



Retail Underwriting Guidelines Version 4

(Agency/MFA/FA)

Section	Section Heading	Page	What's changed
1.1	Aggregation Rules - Medical requirements rule	5	Moved 'Guaranteed and Simplified Issuance Offer (SIO) riders are subject to a maximum limit of SGD \$250,000 per life basis. These riders include Payor Premium Waiver, Level Term, Cancer Care Premium Waiver Riders, Waiver of Premium on Cancer and any such riders that are added from time to time.' Moved to .7.1.3
5	Ready Mummy	14	Added more guidelines and S-Pass holders.
6	Critical Select Care	16	New section
7.1.2	Financial Underwriting - Affordability factor	18	Changed to higher percentage of annual income Total premium payable for all insurance should not exceed: 40% of Annual Income if up to \$100,000, or 50% of Annual Income if above 100,000 subject to overall financial profile considerations
7.1.3	Financial Underwriting - Maximum limits issued per risk type for Singaporeans / Singapore PR (excluding juveniles) who are residents of Singapore	18	Some updates and amendments
9	Occupation	23	Removed tables no longer in use such as: TPD & ETPD (Term) and Personal Accident Benefit Rider (PAB)
11.1.1	Canadian Person		Added definition of a Canadian Person
11.3.1	Foreigners residing in Singapore with valid passes -General Guidelines	29	Added notes that we may require clarification of circumstances of some nationalities and review each pass on individual basis based on our risk assessment criteria
11.3.2	11.3 Foreigners residing in Singapore with valid passes - Eligibility and Maximum Limits	30	Enhanced to allow some Long Term Visit Pass holders stating the eligibility criteria and list of plan/rider/sum assured that are allowed/not allowed. Those married to Singaporeans/PR and students are now allowed. Outside of these groups, some enhancements are given with some restrictions too (refer to the section for details)
11.4.4	Foreigners residing outside Singapore - Acceptable list of countries of residency and loadings	38	More China major cities allowed
11.4.6	Foreigners residing outside Singapore - Residential Loading	40	Removed Critical Illness (Advanced Stage) 25% for Country Classification B
11.4.7	Foreigners residing outside Singapore - List of acceptable countries and loadings for ManuProtect Decreasing	40	Removed the country of residency and loadings and decreasing term list of countries now follow 11.4.4

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	Term / ManuProtect Decreasing Lite Plans		
12.1	Retail Products and Guidelines - Ready Protect (Personal Accident)	42	Some categories of Singapore pass holders may not be eligible to apply or eligible for smaller amounts, refer to 11.3 for the eligible list
12.3	Retire Ready	N.A.	Removed
12.5	Ready Builder (II)	44	New section
12.6	Manulife IncomeGen	44	New section
12.7	Manulife GrowSecure	44	New section
13	Signature Income	N.A.	Removed
14	Myanmar Guidelines	N.A.	Removed (Myanmar residents are declined)
13	Time Limitation For Underwriting Requirements	45	New section

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1. Aggregation Rules

1.1 Medical requirements rule

- Current application with MLS + Pending applications with MLS + all existing inforce policies with MLS within the last 24 months.
- Aggregation includes Minimum Protection Benefit or Life Benefit Multiplier factor, if applicable.
- Pending amount / sum assured with MLS is calculated based on the aggregation of the following benefits / Sum assured:
 - Sum assured of all life applications (include Minimum Protection Benefit and/or Life Benefit Multiplier factor)
 - Sum assured of all Standalone Critical Illness applications
 - Sum assured of Ready Complete Care (RCC) with Cover Me Again feature - use 300% of basic sum assured
 - Non-acceleration Critical Illness riders
 - Sum assured of all High Net Worth applications
- Single premium plan = Net sum at risk (Sum Insured – Single Premium)
- No aggregation is required for ManuProtect Decreasing Lite with all other existing products. Aggregation is only within ManuProtect Decreasing Lite product.
 - Example: The client may have 3 ManuProtect Decreasing Lite policies subject to an aggregated total sum assured of SGD\$500,000.
- Backdating case – routine medical requirements will be based on the current age (age last birthday).

2. Medical Requirements

2.1 Non-medical Limit Table for Singapore Resident – Table 1

- Applicable to Singapore residents for all plan types except for High Net Worth plans
- Underwriters have the right to request for additional medical requirements at their discretion

Non-medical Limit Table 1 – Singapore Resident Medical Underwriting Requirements						
Age / Sum Assured	0-15	16-40	41-50	51-55	56-60	61-70
Up to \$100,000	NML	NML	NML	NML	NML	ME
\$100,001 - \$300,000	NML	NML	NML	NML	ME	ME, ML10+
\$300,001 - \$600,000	NML	NML	NML	NML	ME, ECG	ME, ECG, ML10+
\$600,001 - \$1,000,000	JME, CHB, APS selectively	NML	NML	ME, ECG	ME, ECG	ME, ECG, ML10+
\$1,000,001 - \$1,500,000	IC JME, APS, CHB	NML	NML	ME, ECG, ML11+	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS
\$1,500,001 - \$5,000,000	IC JME, APS, CHB	ME, ML11+	ME, ML11+	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS
>\$5,000,000	N.A.	ME, TST, ML11+, APS	ME, TST, ML11+, APS	ME, TST, ML11+, APS	ME, TST, ML11+, APS	IC ME, TST, ML11+, APS

Legend			
NML	Non-Medical Limit	TST	Stress ECG/Treadmill ECG
ECG	Resting Electrocardiogram	APS	Attending Physician Statement
ML10+/11+	Laboratory tests (refer to lab panel for required tests)	IC	Individual Consideration
ME / JME	Medical Examination / Juvenile Medical Examination	CHB	Child's Health Booklet for age 6 and below or where there are 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

2.2 Non-medical Limit Table for Foreign Resident – Table 2

- Applicable to non-Singapore residents for all plan types except High Net Worth plans
- Exclude Myanmar residents (refer to Section 14)
- Plan types: Subject to the product specifications on eligibility of foreign residency (refer to Section 11.4)
- Underwriters have the right to request for additional medical requirements at their discretion

Non-medical Limit Table 2 – Foreign Resident Medical Underwriting Requirements						
Age / Sum Assured	0-15	16-40	41-50	51-55	56-60	61-70
Up to \$100,000	NML	NML	NML	NML	NML	ME
\$100,001 - \$300,000	NML	NML	NML	NML	ME	ME, ML10+
\$300,001 - \$600,000	NML	NML	NML	NML	ME, ECG	ME, ECG, ML10+
\$600,001 - \$1,000,000	JME, CHB, APS selectively	NML	ME	ME, ECG	ME, ECG	ME, ECG, ML10+, APS
\$1,000,001 - 1,500,000	IC JME, APS, CHB	ME, ML11+	ME, ML11+	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS
\$1,500,001 - \$5,000,000	IC JME, APS, CHB	ME, ML11+	ME, ML11+	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS	ME, ECG, ML11+, APS
>\$5,000,000	N.A.	ME, TST, ML11+, APS	ME, TST, ML11+, APS	ME, TST, ML11+, APS	ME, TST, ML11+, APS	IC ME, TST, ML11+, APS

Legend			
NML	Non-Medical Limit	TST	Stress ECG/Treadmill ECG
ME	Medical Examination	APS	Attending Physician Statement
ML10+/11+	Laboratory tests (refer to lab panel for required tests)	IC	Individual Consideration
ECG	Resting Electrocardiogram	CHB	Child's Health Booklet for age 6 and below or where there are congenital and medical problems in the early years of a child's life. The underwriter reserves the right to ask with other sum assured where it deems necessary

