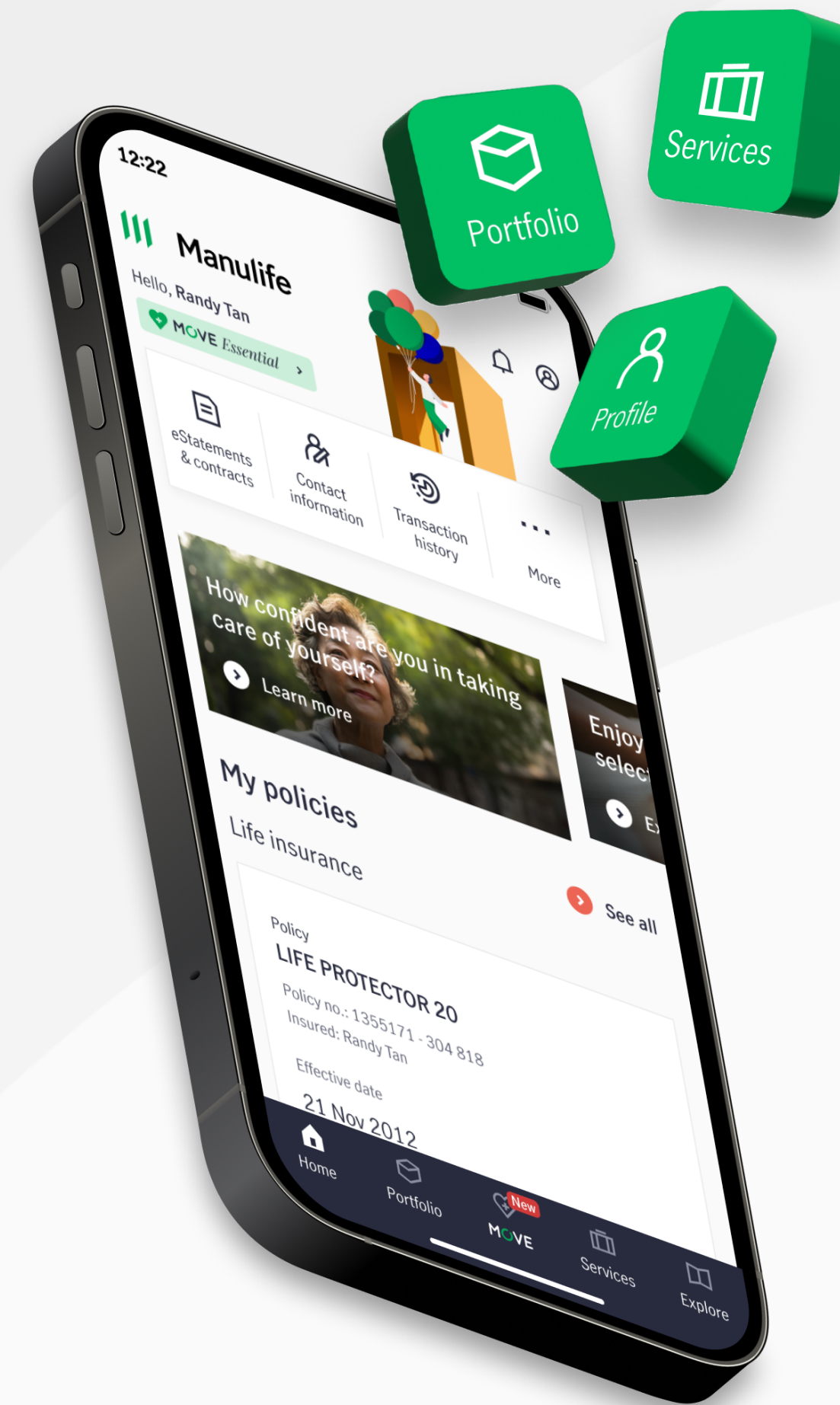


Manulife SG Mobile App *User Guide*

The information in this guide is for illustration purposes only and may not reflect the latest version of the mobile app.

Last updated: 13 February 2026



1.

Download and install

2.

