

PREMIUM FINANCING REFERRAL PROCESS FLOW	
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1	Email (C) Premium Financing Referral Template / enquiries to SGP_FAHNW@MANULIFE.COM
2	Premium Financing Referral Requests will be forwarded to the respective Bank by the next Business Day
3	Upon receiving a request, the Respective Bank will assign a Relationship Manager to call the Financial Planner by the next Business Day
4	Relationship Manager will arrange an appointment with Financial Planner and the prospect/client

MANULIFE HNW ADVISER SUPPORT

Financial Advisory Firm / Branch		<- Key in Branch / Firm Name
Financial Advisor Representative		<- Key in Planner Name
Email Address		<- Key in Planner Email
Mobile Number		<- Key in Mobile Number
Type of Product	Heirloom (I)	
Face Amount / Sum Insured	USD 5,000,000	<- Key in Face Amount / Sum Insured
Estimated Premium Amount	USD 1,250,000	<- Key in Premium Amount
First Day Surrender Value	USD 1,000,000	<- Key in First Day Surrender Value

The following:

(B) Premium Financing Comparison Sheet,

(C) Premium Financing Referral Template,

will be be auto populated with the information inputed above.

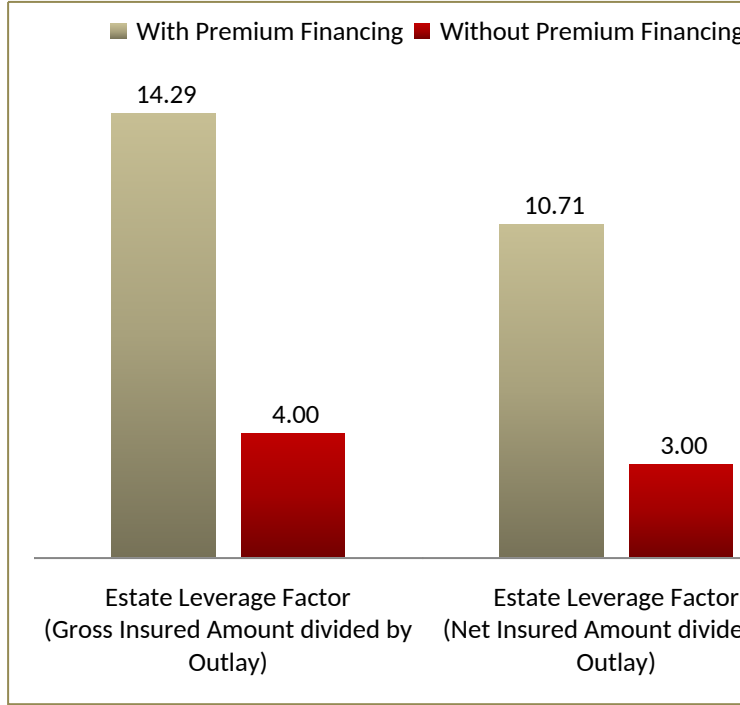
Manulife Premium Financing Comparison Sheet

Specially Prepared For	
Plan Name	Heirloom (I)

Prepared By	Please Key Information in Tab A
Date	Friday, May 16, 2025

Insured Amount / Face Amount	USD 5,000,000
Single Premium Amount	USD 1,250,000
Day 1 Surrender Value	USD 1,000,000

	With Financing	No Financing
Client Outlay	USD 350,000.00	USD 1,250,000.00
Loan Amount (90% financing of Day 1 Surrender Value)	USD 900,000.00	
Estimated Interest Rate (%)	1.79%	
Estimated Interest (Per Annum)	USD 16,110.00	
Estimated Interest (Per Month)	USD 1,342.50	
Estate Leverage Factor (Gross Insured Amount divided by Outlay)	14.29	4.00
Estate Leverage Factor (Net Insured Amount divided by Outlay)	10.71	3.00
Net Insured Amount / Face Amount	USD 3,750,000	



MANULIFE PREMIUM FINANCING REFERRAL	
Distributor Channel	
Financial Advisory Firm / Branch	Please Key Information in Tab A
Financial Advisor Representative	Please Key Information in Tab A
Email Address	Please Key Information in Tab A
Mobile Number	Please Key Information in Tab A
Type of Product	Heirloom (I)
Face Amount / Sum Insured	USD 5,000,000
Estimated Premium Amount	USD 1,250,000
First Day Surrender Value	USD 1,000,000
Estimated Loan Requested	USD 900,000
Is Client an Accredited Investor	
Client Residency (If Singapore, please state Residency Permit the client is holding)	-
Client Nationality	-
Preferred Bank Partner	
Other Information / Questions	