2.3 Manulife Blood Panel

<p><u>ML# 1A+</u> Anti-HIV Antibody</p> <p><u>ML# 1B+</u> Anti-HIV Antibody HbsAg HbeAg Anti-HIV Antibody SGPT (ALT) SGPT (ALT) Gamma GT Alpha Feto Protein (AFP)</p> <p><u>ML# 1C+</u> Anti-HIV Antibody VDRL (If +, to do TPHA)</p> <p><u>ML# 2A+ FASTING</u> Total Cholesterol HDL - chol LDL - chol SGOT (AST) SGPT (ALT) Gamma GT</p> <p><u>ML #2B+ FASTING</u> Total Cholesterol HDL - Cholesterol LDL - Cholesterol Glucose (fasting) Haemoglobin A1c Urine FEME - incl microalbumin</p> <p><u>ML# 3A+</u> Total Protein Albumin Globulin Total Bilirubin Alkaline Phosphatase SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein (AFP) Hepatitis Bs Antigen Hepatitis Be Antigen</p>	<p><u>ML# 9+ FASTING MALE & FEMALE</u> Total Cholesterol HDL-cholesterol LDL-cholesterol Glucose (fasting) Haemoglobin A1c Creatinine Total Protein Albumin Alkaline Phosphatase Total Bilirubin SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein (AFP) HBsAg HBeAg Anti-HCV Antibody Anti-HIV Antibody Urine FEME - incl microalbumin Cotinine screen Cocaine screen</p> <p><u>ML# 10A+ - FASTING - FEMALE</u> Total Cholesterol HDL-cholesterol LDL-cholesterol Glucose (fasting) Haemoglobin A1C Creatinine Total Protein Albumin Total Bilirubin Alkaline Phosphatase SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein HBsAg HBeAg Anti-HCV antibody Anti-HIV Antibody Urine FEME - incl microalbumin</p>	<p><u>ML# 11A+ - FASTING - FEMALE</u> Total Cholesterol HDL-cholesterol LDL-cholesterol Glucose (fasting) Haemoglobin A1C Creatinine Total Protein Albumin Total Bilirubin Alkaline Phosphatase SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein HBsAg HBeAg Anti-HCV antibody Anti-HIV Antibody Full Blood Count (all tests) Urine FEME - incl microalbumin Cotinine screen Cocaine screen</p> <p><u>ML# 11B+ - FASTING - MALE</u> Total Cholesterol HDL-cholesterol LDL-cholesterol Glucose (fasting) Haemoglobin A1C Creatinine Total Protein Albumin Total Bilirubin Alkaline Phosphatase SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein HBsAg HBeAg Anti-HCV antibody Anti-HIV Antibody PSA - incl Free PSA Full Blood Count (all tests) Urine FEME - incl microalbumin</p>
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<u>ML# 5+</u> Urea Creatinine Urine Feme incl microalbumin <u>ML# 6+</u> Haemoglobin Total RBC Total WBC MCV, MCH, MCHC, PCV Differential Count Platelets Peripheal Blood Film ESR <u>ML# 7+</u> Free T4 Thyroid Stimulating Hormone	<u>ML# 10B+ - FASTING - MALE</u> Total Cholesterol HDL-cholesterol LDL-cholesterol Glucose (fasting) Haemoglobin A1C Creatinine Total Protein Albumin Total Bilirubin Alkaline Phosphatase SGOT (AST) SGPT (ALT) Gamma GT Alpha Feto Protein HBsAg HBeAg Anti-HCV antibody Anti-HIV Antibody PSA incl Free PSA Urine FEME - incl microalbumin	Cotinine screen Cocaine screen <u>ML#12+ (NPC Screening)</u> EBV VCA IgA EBV EA IgA <u>ML#13+ (Smokers Screening)</u> Urine for Cotinine testing <u>ML#15+ (Male Screening)</u> PSA Free PSA <u>ML#17+</u> 1. NT pro-BNP+
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2.4 Paramedical Services

Criteria for Paramedical Services

- Applicable for routine Medical Examination up to SGD\$600,000 and up to age 60.
- No medical history of heart, ear, eye or breast, spine conditions, diabetes, and hypertension.
- No history of insurance coverage being accepted at sub-standard terms, declined or postponed by any insurers.
- Not applicable to foreign risk.
- Exclude Juvenile or pregnant applicants.

3. Preferred Lives – ManuProtect Term

3.1 Criteria for Preferred Lives

- Minimum sum assured: \$1 million.
- Non-Smoker.
- For ages 20–70 from Country A Listing.
- Routine medical requirements: Minimally ME and ML11+ plus routine requirements listed in the NML table based on age and sum assured.
- Preferred rates may not be granted for cases where there are clinical medical findings and/or medical conditions that are assessed as non-preferred terms even when all preferred criteria are met.
- Preferred/Standard class reflected on Benefit Illustration

3.2 Preferred Lives Criteria Table

Preferred Criteria	
Tobacco Use	No tobacco or nicotine products in past 2 years with the exception of the following: An occasional cigar smoker may qualify for Preferred Non-smoker rates if he/she smokes less than 1 cigar per month, and micro-urinalysis is free of nicotine.
Blood Pressure (Treated and Untreated)	To age 50: up to 140/85 Age 51–70: up to 145/90
Build	Within Preferred build table
Cholesterol	To age 50: up to 250 mg/dl (6.5 mmol/l) Age 51–70: up to 270 mg/dl (7.0 mmol/l) Total cholesterol up to 300 mg/dl (7.8 mmol/l) is acceptable for preferred if CHL/HDL ratio is less than the published limit.
Chol/HDL Ratio	To age 50: up to 5.0 Age 51–70: up to 5.5 Total cholesterol up to 300 mg/dl (7.8 mmol/l) is acceptable for preferred if CHL/HDL ratio is less than the published limit.
Family History	No more than one death of parent or sibling prior to age 60 from Coronary Artery Disease, Stroke or Cancer.
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 rateable impairment.
Alcohol/Drug	No history of alcohol or drug abuse or treatment within the past 10 years. Consumption of alcohol: No more than 3 drinks/day (Male) No more than 2 drinks/day (Female)
Hazardous Sports	No participation in a rateable sport.
Aviation	Selected aviation risks such as commercial pilots on international scheduled routes are acceptable. All other pilots who are rated will not be eligible.

3.3 Preferred Lives - Build Tables

- Applicants from Asia:**

Imperial measurements:

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	144	146	148	150	152	154	158	161	165	169	174	178
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (lbs)	185	189	194	198	202	209	213	220	224	231	238	

Metric measurements:

Height (cm)	142	145	147	150	152	155	158	160	163	165	168	170
Weight (kg)	65	66	67	68	69	70	72	73	75	77	79	81
Height (cm)	173	175	178	181	183	186	188	191	193	196	198	
Weight (kg)	84	86	88	90	92	95	97	100	102	105	108	

- Applicants from all other regions:**

Imperial measurements:

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	142	147	152	154	158	160	166	172	176	182	187	193
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (lbs)	198	204	209	215	221	227	233	239	245	251	258	

Metric measurements:

Height (cm)	142	145	147	150	152	155	158	160	163	165	168	170
Weight (kg)	64.5	67	69	70	72	73	75	78	80	83	85	88
Height (cm)	173	175	178	181	183	186	188	191	193	196	198	
Weight (kg)	90	93	95	98	100	103	106	108	111	114	117	

4. Health Advantage – Life Ready Plus

4.1 Criteria for Health Advantage Lives

- For age 18 and above
- Permanent Health Advantage rates if criteria in 4.2 & 4.3 are met and case is not substandard.
- Eligible for Health Advantage rates for 2 years if criteria in 4.2 are met and case is not substandard. Permanent rates can be enjoyed if health targets in 4.3 are met.

4.2 Health Advantage Criteria Table

Tobacco Use	No tobacco or nicotine products in past 2 years with the exception of the following: An occasional cigar smoker may qualify for Health Advantage Non-smoker rates if he/she smokes less than 1 cigar per month, and micro-urinalysis is free of nicotine.
Family History	No more than one death of parent or sibling prior to age 60 from Coronary Artery Disease, Stroke or Cancer.
Personal History	No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer. (Tumours that would be taken as standard immediately after excision may qualify for Health Advantage rates). No current rateable impairment.
Alcohol/Drug	No history of alcohol or drug abuse or treatment within the past 10 years. Consumption of alcohol: No more than 3 drinks/day (Male) No more than 2 drinks/day (Female)
Hazardous Sports	No participation in a rateable sport in the past 2 years and no intention to engage in the next 1 year.
Aviation	Selected aviation risks such as commercial pilots on international scheduled routes are acceptable. All other pilots who are rated will not be eligible.

