

# Manulife InvestReady (III)

Diversify your portfolio with a single plan. Manulife InvestReady (III) is a whole-life regular premium investment-linked plan that offers access to over 100 funds including dividend-paying funds for a stream of potential income. Additionally, we help your investment work harder with welcome bonus, annual premium bonus<sup>1</sup>, and yearly loyalty bonus<sup>2</sup>.

## Benefits



### Make Your Investment Work Harder

100% of your regular basic premiums paid will be invested in fund(s) units



### Flexibility

Option to vary your regular basic premium<sup>3</sup>, top-up your premium and withdraw the accumulated reinvested dividends (if any) at any time



### Portfolio Diversification

Select from over 100 funds to build an effective portfolio to achieve your financial goals



### Coverage

Be covered<sup>5</sup> against death and terminal illness at a higher of 101% of your total premiums paid<sup>6</sup> or account value



### Bonuses

**Welcome Bonus:** Get a head start with additional bonus units in the first policy year

**Annual Premium Bonus:** Receive additional bonus units in the first policy year when you pay premiums annually<sup>1</sup>

**Loyalty Bonus:** Enjoy yearly loyalty bonus<sup>2</sup> after the end of your chosen Minimum Investment Period (MIP)



### Receive Payouts

Starting from the first year, receive potential income when you invest in dividend-paying funds<sup>4</sup>



### Optional Add-ons

Get additional protection<sup>7</sup> with optional premium waiver benefit riders covering cancer, critical illness, terminal illness, and total and permanent disability



## How **Manulife InvestReady (III)** supports you at various life stages:



Tim, age 35, purchases a **Manulife InvestReady (III) Minimum Investment Period (MIP) 20 Years Flexi 10** plan with an **annual premium of S\$12,000**.

From our extensive range of funds, he picks dividend-paying funds with a potential dividend payout<sup>4</sup> of 4% at the end of each policy year. He opts to receive the dividend payouts as his potential monthly income. On top of it, he is also covered<sup>5</sup> against death and terminal illness.



At the start of policy, Tim receives **Welcome Bonus of S\$7,200** and **Annual Premium Bonus<sup>1</sup> of S\$600**.



At policy month 1, Tim receives **potential monthly income payouts<sup>4</sup>** to fund his lifestyle expenses.

POLICY  
YEAR  
**05**



At age 40, Tim gets married and starts a family. He can use the potential monthly income payouts to ease his family's financial burdens.

POLICY  
YEAR  
**11**



Starting from policy year 11, Tim has the flexibility<sup>3</sup> to stop paying premiums **without incurring premium shortfall charges**.



Tim receives **yearly Loyalty Bonus<sup>2</sup>** starting from policy year 21.

POLICY  
YEAR  
**30**



When Tim retires at age 65, he can use the potential monthly income payouts to supplement his retirement portfolio.

