75
Philippines (Excludes provinces of Basilan, Sulu, Tawi- Tawi, Bangsamoro Autonomous Region in Muslim Mindanao, Northern Mindanao, Soccsksargen, Zamboanga Peninsula, Caraga and Davao)	A	40	45	A	15	75
Poland	A	40	75	A	15	75
Portugal	A	40	75	A	15	75
Qatar	B	40	55	B	15	75
Romania	B	40	55	B	15	75
San Marino	A	40	75	A	15	75
Saudi Arabia (Excludes areas within 30KM of Yemen border)	B	40	55	B	15	75
Seychelles	B	40	45	Individual Consideration		
Singapore	P	40	75	P	15	75
Slovakia	A	40	75	A	15	75
Slovenia	A	40	75	A	15	75
South Africa (Cape Town, Johannesburg & Pretoria)	B	40	55	B	15	75
South Korea	A	40	75	A	15	75
Spain	A	40	75	A	15	75
Sri Lanka (Colombo)	B	35	45	B	15	75
St Kitts & Nevis	B	40	55	B	15	75
St. Lucia	B	40	55	B	15	75
St. Vincent and The Grenadines	B	40	55	B	15	75
Sweden	A	40	75	A	15	75
Taiwan	A	40	75	A	15	75
Thailand (Excludes Yala, Pattani, Narathiwat, Songkhla)	A	40	45	A	15	75
Tonga (Nuku'alofa)	C*	35	45	C	15	45
Trinidad and Tobago	B	40	45	B	15	75
Turkey (Excludes provinces of Batman, Bingöl, Bitlis, Hakkari, Kilis, Siirt, Sirnak and Tunceli)	B	40	45	B	15	75
Turks and Caicos	A	40	55	A	15	75

	Heirloom/Signature IUL Select II/ Signature Life (USD) (Millions)			Signature Wealth (USD) (Millions)		
	Country Class	Auto-bind Limit	Jumbo Limit	Country Class	Auto-bind Limit	Jumbo Limit
UAE	P	40	55	P	15	75
United Kingdom	A	40	75	A	15	75
United States (subject to facultative review)	A	0	75	A	15	75
Uruguay	B	40	55	B	15	75
Vietnam	B	40	45	B	15	75
Zambia (Lusaka)	C*	35	45	C	15	45

Notes

- Cases above Auto-bind Limit are subject to facultative review.
- Residents of USA and Canada are subject to facultative review.
- Jumbo Limit: Total amount of life insurance in force, any coverage to be replaced and amount applied for in all companies.
- *Country C classification is not applicable to Signature Life USD. For Signature Life USD, Country B is applicable at \$1 per mille for Cambodia and Tonga while \$2 per mille is applicable for Bhutan, Botswana, Ghana, Kenya, Morocco, Namibia and Zambia.
- While major cities are generally considered, Manulife reserves the right to review if we would accept outside of the major cities in some countries.

Signature Income	Signature Lifetime Rewards	Signature Legacy Growth	Signature Indexed Income
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Notes:

- Maximum USD 10 million of Total Planned Premium per life. Above USD 10 million is subject to Individual Consideration
- Countries in the above list are allowed except for:
Residents of Canada, US, countries which have any exclusion of War & Terrorism and those under 'Individual Consideration' in any column
- While major cities are generally considered, Manulife reserves the right to review if we would accept outside of the major cities for some countries

A. PROHIBITED COUNTRIES (APPLICABLE TO POLICYOWNER AND LIFE INSURED)

- Iran, North Korea, Syria, Russia and Belarus

B. SALES TO PEOPLE'S REPUBLIC OF CHINA (PRC) NATIONALS/RESIDENTS

- This policy must not be marketed to PRC nationals/residents for tax avoidance purposes.
- Must be physically in Singapore when application is signed.
- Sales to PRC Nationals/residents may be subject to compliance review and approval prior to issuance.

C. SALES TO JAPANESE NATIONALS LIVING AND WORKING OUTSIDE OF JAPAN (APPLICABLE TO POLICYOWNER AND LIFE INSURED)

MLS is only allowed to offer insurance coverage to Japanese nationals who are not Japanese residents, in either of the following two scenarios:

- Scenario 1: With Evidence of Having Relinquished Jumin-Hyo
MLS can offer coverage to a Japanese national who has:
 - ✓ Documented residency in another jurisdiction (e.g. a Singapore ePass or PR holder); and
 - ✓ Can demonstrate that they have given up their Japanese residency (relinquished jumin-hyo).

■ Scenario 2: Without Evidence of Having Relinquished Jumin-Hyo

Where a Japanese national cannot provide evidence of having relinquished jumin-hyo, MLS will still consider the application if the customer has:

- ✓ Documented residency in another jurisdiction (e.g., a Singapore ePass or PR holder); and
- ✓ Demonstrated that they have lived outside of Japan for at least 3 years; and
- ✓ Provided an attestation that they are not a resident of Japan and intend to remain non-resident.

MLS is willing to consider the following documentary proof on Client's residency outside of Japan for at least 3 consecutive years:

1. Past 3 years bank statement with salary crediting information. The business operation of Client's employer has to be outside of Japan;
2. Past 3 years Central Provident Fund (CPF) Contribution Statements with employee / employer contribution
3. Past 3 years Tenancy Agreement(s) where the residential address is outside of Japan;
4. Past work permit, employment, dependent or visit pass supported with a valid work permit, employment, dependent or visit pass. The total period of the passes have to be more than 3 years
5. Notice of Assessment (NOA) showing income earned in the past 3 years + any of the document types mentioned in (1) – (4) above e.g. bank statement with salary crediting for the most recent month,

Note:

The Attestation template can be downloaded from ManuTouch or obtained from Concierge Team.

Please note that Residence Certificate (在留証明) issued by the Japanese Embassy / Consulate is not sufficient to prove that the person is not a resident of Japan.

D. DEFINITION OF UNITED STATES (US) PERSON

Manulife Singapore (MLS) does not accept the sale of Investment Linked Product ("ILP") to United States (US) persons and Non Participation Foreign Financial Institutions ("NPFFI"). This policy must not be marketed to PRC nationals/residents for tax avoidance purposes.

■ US person

A US person is defined as a US citizen or resident individual, a partnership or corporation organized in the US or under the laws of the US or any State thereof, a trust if (i) a court within the US would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more US persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US. (Note that the definition is subject to prevailing rules and regulations)

■ Nonparticipation Foreign Financial Institutions ("NPFFI")

A NPFFI is defined as a Foreign Financial Institution that does not enter into an agreement with the US Internal Revenue Service and is not deemed compliant, but does not include Singapore-based Financial Institution or other Partner Jurisdiction FI other than Singapore-based Financial Institution treated as an NPFFI pursuant to subparagraph 3(b) of Article 5 of the Singapore-US Intergovernmental Agreement on Foreign Account Tax Compliance Act (FATCA) or the corresponding provision in an agreement between the US and a Partner Jurisdiction.
(Note that the definition is subject to prevailing rules and regulations)

For the ease of reference, MLS will not accept the sale of ILP to entity customer which is declared as "Nonparticipating FFI" under Part I (5) of IRS W-8BEN-E as extracted below

Form W-8BEN-E (Rev. July 2017) Department of the Treasury Internal Revenue Service	Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities) ▶ For use by entities. Individuals must use Form W-8BEN. ▶ Section references are to the Internal Revenue Code. ▶ Go to www.irs.gov/FormW8BEN for instructions and the latest information. ▶ Give this form to the withholding agent or payer. Do not send to the IRS.	OMB No. 1545-1621
5 Chapter 4 Status (FATCA status) (See instructions for details and complete the certification below for the entity's applicable status.) <input type="checkbox"/> Nonparticipating FFI (including an FFI related to a Reporting IGA FFI other than a deemed-compliant FFI, participating FFI, or exempt beneficial owner). <input type="checkbox"/> Nonreporting IGA FFI. Complete Part XII. <input type="checkbox"/> Foreign government, government of a U.S. possession, or foreign central bank of issue. Complete Part XIII.		

■ Grid table

Product Type	Residency			
	US Nationals/Citizens with Non-US residency	US Nationals/Citizen with US residency	Other Nationalities with US residency	Other Nationalities with non-US residency
Heirloom, Signature Life, Signature wealth, Signature IUL, Signature IUL Select (FMU)	Allowed subject to MLS retention in the country of residence and the list of acceptable country of residence (Refer to Section 3 Foreign Residency Classification)	Allowed (subject to facultative review)	Allowed (subject to facultative review)	Allowed subject to MLS retention in the country of residence and the list of acceptable country of residence (Refer to Section 3 Foreign Residency Classification)
Signature Income, Signature Lifetime Rewards, Signature Legacy Growth, Signature Indexed Income (GIO)	Allowed Allowed subject to MLS retention in the country of residence and the list of acceptable country of residence (Refer to Section 3 Foreign Residency Classification)	Not allowed	Not Allowed	Allowed Allowed subject to MLS retention in the country of residence and the list of acceptable country of residence (Refer to Section 3 Foreign Residency Classification)

E. SWITZERLAND RESIDENT AND NATIONAL

■ Manulife Singapore (MLS) does not accept residents of Switzerland either applying as insured and/or policy owner. Policyholder and/or life insured with Swiss nationality who reside outside of Switzerland and who are paying premium from sources outside of Switzerland can be considered subject to the residency being a country acceptable by us.

4. UNDERWRITING REQUIREMENTS

UNDERWRITING REQUIREMENTS - USD											
Product			Foreign Residency Country Class	Sum assured	Age						
Heirloom/ Sig IUL/Sig IUL Select	Sig. Life	Sig. Wealth			18-39 (Sig. Life) 20-39 (rest)	40-45	46-55	56-60	61-70 ¹	71-80 ¹	
		✓	P & A* (see countries A list below)	Up to 3,000,000	NML ²						
	✓			150,000- 3,000,000	NML ²						
✓				500,000- 3,000,000	NML ²						
		✓	A (All other A countries)	Up to 2,000,000	NML ²						
	✓			150,000- 2,000,000	NML ²						
✓				500,000- 2,000,000	NML ²						
		✓	B & C^ (HNW Clients only)	Up to 1,500,000	NML ²						
	✓			150,000- 1,500,000	NML ²						
✓				500,000- 1,500,000	NML ²						
	✓		P, A, B & C^ (For Best Class Underwriting)	150,000 to 499,999	ME, ML11+		ME, ML11+				
		✓		Up to 499,999	ME, ML11+		ME, ML11+		ME, ML11+, ML17+, ECG		
	✓			500,000- 2,000,000	ME, ML11+		ME, ML11+	ME, ML11+, APS			
✓		✓		500,000- 2,000,000	ME, ML11+		ME, ML11+	ME, ML11+, APS	ME, ML11+, ML17+, ECG, APS		
	✓			2,000,001- 3,000,000	ME, ML11+		ME, ML11+, ECG, APS				
✓		✓		2,000,001- 3,000,000	ME, ML11+		ME, ML11+, ECG, APS		ME, ML11+, ML17+, ECG, APS		
	✓			3,000,001- 5,000,000	ME, ML11+	ME, ML11+		ME, ML11+, ECG, APS			
✓		✓		3,000,001- 5,000,000	ME, ML11+	ME, ML11+		ME, ML11+, ECG, APS		ME, ML11+, ML17+, ECG, APS	
	✓			5,000,001- 10,000,000	ME, ML11+	ME, ML11+, TST		ME, ML11+, TST, APS			

High Net Worth Underwriting and Administration Guidelines

✓		✓		5,000,001-10,000,000	ME, ML11+	ME, ML11+, TST	ME, ML11+, TST, APS	ME, ML11+, ML17+, TST, APS
	✓			10,000,001 - 30,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		
✓		✓		10,000,001 - 30,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		ME, ML11+, ML17+, TST, APS
	✓			> 30,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		
✓		✓		> 30,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		ME, ML11+, ML17+, TST, APS

^Country C classification is not applicable to Signature Life USD. These countries will use Country B with loading