Account registration and log in

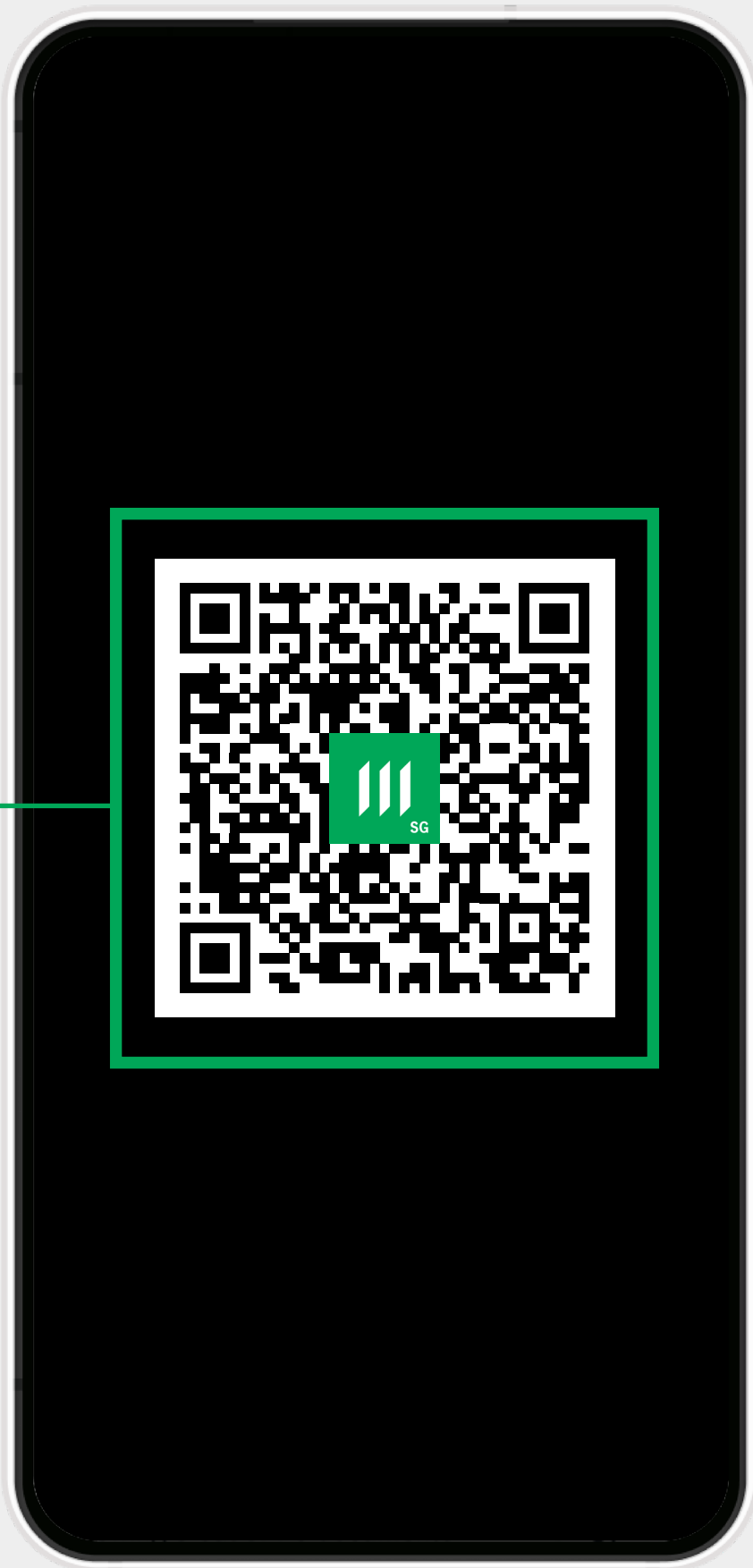
3.