POLICY  
YEAR  
**50**

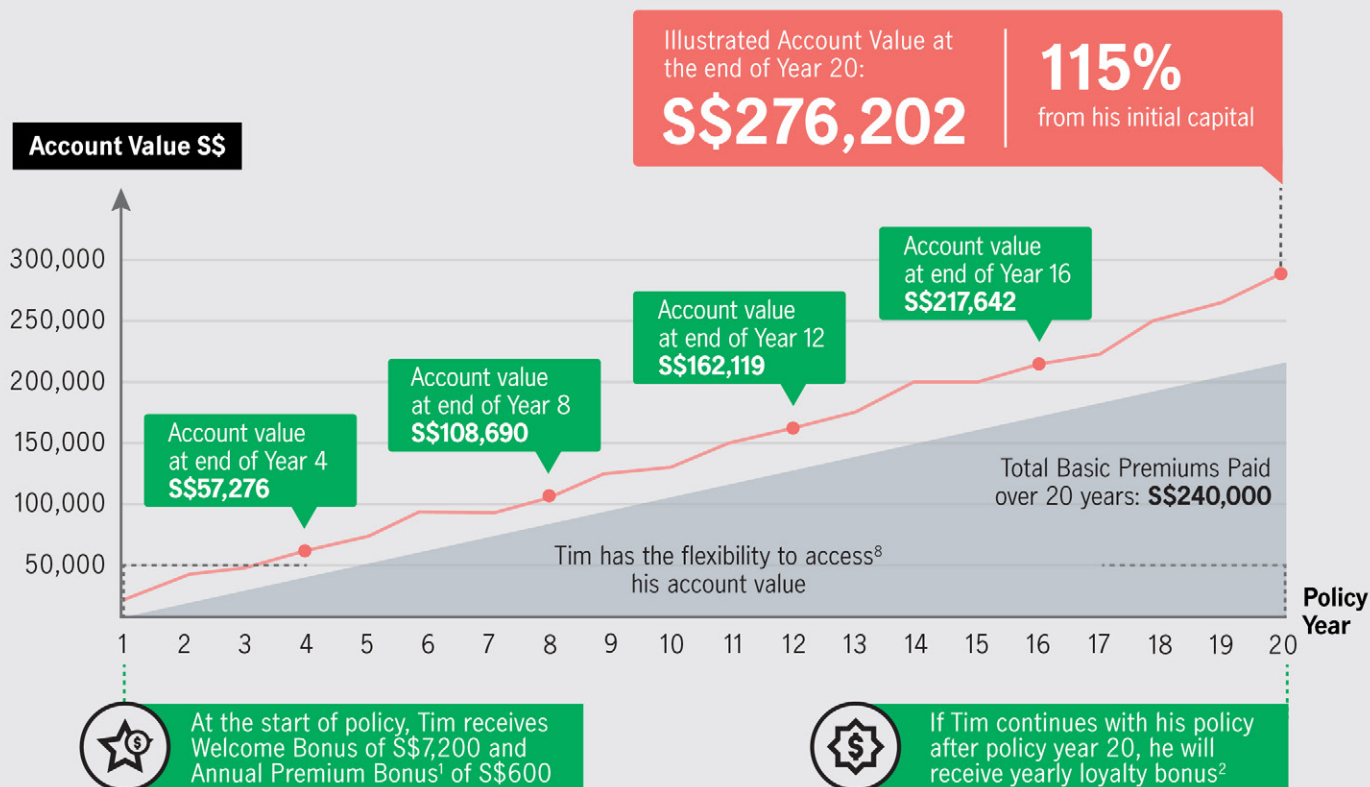


When Tim passes on at age 85, his loved ones will receive the death benefit<sup>5</sup> from Tim's **Manulife InvestReady (III)** plan.

## Here's how **Manulife InvestReady (III)** helps when Tim accumulates wealth while receiving a potential income from dividend-paying funds:



Tim has gotten himself a Manulife InvestReady (III) MIP 20 Years Flexi 10 plan with an annualised premium of S\$12,000. He picks dividend-paying funds for his investment portfolio – with a potential dividend payout<sup>4</sup> of 4% at the end of each policy year, and opts to receive dividend payouts as potential income.



### Potential Income<sup>4</sup> received by Tim every year, because he chooses a dividend-paying fund



Illustrated Account Value at the end of Year 20

**S\$276,202**



Total potential dividends paid out in 20 years

**S\$119,990**



Giving Tim a total potential return of

**S\$396,192**

**165%**  
from his initial capital

The values in the above illustration are rounded off to the nearest dollar, and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. Based on an illustrated investment rate of return of 4% p.a., the values are: account value at end of Year 4: S\$51,732, account value at end of Year 8: S\$90,987, account value at end of Year 12: S\$126,030, account value at end of Year 16: S\$157,266. Illustrated account value at end of Year 20: S\$185,594, 77% from his initial capital. Total potential dividends: S\$91,028, total potential returns: S\$276,621, 115% from his initial capital. All values in the above illustration are non-guaranteed, and are subjected to the distributions and performance of the chosen InvestReady Fund(s).

## Here's how **Manulife InvestReady (III)** helps when Tim accumulates wealth by reinvesting his income into the funds:



Tim has gotten himself a Manulife InvestReady (III) MIP 20 Years Flexi 10 plan with an annualised premium of S\$12,000. He picks dividend-paying funds for his investment portfolio – with selected funds that can give a potential dividend payout<sup>4</sup> of 4% at the end of each policy year. Tim also opts to reinvest the dividends payouts back into the funds for maximum growth of the account value.