UNDERWRITING REQUIREMENTS - SGD									
Product		Foreign Residency Country Class	Sum assured	Age					
Sig. Life	Sig. Wealth			18-39 (Sig. Life) 20-39 (rest)	40-45	46-55	56-60	61-70 ¹	71-80 ¹
	✓	P & A* (see countries A list below)	Up to 4,200,000	NML ²					
✓			150,000-4,200,000	NML ²					
	✓	A (All other A countries)	Up to 2,800,000	NML ²					
✓			150,000-2,800,000	NML ²					
	✓	B & C (HNW Clients only)	Up to 2,100,000	NML ²					
✓			150,000-2,100,000	NML ²					
	✓	P, A, B & C (For Best Class Underwriting)	Up to 699,999	ME, ML11+			ME, ML11+,		ME, ML11+, ML17+, ECG
✓			150,000 to 699,000	ME, ML11+			ME, ML11+		
✓			700,000-2,800,000	ME, ML11+			ME, ML11+	ME, ML11+, APS	
	✓		700,000-2,800,000	ME, ML11+			ME, ML11+	ME, ML11+, APS	ME, ML11+, ML17+, ECG, APS
✓			2,800,001-4,200,000	ME, ML11+			ME, ML11+, ECG, APS		
	✓		2,800,001-4,200,000	ME, ML11+			ME, ML11+, ECG, APS		ME, ML11+, ML17+, ECG, APS

High Net Worth Underwriting and Administration Guidelines

✓			4,200,001-7,000,000	ME, ML11+	ME, ML11+	ME, ML11+, ECG, APS	
	✓		4,200,001-7,000,000	ME, ML11+	ME, ML11+	ME, ML11+, ECG, APS	ME, ML11+, ML17+, ECG, APS
✓			7,000,001-14,000,000	ME, ML11+	ME, ML11+, TST	ME, ML11+, TST, APS	
	✓		7,000,001-14,000,000	ME, ML11+	ME, ML11+, TST	ME, ML11+, TST, APS	ME, ML11+, ML17+, TST, APS
✓			14,000,001 - 42,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		
	✓		14,000,001 - 42,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		ME, ML11+, ML17+, TST, APS
✓			> 42,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		
	✓		> 42,000,000	ME, ML11+, ECG, APS	ME, ML11+, TST, APS		ME, ML11+, ML17+, TST, APS

Countries B & C list for NML only. Special note for **Philippines**: must follow NML of US\$1,500,000 or SG\$2,100,000 even though classified as a Country A (All other A countries)

*Countries A list for NML only

**For other countries under group A not in the list below, NML will remain at US\$2,000,000 or SG\$2,800,000

Andorra
 Anguilla
 Australia
 Austria
 Belgium
 Bermuda
 British Virgin Islands
 Brunei
 Canada
 Cayman Islands
 Cyprus (Greek Cyprus only)
 Finland
 France
 Germany
 Greece
 Iceland
 Ireland
 Italy
 Japan
 Republic of Korea (South Korea)
 Liechtenstein
 Luxembourg

Macau
 Malta (Gozo only)
 Monaco
 Netherlands
 New Zealand
 Poland
 Portugal
 San Marino
 Slovakia
 Spain
 Sweden
 Taiwan
 Turks & Caicos
 United Kingdom
 United States
 Canary Islands
 Czech Republic
 Slovenia
 Denmark

Signature Life

- Sum Assured = Minimum Protection Amount (MPA)
- $MPA = \text{Minimum Protection Benefit factor} \times \text{Face Amount}$
- When determining the sum assured for calling medical and financial requirements, we mean the Minimum Protection Amount.
- Minimum Single Premium is USD 50,000 and SGD 50,000

Heirloom

Signature Wealth

Signature Life

Signature IUL

Signature IUL Select

- Sum Assured is calculated based on the aggregate of the maximum death benefit of all coverage currently placing with Manulife and the total inforce with Manulife within 24 months
- For the Best Underwriting Class, please refer to the table above on the medical requirements.
- Manulife reserves the right to request medical or financial evidence on an individual basis as needed by the specific details of an application
- High Net Worth ("HNW") is defined as net worth equivalent of at least USD 5,000,000 (SGD 7,000,000) or more
- A paramedical exam can be accepted for ages 18-55 up to USD 3,000,000 (SGD 4,200,000) (total line) and ages 56-64 up to USD 2,000,000 (SGD 2,800,000) (total line) for a proposed insured who does not have significant medical history (e.g. diabetes, high blood pressure, heart disease or breast lumps) and who has not been rated or declined by another insurer.

¹ For clients age 71 onwards, Section C for Examinee aged 71 onwards of the Medical Examiner's Report – High Net Worth must be completed by the doctor. ² For non-medical limit ("NML") application, only standard class will be offered. Non-Medical Limit is not applicable if Proposed Insured is diagnosed/treated for one of the following:

- a) Hypertension
 - b) Diabetes
 - c) Cancer
 - d) Heart condition
 - e) Hepatitis B
 - f) Overweight
 - g) Underweight
 - h) Other medical conditions (e.g. breast history) where the underwriter may require a medical exam.
- Non-medical limit is only applicable to proposed insured for Country P, A and B (HNW clients only). Please contact the Concierge team if you need clarification.

Legend:

APS = Attending Physician's Statement	ECG = Resting Electrocardiogram
ME = Medical Exam	TST = Treadmill Electrocardiogram
ML11+ = Laboratory tests (refer to Appendix I)	

Accurate, complete and detailed declaration of all information is important for our assessment. The underwriter reserves the right to obtain further clarification, amendment, further tests or produce evidence as needed by the specific assessment of an application or if the information given is not clear

- All cases over age 70 are handled on a facultative basis (not available for Signature Life). Contact your Concierge team to discuss the viability of the submission.
- All APS must be in English. If translated, certification of translator must be included.
- APS means an attending physician statement from your doctor:
 - a) whom you consult for chronic medical conditions,
 - b) who did, or currently doing investigations whether condition is diagnosed or not, or
 - c) who has been your regular doctor for your common ailments.
- APS is required for the following situations:
 - a) Sum assured > US\$10 m up to age 55
 - b) Sum assured > US\$2 m up age 56 – 60
 - c) Sum assured from US\$500,000 if over age 60
 - d) History of chronic medical conditions
 - e) Has had investigation done, on regular follow up / consultation / treatment / medication.
- All Health Screening within 1 year (irrespective of testing items and sum assured) must be obtained.
- All Medical Records/Exams/Health Screening including unusual items such as MRI/CT scan/colonoscopy, gastroscopy, mammography, heart related tests like stress echo and echo, CTA, MIBI, etc (irrespective of sum assured and duration) must be obtained. Usual or routine items include blood, urine, CXR, Stress ECG, mammography (in absence of family or personal history), abdomen ultrasound (no medical history) which are part of the package.
- We may allow the use of medical reports from another insurer or personal health screening report (depending on the medical centre and completeness of report) to replace the routine medical requirements for new applications. For the medical report of another insurer, the medical examination itself needs to be completed in the Manulife Examiner's Report – High Net Worth form. The validity of such reports are 12 months for standard lives and 6 months for substandard lives. If the reports do not include all the procedures or if the test results are abnormal, we could call for the remaining requirements or repeat test. The medical reports must be carried out by a recognized physician/medical centre in the approved list. The reports submitted must be the complete set including ECG and treadmill tracings.
- We can consider pregnant applicants with no pregnancy related complications, up to delivery date, subject to the following being satisfactory:
 - a) Medical cases – Routine medicals and APS (confirming no current / history of pregnancy complication)
 - b) Non-medical cases – Health declaration in the application form

Only standard or better terms will be considered.

For applications received within 30 days after normal delivery, we would be prepared to review subject to no complication during delivery, no health problem, no treatment and follow up consultation required.

5. REQUIRED LABORATORY TESTS

The blood sample should be taken following a minimum 8 hour fast. Please have the medical facility complete the following tests.

Heirloom	Signature Wealth	Signature Life	Signature IUL	Signature IUL Select
ML#11A+ Female		ML#11B+ Male		ML#17+
<div>1. Total Cholesterol</div> <div>2. HDL – cholesterol</div> <div>3. LDL – cholesterol</div> <div>4. Glucose (Fasting) Hemoglobin A1c</div> <div>5. Creatinine</div> <div>6. Total Protein</div> <div>7. Albumin</div> <div>8. Total Bilirubin</div> <div>9. Alkaline Phosphatase</div> <div>10. SGPT (ALT)</div> <div>11. SGOT (AST)</div> <div>12. Gamma GT</div> <div>13. Alpha Feto Protein (AFP)</div> <div>14. HBsAg</div> <div>15. HBeAg</div> <div>16. Anti-HCV Antibody</div> <div>17. Anti-HIV Antibody</div> <div>18. Full Blood Count (all tests)</div> <div>19. Urine FEME – incl microalbumin, creatinine and UACR</div> <div>20. Cotinine screen</div> <div>21. Cocaine</div>		<div>1. Total Cholesterol</div> <div>2. HDL – cholesterol</div> <div>3. LDL – cholesterol</div> <div>4. Glucose (Fasting) Hemoglobin A1c</div> <div>5. Creatinine</div> <div>6. Total Protein</div> <div>7. Albumin</div> <div>8. Total Bilirubin</div> <div>9. Alkaline Phosphatase</div> <div>10. SGPT (ALT)</div> <div>11. SGOT (AST)</div> <div>12. Gamma GT</div> <div>13. Alpha Feto Protein (AFP)</div> <div>14. HBsAg</div> <div>15. HBeAg</div> <div>16. Anti-HCV Antibody</div> <div>17. Anti-HIV Antibody</div> <div>18. PSA – incl Free PSA (male over age 55 only)</div> <div>19. Full Blood Count (all tests)</div> <div>20. Urine FEME – incl microalbumin, creatinine and UACR</div> <div>21. Cotinine screen</div> <div>22. Cocaine</div>		<div>1. NT pro-BNP+</div>
ECG Treadmill Testing (Bruce Protocol)				
<div>Please have the doctor provide the following trackings:</div> <div><div></div>At rest</div> <div><div></div>During each stage of recovery</div> <div><div></div>Immediately on completion of exercise</div> <div><div></div>Through recovery</div>				

6. TIME LIMITATIONS FOR UNDERWRITING REQUIREMENTS

Medical Exam	Lab Tests (ML11)	ECG/TST	Application	Health Questions on Application
12 Months*	12 Months*	12 Months*	6 Months	90 Days

The exam information must be updated after 90 days with a Declaration of Insurability or an updated Health Questionnaire.

**Substandard lives, validity period is 6 months*

Letter of Introduction	Bank Reference Letter	ACRA
6 Months	12 Months	6 Months

7. UNDERWRITING RISK CLASSIFICATION

Your clients' net worth will help determine what underwriting classes he/she may qualify for. Refer to the following charts for more details and find additional information about our Super Preferred, Preferred and Standard Plus risk classifications.

A. UNDERWRITING CLASS AVAILABILITY BY RESIDENCY CODE, AGE AND NET WORTH

Heirloom		Signature Wealth		Signature IUL Select	
		High Net Worth Applications		Non High Net Worth Applications	
Risk Class	Residency-Code Classification	P & A	B & C	P & A	B & C
Non Smoker					
	Super Preferred	✓	✓	✓	
	Preferred	✓	✓	✓	✓
	Standard Plus	✓	✓	✓	✓
	Standard	✓	✓	✓	✓
Smoker					
	Preferred	✓	✓	✓	✓
	Standard	✓	✓	✓	✓
Maximum Rating		300%	300%	300%	200%
Flat Extras		Non-medical flat extras (temporary and permanent) may be allowed on some risk classes with the exception of Super Preferred.			
Minimum Face Amount		USD 500,000 for Heirloom/Signature IUL/Signature IUL Select No minimum sum assured for Signature Wealth (Minimum solved premium is USD or SGD 300,000 / Minimum initial premium is higher of i) 30% of solved premium and ii) USD or SGD 250,000)			

Signature Life				
		High Net Worth Applications		Non High Net Worth Applications
Residency-Code Classification Risk Class	P & A	B & C##	P & A	B & C##
Non Smoker				
Super Preferred (SGD only)#	✓	✓	✓	
Preferred	✓	✓	✓	✓
Standard Plus (SGD only)#	✓	✓	✓	✓
Standard	✓	✓	✓	✓
Smoker				
Preferred	✓	✓	✓	✓
Standard	✓	✓	✓	✓
Maximum Rating	300%	300%	300%	200%
Flat Extras	Only permanent flat extra is allowed.			
Minimum Sum Assured	USD/SGD 150,000			

High Net Worth (HNW) is defined as net worth equivalent of USD5,000,000 or more.