Profile and settings

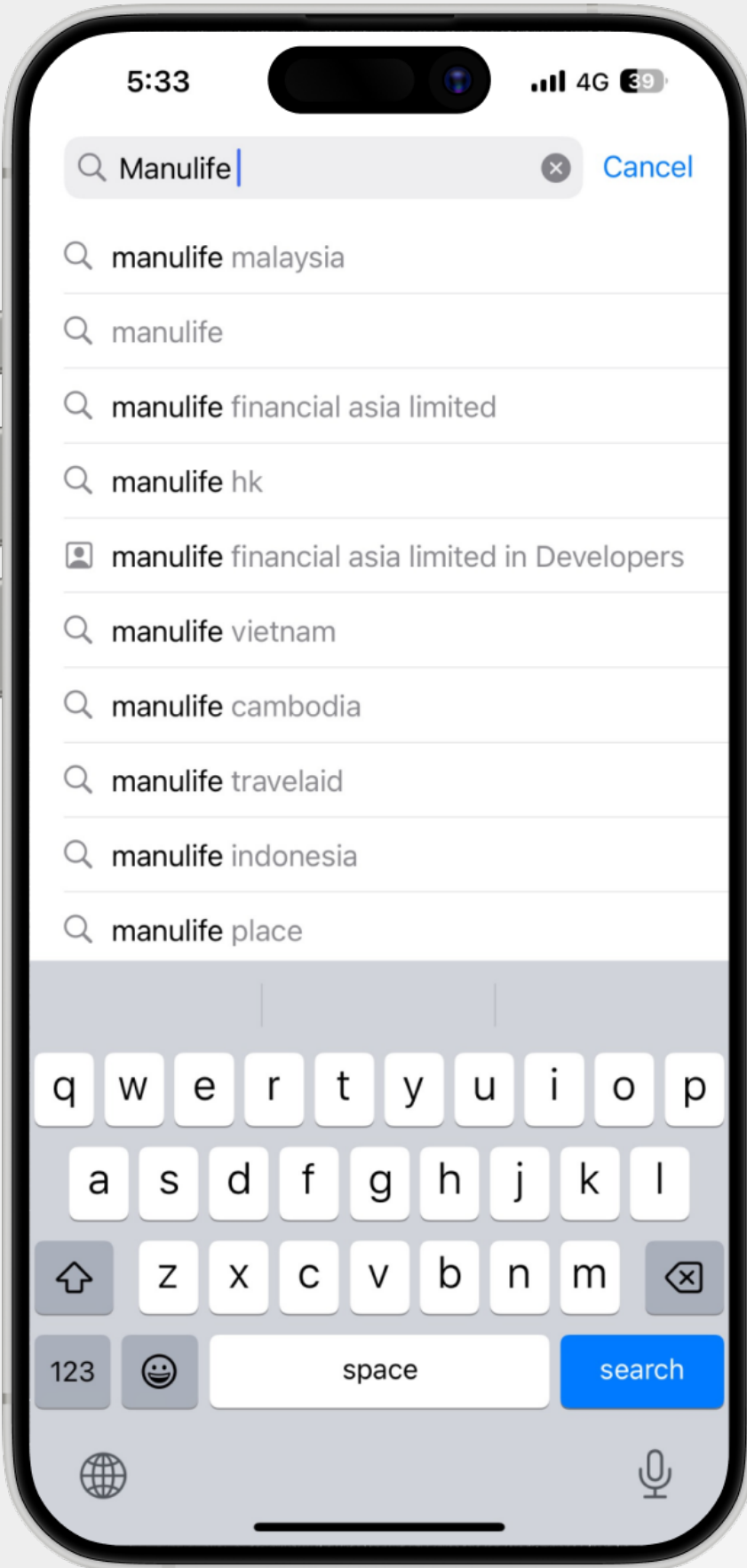
4.
Policies and services

5.
ManulifeMOVE

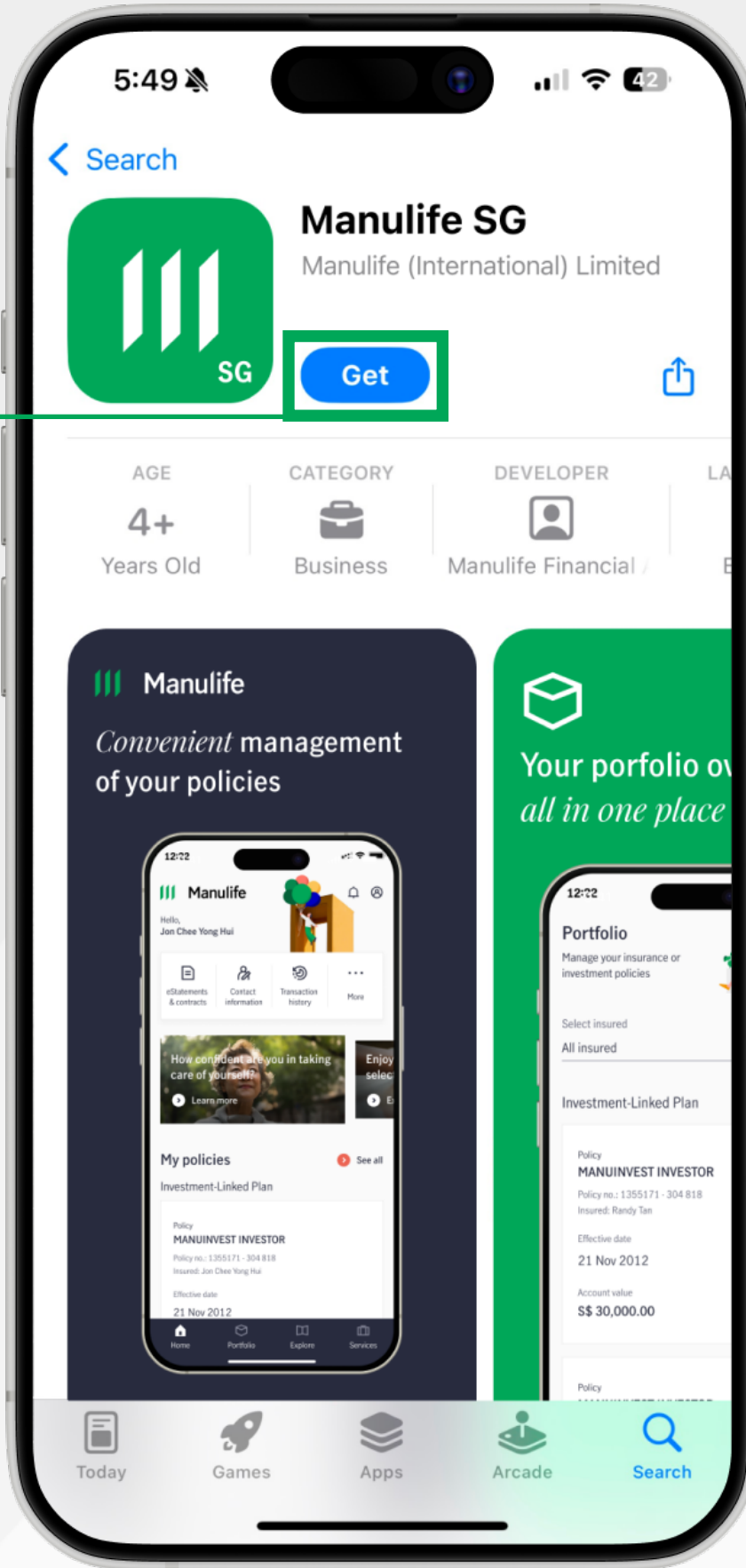
Download and install from Apple App Store