4.3 Health Advantage - Health Target Table

Build	Within Health Advantage build table.
Blood Pressure (Treated and Untreated)	To age 50: up to 140/85 Above 50: up to 145/90
Cholesterol	To age 50: up to 250 mg/dl (6.5 mmol/l) Above 50: up to 270 mg/dl (7.0 mmol/l) Total cholesterol up to 300 mg/dl (7.8 mmol/l) is acceptable for preferred if CHL/HDL ratio is less than the published limit.
Chol/HDL Ratio	To age 50: up to 5.0 Above 50: up to 5.5 Total cholesterol up to 300 mg/dl (7.8 mmol/l) is acceptable for preferred if CHL/HDL ratio is less than the published limit.

4.4 Health Advantage – Build Table

- Applicants from Asia:**

Imperial measurements:

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	144	146	148	150	152	154	158	161	165	169	174	178
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (lbs)	185	189	194	198	202	209	213	220	224	231	238	

Metric measurements:

Height (cm)	142	145	147	150	152	155	158	160	163	165	168	170
Weight (kg)	65	66	67	68	69	70	72	73	75	77	79	81
Height (cm)	173	175	178	181	183	186	188	191	193	196	198	
Weight (kg)	84	86	88	90	92	95	97	100	102	105	108	

- Applicants from all other regions:**

Imperial measurements:

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	142	147	152	154	158	160	166	172	176	182	187	193
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (lbs)	198	204	209	215	221	227	233	239	245	251	258	

Metric measurements:

Height (cm)	142	145	147	150	152	155	158	160	163	165	168	170
Weight (kg)	64.5	67	69	70	72	73	75	78	80	83	85	88
Height (cm)	173	175	178	181	183	186	188	191	193	196	198	
Weight (kg)	90	93	95	98	100	103	106	108	111	114	117	

5. Ready Mummy (Maternity plan)

5.1 Underwriting guidelines and requirements

- Full medical underwriting for the mother and foetus is required by completion of the Ready Mummy application form.
- If the first pregnancy of the mother is after age 38, only standard risks are acceptable.
- This plan covers up to twin pregnancies only.
- Available for Singapore residents of valid passes approved by us who are **residing in Singapore and delivery in a Singapore hospital**:
 - Singapore ID and passport holders, Singapore Permanent Residents,
 - Employment pass (EP) holders
 - S-Pass holders
 - Dependent pass holders married to an EP or S Pass holder
 - Long Term Visit Pass holders married to a Singapore Citizen, PR, EP or S Pass holder.
- Policy must be issued between 13 – 36 weeks of gestation of the mother. No guarantee of issuance if application submitted after 32 weeks of gestation and depends on complexity of the case.
- Pregnancies from assisted reproduction techniques, only singleton pregnancies without complications will be accepted with 75% loading applied to the premiums. Assisted reproduction techniques accepted are limited to Intrauterine Insemination (IUI), Intracervical Insemination (ICI), and In-Vitro Fertilization (IVF).
- The following are not offerable if the expectant mother has:
 - Hypertension
 - Diabetes Mellitus/Impaired Fasting Glucose
 - Kidney Disease
 - Cerebrovascular Accident including Transient Ischaemia Attack
 - Heart Disease including Cardiomyopathy
 - Cancer
 - Thalassaemia Major and/or both expectant mother and father have Thalassaemia Minor
 - History of and/or current pregnancy complications such as
 - a) Fatty Liver
 - b) Infection of the Womb (uterus)
 - c) Premature Uterine Contractions
 - d) Preterm Labour (before 32 weeks) or Still Birth
 - e) Previous Child with Congenital Illness
 - f) Any Foetal Abnormality
- The following are not offerable if the expectant mother:
 - Smokes or consumes alcohol during pregnancy
 - Consumes drugs/narcotic substances during pregnancy or past consumption
 - Has been advised by a doctor not to conceive

- Did not undergo any blood test, urine test, any test or investigations as recommended by a medical doctor
- Is expecting triplets or more
- Expectant mother is required to declare the results of the routine pregnancy scans and/or investigations done during application stage. Results are to be submitted if any of the scans and/or investigations are not normal.

6. Critical Select Care (Standalone plan)

6.1 Underwriting guidelines and requirements

- Simplified underwriting where applicant is able to answer “No” to the 3 Simplified Issuance Offer (SIO) underwriting questions. For any answer with “Yes”, the application will be declined.
- No declaration of health or medical condition is required.
- Available for Singapore residents of valid passes approved by us who are **residing in Singapore for more than 183 days and intending to continuously reside in Singapore:**
 - Singapore ID and passport holder, Singapore Permanent Residents
 - Employment pass holder
 - S Pass holder
 - Dependent pass holders married to an EP and S Pass holder
 - Long Term Visit Pass holders married to a Singapore Citizen and PR.

For those married to EP holder, S Pass holder, Singapore Citizen and PR, we will ask for the spouse's document.

All other categories of passes are declined.

- Subject to maximum of per life cap of \$3,000,000 on critical illness issued under all Manulife policies and \$250,000 sum assured for all Manulife Critical SelectCare policies issued.
- For applicants who are unable to satisfy any of the above, Manulife reserves the right to reject the applications.
- If applicant has history of insurance that was substandard, postponed or declined, we will not accept Critical Select Care immediately and will only consider after 6 months from the decision date. We reserve the right to review existing record to validate against the truthfulness of the 3 questions to accept or reject the case.

7. FINANCIAL UNDERWRITING

7.1 Personal insurance

7.1.1 Income Multiplier

- The following income factors can be applied to employment income to calculate the maximum life, Total and Permanent Disability (TPD), Hospital income and Critical illness (CI) insurance coverage per life basis with all insurers.

Age	Income factor (Life / TPD)	Income factor (CI)#
20 – 30	30x	15x
31 – 40	25x	12.5x
41 – 50	25x	12.5x
51 – 60	15x	7.5x
61 – 70	10x	5x

Age	Income Factor			
	Life / TPD	CI/eTPD*	DAP**	PA
20 – 30	30x	15x	7x	15x
31 – 50	25x	12.5x	6x	15x
51 – 60	15x	7.5x	4x	10x
61 – 70	10x	5x	N.A	5x

- *eTPD: Enhanced TPD
- **DAP: Disability Advanced Payment
- # Use 300% for Ready Complete Care if Cover Me Again is applied. E.g. If one applies for a basic sum assured of \$300,000 with Cover Me Again benefit, the amount used for financial underwriting and justification of CI benefit is \$900,000.

Annual Income (\$\$)	Hospital Income		
	Max Weekly Benefit (\$\$)	Maximum Daily Benefit (\$\$)	Plan
0 - 23,999	1,050	150	Standard
24,000 - 35,999	1,400	200	Standard
36,000 - 47,999	1,750	250	Standard
48,000 - 59,999	2,100	300	Deluxe
60,000 - 124,999	2,800	400	Deluxe
125,000 - 149,999	3,500	500	Elite
150,000 - 199,999	4,200	600	Elite
200,000 and over	5,000	715	Elite

- Applicable to weekly/daily benefits. Examples: Weekly Indemnity Benefit, etc.
- Benefit amounts will be aggregated across all such inforce plans.

7.1.2 Affordability Factor

- Total premium payable for all insurance should not exceed:
40% of Annual Income if up to \$100,000, or
50% of Annual Income if above 100,000
subject to overall financial profile considerations.