From 1 July 2021, Signature Life SGD version has 6 classes while USD version remains at 4 classes

Country C is not applicable to Signature Life USD

B. SMOKING CLASSIFICATION

Heirloom/Signature IUL/Signature IUL Select	Signature Life	Signature Wealth	Smoking Class	Eligibility
✓	✓ (SGD only)	✓	Super Preferred Non Smoker	Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products in the last five years with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Super Preferred Non Smoker rates if he/she smokes 12 cigars or less per year and the urinalysis is free of nicotine.
✓	✓	✓	Preferred Non Smoker	Meets the Preferred criteria and has not used any form of tobacco or nicotine products in the past 2 years with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Preferred Non Smoker rates if he/she smokes 12 cigars or less per year and the urinalysis is free of nicotine.
✓	✓ (SGD only)	✓	Standard Plus Non Smoker	Meets the Standard Plus criteria and has not used tobacco or nicotine products in the past 12 months with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non Smoker rates if he/she smokes 24 cigars or less per year and the urinalysis is free of nicotine.
✓	✓	✓	Standard Non Smoker	No cigarette use within the past 12 months and either: <ul style="list-style-type: none"> ■ Does not meet all Preferred criteria, or ■ Uses other tobacco or nicotine products
✓	✓	✓	Preferred Smoker	Meets the Preferred criteria but has used cigarettes within the past 12 months
✓	✓	✓	Standard Smoker	Does not meet the Preferred criteria and has used cigarettes within the past 12 months

C. UNDERWRITING CLASSIFICATION CRITERIA

Heirloom	Signature Wealth	Signature Life SGD	Signature IUL	Signature IUL Select
Super Preferred Criteria - Available to clients ages 20 – 70 - Available to clients ages 18 – 70 (Signature Life SGD) - Available to Country P & A residents (HNW or non-HNW) - Available to Country B & C residents (HNW only) HNW = Net worth equivalent of USD 5,000,000 or more				
Tobacco Use	No tobacco or nicotine products in the past 5 years Limited Cigar use: An occasional cigar smoker may qualify for Super Preferred Non Smoker rates if he/she smokes 12 cigars or less per year and the urinalysis is free of cotinine/nicotine.			
Blood Pressure (Treated and Untreated)	To age 50: up to 137/87 Age 51-70: up to 140/90			
Build	To age 50: BMI < 29 Age 51-70: BMI <= 30			
Cholesterol	To age 50: up to 230 mg/dl Age 51-70: up to 250 mg/dl Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is one point less than the published limit			
CHL/HDL Ratio	To age 50: up to 4.5 Age 51-70: up to 5.0 Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is one point less than the published limit			
Family History	No death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer* Gender specific cancers are disregarded for opposite-sex applicants *Only the following cancers are considered : breast, colorectal, lung, ovarian & prostate* Disregard death of siblings prior to age 18 Disregard if the Life Insured age > 60yrs			
Personal History	No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer. (Tumours that would be taken Standard immediately after excision may qualify for Super Preferred.) No current ratable impairment.			
Alcohol/Drug	No history of alcohol or drug abuse, misuse or treatment within the past 10 years			
Hazardous Sports	No participation in hazardous sports			
Aviation Risk	Private pilots may be considered only with aviation exclusion			

Heirloom	Signature Wealth	Signature Life	Signature IUL Select
Preferred Criteria - Available to clients ages 20 – 70 - Available to clients ages 18 – 70 (Signature Life) - Available to residents of Country P, A, B or C			
Tobacco Use	No tobacco or nicotine products in the past 2 years Limited Cigar use: An occasional cigar smoker may qualify for Preferred Non Smoker rates if he/she smokes 12 cigars or less per year and the urinalysis is free of cotinine/nicotine.		
Blood Pressure (Treated and Untreated)	To age 50: up to 140/90 Age 51-70: up to 145/90		
Build	To age 50: BMI <= 29 Age 51-70: BMI <=31		
Cholesterol	To age 50: up to 250mg/dl Age 51-70: up to 270mg/dl Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is one point less than the published limit		
CHL/HDL Ratio	To age 50: up to 5.5 Age 51-70: up to 6 Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is one point less than the published limit		
Family History	No more than two deaths of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer* Gender specific cancers are disregarded for opposite-sex applicants *Only the following cancers are considered : breast, colorectal, lung, ovarian & prostate* Disregard death of siblings prior to age 18 Disregard if the Life Insured age > 55yrs		
Personal History	No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer. (Tumours that would be taken Standard immediately after excision may qualify for Preferred.) No current ratable impairment.		
Alcohol/Drug	No history of alcohol or drug abuse, misuse or treatment within the past 10 years		
Hazardous Sports	No participation in hazardous sports		
Aviation Risk	Private pilots may be considered only with aviation exclusion		

Heirloom	Signature Wealth	Signature Life SGD	Signature IUL Select
Standard Plus Criteria - Available to clients ages 20 – 70 - Available to clients ages 18 – 70 (Signature Life SGD) - Available to residents of Country P, A, B or C			
Tobacco Use	No tobacco or nicotine products in the past 12 months Limited Cigar use: An occasional cigar smoker may qualify for Standard Plus Non Smoker rates if he/she smokes 24 cigars or less per year and the urinalysis is free of cotinine/nicotine.		
Blood Pressure (Treated and Untreated)	To age 50: up to 147/90 Age 51-70: up to 152/90		
CHL/HDL Ratio	To age 50: up to 5.7 Age 51-70: up to 6.2		
Personal History	No ratable impairment History of cancer is eligible for Standard Plus if Standard immediately following the excision or after 5 years of qualifying for Standard rates. Some histories of breast cancer, melanoma, leukemia, Hodgkin's, non-Hodgkin's lymphoma may qualify for Standard Plus after 10 years of qualifying for Standard rates.		
Alcohol/Drug	No history of alcohol or drug abuse, misuse or treatment within the past 5 years		
Hazardous Sports	Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra or an exclusion will be applied.		
Aviation Risk	Private pilots may be considered only with aviation exclusion.		

8. FINANCIAL UNDERWRITING

Heirloom	Signature Wealth	Signature Life	Signature IUL Select
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Financial underwriting is the process of evaluating financial and non-medical facts to ensure that the face amount applied for is appropriate for your clients' need for insurance. It protects the interests of the proposed insured and the financial health of our company. It allows us to be able to maintain competitive premium rates by minimizing anti-selection, eliminating fraudulent claims, and reducing the number of early lapses that contribute to additional costs. Financial underwriting is based on the purpose of insurance, or the basis of the sale and the purpose determines how the maximum coverage (all insurers) is calculated.

The components the underwriter takes into consideration in financial underwriting include:

- **Insurable interest**
Fundamental to ensuring that the insurance applied for makes economic sense is the concept of insurable interest. Insurable interest exists when the owner (if other than the insured)/beneficiary will suffer a financial loss or fail to make a gain if the insured dies. Insurable interest is a legal requirement for there to be a contract.
- **Purpose of insurance**
The amount of coverage requested must be justified in relation to the purpose (loss) for the insurance requested.
- **Total line**
In determining whether the coverage applied for is justified, the underwriter will consider the total amount of insurance in

force with all carriers and being placed in relation to need and financial circumstances. The current amount applied for may appear to be reasonable but when added to existing coverage it may be evidence of anti-selection or speculation.

■ **Ability to pay**

The underwriter must determine if the applicant (payor) can afford to pay the premiums for the requested coverage now and during the life of the contract.

A. GUIDELINES ON THE CALCULATION OF PERSONAL COVERAGE ALLOWED

1. Income multiplier sum assured justification
 - Earned Income Multiplier = Age 75 less current attained age (up to a maximum of 35x)
2. Net assets approach
 - 30% of Net Worth (Assets minus cash and liability)
 - Age > 70: up to 20% of Net Worth
3. Income multiplier and net worth for working individuals
 - Income multiplier + 30% of Net Worth (Assets minus cash and liability)
4. Non-working spouse:
 - Up to USD 3,000,000 (SGD 4,200,000): 100% of working spouse's cover
 - Up to USD 10,000,000 (SGD 14,000,000): 50% of working spouse's cover
5. Juveniles/Students
 - Refer to separate section
6. Retirees
 - 30% of Net Worth (Assets minus cash and liability) up to a maximum of USD 20,000,000
 - Age ≤ 70

B. GUIDELINES ON THE CALCULATION OF BUSINESS COVERAGE ALLOWED

7. Keyman cover – using income replacement:
 - Age up to 55: 15 x income
 - Age > 55: Up to 10 x income
 - Age > 60: Up to 5 x income (not exceeding age 70)
 - Age > 65: Individual Consideration
8. Keyman cover – using business profits:
 - Net profits: 6 x NP averaged in the last 3 years
 - Gross profits: 3 x GP averaged in the last 3 years
9. Loan protection:
 - Single borrower: 100% of fixed amount loan
 - Multiple borrowers: Divide equally between borrowers or in line with each person's share; total sum assured does not exceed 100% of loan
10. Partnership/shares purchase protection:
 - Value of partnership/shareholding to be apportioned to all partners/shareholder who must be insured

C. FINANCIAL UNDERWRITING REQUIREMENTS FOR PERSONAL INSURANCE

Heirloom	Signature Life	Signature IUL Select
Sum Assured* (in USD/SGD)	Financial Underwriting Requirement	
Up to USD 2,000,000 / SGD 2,800,000	Answers to the income and net worth questions on the application	
USD2,000,001 - 5,000,000 SGD 2,800,001 - 7,000,000	Answers to the income and net worth questions on the application AND Financial Representative's Cover Letter of Introduction To outline the purpose of the insurance, source of referral, background information and any other publicly available sources of financial information.	
> USD 5,000,000 > SGD 7,000,000	Answers to the income and net worth questions on the application AND Financial Representative's Cover Letter of Introduction AND at least one of the following: 1. Certified Public Accountant letter <ul style="list-style-type: none"> a) Only from an internationally recognized firm, limited to Deloitte & Touche, Ernst & Young, KPMG or PWC, or a certified public accountant (CPA) with issuance of certification from Singapore or Hong Kong. Information in the letters must contain: <ul style="list-style-type: none"> ▪ Number of years of business relationship with Proposed Policy Owner / Life Insured (minimum 2 years relationship – if less than 2 years, an inspection report will be necessary) ▪ Estimated net worth with details (assets and liabilities) of Proposed Policy Owner / Life Insured ▪ Background information of the Proposed Policy Owner / Life Insured ▪ Details of the business and performance, if applicable (business ownership, turnover, net assets, total profit and net profit) ▪ Estimated income from business (self-employed) or average income for the last 2 years (individuals) ▪ Any other information related to the financial status of Proposed Policy Owner / Life Insured b) The qualified CPA must not be the Proposed Policy Owner / Life Insured, or a member of immediate family of Proposed Policy Owner / Life Insured or business partner of Proposed Policy Owner / Life Insured. For added clarity, we will not accept report / document prepared by an employee of the Proposed Policy Owner / Life Insured. 2. Personal Income Tax Assessment / Return for the past 2 years 3. Audited personal / business financial statements for the past 2 years (with proof of ownership, e.g. ACRA) 4. Bank reference letter. Information in the letter must contain: <ul style="list-style-type: none"> a) Confirmation of the relationship with Proposed Policy Owner / Life Insured, as well as the duration and quality of the relationship; b) Range of assets, liabilities and total net worth c) Assets under management with the bank, and whether those assets are held singly or jointly; and d) Annual Income. 	