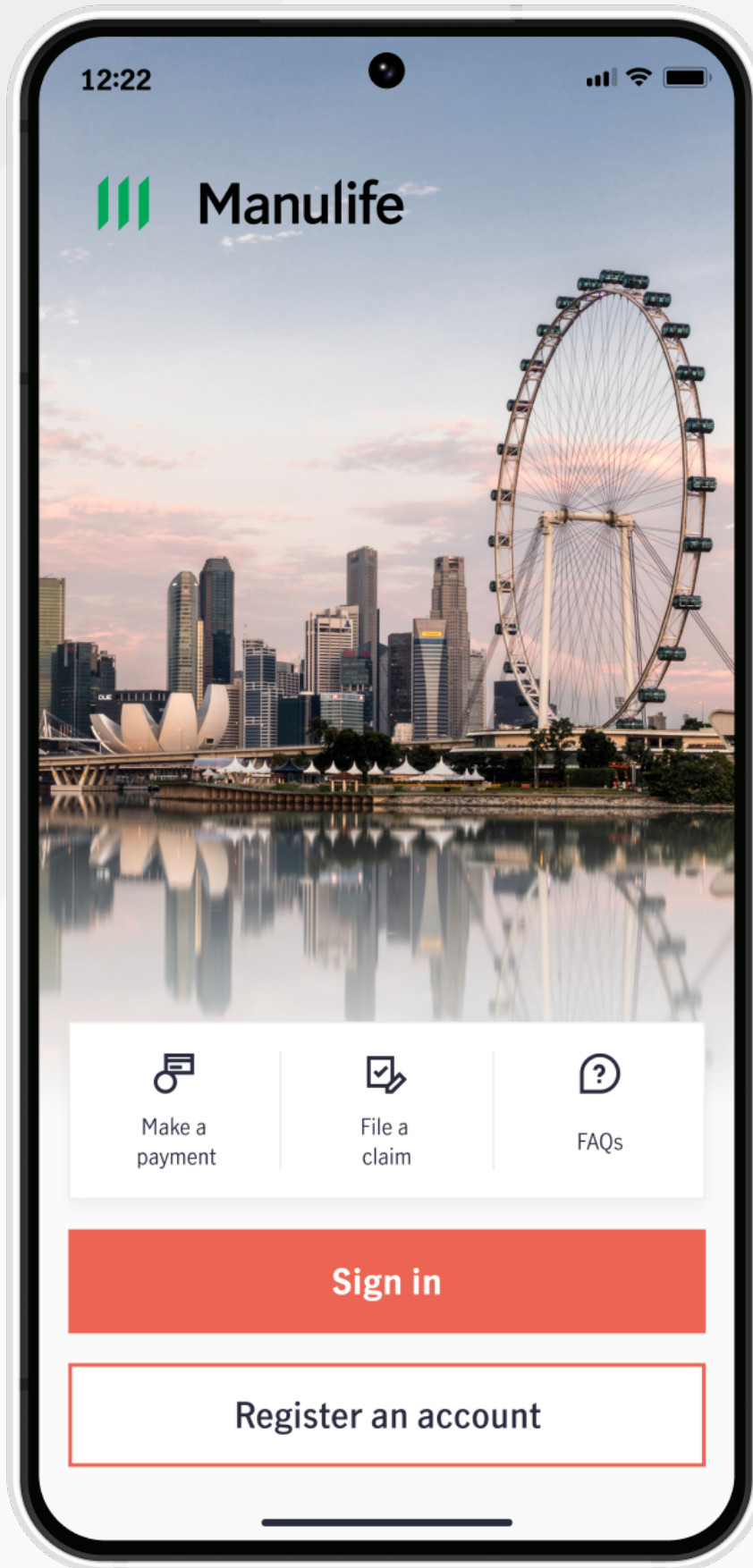
1 Scan the **QR code** to download and install the Manulife SG App, or search for “**Manulife Singapore**” in the App store.