7.1.3 Maximum limits issued per risk type for Singaporeans / Singapore PR (excluding juveniles) who are residents of Singapore

Risk Type	Maximum Limits (Per Life basis)
Life / Death	Subject to financial underwriting, underwriting type and product specific limits, if applicable.
Guaranteed Issuance Offer Life / Death	S\$5,000,000 Premium (Total Premium multiply by 101% or 105%)
Total and Permanent Disability	S\$6,000,000* (per life basis with all insurers)
<ul style="list-style-type: none">• Enhanced Total and Permanent Disability (ETPD)• Disability Advance Payment Plus (DAP+)	S\$1,000,000**
Terminal Illness	S\$1,000,000
Critical Illness (Early, Intermediate and Advanced stage Critical Illness Benefits)	S\$3,000,000 (per life basis with Manulife) S\$3,500,000 (per life basis with all insurers)
Early Critical Illness rider and waiver	S\$2,000,000 (per life basis with Manulife)***
Guaranteed & Simplified Issuance Offer (SIO) riders	S\$250,000 (per life basis with Manulife)
Early CI Waiver	\$250,000
Accidental Death Benefit	\$1,500,000 per life basis with Manulife excluding double indemnity

Note

- For individual product specific maximum limits, refer to Section 12.
- For overall TPD and CI, the maximum limits are:
- *Total Disability benefit (DAP+, ETPD, TPD) is capped at S\$6,000,000
- **TPD, eTPD, DAP are mutually exclusive. ETPD and DAP+ benefit is capped at S\$1,000,000.
- ***Early Critical Illness benefit is capped on a per life basis at S\$2,000,000, subject to a maximum cap of S\$2,000,000 on all critical illness benefits (early, intermediate and advanced stage critical illness), including waivers
- For CI related risk, the maximum limits are:
 - ManuComplete Care plan (MCC – withdrawn from July 2017) and Critical Care Complete Rider (CCCR) : S\$200,000

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- Early Critical Care Rider (ECCR), a rider to Life Ready Plus plan (including Life Benefit Multiplier): S\$2,000,000
- Ready Complete Care (RCC) plan with Cover Me Again benefit (after using 300% of basic sum assured) : S\$1,500,000
 - ❖ Example: RCC with Cover Me Again Benefit – If you have selected S\$500,000 in the Benefit Illustration, the actual sum assured is S\$1,500,000. (300% of the selected sum assured)
 - ❖ Example: RCC without Cover Me Again benefit – If you have selected S\$500,000 in the Benefit Illustration, the sum assured remains at \$500,000.
- Early CI Waiver such as Early Critical Care Waiver rider : S\$250,000
- Critical Select Care: \$250,000
- Guaranteed and Simplified Issuance Offer (SIO) riders are subject to a maximum limit of SGD \$250,000 per life basis for each rider. These riders include Payor Premium Waiver, Level Term, Cancer Care Premium Waiver Riders, Waiver of Premium on Cancer and any such riders that are added from time to time.
- Juveniles – Refer to Juvenile sections for the maximum amounts they are eligible for Singapore and foreign residents.

7.1.4 Financial Table

- **Applicable to all products except for ManuProtect Decreasing and ManuProtect Decreasing Lite**

Sum Insured (S\$) Per Life	Financial Requirements
Up to \$2,000,000	None
\$2,000,001 – \$3,000,000	<ul style="list-style-type: none"> • Large Amount questionnaire (LAQ)
Above \$3,000,000	<ul style="list-style-type: none"> • Large Amount questionnaire (LAQ) • Proof of Income for the past 2 years* (for working individuals) • Proof of Net Worth**

*Proof of Income – Copies of Income Tax Returns, audited financial statements (incorporated business).

**Proof of Net Worth – Statements from asset portfolios, property purchase records or other assets.

- **Applicable to ManuProtect Decreasing plan only**

	Financial Requirements
Up to \$2,000,000	None
\$2,000,001 – \$3,000,000	<ul style="list-style-type: none"> • Loan Agreement or Bank statement stating the outstanding loan amount (within 6 months) • Large Amount questionnaire (LAQ)
Above \$3,000,000	<p><u>For Employed:</u></p> <ul style="list-style-type: none"> • Loan Agreement or Bank statement stating the outstanding loan amount (within 6 months) • Large Amount questionnaire (LAQ) • Income Tax Assessment for the past 2 years <p><u>For Self-employed:</u></p>

	<ul style="list-style-type: none"> • Loan Agreement or Bank statement stating the outstanding loan amount (within 6 months) • Large Amount questionnaire (LAQ) • Income Tax Assessment for the past 2 years • Audited Company Accounts (Profit and Loss) for the last 2 years
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• **Source of Wealth and Fund**

Source of wealth and funds documentation is required for regular premium amounts \geq S\$50,000 and single premium \geq S\$200,000.

Source of Wealth	Supporting Document(s)
Employment	Salary Details Tax Returns
Investment	Evidence of Title Audited Accounts
Ownership of a business	Audited Accounts
Savings	Bank Statement
Inheritance	Trust Deed

8. Business Insurance

8.1 Keyman Insurance

- The risk of death of a key person in a business creates an insurable interest because of the economic loss to the company due to the key person's skills, knowledge and business contacts.
- To consider insurance on a key person, the following information may be required:
 - Income – salary, bonus, perks, stock
 - Role in organization
 - Specialized skills
 - Experience
 - Estimated loss to company on early death of proposed insured
 - Financial status of firm (financial statements)
- Guideline on calculation of sum assured
 - 5-10x of income depending on circumstances above or
 - 3x of gross profit or 6x of net profit, whichever is higher.
- Larger amounts may be considered depending on the economic value of the key person to the company.

8.2 Partnership / Buy-Sell Insurance:

- A private, closely held partnership or corporation has an insurable interest in the lives of its owners/partners.
- The premature death of an owner may result in the ownership interest becoming part of the deceased's owner's estate. The heir's may be uninterested or incapable of being involved in the business. Buy sell insurance coverage supplies cash for the remaining partner to buy out the heirs according to a pre-arranged agreement. The insurable value is equal to the Fair Market Value (FMV) of the owned business interest plus a growth factor.
- To consider buy sell coverage, the following the following information may be required:
 - Percent ownership in the business.
 - Fair market value (FMV) of the business and basis of sum assured, usually provided by an independent accountant, or adviser/valuer.
 - Information on other partners such the percentage of ownership, are the partners being insured and the face amounts.
 - A copy of the Buy Sell agreement.
- Each owner or shareholder is insured for a sum equal to their value of the business.
 - Percentage ownership x FMV of the business plus a modest growth factor.

8.3 Employee Benefit

- In general, employee benefits are non-salary compensation provided to employees in addition to their normal salary package. This may be in the form of providing insurance coverage to the employee.
- Company owned policy: Plan Right Discovery and Solution is not required.
- Required Company letter with the following information:
 - Reason for cover.
 - Basis of insurance – selection of plan type, basis of sum assured etc.
 - The category and number of staff covered and their respective cover.
 - The category and number of staff not covered and the reason for not covering these staff.
 - Premium will be paid by the company.
- Please refer to the following table for Financial requirements

Business Financial Table:

Keyman/ Business Loan Insurance	Partnership / Buy-Sell Insurance	Employee Benefit
1. LAQ - Keyman & Business Loan 2. Business Loan Agreement if applicable 3. ACRA Search within 6 months 4. Audited Company's Financial Statement for the last 2 years if the total sum assured for all keymen from the same company is above \$1 m (existing and current) cover. For business loan agreement, submit as usual. 5. NRIC of authorised signatories 6. Corporate Policy Owner Authorised Signatory Form which states list of authorized signatories 7. Corporate Owner Certification form (plan with cash value only). Additional US IRAS forms, if required in relevant situations.	1. LAQ - Partnership Insurance 2. Buy-Sell Agreement if applicable 3. ACRA Search within 6 months 4. Audited Company's Financial Statement for the last 2 years 5. Accountant's Valuation of the business 6. NRIC of authorised signatories 7. Corporate Policy Owner Authorised Signatory Form which states the list of authorized signatories. 8. Corporate Owner Certification form (plan with cash value only). Additional US IRAS forms, if required in relevant situations.	1. Letter of intent provided by the company on the purpose of the coverage and benefits will be paid to the life insured 2. Letter provided by the company indicating if other employees are given the benefits and reason if not insured 3. ACRA Search within 6 months 4. NRIC of authorised signatories 5. Corporate Owner Certification form (plan with cash value only. Additional US IRAS forms, if required in relevant situations. 6. Corporate Policy Owner Authorised Signatory Form which states the list of authorized signatories. <i>Financial evidence may be called if proposed sum assured is high.</i>

9. Occupation

9.1 Occupational Classification

- Class 1: Professional, tertiary qualified and occupation involving indoor work mainly of a sedentary nature such as those engaged in professional, managerial, administrative, clerical and non-manual occupations in general.
- Class 2: Other white collar professional and occupation involving outdoor or site work or substantial amount of travelling or occasional manual work when supervising employees.
- Class 3: Skilled professional and occupation engaged in manual work not of particularly hazardous nature but involving the use of tools and machinery.
- Class 4: Professional (mainly unskilled) and occupation engaged in manual work involving the use of tools, machinery of a hazardous nature and working at heights.

