

The Minimum Death benefit as prescribed by law is 125% of the Basic Single Premium plus 125% of all Top-up less 125% of Partial Withdrawals.

The Investment Funds are specific to variable life insurance contracts and are not considered mutual funds.

The Low, Medium and High values are calculated assuming fund earning rates of 4%, 8% and 10% for Peso and 3%, 6% and 8% for US Dollar denominations, respectively, net of Fund Charges. These rates are used merely to illustrate and do not present actual year-on-year performance. These scenarios DO NOT represent lower or upper limit of fund crediting levels. The values shown are not guaranteed and depend on the actual performance of the fund.

All payments and benefits are shown in Philippine Peso and US Dollars depending on the currency chosen by the client.

If, after buying the policy, you decide it is not suitable for your needs, simply return the Policy Contract to The Manufacturers Life Insurance Co. (Phils), Inc. within fifteen (15) days from the date you received it. We will refund to you the applicable Premium Load, if any, and Account Value of your policy.

The precise terms and conditions of this plan are specified in your policy contract. Please refer to your policy contract for full details.