**the amount is based on the total applied for and inforce with Manulife*

Manulife reserves the right to ask for any financial evidence as needed by the specific details of an application or additional information to assist with verification of financial status and/or identity. For bank and other channels, it's not always that bank reference letter or a single financial evidence such as personal income tax returns alone is sufficient. Additional documents such as proof of assets, e.g. bank statements to certify savings and/or investments, property and land title deeds, company shareholdings, etc. may be required.

Signature Wealth	
Sum Assured* (in USD/SGD)	Financial Underwriting Requirement
Up to USD 2,000,000/ SGD 2,800,000	Answers to the income and net worth questions on the application
USD2,000,001 - 5,000,000 SGD 2,800,001 - 7,000,000	Answers to the income and net worth questions on the application AND Financial Representative's Cover Letter of Introduction To outline the purpose of the insurance, source of referral, background information and any other publicly available sources of financial information.
> USD 5,000,000 > SGD 7,000,000	<p>Answers to the income and net worth questions on the application AND Financial Representative's Cover Letter of Introduction AND at least one of the following:</p> <ol style="list-style-type: none"> Certified Public Accountant letter <ol style="list-style-type: none"> Only from an internationally recognized firm, limited to Deloitte & Touche, Ernst & Young, KPMG or PWC, or a certified public accountant (CPA) with issuance of certification from Singapore or Hong Kong. Information in the letters must contain: <ul style="list-style-type: none"> Number of years of business relationship with Proposed Policy Owner / Life Insured (minimum 2 years relationship – if less than 2 years, an inspection report will be necessary) Estimated net worth with details (assets and liabilities) of Proposed Policy Owner / Life Insured Background information of the Proposed Policy Owner / Life Insured Details of the business and performance, if applicable (business ownership, turnover, net assets, total profit and net profit) Estimated income from business (self-employed) or average income for the last 2 years (individuals) Any other information related to the financial status of Proposed Policy Owner / Life Insured The qualified CPA must not be the Proposed Policy Owner / Life Insured, or a member of immediate family of Proposed Policy Owner / Life Insured or business partner of Proposed Policy Owner / Life Insured. For added clarity, we will not accept report / document prepared by an employee of the Proposed Policy Owner / Life Insured. Personal Income Tax Assessment / Return for the past 2 years Audited personal / business financial statements for the past 2 years (with proof of ownership, e.g. ACRA) Bank reference letter. Information in the letter must contain: <ol style="list-style-type: none"> Confirmation of the relationship with Proposed Policy Owner / Life Insured, as well as the duration and quality of the relationship; Range of assets, liabilities and total net worth Assets under management with the bank, and whether those assets are held singly or jointly; and Annual Income. Bank Statements to certify savings and/or investments Any other proof of income/assets. <p>IMPORTANT</p> <ul style="list-style-type: none"> For cases above USD 30 m or SGD 42 m, the requirements called are not limited to the bank reference letter for bank referred cases. It's advisable to submit sufficient evidence for the total amount applied for and inforce with all companies. For cases up to USD 30 m or SGD 42 m, additional documents may be required if the initial evidence is not sufficient for the total amount applied for and inforce with all companies.

**the amount is based on the total applied for and inforce with Manulife*

Manulife reserves the right to ask for any financial evidence as needed by the specific details of an application or additional information to assist with verification of financial status and/or identity.

Signature Income	Signature Lifetime Rewards	Signature Legacy Growth	Signature Indexed Income
Total Planned Premium # (in USD/SGD)	Financial Underwriting Requirement		
Up to 1,000,000	1. Answers to income and net worth questions on the application (<i>incomplete details will result in clarifications and prolonged underwriting assessment</i>)		
1,000,001 and above	1. Answers to income and net worth questions on the application (<i>incomplete details will result in clarifications and prolonged underwriting assessment</i>) 2. Financial Representative's Cover Letter of Introduction with the following information: <ul style="list-style-type: none"> ▪ To outline the confirmation of the relationship with the Life Assured ▪ Duration and quality of the relationship ▪ Source of referral ▪ Background information including personal information (occupation, employment, remuneration, business), net worth (with breakdown of assets and liabilities) ▪ Publicly available sources of information and any other pertinent information on the insured and payor to support the insurance 1. Submit latest supporting documents such as: <ul style="list-style-type: none"> ▪ Assets held predominantly in an investment class: portfolio/investment statements ▪ Property listing that shows the owner(s) and address including original purchase price and most recent fair market value ▪ Audited financial accounts statements for owner or shareholder of company with significant shares ownership ▪ Income tax returns ▪ Bank statements If one type of document is not sufficient, another on the list can be provided. The single premium cases per life should not exceed 30% of net worth. Depending on overall financial profile, we will assess individually those who do not meet the guideline. We may ask for more financial proof or reject at once.		

Manulife reserves the right to ask for any financial evidence as needed by the specific details of an application or additional information to assist with verification of financial status

For higher risk profile or premium amounts, subject to MLS Compliance Enhanced Due Diligence

Maximum USD 10 million of Total Planned Premiums per life. Above USD 10 million is subject to Individual Consideration.

Total Planned Premium for a Regular Plan means Annual Premium x no. of premium paying years. E.g. A \$200,000 annual premium x 5 years = Total Planned Premium of \$1 million. This can be applied to Signature Legacy Growth regular premium version.

Total Planned Premium for a Single Premium means the Single Premium amount. This can be applied to Signature Income, Signature Lifetime Reward, Signature Legacy Growth Single Premium version and Signature Indexed Income Single Premium version.

Total Planned Premium for a Multi-pay Premium plan. If the total planned premium is 1 million, regardless of how many multi-pay intended, we consider \$1 million for aggregation purpose. This can be applied to Signature Indexed Income which has multi-pay feature.

For calculation of Sum Assured (Net Sum at Risk) capacity, we utilise the following formula:

a) 10% of premium for Signature Income and Signature Lifetime Rewards. For \$1 m Single Premium, sum assured is \$100,000.

b) 12% for Signature Legacy Growth *Single Premium* and 65% of Annual Premium for Signature Legacy Growth

- For a Single Premium of \$1 m, sum assured is \$120,000

- For a 5-year Regular Premium of \$200,000, the sum assured is \$200,000 x 65%, hence sum assured is \$130,000.

c) 25% of Total Planned Premium of Signature Indexed Income regardless of Single Premium or Multi-Pay feature.

D. FINANCIAL UNDERWRITING REQUIREMENTS FOR BUSINESS INSURANCE

Heirloom	Signature Life	Signature IUL Select
Sum Assured* (in USD/SGD)	Financial Underwriting Requirement for Keyman Cover	
All amounts to USD 3,000,000 All amounts to SGD 4,200,000	Answers to the relevant financial section on the application ACRA or equivalent	
>USD 3,000,000 >SGD 4,200,000	Answers to the relevant financial section on the application ACRA or equivalent Financial Representative Cover Letter of Introduction (including business financial figures) Audited Financial Statements for the past 2 years; AND Where required by us: Personal Income Tax Assessment/return for the past 2 years Letter from employer verifying annual earned income (including commission, bonus, etc.). Note this option is not available for business owners where the letter is produced from their own company	

**the amount is based on the total applied for and inforce with Manulife*

Sum Assured* (in USD/SGD)	Financial Underwriting Requirement for Buy & Sell/Shares Purchase cover
All amounts to USD 3,000,000 All amounts to SGD 4,200,000	Answers to the relevant financial section on the application ACRA or equivalent LAQ – Partnership Questionnaire
>USD 3,000,000 >SGD 4,200,000	Answers to the relevant financial section on the application ACRA or equivalent LAQ – Partnership Questionnaire Financial Representative Cover Letter of Introduction (including business financial figures) Buy/Sell Agreement or Shares Purchase Agreement Annual Reports & Accounts for the past 3 years

**the amount is based on the total applied for and inforce with Manulife*

Sum Assured* (in USD/SGD)	Financial Underwriting Requirement for Business Loan cover
All amounts to USD 3,000,000 All amounts to SGD 4,200,000	Answers to the relevant financial section of the application ACRA or equivalent LAQ – Keyman & Business Loan Insurance Questionnaire (complete business loan insurance section)
>USD 3,000,000 >SGD 4,200,000	Answers to the relevant financial section of the application ACRA or equivalent LAQ – Keyman & Business Loan Insurance Questionnaire (complete business loan insurance section) Financial Representative Cover Letter of Introduction (including business financial figures) Bank Loan Agreement and statement Audited Financial Statements for the past 2 years

**the amount is based on the total applied for and inforce with Manulife*

9. ENHANCED DUE DILIGENCE

Please note:

- This section is only provided as a guide and is subject to changes by Manulife.
- Further information / documents may be required on top of the requirements below to aid us in our assessment of the client prior to onboarding. This is necessary for Manulife to fulfil our anti-money laundering obligations under the relevant laws and regulations.
- Minimum requirements to kickstart the enhanced due diligence (“EDD”) review process:
 - o Letter of Introduction (LOI) if the product applied meets the Financial Underwriting Requirement where this document is required. If this is not applicable, the Application Form has to be provided.
 - o Policy owner’s identification document e.g. NRIC, passport or company document e.g. ACRA or equivalent if policy owner is an entity.
 - o Life Insured / Payor’s identification document, if different from policy owner.
 - o Product Illustration
 - o For Trust-owned applications, please also provide the trustee’s ACRA for Singapore trustee and equivalent for foreign trustee, settlor’s identification document and protector’s identification document (if any).

A. Criteria for EDD Review

EDD is performed when the application meets **any** of the criteria below. In addition to these criteria, please note that Manulife may exercise its discretion to perform EDD review when needed.

(1) Product and Premium Threshold

The premium thresholds in Table 1 below are applied on a per product basis.

Table 1

Applicable Products (“Applicable Product”)	Premium Threshold
<u>Products with flexible premium schedule</u> <ul style="list-style-type: none"> • Heirloom • Signature Indexed Universal Life • Signature Indexed Universal Life Select 	Total 1 st year premium: <ul style="list-style-type: none"> • USD denominated applications: USD 3M and above • SGD denominated applications: SGD 4M and above
<u>Single premium products</u> <ul style="list-style-type: none"> • Signature Life • Signature Income • Signature Lifetime Rewards • Signature Legacy Growth 	<ul style="list-style-type: none"> • USD denominated applications: USD 3M and above • SGD denominated applications: SGD 4M and above
<u>Variable Universal Life product</u> Signature Wealth	<ul style="list-style-type: none"> • USD denominated applications (solved premium): USD 3M and above • SGD denominated applications (solved premium): SGD 4M and above

If the policy owner is applying for more than 1 Applicable Product or payor is the same person, EDD will also apply if the aggregated premium from the applications is USD 3M and above.

To illustrate:

a. Client is applying for Heirloom (1 st year premium: USD 2M) and Signature Life (single premium: USD 2M).	EDD will be applied as the aggregated premium is above USD 3M.
b. Payor A is paying the premiums for 3 Heirlooms with different owners where the premium is USD 2M each.	

Should the applications be in different denominations, conversion will be based on the prevailing USD exchange rate.

(2) Client/Ownership Type

Clients belonging to any of the categories in Table 2 below **and** is applying for an Applicable Product will be subject to EDD review regardless of the premium amount. For example: A Japanese national or Singaporean who is residing in China will be subject to EDD review when they apply for Heirloom with a premium that is USD 1M and above.