9.2 Occupational Ratings

- The ratings were developed for markets where occupational safety standards and regulations have been enacted and enforced.
- In some cases, determining the occupation classification may be straightforward, such as Clerk or Physician, whilst other occupations may be a little more complex. In such instance, the ratings will be charged based on the particular hazards involved.
- If an applicant has more than one occupation, he/she will usually be rated for the most hazardous and/or occupation that represents the higher risk. Consideration will be given to more favourable rating where the person spends less than 20% of their total work time in the more hazardous occupation. If an applicant indicates that he contemplates entering a more hazardous occupation, he will be rated according to the intended occupation.
- The list provides a guide to the rating and classification of occupation. It is not merely the title of the occupation but the industry and specific nature of the life insured's occupation, which affect the rating and classification.

Occupational Classification & Loading

Manucare	
Class 1 & 2	1
Class 3	1.25
Class 4	1.5

Accidental Death Benefit (ADB)	
Class 1 & 2	1
Class 3	1.25
Class 4	1.5

- Disability Advanced Payment benefit: offerable to class 1 only
- Total and Permanent Disability (TPD): offerable up to class 3
- Critical Illness (CI): occupational loading is applicable to CI Additional benefits only (no loading for CI Accelerator and Critical Care Waiver Rider -CCWR)
- Refer to Occupational List for ratings/class

10. Non-income earning spouse, juvenile and non-working individuals

10.1 Non-income earning spouses who are Singapore residents

The following guideline is for consideration of coverage on a dependent spouse:

- Consider replacement value of loss e.g. child care, housekeeping, chauffeur services etc.
- Maximum coverage for Life, TPD and CI covers: S\$750,000
- Consideration for amounts above S\$750,000 is subject to the overall family financial status and ability to fund the policy. The maximum sum assured allowed is 100% of inforce insurance covers on the employed spouse, subject to the maximum limits imposed on non-income earning spouse.
- Maximum Limits:
 - Life and TPD covers with existing covers are capped at S\$2,000,000.
 - CI is capped at S\$1,000,000 subject to spouse having equivalent or higher coverage of CI benefits.

10.2 Juveniles (including students) who are Singapore residents

The following guideline is for consideration of coverage on a dependent child:

- All siblings must have the same amount of coverage.
- Maximum coverage for Life, TPD and CI covers: S\$750,000
- Consideration for amounts above S\$750,000 is subject to information on parents' income, net worth, occupation and insurance coverage. The maximum Life sum assured allowed is 100% of parent's coverage up to a maximum of S\$1,500,000.
- Maximum Limits:
 - Life is capped at S\$1,500,000 subject to parent and siblings having equivalent coverage.
 - CI and TPD are capped at S\$1,000,000 subject to parents and siblings having equivalent coverage.
- Child Health Booklet is required for the consideration of higher sum assured for age 6 and below or where there are congenital and or medical problems in the early year of a child's life. The underwriter reserves the rights to call where it deems necessary. The child health book should include the following pages (even if it is blank):
 - Birth Records
 - Up-to-date developmental assessment
 - Summary of specialist clinic/hospital page
 - Immunization page & appointment
 - All pages with test result stated by a medical practitioner

10.3 Non-working individuals (other than non-income earning spouse, juvenile and student)

- It refers to retirees and individuals with no employment income.
- Maximum coverage for Life, TPD and CI covers: S\$600,000
- Applicable to Singapore residents only.
- Consideration of foreign residents is subject to financial evidence including source of wealth and fund.
- Consideration of coverage above S\$600,000 is subject to financial proof of net worth. Sum assured is capped at 30% of net worth.

11. FOREIGNER GUIDELINES

11.1 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”).

- **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)

- **Non Participation 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/FormW8BENE 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.		

- US Person residing in US
 - ILP and GIO plans are declined.
 - Subject to completion of FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) and Common Reporting Standard (CRS) sections in the application form, relevant W8 or W9 Forms.
 - Subject to the foreigner guidelines.
- US Person residing outside of US
 - Subject to completion of FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) and Common Reporting Standard (CRS) sections in the application form.
 - Subject to the foreigner guidelines.
 - ILP plan is not allowed

11.1.1 Canadian Person

Manulife Singapore (MLS) does not accept the sale of Investment Linked Product (“ILP”) to Canadian persons.

- Canadian person

A Canadian person is defined as a Canadian citizen or resident individual, a partnership or corporation organized in the Canada or under the laws of the Canada or any State thereof, a trust if (i) a court within the Canada 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 Canada 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 Canada. (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

- Canadian Person residing in Canada

- ILP and GIO plans are declined.
- Subject to the foreigner guidelines.
- ILP plan is not allowed

11.2 Japanese Nationals

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) with supporting documents like Juminhyou Johyou 住民票の除票) or Koseki no Fuhyou (戸籍の附票)
- 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:

- Past 3 years bank statement with salary crediting information. The business operation of Client’s employer must be outside of Japan;
- Past 3 years Tenancy Agreement(s) where the residential address is outside of Japan;
- 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

Note:

- The Attestation template can be downloaded from ManuTouch. 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.

11.3 Foreigner residing in Singapore with valid passes

11.3.1 General guidelines

- Entire solicitation process must take place in Singapore.
- Resided in Singapore for 183 days or more.
- Proof of address such as bank statement, utility bill/telephone bill, national identity card or correspondence from government agency.
- Proof of valid pass and information of continued residency if pass is expiring.
- Exclude High Net Worth plans which have separate guidelines.
- Some classes of pass holders who are not allowed to buy a Full Medical Underwriting (FMU) plan will not be eligible to buy the FMU plan under the criteria of passer-by. Example: Work Permit Holder, etc rejected under this section can only buy a GIO plan. This list is not exhaustive. Please refer to Section 11.3.2 on the type of plans allowed.
- Long term visit pass holders are subject to the limits and eligibility in 11.3.2. Simplified Issue Offer, Early Critical Illness and Personal Accident plans/rider are not allowed for those who are not spouse or children (student) of Singapore Citizens or PR
- **Nationals of some countries may require further clarifications** such as duration of current residency here, travel pattern to other countries including home country, where family and assets are located, etc. Manulife reserve to accept or decline an application even if they have a work pass here. If we receive such an application, we will advise if we can accept the application. Example: Laos, Pakistan, Ukraine or Venezuela nationals are just some countries. The list is non-exhaustive and subject to change so you may enquire if you have a case.
- For some cases, we may call for a **Nationality Questionnaire** (refer to Manutouch) depending on the unique circumstance of the case. You are free to submit for your client if you wish to.
- **Foreigner guidelines may change from time to time. We also review each pass, client's nationality, travel, family and own circumstance and could reject an application based on our risk assessment criteria.**