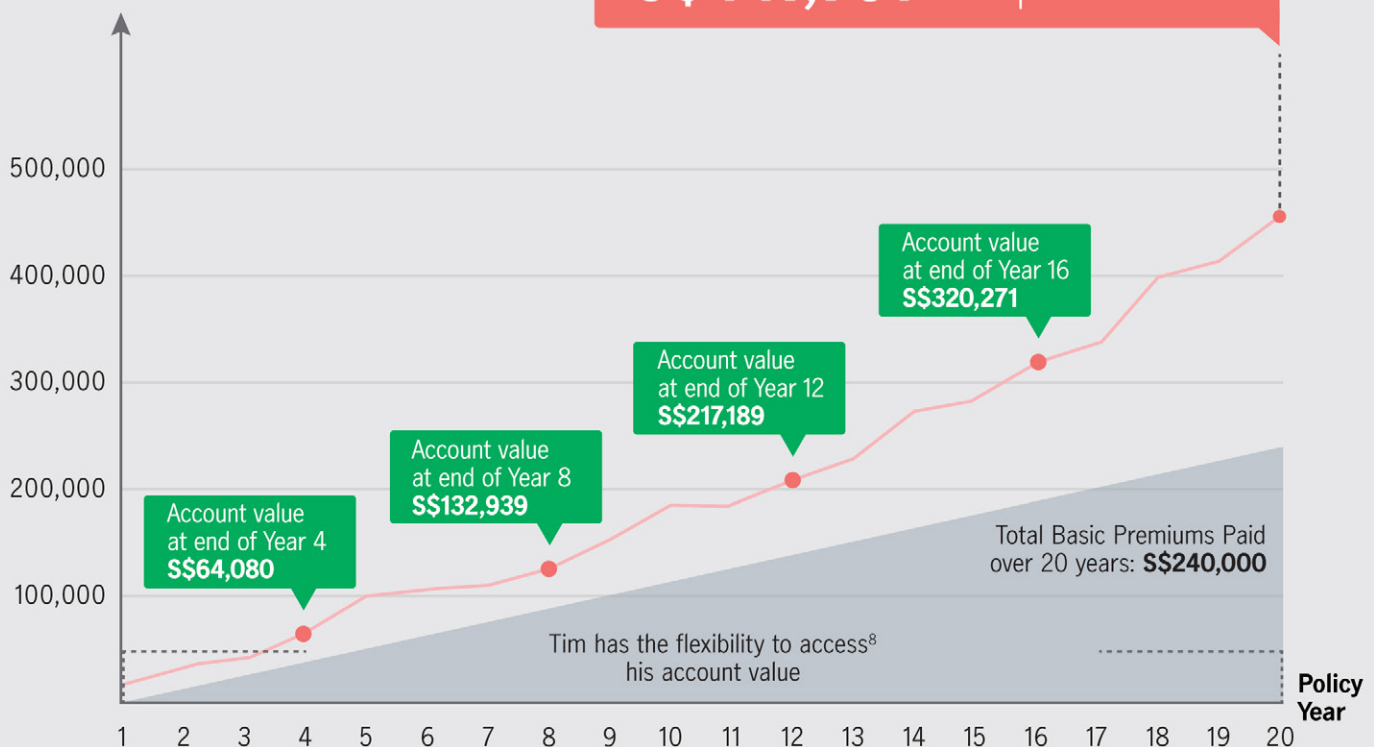
**Account Value S\$**

If Tim keeps his policy in force after policy year 20, the Illustrated Account Value at the end of Year 20:

**S\$447,731**

**187%**

from his initial capital



Tim can top up premium at any time during the MIP of 20 years, and the amount will be 100% allocated to the investment



At the start of policy, Tim receives Welcome Bonus of S\$7,200 and Annual Premium Bonus<sup>1</sup> of S\$600



If Tim continues with his policy after policy year 20, he will receive yearly loyalty bonus<sup>2</sup>

The values in the above illustration are rounded off to the nearest dollar, and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. Based on an illustrated investment rate of return of 4% p.a., the values are: account value at end of Year 4: S\$57,759, account value at end of Year 8: S\$110,319, account value at end of Year 12: S\$165,616, account value at end of Year 16: S\$223,793, illustrated account value at end of year 20: S\$285,855, 119% from his initial capital. All values in the above illustration are non-guaranteed, and are subjected to the distributions and performance of the chosen InvestReady Fund(s).