Table 2

Client / Ownership Type
<ul style="list-style-type: none"> Policy owner and/or life insured are any of the following: <ul style="list-style-type: none"> US Persons Japanese nationals Chinese nationals (China)¹ Residents in China¹ Politically Exposed Persons (PEP) Relatives and Close Associates of PEP Sanctioned persons/entities Special Interest Persons / Entities Residents of a high-risk country² Nationals / Entities incorporated or with address in Russia / Belarus / Ukraine ("RBU"), Corporate Policy Owners controlled (>50% ownership) by national/legal person incorporated in RBU or source of wealth/source of funds derived from RBU Policy owner is a trustee. Policy owner is a private investment company. <p>¹ For Chinese national / residents in China, EDD is required if the aggregated 1st year and/or single premium of the Applicable Product(s) is USD1M / SGD1.4M and above.</p> <p>² The list of high-risk countries is an internal classification which will not be shared.</p>

(3) High Risk Industry / Occupation

If the policy owner/life insured/payor's occupation is related to any of the following industries (non-exhaustive), enhanced due diligence may be performed on the application:

- Arms Manufacturers, Dealers, and Intermediaries
- Art and Antique Dealership
- Auction related
- Casinos, Betting, and other Gambling-related businesses (including online)
- Precious Metals, Stones, or Jewels
- Money Exchange or Remittance Agencies
- Money-lending (unregulated)
- Junket Operators
- Cryptocurrency

B. Source of Wealth and Source of Funds Documents

Source of Wealth ("SOW") and Source of Funds ("SOF") documents are required for applications requiring EDD review.

SOW refers to the origin of the client's wealth that generates the funds to pay for the premiums.

SOF refers to the origin of the funds used to purchase the policy.

Kindly note that non-submission of satisfactory SOW and SOF documents may result in processing delays.

As a reference, below is a list of acceptable SOW and SOF documents by MLS Compliance and is non-exhaustive.

Source of Wealth (Any of the following)	Source of Funds (Any of the following)
<ul style="list-style-type: none"> i. Personal Income Tax Assessment / Return for the past 2 years ii. Audited business financial statements for the past 2 years (with proof of ownership, e.g. ACRA) iii. Certified Public Accountant letter <ul style="list-style-type: none"> a) Only from an internationally recognized firm, limited to Deloitte & Touche, Ernst & Young, KPMG or PWC, or a certified public accountant (CPA) with issuance of certification from Singapore or Hong Kong. Information in the letter must contain: <ul style="list-style-type: none"> ▪ Details of the business and performance, if applicable (business ownership, turnover, net assets, total profit and net profit) ▪ Estimated income from business (self-employed) or average income for the past 2 years (individuals) ▪ Any other relevant financial information b) The qualified CPA must not be the Proposed Policy Owner / Life Insured, or a member of immediate family of Proposed Policy Owner / Life Insured or business partner of Proposed Policy Owner / Life Insured. For added clarity, we will not accept report / document prepared by an employee of the Proposed Policy Owner / Life Insured. iv. Latest Annual Report of listed company showing client's remuneration and shareholdings v. Real estate properties purchase and sales documents as well as proof of receipt of funds e.g. bank statement 	<ul style="list-style-type: none"> i. Bank reference letter with assets under management and duration of relationship with the bank ii. Bank statement with account balance for the last 3 months

10. JUVENILES AND STUDENTS

A. FINANCIAL UNDERWRITING REQUIREMENTS

Heirloom	Signature Wealth	Signature Life	Signature IUL	Signature IUL Select
Sum Assured (USD/SGD)	Requirements			Financial Underwriting based on inforce and pending policies with all insurers
USD 150,000 – 3,000,000* SGD 150,000 – 4,200,000*	✓	Answers to the relevant section on parent's financial status on the application	■	Parent & all siblings being insured for the same amount of insurance or premium
USD 3,000,001 – 5,000,000* SGD 4,200,001 – 7,000,000*	✓	Answers to the relevant section on parent's financial status on the application	■	Parent must be insured for 2 times of child's insurance
	✓	Financial Representative Letter of Introduction	■	All siblings must be insured for the same amount of insurance or premium
	✓	Proof of Parent's Income and Net Worth (refer to Financial Underwriting Requirements for Personal Insurance > USD 5,000,000/SGD 7,000,000 for the list of requirements)		
USD 5,000,001 – 10,000,000* SGD 7,000,001 – 14,000,000*	✓	Answers to the relevant section on parent's financial status on the application	■	Parent must be insured for 2 times of the child's insurance
	✓	Financial Representative Letter of Introduction on insured, the family and parent/payor	■	All siblings must be insured for the same amount of insurance
	✓	Proof of Parent's Income and Net Worth (refer to Financial Underwriting Requirements for Personal Insurance > USD 5,000,000/SGD 7,000,000 for the list of requirements)		

B. MEDICAL UNDERWRITING REQUIREMENTS

Signature Life		Age
Foreign Residency Classification	Sum Assured	0-17
Country Class P, A, b and C#	USD 150,000 -1,000,000 SGD 150,000 -1,400,000	NML
	USD1,000,001-10,000,000 SGD 1,400,001-14,000,000	ME, CHB, APS

For Signature Life USD, juveniles and students age 0 to 17, only non-smoker standard rates apply.

For Signature Life SGD, juveniles and students age 0 to 17, non-smoker standard and smoker standard rates apply.

Country C class is not applicable to Signature Life USD

Legend:

ME = Medical Exam

APS = Attending Physician's Statement

CHB = Child's Health Booklet for age 6 and below or where there's congenital and medical problems in the early years of a child's life. The underwriter reserves the right to ask at other sum assured where it deems necessary

**Maximum sum assured allowed for insured, including existing and pending policies with all insurers.*

For example: Proposed Insured, age 16 has existing policies with Company A, amounting to SGD 3,000,000 and is applying SGD 5,000,000 with Manulife (no existing policies with Manulife). As the maximum sum assured allowable for Age 16 is SGD 7,000,000, Manulife can consider maximum SGD 4,000,000.

For sum assured of SGD 4,000,000, refer to the financial requirements listed under age 7 – 17 for SGD 150,000 – 4,200,000.

C. MAXIMUM LIMITS

Signature Life	
Age Group	Sum Assured (USD/SGD)
Age 0 - 6	USD 3,000,000*
	SGD 4,200,000*
Age 7 - 17	USD 5,000,000*
	SGD 7,000,000*
Age 18 and above	USD 10,000,000*
	SGD 14,000,000*

**Maximum sum assured allowed for insured, including existing and pending policies with all insurers.*

11. MEDICAL EXAM FACILITIES

Manulife Singapore has made special arrangements for the medical examination and testing for the application for insurance to be done at the Fullerton Healthcare Screening Centre. This facility caters only to health screening customers so your clients will not be mixed in with patients seeking medical treatment. The centre offers a concierge welcome service and assigns a qualified nurse to each client so there is no need to monitor a queue number. They provide separate waiting areas for male and female clients and have a private VIP room with TV and complimentary beverages and snacks. Fullerton also offers Limousine and Paramedic services which are available on request.

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Singapore 238874
Tel: +65 9722 5026

Appointments: hnhw@fullertonhealth.com | Hotline: +65 9722-5026

Kindly contact the Manulife Concierge team to obtain a service requisition form after booking an appointment for health screening services for an application for Heirloom/Signature Life/Signature IUL/Signature IUL Select. This will ensure that the facility uses the correct examination forms and performs the right tests for the coverage being requested.

Please note:

‘Paramedical Examination’ is temporarily suspended due to the withdrawal of this service from vendors providing such services. There is no change to specimen collection, which will continue to be available.

In addition to the special arrangements made for clients at the Fullerton Healthcare Screening Centre, the following medical facilities are approved and are actively in use in Singapore:

Medifast Medical Centre (Novena Medical Centre) - this provider also provides Limousine services on request

Hotline: +65 6222-3373

Address: Novena Medical Centre, Square 2
 10 Sinaran Drive #11-27/28/29
 Singapore 307506

Email: Singapore@medifast.com.sg

Fullerton Healthcare Screening Centre @ Novena Square

Hotline: +65 9723 7578

Address: [238B Thomson Rd, #05-01](#)
[Novena Square Tower B,](#)
[Singapore 307685](#)

Email: hnhw@fullertonhealth.com

Fullerton Healthcare Centre @ Ocean Financial Centre

Hotline: +65 9723 7578 / +65 9722-5026

Address: 10 Collyer Quay
 Ocean Financial Centre #03-08

Singapore 049315

Email: ofc@fullertonhealth.com**Executive Health Screeners**

Hotline: +65 6280-0090

Address: 38 Irrawaddy Road
 #02-02 Mount Elizabeth Novena Hospital
 Singapore 329563

Email: ehs.customerservice@parkwaypantai.com**Crawford Medical Centre Pte. Ltd.**

Hotline: +65 6804 9580

Address: 3 Temasek Boulevard
 Suntec City Mall #02-284
 Singapore 038983

Email: appointment@crawfordmedical.com**Fusion Medical & Aesthetic Executive Centre**

Hotline: +65 6235 1512
 +65 6235 1526 (Fax)

Address: 501 Orchard Road
 Wheelock Place #04-11
 Singapore 238880

Email: HNW@fusionmedical.com.sg**Health Connexion Pte. Ltd.**

Hotline: +65 6363 0505

Address: 1 Farrer Park Station Road
 #16-13 Connexion
 Singapore 217562

Email: healthconnexion@farrerpark.com

For Juvenile Lives age 0 - 17 (Signature Life plans), the clinics are below.

SBCC Baby & Child Clinic (Mount Alvernia)	
Hotline:	+65 63541922
Address:	820 Thomson Road #01-01/02 Mount Alvernia Medical Centre (Blk A) Singapore 574623
Email:	sbcc.mounta@sbcc.sg
Thomson Paediatric Centre (Thomson)	
Hotline:	+65 62583353 +65 62583843 (Fax)
Address:	339 Thomson Road #03-09 Thomson Medical Singapore 307677
Email:	christinegoh@thomsonmedical.com
Thomson Paediatric Centre (Hillion Mall)	
Hotline:	+65 62662288 +65 62662217 (Fax)
Address:	17 Petir Road #02-05 Hillion Mall Singapore 678278
Email:	TPC_bukitpanjang@thomsonmedical.com

12. OVERSEAS MEDICAL FACILITY

The following medical facilities have been identified as an alternative for medical insurance screening.

Maximum Sum Assured allowed for use of overseas medical facility = USD \$10 million

A. PLEASE NOTE THE FOLLOWING WHEN UTILIZING OVERSEAS MEDICAL FACILITY

- These medical facilities are not accredited by Manulife Singapore and we do not have an established relationship with them. References to the services do not imply recommendation or endorsement by Manulife Singapore of the same.
- We have not conducted any on-site visit for these medical facilities. Please ensure that you are satisfied that the medical facility will meet the expectations and needs of your clients.
- Please liaise directly with the clinics/hospitals on the medical appointment including the type of tests to be performed.
- Please bring a copy of the New Business Progress Report (NBPR) and blood test profile to identify the type of tests to be performed.

B. REIMBURSEMENT PROCESS

- Client is required to pay for the medicals and to seek reimbursement from Manulife Singapore.
- Original receipt and a copy of the report must be submitted to Manulife Singapore for reimbursement.
- Medical fee is capped at the maximum rates as per Manulife Singapore's panel of medical facilities. Please check with Manulife Singapore on the cap of the medical costs.
- Currency exchange rate is subject to Manulife Singapore's prevailing exchange rate at the time of incurring the medical cost.

Note: The information below on the clinics and hospitals ("Relevant Information") is extracted from their respective websites on 08/04/2020. Manulife Singapore in no way warrants or represents whether expressly or implicitly as to the accuracy, currency or entirety of the Relevant Information.

The Relevant Information may contain links to websites ("Linked Websites") or email addresses ("Linked Emails"). Those links are provided herein for convenience only and may not remain current or be maintained. We are not responsible for the content or privacy practices associated with such Linked Websites or Linked Emails. Any access to and use of such Linked Websites, including the content, items, or services on those sites and/or Linked Emails, is solely at one's own risk.