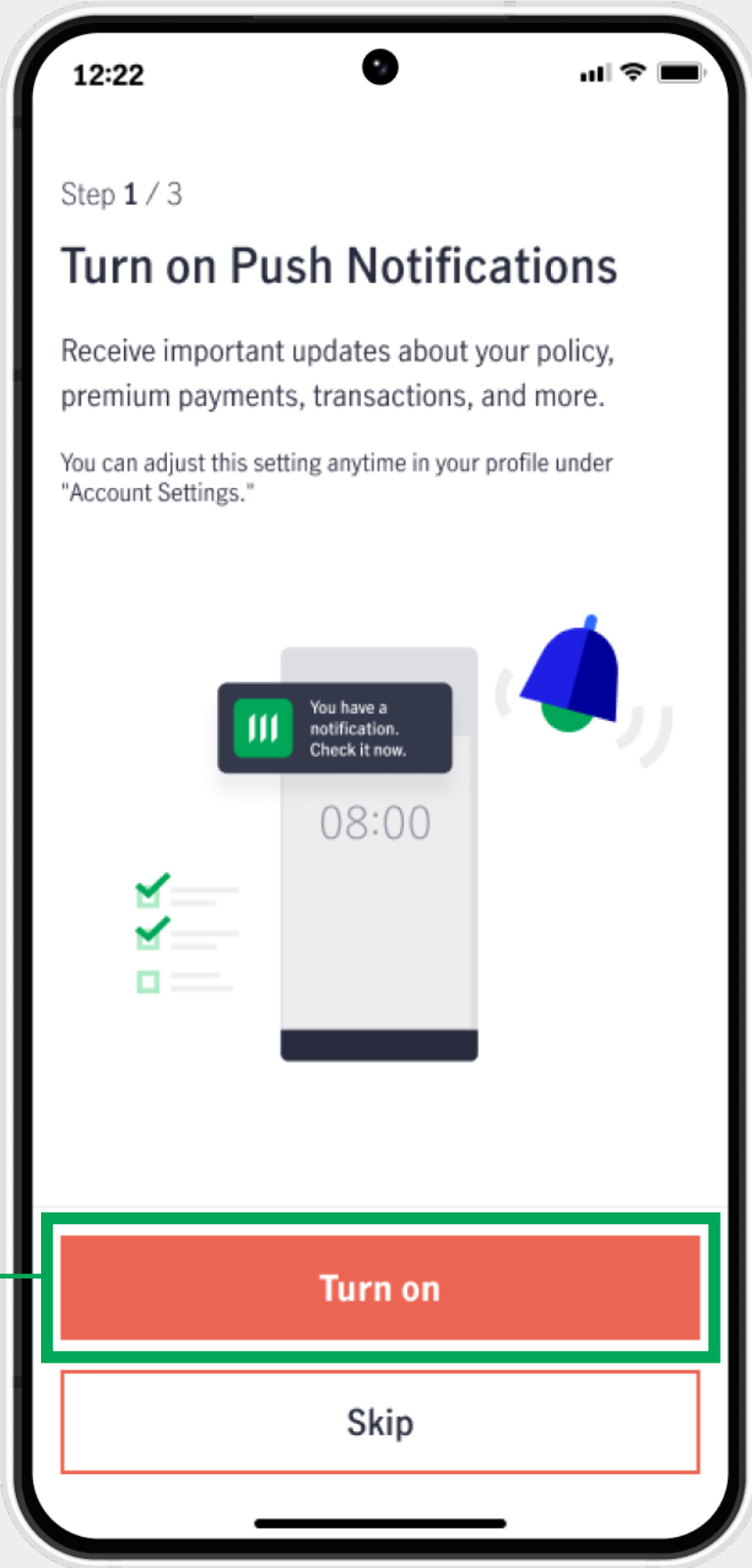
2 Once you’ve found the Manulife SG App, tap “**Get**” to download.



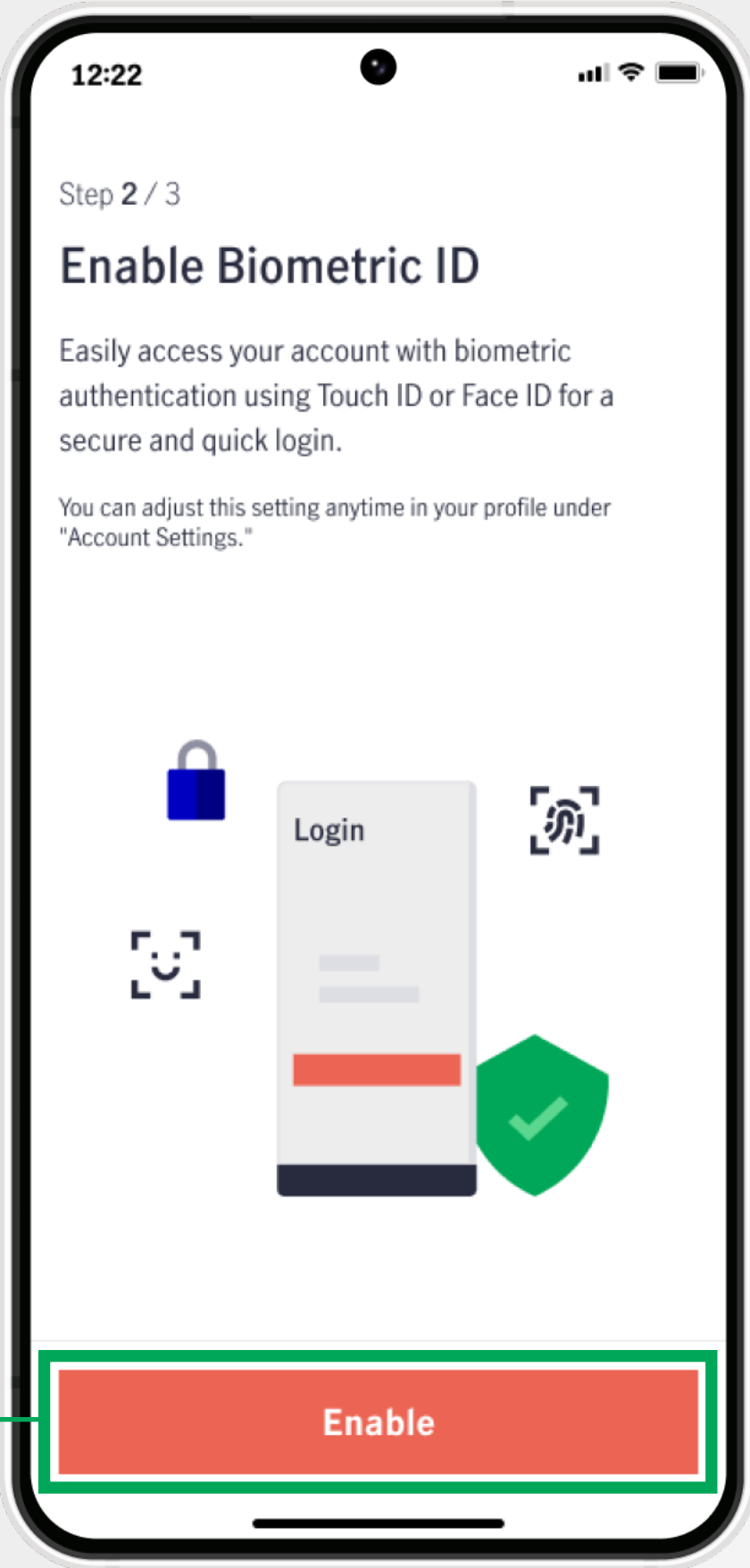
3 Launch the Manulife SG App on your mobile device.