11.3.2 Eligibility and Maximum Limits

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> Employment Pass 	3 months	<ul style="list-style-type: none"> FMU plan with TPD, CI and ECI* benefits GIO plan with TPD and CI benefits SIO plan with TPD and CI benefits Waivers Riders Personal Accident (PA) Plan Hospital Plan with hospitalization in Singapore only (with Foreign Agreement Clause) Disability Advance Payment Plus (DAPP) Rider <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> Ready Complete Care Critical Care Complete (CCC) Early Critical Care Rider (ECCR) attached to Life Ready Early Critical Care Waiver (ECC Waiver) 	<p>Life</p> <ul style="list-style-type: none"> Subject to financial underwriting <p>TPD</p> <ul style="list-style-type: none"> S\$5,000,000 <p>CI</p> <ul style="list-style-type: none"> S\$2,000,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$1,000,000, subject to the maximum cap of S\$2,000,000 for CI <p>PA</p> <ul style="list-style-type: none"> S\$1,500,000 <p>DAPP</p> <ul style="list-style-type: none"> S\$1,000,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>	Not Applicable	Not Applicable

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Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> S-Pass 	3 months	<ul style="list-style-type: none"> FMU plan with TPD, CI and ECI* benefits GIO plan with TPD and CI benefits SIO plan with TPD and CI benefits Waivers Riders Personal Accident Plan Hospital Plan with hospitalization in Singapore only (with Foreign Agreement Clause) <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> Critical Care Complete (CCC) Early Critical Care Rider (ECCR) attached to Life Ready Early Critical Care Waiver (ECC Waiver) 	<p>Life</p> <ul style="list-style-type: none"> Subject to financial underwriting <p>TPD</p> <ul style="list-style-type: none"> S\$5,000,000 <p>CI</p> <ul style="list-style-type: none"> S\$2,000,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000, subject to the maximum cap of S\$2,000,000 for CI <p>PA</p> <ul style="list-style-type: none"> S\$1,000,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>	Not applicable	Not applicable

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> Dependent Pass (spouse and children of employment pass holder) 	3 months	<ul style="list-style-type: none"> FMU plan with TPD, CI and ECI* benefits GIO plan with TPD and CI benefits SIO plan with TPD and CI benefits Waivers Riders Personal Accident Plan Hospital Plan with hospitalization in Singapore only (with Foreign Agreement Clause) <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> Ready Complete Care Critical Care Complete (CCC) Early Critical Care Rider (ECCR) attached to Life Ready Early Critical Care Waiver (ECC Waiver) 	Not applicable	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000, subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> Cap at S\$750,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000, subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> Cap at S\$750,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> Dependent Pass (spouse and children of S-Pass holder) 	3 months	<ul style="list-style-type: none"> FMU plan with TPD, CI and ECI* benefits GIO plan with TPD and CI benefits SIO plan with TPD and CI benefits (excluding Critical Select Care) Waivers Riders Personal Accident Plan Hospital Plan with hospitalization in Singapore only (with Foreign Agreement Clause) <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> Critical Care Complete (CCC) Early Critical Care Rider (ECCR) attached to Life Ready Early Critical Care Waiver (ECC Waiver) 	Not applicable	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000, subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> Cap at S\$750,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000, subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> Cap at S\$750,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Working Adult Spouse of SG/PR	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earners
<ul style="list-style-type: none"> Long Term Visit Pass <p><i>SIO, ECI and PA are only eligible for Long Term Pass holder who is married to Singapore citizen/PR as well as student.</i></p> <p><i>The rest of the Long Term Pass holder can't buy SIO, ECI and PA</i></p> <p><i>For student, MLS may reject based on short validity period and/or type of educational institution. Please include the name of institution in the application form.</i></p>	3 months	<ul style="list-style-type: none"> FMU plan with TPD, CI and ECI* benefits GIO plan with TPD and CI benefits SIO plan with TPD and CI benefits Waivers Riders Personal Accident Plan Hospital Plan with hospitalization in Singapore only (with Foreign Agreement Clause) <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> Critical Care Complete (CCC) Early Critical Care Rider (ECCR) 	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000 subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> S\$200,000 <p>Note: Calculation of sum assured include the multiplier factor</p> <p>We could ask for income evidence for individual cases as part of financial underwriting</p>	<p>Life</p> <ul style="list-style-type: none"> S\$750,000 <p>TPD</p> <ul style="list-style-type: none"> S\$750,000 <p>CI</p> <ul style="list-style-type: none"> S\$750,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$750,000 subject to the maximum cap of S\$750,000 on CI <p>PA</p> <ul style="list-style-type: none"> S\$200,000 <p>Note: Calculation of sum assured include the multiplier factor</p>	<p>Life</p> <ul style="list-style-type: none"> S\$300,000 <p>TPD</p> <ul style="list-style-type: none"> S\$300,000 <p>CI</p> <ul style="list-style-type: none"> S\$300,000 (early, intermediate and advanced stage CI) <p>ECI</p> <ul style="list-style-type: none"> S\$300,000 subject to the maximum cap of S\$300,000 on CI <p>PA</p> <ul style="list-style-type: none"> S\$200,000 <p>Note: Calculation of sum assured include the multiplier factor</p> <p>We could ask for income evidence for individual cases as part of financial underwriting</p>

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> • Work Permit • Applicable to Malaysian only <p>Exclude the following:</p> <ul style="list-style-type: none"> ➤ Employment in area of domestic worker including confinement nanny, building and construction sites, public relations, entertainment etc) ➤ Declined occupations ➤ Occupations with TPD declined, classified as Class 4 ➤ Occupations in PA plans that's Class 4, declined or Individual Consideration 	3 months	<ul style="list-style-type: none"> • FMU plan with TPD and CI benefits • GIO plan with TPD and CI benefits • SIO plan with TPD and CI benefits (excluding Critical Select Care) • Waivers Riders • Personal Accident Plan • Hospital Plan with hospitalization in Singapore only (with Foreigner Agreement Clause) <p>*ECI benefits allowed include the following:</p> <ul style="list-style-type: none"> • Critical Care Complete (CCC) • Early Critical Care Rider (ECCR) 	<p>Life</p> <ul style="list-style-type: none"> • S\$500,000 <p>TPD</p> <ul style="list-style-type: none"> • S\$500,000 <p>CI</p> <ul style="list-style-type: none"> • S\$500,000 (inclusive of ECI) <p>ECI</p> <ul style="list-style-type: none"> • S\$200,000 <p>PA</p> <ul style="list-style-type: none"> • S\$200,000 <p>Note: Calculation of sum assured include the multiplier factor.</p>	Not applicable	Not applicable

Type of valid pass	Validity period	Plans and Benefits allowed	Maximum limits for Adult	Maximum limits for Juvenile / Student	Maximum limits for Non-income Earning Spouse
<ul style="list-style-type: none"> Work Permit Applicable to all nationals except for Malaysians <p>Exclude the following:</p> <ul style="list-style-type: none"> ➤ Employment in area of domestic worker including confinement nanny, building and construction sites, public relations, entertainment etc) ➤ Occupations with TPD classified as Class 4, declined or Individual Consideration (IC) <p>Occupation Class 4 or IC for PA</p>	3 months	<ul style="list-style-type: none"> GIO plan with TPD and CI benefits Ready Protect: restricted to Head Start Plan (S\$50,000) and no optional riders allowed 	Subject to affordability.	Not Applicable	Not applicable
<ul style="list-style-type: none"> Work Permit Holder of domestic helper and confinement nanny 	3 months	<ul style="list-style-type: none"> GIO plan with TPD ReadyProtect – Headstart plan (S\$50,000) with no optional riders allowed 	Subject to affordability	Not applicable	Not applicable

Legend

CI – Advanced stage Critical Illness

DAPP – Disability Advance Payment Plus Rider

ECI – Early Critical Illness

FMU – Full Medical Underwriting

GIO – Guaranteed Issuance Offer

PA – Personal Accident

SIO – Simplified Issuance Offer

TPD – Total and Permanent Disability

*We reserve the rights to assess and decline any nationals based on our risk assessment.