Manulife Singapore does not accept responsibility for any losses or damages however caused, including incidental or consequential damages, resulting from or in connection with the use of or reliance on the information set out herein or any Linked Website or Linked Email

C. COUNTRY LISTING

Countries	Services
Australia	
National Capital Private Hospital Corner of Gilmore Crescent and Hospital Road Garran, ACT 2605 Tel: 02 6222 6666 Fax: 02 6222 6699 Website: http://www.nationalcapitalprivatehospital.com.au	<ul style="list-style-type: none"> • Medical examination • Lab tests
The Royal Melbourne Hospital Address: 300 Grattan St, Parkville VIC 3050, Australia Tel: 61 3 9342 7000 Website: https://www.thermh.org.au/	

<p>St Vincent's Private Hospital Melbourne Address 1: 59 Victoria Parade Fitzroy VIC 3065 Tel: 03 9411 7111 Address 2: 159 Grey Street East Melbourne VIC 3002 Tel: 03 9928 6555 Address 3: 5 Studley Avenue Kew VIC 3101 Tel: 03 9851 8888 Address 4: 240 Hoppers Lane Werribee VIC 3030 Tel: 03 9218 8000 Website: https://svphm.org.au/home</p> <p>GenesisCare (East Melbourne) Phone:(03) 9813 7950 Address: Level 5, 126 Wellington Parade, East Melbourne Vic 3002 Website: https://www.genescare.com/au/our-centres/victoria-head-office/</p>	
Hong Kong	
<p>Medifast HK (3 centres) 1) Causeway Bay, Hong Kong 1/F, Bonaventure house, 91 Leighton Road, Causeway Bay, Hong Kong</p> <p>2) Mongkok, Kowloon 13/F, Wai Fung Plaza, 664 Nathan Road, Mongkok, Hong Kong</p> <p>3) Central, Hong Kong 2/F, Hip Shing Hong Centre, 55 Des Voeux Road, Central, Hong Kong</p> <p>Tel: 852-2272 8222 Fax: 852-2272 8333 Email: csi@medifast.com Website: https://hk.medifast.com/</p> <p>Adventist Hospital (4 centres) 1) Hong Kong Adventist Medical Center - Causeway Bay Unit 1606-10, 16/F, Hang Lung Centre, 2-20 Paterson Street, Causeway Bay, Hong Kong Tel: 852-2782 2202 Fax: 852-2782 3022 Email: cs@adventistmedical.hk Website: http://www.adventistmedical.hk/en/main 2) Hong Kong Adventist Medical Center - Taikoo Place 19 Floor, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong Tel: 852-2309 5000 Fax: 852-2309 5099 Email: cs@adventistmedical.hk Website: http://www.adventistmedical.hk/en/main 3) Hong Kong Adventist Hospital 40 Stubbs Road, Hong Kong Tel: 852-3651 8888 Fax: 852-3651 8800 Email: hkahinfo@hkah.org.hk Website: https://www.hkah.org.hk/en/main 4) Hong Kong Adventist Hospital 199 Tsuen King Circuit, Tsuen Wan, N.T., Hong Kong Tel: 852-2275 6688 Fax: 852-2275 6767 Email: info@twah.orh.hk Website: https://www.twah.org.hk/en/main</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

<p>Matilda International Hospital (3 Centres)</p> <p>1) Matilda International Hospital 41 Mount Kellett Road, The Peak, Hong Kong Tel: 852-2849 0111 Email: info@matilda.org</p> <p>2) Matilda Medical Centre (Central) Suite 502, Prosperity Tower, 39 Queen's Road Central, Hong Kong Opening hours: Monday to Friday – 8.30 am to 5.30 pm Saturday – 8.30 am to 1.30 pm Tel: 852-2537 8500 Email: mmc.central@matilda.org</p> <p>3) Matilda Clinic (Caine Road) 116 Caine Road, Hong Kong Opening hours: Monday to Friday – 8.30 am to 5.30 pm Saturday – 8.30 am to 1.30 pm Tel: 852-2849 2216 Email: clinic.caineroad@matilda.org</p> <p>Website: https://www.matilda.org/en/</p> <p>Hong Kong Sanatorium & Hospital Address: 2 Village Road, Happy Valley, Hong Kong Tel.:852-2572 0211 Fax: 852-2838 5186 Website: https://www.hksh-hospital.com/en Email: hospital@hksh-hospital.com</p> <p>Blue Care Medical Centre</p> <p>1) Central Clinic Appointment Tel: 852-2523 1808 Address:10/F, 33 Des Voeux Road Central, Central, Hong Kong (MTR Central Station Exit “B” or MTR Hong Kong Station Exit “C”)</p> <p>2) Kwun Tong Clinic Appointment Tel: 852-2523 9383 Address: Unit 2802, 28/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon (MTR Kwun Tong Station Exit “A2”)</p> <p>Website: http://www.ucare.com.hk/en/blue_care_medical_centre/clinic_location</p>	
India	
<p>The Apollo Hospitals (Delhi) Sarita Vihar, Delhi Mathura Road, New Delhi – 110076 Tel: 91-11-26925858 /26925801 Website: http://www.apollohospitals.com/ Email: infodelhi@apollohospitals.com</p> <p>Hinduja Hospital & Medical Research Centre Veer Savarkar Marg Mahim Mumbai-400 016 India Tel : 022-24452222 / 022-24451515 Website: http://www.hindujahospital.com/</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

Indonesia	
<p>Medistra Hospital Jl.Jend. Gatot Subroto Kav. 59 South Jakarta 12950 Tel: 62-21 5210200 ext 475 & 477 Fax: 62-21 5210184 Website: http://www.medistra.com/en/index.php Email: mcu@medistra.com</p> <p>Gleneagles Diagnostic Centre Jalan Taman Ade Irma Suryani Nasution No. 5 Surabaya 60271, Jawa Timur - Indonesia Tel: (62) (31) 535 7888 / 545 5470 Fax: (62) (31) 546 5466 / 545 9777</p> <p>Siloam Gleneagles Tel: 1-500-181 Website: https://www.siloamhospitals.com/en/</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests
Korea	
<p>ASAN Medical Centre 88, Olympic-ro 43-gil, Songpa-gu, Seoul, South Korea (Zip code: 05505) Tel: 82-2-3010-5001 Opening hours: Monday to Friday – 8.30 am to 5.30 pm Website: http://eng.amc.seoul.kr Email: int@amc.seoul.kr</p> <p>Gangnam Severance Hospital 712 Eonjuro (146-92 Dogok-dong), Gangnam-gu, Seoul 135-720, Korea Tel: 82-2-2019-3600 / 3690 Website: https://www.yuhs.or.kr/en/hospitals/gangnam/gs_Intro/gs_hospital/</p> <p>Cha General Hospital - Foreign Clinic 650-9 Yoksam-dong Kangnam-gu Seoul 135-081 Korea, South Tel:822 3468 3113/Fax: 82222245004</p> <p>Hangang Sacred Heart Hospital 12, Beodeunaru-ro 7-gil, Yeongdeungpo-gu, Seoul, 07247, Republic of Korea Tel : 82-2-2639-5012 Website: https://eng.hallym.or.kr/ptp201b.asp</p> <p>International Health Care Center 101 Daehak-ro, Jongno-gu, Seoul 03080, South Korea Tel: +82 2-2072-0505 Website: http://www.snuh.org/global/en/main.do</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests
Malaysia	
<p>Gleneagles Hospital Kuala Lumpur Gleneagles Intan Medical Centre Gleneagles Hospital Kuala Lumpur Block A & B 286 & 288 Jalan Ampang 50450 Kuala Lumpur, Malaysia</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

<p>Telephone: 603-4141 3000 Website: http://gleneagleskl.com.my/ Email: my.gkl.inquiry@parkwaypantai.com</p> <p>Twin Tower Medical Clinic Lot LC 402-404, Level 4, Lot C, Suria KLCC Kuala Lumpur City Centre Kuala Lumpur 50088 Tel: (60) 3 2382 3500 /09 Fax: (60) 3 2382 9000 Opening hours (General Medical Clinics): Monday to Saturday: 8.30 am – 6.00 pm Opening hours - Support Services (Imaging & Lab): Monday to Friday : 8.30 am – 5.30 pm Saturday : 8.30 am – 12.30 pm Website: http://ttmcklcc.com.my/</p> <p>Gleneagles Medical Center- Penang 1 Jalan Pangkor, Pulau Tikus, 10050 George Town, Penang Malaysia Tel: 604-2229- 111 Website: http://www.gleneagles-penang.com/ Email: my.gpg.enquiry@parkwaypantai.com</p> <p>Prince Court Medical Centre 39 Jalan Kia Peng 50450 Kuala Lumpur Malaysia 24-Hour Hotline: +603 2160 0000 Fax: +603 2160 0010 Website http://www.princecourt.com/</p> <p>LifeCare Medical Centre 1st Floor, Wisma Life Care, No 5, Jalan Kerinchi Kuala Lumpur, 59200 Bangsar South Email: info@lifecare.com.my Tel: 03 2241 3610 Website: http://www.lifecarediagnostic.com/</p>	
Philippines	
<p>Makati Medical Centre No. 2 Amorsolo Street, Legaspi Village Makati City, Philippines 1229 Tel: 632 8888 999 Web site: http://www.makatimed.net.ph Email: mmc@makatimed.net.ph</p> <p>St Luke's Medical centre (Global City) Rizal Drive cor. 32nd St. and 5th Ave, Taguig City 1634 Philippines Tel: 8 789 7700 ext. 7739/7744/7745 Website: https://www.stlukes.com.ph/</p> <p>St Luke's Medical centre (Quezon City) 279 E. Rodriguez Sr. Ave. Quezon City 1112 Philippines Tel: 8 723 0101 ext 7739/7744/7745 Website: https://www.stlukes.com.ph/</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests
Switzerland	
<p>Zollikerstrasse 60 8702 Zurich-Zollikon, Switzerland T +41 44 505 13 89 F +41 (0)44 212 11 01</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

<p>Website: https://doublecheck.ch/en/</p> <p>Checkup Center Zurich Römerhofplatz 5 8032 Zurich T +41 43 243 79 69 F +41 43 243 79 68 Website: https://www.medbase.ch/en/medbase/ Email: checkupcenter-zuerich@medbase.ch</p> <p>Clinique Générale-Beaulieu Chemin de Beau-Soleil 20 CH-1206 Genève Tél. +41 22 839 55 55 Fax. +41 22 839 55 56 Website: https://www.beaulieu.ch/en/</p> <p>International Medical Centre – Klinik Hirslanden Klinik Hirslanden Witellikerstrasse 40 CH-8032 Zürich T +41 44 387 20 50 F +41 44 387 20 59 Website: https://www.hirslanden.ch/en/corporate/home.html email: medicine.hirslanden@hirslanden.ch</p>	
Taiwan	
<p>Chang Gung Memorial Hospital No. 199 Tunghwa North Road Taipei Taiwan ROC Tel : 886-2-27135211 Website: http://www.chang-gung.com/en/</p> <p>Taipei Veterans General Hospital No. 201 Sec. 2 Shipai Road Beitou District Taipei City Taiwan ROC Tel : 886-2-28757808 Fax : 886-2-28757858 Website: http://www.vghtpe.gov.tw/doce/ Email: imsc@vghtpe.gov.tw</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests
Thailand	
<p>Bumrungrad Hospital 33 Sukhumvit 3, Wattana, Bangkok 10110 Thailand Tel: +66 2066 8888 Website: https://www.bumrungrad.com/</p> <p>Bangkok Hospital Medical Centre 2 Soi Soonvijai 7, New Petchburi Rd, Huaykwang, Bangkok 10310 Thailand Tel: 662 310 3000 / 1719 Website: https://www.bangkokhospital.com/en</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests
UAE	
<p>Belhoul European Hospital First floor, Dune Center Buiding, 8 A Street Near Jumeirah Rotana - 2nd December St - Dubai - United Arab Emirates Tel: 00971 4 345 4000 / 7500 Fax: 00971 4 345 7052 Website: http://www.belhouleuropean.com/ Email: beh@belhouleuropean.com</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