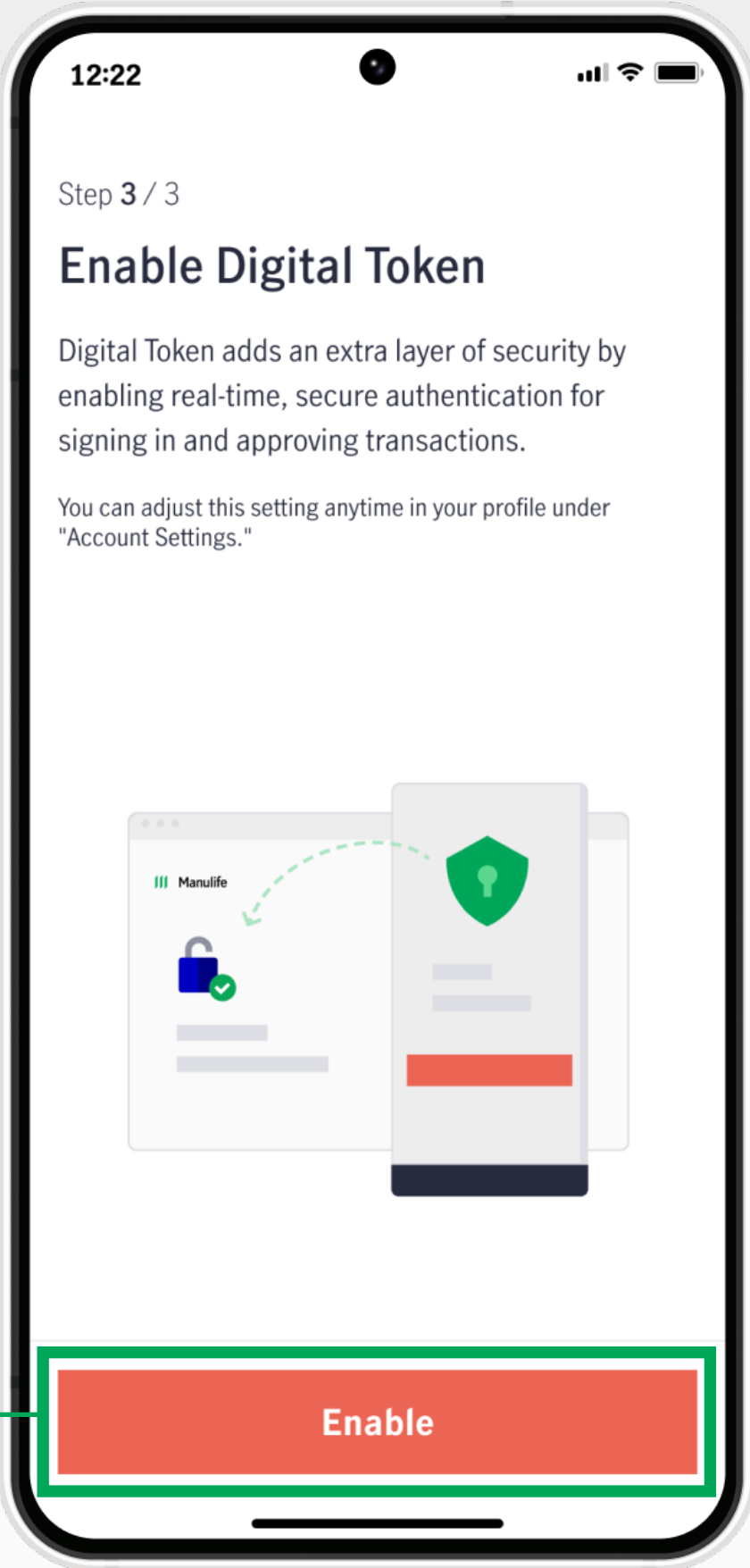
Download and install from Apple App Store