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11.4 Foreigners residing outside Singapore

11.4.1 General guidelines

- **Foreigner guidelines may change from time to time and MLS reserves the rights to reject any applications based on our risk assessment criteria**
- **Refer to Section 11.4.8 for the maximum limits for TPD and CI for foreign residents. Please note that the maximum limit stated in the table is subject to available capacity and retention. Please refer to the underwriters for the limits available.**
- Passer-by (non-Singapore residents) is defined as someone who resides in Singapore for less than 183 days.
- Entire solicitation process must take place in Singapore.
- Copy of passport and entry stamp is required.
- Proof of address such as bank statement, utility bill/telephone bill, national identity card or correspondence from government agency.
- US and Canada Residents – GIO and Signature Income plans are not allowed.
- Medical examination for Early CI benefits
 - Non-medical limits for resident of Malaysia and Indonesia is S\$100,000. Aggregated sum assured of S\$100,001 and above will be subject to medical examination.
 - Medical examination is required for residents of India and China regardless of sum assured.
- All policies with annual premium < S\$50,000 and Single premium < \$200,000:
 - No requirement for enhanced due diligence unless our basic due diligence yields adverse information or highlight some red flags.

11.4.2 Prohibited Countries

- Prohibited countries: Iran, North Korea, Syria

11.4.3 Plans and benefits allowed

- All plans that offer the following benefits: Life, TPD, CI, Waivers riders (exclude Early CI) only.
- Standalone plans: ManuCare (with Foreigner Agreement Clause).
- Hospital plans are restricted to hospitalisation in a Singapore hospital only (with Foreigner Agreement Clause).
- DAP and DPP Plus are not allowed.
- Early Critical plans and riders (CCC, RCC, ECCR, ECC Waiver) are not allowed except for certain countries of residence which allows the attachment of ECCR to Life Ready plan. Refer to 11.4.5 for details.
- Medical examination is required for residents of major cities of China and India for application of early Critical Illness benefit.
- Medical examination is required for residents of Malaysia and Indonesia for application of Early Critical Care Rider above aggregated sum assured of S\$100,000.
- Exclude Signature Life and Heirloom Plans which have separate guidelines.

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- The underwriters could at our discretion request for proof of income for some cases.

11.4.4 Acceptable list of countries of residence and loadings

- List of acceptable countries of residency for **Life and TPD benefits** – reference to the table attached.
- *** Note** Canada and US residents – GIO and Signature Income are not allowed

Country Classification A		Country Classification B	Country Classification C
Singapore	Liechtenstein	Bahrain	India (major cities)
Austria	Lituania	China (major cities)	Indonesia (major cities)
Australia	Luxembourg	Kuwait	Jordan
Bermuda	Macau	Malaysia	Philippines (major cities)
Belgium	Monaco	Oman	Sri Lanka
Brunei Darussalam	Netherlands	Saudi Arabia	Thailand
Canada*	New Zealand		Vietnam
Czech Republic	Norway		
Denmark	Poland		
Estonia	Portugal		
Finland	Qatar		
France	Slovakia		
Germany	Slovenia		
Greece	South Korea		
Hong Kong	Spain		
Hungary	Sweden		
Iceland	Switzerland		
Ireland	Taiwan		
Italy	United Arab Emirates		
Japan	United Kingdom		
Latvia	United States*		

China (Major cities)				
Beijing	Harbin	Nanjing	Shunde	Yancheng
Changchun	Hefei	Ningbo	Suzhou	Yantai
Changsha	Huai'an	Panyu	Taiyuan	Yangzhou
Chaozhou	Huaxian	Qingdao	Talzhou	Yangjiang
Chengdu	Huizhou	Qingyuan	Tangshan	Yixing
Chongqing	Huzhou	Quanzhou	Tianjin	Yunfu
Dalian	Jiangmen	Quzhou	Wenzhou	Zengcheng
Dongguan	Jiaxing	Sanshui	Wuhan	Zhanjiang
Foshan	Jinan	Shanghai	Wuzhou	Zhaoqing
Fuzhou	Kunming	Shantou	Weifang City	Zhaozhuang
Guangzhou	Lianyungang	Shenzhen	Wuxi	Zhengzhou
Guilin	Lishui	Shaoguan	Xi'an	Zhongshan
Haikou	Maoming	Shaoxing	Xiamen	Zhoushan
Hainan	Nanchang	Shekou	Xinghui	Zhuhai
Hangzhou	Nanhai	Shenyang	Xuzhou	
India (Major cities)				

Ahmedabad Bangalore Chandigarh Chennai Coimbatore	Delhi Gurgaon Hyderabad Kochi (formerly Cochin) Kolkata (formerly Calcutta)	Mumbai Noida Pune
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- For Indonesia, Philippines and Thailand, the following cities/ provinces are **excluded**:

Indonesia	Philippines	Thailand
Central Sulawesi Maluku Papua West Papua	Eastern Mindanao Central Mindanao Western Mindanao Zamboanga Peninsula Sulu Archipelago	Yala Pattani Narathiwat Songkhla

11.4.5 Acceptable list of countries of residence and loadings - Early, Intermediate and Advanced Critical Illness

- List of acceptable countries of residence for Advanced CI benefits:
 - Country A (reference to above table)
 - Country B – only Malaysia and China (major cities)
 - Country C – only India, Indonesia, Philippines and Thailand (Do note the accepted and declined cities)
- List of acceptable countries of residence for Early CI benefits:
 - Only Early Critical Care Rider (ECCR).
 - Early Critical Care Waiver Rider is strictly **not** allowed
 - Ready Complete Care (RCC) is strictly **not** allowed.

Country Classification	Country of Residence	Maximum Limits	Loading
A	Australia, Brunei, Canada, Hong Kong, Macau, New Zealand, South Korea, Taiwan, United States	S\$200,000	0%
B	Malaysia China (major cities only)	S\$200,000	0% 50%
C	India (major cities only) Indonesia (major cities only)	S\$100,000 S\$200,000	100% 0%
<ul style="list-style-type: none"> Medical examination is required for residents of Malaysia and Indonesia with aggregated sum assured of S\$100,001 and above. Non-medical limit is up to S\$100,000. Medical examination is required for residents of India and China for any sum assured. 			

11.4.6 Residential Loading

- Refer below table for loading.
- The loading does not apply to GIO plans.
- **Please refer to the section on maximum limits available for each risk type and country of residence.**

Risk Type	Country Classification A	Country Classification B	Country Classification C
Life	0%	0%	0%
Accidental Death Benefit (ADB) and PA	0%	0%	50%
Total & Permanent Disability Benefit (TPD)	0%	0%	0%
Enhanced TPD	0%	0%	Declined
Critical Illness (Advanced Stage)	0%	0% 0% - Malaysia	50% 0% - Indonesia
Early Critical Illness Riders only	0% Only applicable to Australia, Brunei, Canada, Hong Kong, Macau, New Zealand, South Korea, Taiwan and US	0% - Malaysia 50% - China (major cities)	0% - Indonesia (major cities) 100% India – (Major Cities)

11.4.7 List of acceptable countries and loadings for ManuProtect Decreasing Term / ManuProtect Decreasing Lite Plans

- **ManuProtect Decreasing Term Plans**
 - Follow the countries listed in 11.4.4
- **ManuProtect Decreasing Term Lite Plans**
 - SIO limit up to \$500,000
 - Only applicable for mortgage of Singapore property

11.4.8 Maximum Limits for foreign residents

- **The limits stated in the table are subject to available capacity and retention limit. Please refer to the underwriters for the limits available.**
- Subject to financial underwriting – we could ask for income evidence for individual cases even if amounts are below routine requirements limits
- For early CI availability and rating, refer to 11.4.5