<p>Mediclinic Welcare Hospital PO Box 31500, Dubai, UAE Al Garhoud Tel: 800 1999 Website: http://www.mediclinic.ae/ Email: welcarehospital@mediclinic.ae</p> <p>International Modern Hospital Port Rashid Road, Al Mankhool Area Bur Dubai Tel: 04 4063000 Fax: 043988444 Website: http://www.imh.ae/ Email: info@imh.ae</p> <p>Harley International Medical Clinic D Block, Nashwan Building, P.O. Box 34801, Dubai, United Arab Emirates Tel: (971-4)-3986677, Website: http://harleycl.com/E-mail: harleycl@emirates.net.ae</p> <p>Prime Medical Centre – Jumeirah Al Ferdous Building, Al Wasl Road Jumeirah, Dubai, United Arab Emirates Tel: +971 4 7070999 Website: http://www.primehealth.ae/ email: helpdesk@primehealth.ae</p> <p>Cleveland Clinic Abu Dhabi Al Maryah Island - Abu Dhabi - United Arab Emirates Contact: +971 2 659 0200 Website: https://www.clevelandclinicabudhabi.ae</p> <p>OCP Medical Center The Fairmont Dubai - Office 620-621 Sheikh Zayed Rd - Dubai - United Arab Emirates Tel: +971 4 351 9933 Website: https://www.ocp.ae/ Email: info.dubai@ocp.ae</p> <p>American Hospital Dubai 19th Street P.O. Box 5566 - Oud Metha Rd - Dubai - United Arab Emirates Tel: +971 4 377 5500 Website: www.ahdubai.com</p>	
UK	
<p>Harley Street Clinic 35 Weymouth Street, London W1G 8BJ Tel: 020 3811 6219 Website: https://www.hcahealthcare.co.uk/facilities/the-harley-street-clinic</p> <p>The Wellington Hospital The South Building, Wellington Place, St John's Wood London, NW8 9LE Tel: 020 3131 7838 Website: https://www.hcahealthcare.co.uk/facilities/the-wellington-hospital/</p> <p>The Lister Hospital Chelsea Bridge Rd, London SW1W 8RH, UK Tel: 020 3733 5883 Website: https://www.hcahealthcare.co.uk/facilities/the-lister-hospital</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

<p>London Bridge Hospital 27 Tooley Street London, SE1 2PR Tel: 44 (0)20 7407 3100 Website: http://www.londonbridgehospital.com/ Email: enquiries.lbh@hcahealthcare.co.uk</p> <p>GP Harley Street (trading name of Maltz Medical Centre Ltd.) 19 Harley Street, Marylebone London W1G 9QJ Contact: +44 20 7580 3145 Website: https://gp-harley-street.co.uk/ Email: info@gp-harley-street.co.uk</p> <p>London General Practice 114a Harley Street, London W1G 7JL Tel: +44 (0)20 7935 1000 Email: info@thelondongeneralpractice.com Website: http://www.thelondongeneralpractice.com/</p> <p>Cardio Direct London Cardio Direct (UK) Limited 112 Harley Street, London W1G 7JQ Tel: 0 33 33 582 111 Website: http://www.cardiodirect.co.uk/</p> <p>Bupa Cromwell Hospital 164-178 Cromwell Road, London, SW5 0TU Tel: +44 (0)20 7460 5700 Website: www.bupacromwellhospital.com</p> <p>Princess Grace Hospital 42-52 Nottingham Pl, London W1U 5NY, UK Tel: +44 20 3733 9265 Website: https://www.hcahealthcare.co.uk/facilities/the-princess-grace-hospital</p>	
US & Canada	
<p>Clinical Reference Laboratory 8433 Quivira Road Lenexa, Kansas 66215 Tel: 800 445 6917 Website: http://www.crlcorp.com</p>	<ul style="list-style-type: none"> • Medical examination • Lab tests

D. BLOOD PROFILE

ML11A# Female	ML11B# Male
Total Cholesterol HDL – cholesterol LDL – cholesterol Glucose (Fasting) Hemoglobin A1c Creatinine Total Protein	Total Cholesterol HDL – cholesterol LDL – cholesterol Glucose (Fasting) Hemoglobin A1c Creatinine Total Protein

Albumin Total Bilirubin Alkaline Phosphatase SGPT (ALT) SGOT (AST) Gamma GT Alpha Feto Protein (AFP) HBsAg HBeAg Anti-HCV Antibody Anti-HIV Antibody Full Blood Count (all tests) Urine FEME – incl microalb, creatinine and UACR Cotinine screen Cocaine	Albumin Total Bilirubin Alkaline Phosphatase SGPT (ALT) SGOT (AST) Gamma GT Alpha Feto Protein (AFP) HBsAg HBeAg Anti-HCV Antibody Anti-HIV Antibody PSA – incl Free PSA (male over age 55 only) Full Blood Count (all tests) Urine FEME – incl microalb, creatinine and UACR Cotinine screen Cocaine
ECG Treadmill Testing (Bruce Protocol)	
Please have the doctor provide the following trackings: <ul style="list-style-type: none"> • At rest • During each stage of recovery • Immediately on completion of exercise • Through recovery 	

13. PAYMENT ACCEPTANCE AND SOURCE OF FUNDS

Premiums can be funded via telegraphic transfers from licensed banks in Financial Action Task Force (on Money Laundering) (FATF) member countries.

The list of FATF member countries is subject to change from time to time. The updated list can be found at <http://www.fatf-gafi.org/countries/#FATF>.

1. Argentina
2. Australia
3. Austria
4. Belgium
5. Brazil
6. Canada
7. China
8. Denmark
9. European Commission
10. Finland
11. France
12. Germany
13. Greece
14. Gulf Co-operation Council (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates)
15. Hong Kong
16. Iceland
17. Indonesia
18. India
19. Ireland
20. Italy
21. Japan
22. Republic of Korea

23. Luxembourg
24. Malaysia
25. Mexico
26. Netherlands
27. New Zealand
28. Norway
29. Portugal
30. Russian Federation
31. Singapore
32. South Africa
33. Spain
34. Sweden
35. Switzerland
36. Turkey
37. United Kingdom
38. United States

Alternatively, payments may also be made by way of cheques (USD, SGD) or bank drafts (USD, SGD) and such payments must be funded by a bank account in Singapore. Payments in cash are strictly prohibited.

Premium may not be collected until final approval and authorization to fund has been given by Manulife.

Signature Wealth

Once a Formal Offer is finalised, funding can be initiated by transferring of assets.

14. LIST OF ACCEPTABLE SOFT COPY FORMS / DOCUMENTS

The following forms / documents in **List A** may be sent via email to SGP_Concierge_Case_Management@Manulife.com for processing without the need for original copies.

LIST A: SOFT COPIES ARE ACCEPTABLE FOR THESE FORMS / DOCUMENTS				
Supplementary Forms / Documents	Medical Related Forms	Medical Questionnaires	Non-Medical Questionnaires	Compliance Forms
<ul style="list-style-type: none"> ■ Amendment Form (By Client)* ■ Bank Reference Letter ■ Declaration of Insurability ■ Declaration of No Regular Doctor ■ Letter of Introduction ■ Non-Smoker Declaration ■ Representative's Background Report ■ Accredited Investor Declaration Form ■ Total Line Endorsement ■ Policy Illustration <p>*Client's declaration / clarification through email address provided in Application Form can also be accepted.</p>	<ul style="list-style-type: none"> ■ Clinical Abstract Form ■ HIV Consent Form ■ Medical Examiners Report Form ■ Request for Medical Memo / Limousine ■ Request for Copies of Medical Reports 	<ul style="list-style-type: none"> ■ Alcohol and Consumption ■ Arthritis & Gout ■ Asthma / Respiratory ■ Back / Spine Disorder ■ Blood Disorder ■ Build Questionnaire ■ Diabetes Mellitus ■ Drug Consumption ■ Epilepsy / Seizure ■ Gastrointestinal Disorder ■ General ■ Growth, Tumor & Cancer ■ Heart / Blood Vessel Disorder ■ Hepatitis ■ Hypertension ■ Kidney & Urinary Tract ■ Menstrual and Gynaecological Disorder ■ Nervous Disorder ■ Neurological Disorder ■ Sleep Apnea ■ Stroke ■ Thyroid Disorder ■ Tobacco Use 	<ul style="list-style-type: none"> ■ Aviation ■ Avocation ■ Military ■ Travel ■ US Residency 	<ul style="list-style-type: none"> ■ FATCA Forms ■ CRS Forms ■ Attestation Form (Japan Nationals) ■ Tax Residency Self-Certification Form ■ Controlling Person Tax Residency Self-Certification Form ■ Corporate Owner Certification Form ■ Trust Certification Form ■ Corporate Policyowner Authorized Signatory Form

Original forms / documents found in **List B** are still required.

LIST B: ORIGINAL COPIES ARE REQUIRED FOR THESE FORMS / DOCUMENTS	
New Business Forms	
<ul style="list-style-type: none"> ■ Application Form 	<p>If the application is ePDF, it should be docu-signed and accompanied with certification of completion that provides proof of the signing process to all parties of the transaction. We will not ask for hardcopy (wet-inked signed) in such a situation.</p>

15. POST ISSUANCE TRANSACTIONS

A. CHANGE OF CONTACT DETAILS (ADDRESS/EMAIL/PHONE)

Submission Requirement(s)	Personal Details Update Form
Submission Options	<ul style="list-style-type: none"> ■ Submit Personal Details Update Form to Manulife via Courier / DMO ■ Customer to log into customer portal, MyManulife, at www.mymanulife.com.sg to update contact details ■ Email PDF copy of Personal Details Update Form to : SGP_Concierge_Case_Management@Manulife.com <p>Note: If customer has collateral assigned policies, these policies will not be displayed in customer portal for selection for change in Correspondence Address. However, if the change is for client level information (e.g. name, ID, contact number, email), such changes will be applied across all policies regardless of collateral assignment.</p>
Turnaround Time	T + 3 Working Days

B. UPDATE OF CUSTOMER PARTICULARS

Individual Owned Policy Submission Requirement(s)	<ul style="list-style-type: none"> ■ Personal Details Update Form ■ Copy of ID document for update of particulars/date of birth ■ Copy of ID document/Citizen certificate/Letter from ICA for update of citizenship
Submission Options	<ul style="list-style-type: none"> ■ Submit Personal Details Update Form and all relevant documents to Manulife via Courier / DMO ■ Customer to log into customer portal, MyManulife, at www.mymanulife.com.sg to update contact details ■ Email PDF copy of Personal Details Update Form and all relevant documents to : SGP_Concierge_Case_Management@Manulife.com <p>Note: If customer has collateral assigned policies, these policies will not be displayed in customer portal for selection for change in Correspondence Address. However, if the change is for client level information (e.g. name, ID, contact number, email), such changes will be applied across all policies regardless of collateral assignment.</p>
Turnaround Time	T + 3 Working Days

C. UPDATE OF SIGNATURE

Submission Requirement(s)	Personal Details Update Form (Section 2D)
Customer cannot recall old Signature	Customer to log into customer portal, MyManulife, at www.mymanulife.com.sg to upload Personal Details Update Form (can skip old signature). Select “My Requests”, “Upload Forms”, “Update Signature”. Customer can only access this feature using computer or laptop
Customer can recall old Signature	<ol style="list-style-type: none"> 1. Customer to log into customer portal, MyManulife, at www.mymanulife.com.sg to upload Personal Details Update Form (can skip old signature). Select “My Requests”, “Upload Forms”, “Update Signature”. Customer can only access this feature using computer or laptop. 2. Customer to append both new and old signature on Personal Details Update Form (Section 2D)

Submission Options	For customers who are not logging into customer portal, to submit original Personal Details Update Form to Manulife via Courier / DMO
Turnaround Time	T + 3 Working days

D. ASSIGNMENT OF POLICY

Submission Requirement(s) for Deed of Assignment	<ul style="list-style-type: none"> ■ <i>Deed of Assignment Form</i> <i>Note: Please refer to Submission Checklist on page 9 of 9</i> ■ Copy of Assignor's ID document ■ Copy of Assignee's ID document ■ Copy of (all) Beneficial Owner's(s')* ID document, if any
Submission Requirement(s) for Collateral Assignment	Agreed version of Collateral Assignment Forms and documents
Submission Options	Submit original Deed of Assignment / Collateral Assignment Forms and relevant documents to Manulife via Courier / DMO
Turnaround Time	T + 3 Working days