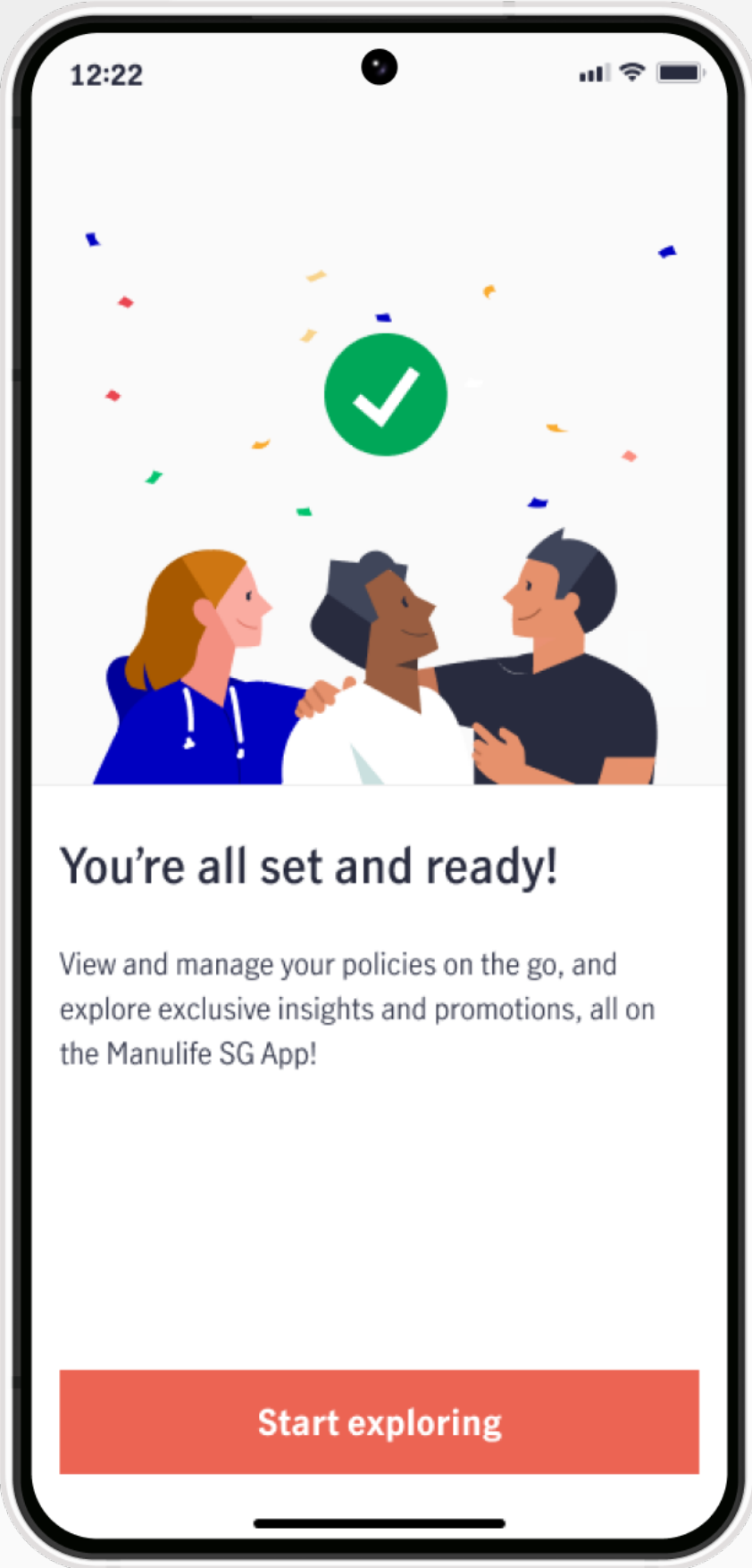
4 Select whether you would like to receive **push notifications** to stay updated.



