



Ready to love and protect.



ManuProtect Term



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There is no greater joy than seeing your family well taken care of and enjoying life with peace of mind. ManuProtect Term is a term insurance plan that provides the financial security you will need if something unexpected happens to you.

Benefits of the plan



Protection cover

ManuProtect Term gives you cover up to age 85. If you die or are diagnosed with a terminal illness, we will pay the protection amount in a lump sum.



Guaranteed renewable

Enjoy the flexibility to choose how long you want cover for, from 5 to 40 years. If you choose a policy term of 5 to 10 years, we will automatically renew your policy for the same cover period up to age 85, no matter what condition your health is in.



Conversion privilege

You can convert your ManuProtect Term policy to any available regular-premium life insurance plan at the same sum assured we offered before age 65, no matter what condition your health is in.



Quit-smoking incentive

If you are a smoker, ManuProtect Term offers you an incentive to improve your health. You will pay non-smoker premium rates, which are lower during the first three policy years. From the fourth policy year, you can continue to enjoy non-smoker premium rates if we receive satisfactory evidence that you have stopped smoking. This is available for plans with a policy term of 11 to 40 years and a sum insured of at least S\$500,000.



Premiums will not change

For a policy term of 11 to 40 years, your premiums will not change (see note 1) until the end of your policy term. This will allow you to plan your finances better.



Extra protection

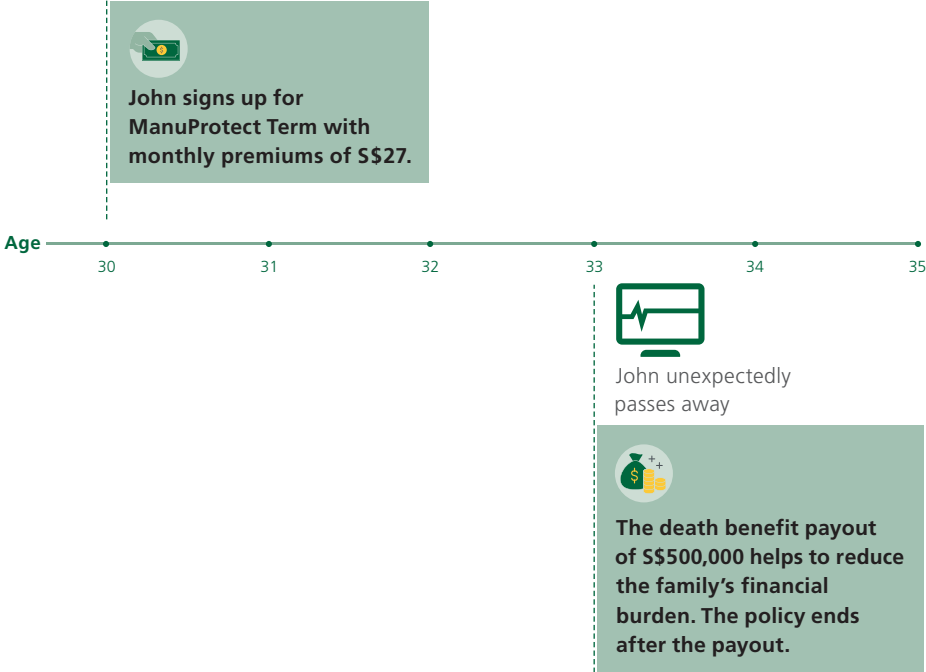
You can add on optional riders for better financial protection against critical illnesses, disability and accidents. You can also choose riders that cover medical reimbursement and payor waiver benefit where you do not have to pay the premiums if the payor dies, suffers a total and permanent disability or from one of the 36 covered critical illnesses.

Example of how ManuProtect Term helps you protect the ones you love



John, aged 30, signs up for a five-year ManuProtect Term plan with affordable monthly premiums of S\$27. John is covered against death and terminal illness with a sum insured of S\$500,000.

In the third year, John unexpectedly passes away. His beneficiaries receive the death benefit payout of S\$500,000.



Illustrated figures are rounded to the nearest dollar.
Diagrams are only for illustrative purposes and are not drawn to scale.

Protect your family today.

Speak to us today

 **Call +65 6833 8188**  **Visit manulife.com.sg/ManuProtectTerm**

 **Speak to your Manulife Representative**

Product footnote

- 1 For plans with a policy term of 5 to 10 years, premiums at each renewal are not guaranteed and are based on the age of the life insured when you renew the policy.

Important notes

ManuProtect Term is underwritten by Manulife (Singapore) Pte.Ltd. (Reg. No. 198002116D)

Terms and conditions apply for each benefit. Please see the product summary and policy contract for more details.

Buying a life insurance policy is a long-term commitment. You should consider carefully before terminating the policy or converting to a new one, as there may be disadvantages in doing so. The new plan may cost more or have fewer benefits at the same cost. Buying health insurance products that are unsuitable may impact your ability to finance your future healthcare needs. This brochure is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs. You should seek advice from a financial adviser before making a commitment to purchase the plan. In the event that you choose not to seek 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 intended as an offer or recommendation to purchase the plan and the supplementary benefits. The specific details applicable to this insurance plan and the supplementary benefits are set out in the policy contract.

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 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).

This marketing material is also available in Chinese. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Manulife – Asia's Global Insurer since 1897

Manulife is a leading international financial services group with principal operations in Asia, Canada and the United States. For more than 125 years, we have been providing customers strong, reliable, trustworthy and forward-thinking solutions for their financial decisions. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

We have deep roots in Asia, with our history going back to 1897 when we issued our first Asian policy in Shanghai, China. Over the decades, we have steadily expanded our reach and built a pan-Asia presence. We now operate in 12 markets in the region, including Hong Kong, Indonesia, China, Japan, the Philippines, Taiwan, Vietnam, Malaysia, Thailand, Macau, Cambodia and Singapore.

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across their various life stages. Customers can readily access our solutions through our extensive multi-channel distribution network. In addition to our established agency force, we distribute our products through a number of specialist partners, including banks and financial advisory firms. For more information on Manulife Singapore, visit www.manulife.com.sg



This marketing material has achieved the Crystal Mark, which is an internationally recognised accreditation provided by the Plain English Campaign. It recognises Manulife's ongoing efforts to provide information in a simple and easy-to-understand format, and our passion in aiming to deliver an unsurpassed customer experience.