* *Beneficial Owner is defined as the natural person who ultimately owns or controls a customer or the person on whose behalf business relations are established. It includes any person who exercises ultimate effective control over a legal person*

E. NOMINATION OF BENEFICIARY

Type of Nomination	S49L Trust Nomination	S49M Revocable Nomination
Description	<ul style="list-style-type: none"> ■ Irrevocable ■ Policy Owner loses all rights 	<ul style="list-style-type: none"> ■ Revocable ■ Policy Owner keeps full rights and ownership
Nominee Eligibility	<ul style="list-style-type: none"> ■ Spouse ■ Children 	<ul style="list-style-type: none"> ■ Any legal entity (individual or corporate) ■ Spouse ■ Children
Age Eligibility	Policy Owner must be 18 years of age and above	
Third Party Policy	Not Allowed	
Submission Requirement(s)	<ol style="list-style-type: none"> 1. NOB Form 1 2. Eligibility & Submission Requirement Checklist 3. ID documents of Policy Owner, all Beneficiaries and all Trustees (if any) 	<ol style="list-style-type: none"> 1. NOB Form 4 2. Eligibility & Submission Requirement Checklist 3. ID documents of Policy Owner

Type of Nomination	S49L Trust Nomination	S49M Revocable Nomination
Revoking the Nomination	NOB Form 2 to be completed by: <ol style="list-style-type: none"> Any Trustee (cannot be Policy Owner) All Beneficiaries (18 years of age and above) Parent/Legal Guardian of Beneficiary (cannot be Policy Owner and Beneficiary is below 18 years of age) 	NOB Form 5 to be completed by Policy Owner
Appointing /Revoking Trustee(s)	NOB Form 3 to be completed by Policy Owner	
Notice of Revocable Nomination		NOB Form 6 to be completed by Policy Owner
Submission Options	Submit relevant original Nomination Form and documents to Manulife via Courier / DMO	
Turnaround Time	T + 3 Working days	

F. CHANGE IN FACE AMOUNT

Criteria to change Face Amount after policy inception	<ul style="list-style-type: none"> Policy must be in force Increase in Face Amount allowed from the start of the second policy year onward, subject to underwriting and our approval (applicable to Signature Wealth only). Decrease in Face Amount allowed from the start of second policy year onward, subject to our approval
Submission Requirement(s)	<ul style="list-style-type: none"> Application for Change – Variable Universal Life / Application for Financial Transactions (High Net Worth Products except Signature Wealth) Signature Wealth / Signature Series Application Form
Submission Options	<p>Submit Application for Change – Variable Universal Life / Application for Financial Transactions (High Net Worth Products except Signature Wealth) & Signature Wealth / Universal Life / Signature Series Application Form to Manulife via</p> <p>(i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com</p>
Turnaround Time	<p>T+5 Working Days</p> <p><i>(when complete application is received and no follow up is required)</i></p>

G. CHANGE IN LIFE INSURED

Criteria for Change in Life Insured	<ul style="list-style-type: none"> ■ Policy must be in force ■ Allowed after 2 years from the Policy Issue Date subject to conditions ■ Unlimited changes allowed for keyman policies ■ Time periods indicated under Suicide and Incontestability restarts from the effective date of change
Submission Requirement(s)	<ul style="list-style-type: none"> ■ Application for Change – Variable Universal Life / Application for Policy Changes (High Net Worth Products except Signature Wealth) ■ Signature Wealth / Signature Series Application Form ■ Copy of ID documents of new Life Insured ■ For collaterally assigned policies, Assignee's consent is required. ■ Signed PI (New Life Insured)
Submission Options	<p>Submit Application for Change – Variable Universal Life / Application for Policy Changes (High Net Worth Products except for Signature Wealth) & Signature Wealth / Signature Series Application Form to Manulife via</p> <p>(i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com</p>
Turnaround Time	<p>T+5 Working Days</p> <p><i>(when complete application is received and no follow up is required)</i></p>

H. SURRENDER OF POLICY / PARTIAL WITHDRAWAL OF POLICY

Surrender Value	<p>Net Surrender Value after deduction of unpaid fees or charges (if any). <i>For more information on authorised parties eligible to receive surrender payouts, please click here.</i></p>
Submission Requirement(s)	<ul style="list-style-type: none"> ■ Withdrawal/Surrender - Variable Universal Life / Application for Financial Transactions (High Net Worth Products except Signature Wealth) ■ Copy of ID document of Policy Owner, Trustee(s)/Beneficiary(ies) where applicable ■ For collaterally assigned policies, Assignee's consent is required.
Reinstatement of Surrendered Policy	Not Allowed
Submission Options	<p>Submit original Withdrawal/Surrender - Variable Universal Life / Application for Financial Transactions (High Net Worth Products except Signature Wealth) to Manulife via</p> <p>(i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com</p>
Turnaround Time	<p>For Variable Universal Life: For transfer of underlying assets, we will instruct the Custodian as soon as reasonably practicable after determining the valuation of the underlying assets.</p> <p>For Universal Life/Signature Series: T+5</p>

I. SINGLE PREMIUM TOP UP (APPLICABLE TO SIGNATURE WEALTH)

Criteria to top up after policy inception	<ul style="list-style-type: none"> ■ Policy must be in force ■ Allowed from the first policy year onwards after policy issuance. ■ Top Up amount can be paid via transfer of cash and/or underlying investments. ■ Top Up does not affect or change the policy's face amount. ■ Assets are subject to Manulife assessment and acceptance.
Submission Requirement(s)	Top Up/Subsequent Premium - Variable Universal Life
Submission Options	<p>Submit Top Up/Subsequent Premium - Variable Universal Life to Manulife via</p> <p>(i) Courier / DMO; or</p> <p>(ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com</p>
Turnaround Time	<ul style="list-style-type: none"> ■ The minimum transaction amount, dealing days, deadlines and prices of the purchase and/or sale of the Underlying Assets of the Policy will vary in accordance to the types of investment based on the Investment Mandate. ■ You will need to contact the Asset Manager for information and/or details on the minimum transaction amount, dealing days, deadline, reports and prices of the purchase and/or sale of the Underlying Assets of the Policy. ■ For transfer of underlying assets, we will instruct the Custodian as soon as reasonably practicable after determining the valuation of the underlying assets.

J. CHANGE OF AUTOMATIC PREMIUM SPREAD (APPLICABLE TO SIGNATURE INDEXED UNIVERSAL LIFE SELECT ONLY)

Criteria to opt Automatic Premium Spread	<ul style="list-style-type: none"> ■ Policy must be in force ■ Can be opted in or opted out before policy issuance or at any time after Policy Year 1, except when the policy is in lapse pending status
Submission Requirement(s)	Application for Policy Changes (High Net Worth Products except Signature Wealth)
Submission Options	Submit Application for Policy Changes (High Net Worth Products except Signature Wealth) via (i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com
Turnaround Time	T + 3 Working days

K. ACCOUNT REALLOCATION (APPLICABLE TO SIGNATURE INDEXED UNIVERSAL LIFE SELECT ONLY)

Criteria to change Allocation between Fixed and Index Account	<ul style="list-style-type: none"> ■ Policy must be in force ■ Available after 2 years from Policy Issue Date & before the Policy anniversary immediately following the 100th birthday of the Life Insured, except when the policy is in lapse pending status ■ Account Reallocation requests must be at least 2 years apart
Criteria to change Allocation among Index Sub Accounts (SIUL Select (II) only)	<ul style="list-style-type: none"> ■ Policy must be in force ■ Available after 2 years from Policy Issue Date & before the Policy anniversary immediately following the 100th birthday of the Life Insured, except when the policy is in lapse pending status ■ Account Reallocation requests between Fixed Account & Index Account or among Index Sub-account must be at least 2 years apart except both requests are submitted at the same time
Submission Requirement(s)	Application for Policy Changes (High Net Worth Products except Signature Wealth)
Submission Options	Submit Application for Policy Changes (High Net Worth Products except Signature Wealth) via (i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com
Turnaround Time	T + 3 Working days

L. CLAIMS

Death Claim	
Submission Requirement(s)	<ol style="list-style-type: none"> 1. Death Claim Form 2. Certified true copy of the death certificate 3. Claimant Regulatory Tax Declaration Form (One form per claimant) 4. Declaration of Beneficial Ownership <ol style="list-style-type: none"> a. Copy of Beneficial Owner's ID document b. Copy of ACRA or charity certification (if Nominee is not a natural person) 5. Police report / Coroner's report (if death is due to accident/unnatural/violent causes), obituary page & any other supporting documents, if available 6. Certified true copy of the deceased's Will; if any 7. Certified true copy of the proper claimant's and deceased's identity card or passport 8. Medical report, if required 9. Permit entry for burial if death took place overseas <p>All documents in foreign language must be translated to English (by official Authority/Notary Public/Embassy) before submitting to Manulife</p> <p><i>Under Section 61 (6) of Insurance Act, insurer may pay the first SGD 150,000.00 of the death proceeds to the 'Proper Claimant'. The balance will be payable upon receipt of Grant of Probate or Estate Duty Clearance.</i></p>
Submission Options	<ol style="list-style-type: none"> 1. Submit claim online via the eClaims Submission platform on Manulife public website at https://www.manulife.com.sg/en/self-serve/file-a-claim/critical-illness-claim.html 2. Submit Death Claim Form and all relevant documents to Manulife <ol style="list-style-type: none"> (i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com
Turnaround Time	<p>3 Working Days to acknowledge</p> <p>10 Working Days to process once all requirements are in good order</p> <p><i>If the processing of the claim takes more than 2 months from the date of receipt of written notification of the claim, interest pegged at the LIA interest rate will be payable. In the event of late submission of required documents by Claimant/Legal Representative, interest will not be applicable.</i></p>
Cost of Medical Report (if required)	To be borne by Claimant

Terminal Illness Claim	
Submission Requirement(s)	<ol style="list-style-type: none"> 1. Critical Illness Claim Form 2. Attending Physician Statement 3. Copy of the Life Insured's ID document 4. Copy of Policy Owner's ID document, if different from the Life Insured 5. Declaration of Beneficial Ownership <ol style="list-style-type: none"> a. Copy of Beneficial Owner's ID document b. Copy of ACRA or charity certification (if Nominee is not a natural person) 6. All available Laboratory and Test Results (as specified on the Attending Physician Statement) <p>All documents in foreign language must be translated to English (by official Authority/Notary Public/Embassy) before submitting to Manulife.</p>
Submission Options	<ol style="list-style-type: none"> 1. Submit claim online via the eClaims Submission platform on Manulife public website at https://www.manulife.com.sg/en/self-serve/file-a-claim/critical-illness-claim.html 2. Submit duly completed Critical Illness Claim Form, Attending Physician Statement and all relevant documents to Manulife via <ol style="list-style-type: none"> (i) Courier / DMO; or (ii) Email PDF copy to Concierge at SGP_Concierge_Case_Management@manulife.com
Turnaround Time	<p>3 Working Days to acknowledge</p> <p>10 Working Days to process once all requirements are in good order</p>
Cost of Medical Report (if required)	To be borne by Claimant

Important Notes:

Heirloom and Signature Series are underwritten by Manulife (Singapore) Pte. Ltd. (Registered number 198002116D.)

Buying a life insurance policy is a long-term commitment. If you end the policy early, it usually involves high costs, and any cash-in value (also known as surrender value) may be less than the total premiums you have paid. This brochure is for general information only and does not take account of your specific investment aims, financial situation, and any of your particular needs. You should get advice from a financial adviser before making a commitment to buy the plan. If you choose not to get advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This brochure is not a contract of insurance and is not an offer or recommendation to buy the plan. The specific details which apply to this insurance plan are set out in the policy contract.

The 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 the coverage, where applicable, please contact Manulife (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).