<- Select Distributor Channel

<- Select if Client is Accredited Investor

<- Key in Client's Country of Residency

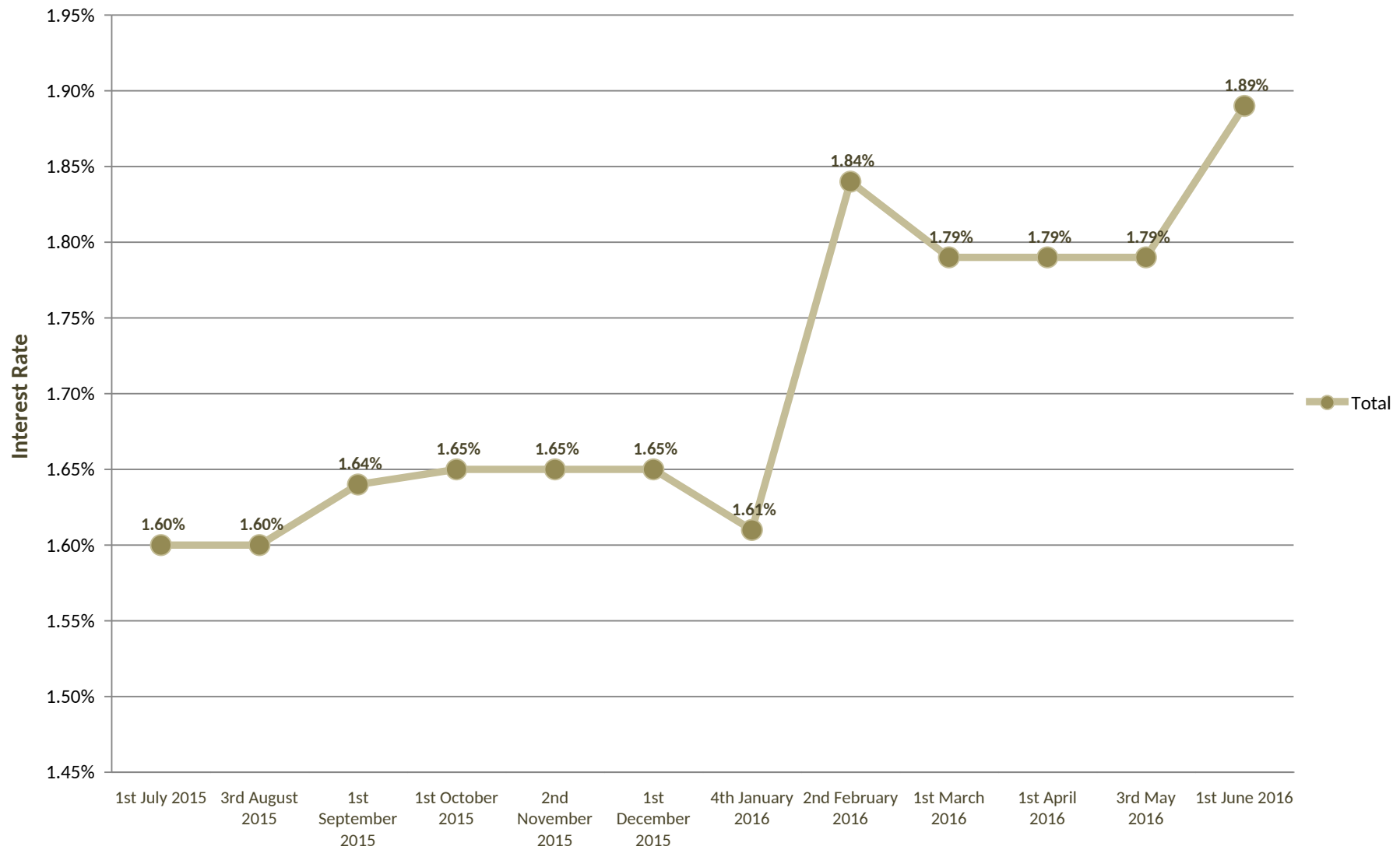
<- Key in Client Nationality

<- Select Preferred Bank Partner



Highlight the Template
Copy and Paste
Email to: SGP_FAHNW@Manulife.com

RHB - Universal Life Financing Rate



Date	Universal Life Financing Reference Rate (ULF)	Fixed Spread	Total
1st July 2015	0.85%	0.75%	1.60%
3rd August 2015	0.85%	0.75%	1.60%
1st September 2015	0.89%	0.75%	1.64%
1st October 2015	0.90%	0.75%	1.65%
2nd November 2015	0.90%	0.75%	1.65%
1st December 2015	0.90%	0.75%	1.65%
4th January 2016	0.86%	0.75%	1.61%
2nd February 2016	1.09%	0.75%	1.84%
1st March 2016	1.04%	0.75%	1.79%
1st April 2016	1.04%	0.75%	1.79%
3rd May 2016	1.04%	0.75%	1.79%
1st June 2016	1.14%	0.75%	1.89%