Guidelines of what's allowed	Adult TPD (SGD)	Adult CI (SGD)	Juvenile / Student / NS	Non-income Earning Spouse
Passer-by: Resident of Country A	\$2m	\$1m	Life / TPD: \$500,000 CI: \$300,000 <ul style="list-style-type: none"> All siblings and parent must have the same coverage. Aggregate all existing coverage with all insurers. 	Life/TPD: \$500,000 CI: \$300,000 <ul style="list-style-type: none"> Working spouse must have equal or more coverage Aggregate all existing coverage with all insurers.
Passer-by: Resident of Country B except for Malaysia	\$1m	\$500,000	Same as above	Same as above
Passer-by: Resident of Country C except for Indonesia	\$500,000	\$300,000	Same as above	Same as above
Malaysia (B)	\$5m	\$2m	CI \$500,000 TPD - \$750,000 or up to \$1.5m subject to Individual Consideration as below <ul style="list-style-type: none"> All siblings and parent must have the same coverage. Aggregate all existing coverage with all insurers. 	CI \$500,000 TPD - \$750,000 or up to \$1.5m subject to Individual Consideration as below Working spouse must have equal or more coverage <ul style="list-style-type: none"> Aggregate all existing coverage with all insurers.
Indonesia (C)	\$2m	\$2m	Same as above	Same as above

12. Retail Products and riders guidelines

12.1 Ready Protect (Personal Accident)

- Maximum sum assured for Juvenile: S\$600,000 per life.
- Maximum sum assured for adult: S\$1,000,000 per life.
- Not available to passer-by or foreign residents.
- Some categories of Singapore pass holders may not be eligible to apply or eligible for smaller amounts, refer to 11.3 for the eligible list
- Change of country of residence: We may terminate the policy, or increase, or reduce the premium according to the risk classification of the new country of residence from the renewal date.
- Change in occupation: We shall increase or reduce the premium rates according to the risk classification for the new occupation.
- Weekly Income Benefit: Aggregation rule is applicable within Manulife ReadyProtect. Existing Personal Accident products will not form part of the aggregation.
- Example: Client A is eligible for a weekly income of S\$ 300. In January 2016, he purchases Manulife ReadyProtect with weekly income benefit of S\$ 200. In May 2016 (assuming no change in his weekly income), he applies another policy (Manulife ReadyProtect) with weekly income benefit of S\$ 200. The second application will be rejected as the aggregate weekly income benefit has exceeded his actual weekly income.

12.2 ManuProtect Decreasing Lite

- Simplified Issuance Offer (SIO) limit up to S\$500,000.
- A copy of loan agreement is required and the loan must be taken / disbursed within the last 9 months.
- Aggregation of sum assured is only applicable to all ManuProtect Decreasing Lite policies, subject to a cap of S\$500,000.
- Only applicable for mortgage taken on Singapore property.

12.3 Early Critical Illness

- **Underwriting**
 - Full medical underwriting is required
 - Underwriting Decision: Standard, Sub-standard with premium loading or exclusions postponed or declined.
- **Residency**
 - Residents of Singapore are eligible for early critical illness benefit.
 - Resident of Singapore is defined as a person who resides a minimum of 183 days per year in Singapore and who are Singapore citizens, Singapore PR and valid employment pass (Employment pass only) holders and their dependents.

- For non-Singapore residents, only Early Critical Care Rider attached to Life Ready is allowed. Refer to 11.4.5
- For non-Singapore residents, RCC standalone plan and Early Critical Care (CI) Waiver Rider is not allowed
- **Working overseas**
 - Singapore citizens who are posted overseas for work or studies may be considered subject to information on the country/city of residence, duration of secondment and expected date of return to Singapore. Generally, a short duration of 2 to 3 years is acceptable.
 - The following countries are acceptable:
 - ❖ Australia
 - ❖ Brunei
 - ❖ Canada
 - ❖ Hong Kong
 - ❖ Japan
 - ❖ Macau
 - ❖ Malaysia
 - ❖ New Zealand
 - ❖ South Korea
 - ❖ Taiwan
 - ❖ United Kingdom
 - ❖ United States

12.4 ManuCare

- Full medical underwriting based on health declarations.
- Change in Occupation and Pursuits: We may increase or reduce the premium rates in accordance to the risk classification for the new occupation or pursuits from the Renewal Date.
- Occupation class: Accept up to occupation class 4
- Limit to 1 policy per life
- Foreigner Agreement Clause (FAC) Endorsement is required for non-Singaporean/non-Singapore PR

I / We agree that, should the Company accept this Application (whether on standard or revised terms), the following clause will form part of the policy: "No benefits are payable for expenses incurred outside of Singapore (including without limitation, hospitalisation outside of Singapore and surgery outside of Singapore). I / We understand that this exclusion applies regardless of the length of my absence from Singapore".

Sample of endorsement to be passed:

It is agreed that no benefits will be payable for any expenses incurred outside of Singapore. Accordingly :

1. the following clauses are deleted :

- (i) Treatment Overseas ;
- (ii) Geographical Limits ;
- (iii) Exclusion (v) : "Expenses incurred for medical treatment and hospitalisation incurred when the Proposed Life Insured is absent from Singapore for a period of one hundred and eighty (180) consecutive days or more."

2. the following exclusion will be imposed :

"All expenses incurred (including but not limited to treatment, surgery and hospitalisation) outside of Singapore."
All other terms and conditions of the Policy remain unchanged.

Signature of Proposed Life Insured

Signature of Owner

Date

ENDORSEMENT

It is agreed that no benefits will be payable for any expenses incurred outside of Singapore.

Accordingly:

1. The following clauses are deleted:
 - (i) Treatment Overseas;
 - (ii) Geographical Limits;
 - (iii) Exclusion (v): "Expenses incurred for medical treatment and hospitalisation incurred when the Life Insured is absent from Singapore for a period of one hundred and eighty (180) consecutive days or more."
2. The following exclusion will be imposed:
 - (i) "All expenses incurred (including but not limited to treatment, surgery and hospitalisation) outside of Singapore"
 - (ii) "All other terms and conditions of the Policy remain unchanged."

12.5 READY BUILDER (II)

- **Underwriting**
 - Guaranteed Issue Offer
 - Has autobind limits of sum assured up to:
 - (i) S\$210,000 (Single Premium x 105%)
 - (ii) S\$393,750 (Regular Premium x No. of Years x 105%)

Any amounts exceeding the above will be subject to facultative approval.

12.6 MANULIFE INCOME GEN

- **Underwriting**
 - Guaranteed Issue Offer (GIO)
 - Accidental Death Benefit (ADB) S\$1,500,000 per life across all plans. The amount of ADB coverage is based on 50% of the total premiums paid.

Example: If the life insured currently has \$1,000,000 ADB or PA coverage with Manulife, proposed insured is eligible to have \$500,000 ADB coverage only.

Under the circumstances whereby the life insured applied for higher than eligible ADB coverage, underwriter will advise to breakdown into 2 plans (a) IncomeGen #1 with ADB coverage, for sum insured up to the eligible ADB coverage (b) IncomeGen #2 without ADB coverage, for the remaining sum insured.

12.7 MANULIFE GROWSECURE

- **Underwriting**
 - Guaranteed Issue Offer (GIO)

- Accidental Death Benefit (ADB) S\$1,500,000 per life across all plans. The amount of ADB coverage is based on 50% of the total premiums paid.

Example: If the life insured currently has \$1,000,000 ADB or PA coverage with Manulife, proposed insured is eligible to have \$500,000 ADB coverage only.

Under the circumstances whereby the life insured applied for higher than eligible ADB coverage, underwriter will advise to breakdown into 2 plans (a) GrowSecure #1 with ADB coverage, for sum insured up to the eligible ADB coverage (b) GrowSecure #2 without ADB coverage, for the remaining sum insured.

13. TIME LIMITATION FOR UNDERWRITING REQUIREMENTS

Medical Exam	Lab Tests (ML11)	ECG/TST	Application	Health Questions on Application
12 Months*	12 Months*	12 Months*	6 Months	3 Months

The medical exam information and health questions in the application form (whichever is later) must be updated after 90 days with a Declaration of Insurability Form.

**Substandard lives, validity period is 6 months*

ACRA
6 Months