## Other Product Features

### Minimum Investment Period (MIP)

Choice of:

- |                   |                    |                    |                     |
|-------------------|--------------------|--------------------|---------------------|
| - 5 Years Flexi 1 | - 7 Years Flexi 5  | - 10 Years Flexi 5 | - 13 Years Flexi 10 |
| - 6 Years Flexi 2 | - 10 Years Flexi 3 | - 10 Years Flexi 8 | - 20 Years Flexi 10 |

### Minimum Premium

- |   |   |
|---|---|
| - MIP 5 Years Flexi 1: S\$25,000 or US\$25,000 per year | - MIP 10 Years Flexi 5: S\$500 per month  |
| - MIP 6 Years Flexi 2: S\$10,000 per year               | - MIP 10 Years Flexi 8: S\$500 per month  |
| - MIP 7 Years Flexi 5: S\$1,000 per month               | - MIP 13 Years Flexi 10: S\$300 per month |
| - MIP 10 Years Flexi 3: S\$500 per month                | - MIP 20 Years Flexi 10: S\$200 per month |

**Adhoc Premium Top-up<sup>6</sup>** Min S\$2,500 or US\$2,500, no top-up charge<sup>9</sup>

**Partial Withdrawal** Partial withdrawal charge applies if you request for partial withdrawal during MIP. This charge does not apply to withdrawal of accumulated reinvested dividends (if any).

**Insurance Protection** Higher of 101% of your total premiums paid<sup>6</sup> or account value upon Death or diagnosis with TI

**Premium Payment Options** Cash (SGD for all plan options, USD for MIP 5 Years Flexi 1 only)

## Charges

**Surrender Charge** Applicable only during the MIP

**Monthly Admin Charge** Admin charge varies by MIP, and different rate applies during and after MIP

**Monthly Policy Fee** S\$5 for selected plans in the low annualised premium band<sup>10</sup>

**Fund Management Charge** Please refer to the Prospectuses and Product Highlight Sheets of the InvestReady Funds for details of the fund management charge

Charges above are non-exhaustive. Terms and Conditions apply. Please refer to the product summary for more information.

### Footnotes

<sup>1</sup>A one-time Annual Premium Bonus will be given if the first premiums is paid via annual premium payment mode. If there is any change in mode of premium payment from annual to non-annual during the policy term, the Annual Premium Bonus will be deducted from the account value.

<sup>2</sup>Loyalty Bonuses vary in accordance with the MIP selected. Terms and conditions apply. Please refer to Product Summary for more information.

<sup>3</sup>Flexibility to vary the regular basic premium from the flexi start date of the respective Manulife InvestReady (III) plans.

<sup>4</sup>Subject to the distribution rate and frequency of the chosen InvestReady Funds. The issuance of dividends remains at the discretion of the relevant fund manager and are not guaranteed.

<sup>5</sup>Coverage against death and terminal illness up to policy anniversary immediately after the 99<sup>th</sup> birthday of the life insured. Terms and conditions apply. Please refer to Product Summary for more information.

<sup>6</sup>Total premiums paid include total basic premiums paid plus any top-up premium, less any withdrawals.

<sup>7</sup>Optional supplementary benefits are not applicable for MIP 5 Years Flexi 1 (SGD and USD).

<sup>8</sup>Partial withdrawal charge applies if you request for partial withdrawal during MIP. This charge does not apply to withdrawal of accumulated reinvested dividends (if any).

<sup>9</sup>The prevailing top-up charge is 0%. Manulife reserves the right to vary the charge and will give you advance notice.

<sup>10</sup>Applicable to MIP 10 Years Flexi 3, MIP 10 Years Flexi 5, MIP 10 Years Flexi 8, MIP 13 Years Flexi 10 and MIP 20 Years Flexi 10 in the low annualised premium band. Please refer to Product Summary for more information.

### Important Notes

Manulife InvestReady (III) and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. There may be high costs involved if you terminate the policy early, and your policy's surrender value (if any) may be zero or less than the total premiums paid. Your investments are subject to investment risks, and you may lose the principal amount invested. The performance of the InvestReady Fund(s) is not guaranteed. The unit prices and any income accruing to it may fall as well as rise. The Fund Managers shall have the absolute discretion to determine whether a distribution is to be made in respect of the InvestReady Fund(s) as well as the rate and frequency of distributions to be made. The intention of the Fund Managers to make the distribution and the distribution yield for the InvestReady Fund(s) is not guaranteed, and the Fund Managers may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the InvestReady Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the InvestReady Fund(s). A copy of the prospectus and the product highlights sheet can be obtained from a Manulife Financial Consultant or its Appointed Distributors. This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)). We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors before making a commitment to purchase a policy. Information is correct as at 4 September 2022.