5 Choose whether you would like to enable **biometric ID** for quick and secure access.

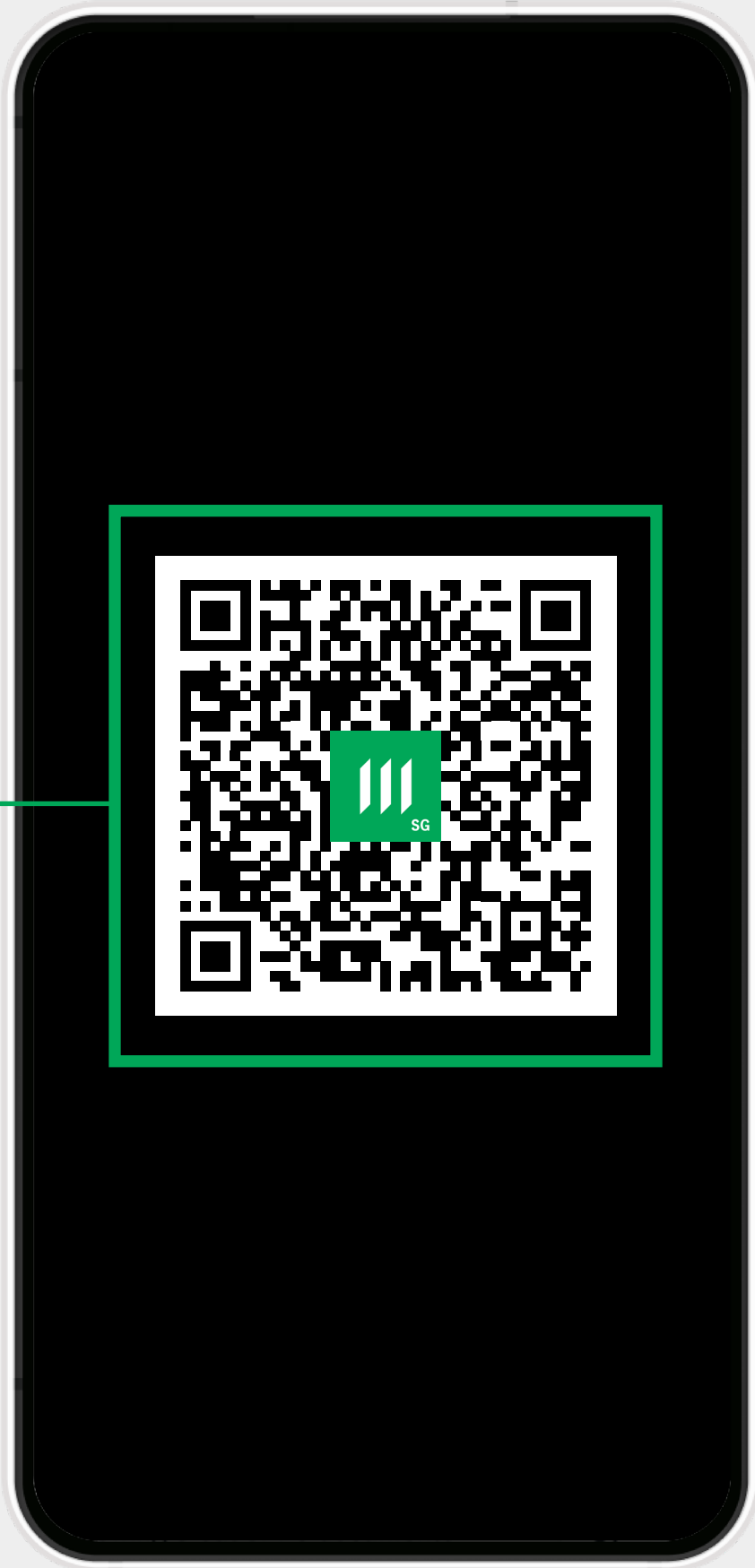


6 Enable **digital token** for secure web logins and transaction approvals.

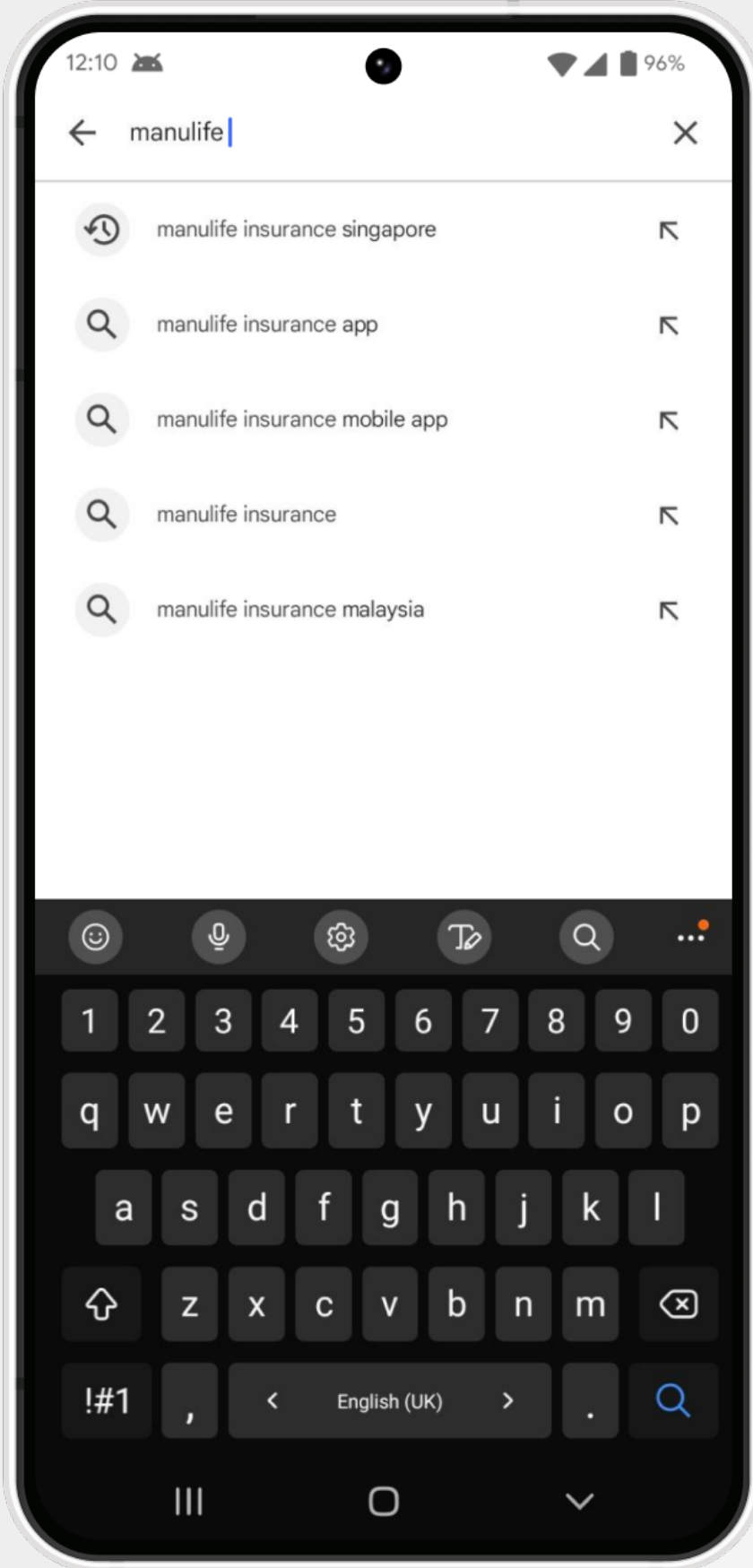


7 You're all set! You will be directed to the home page.

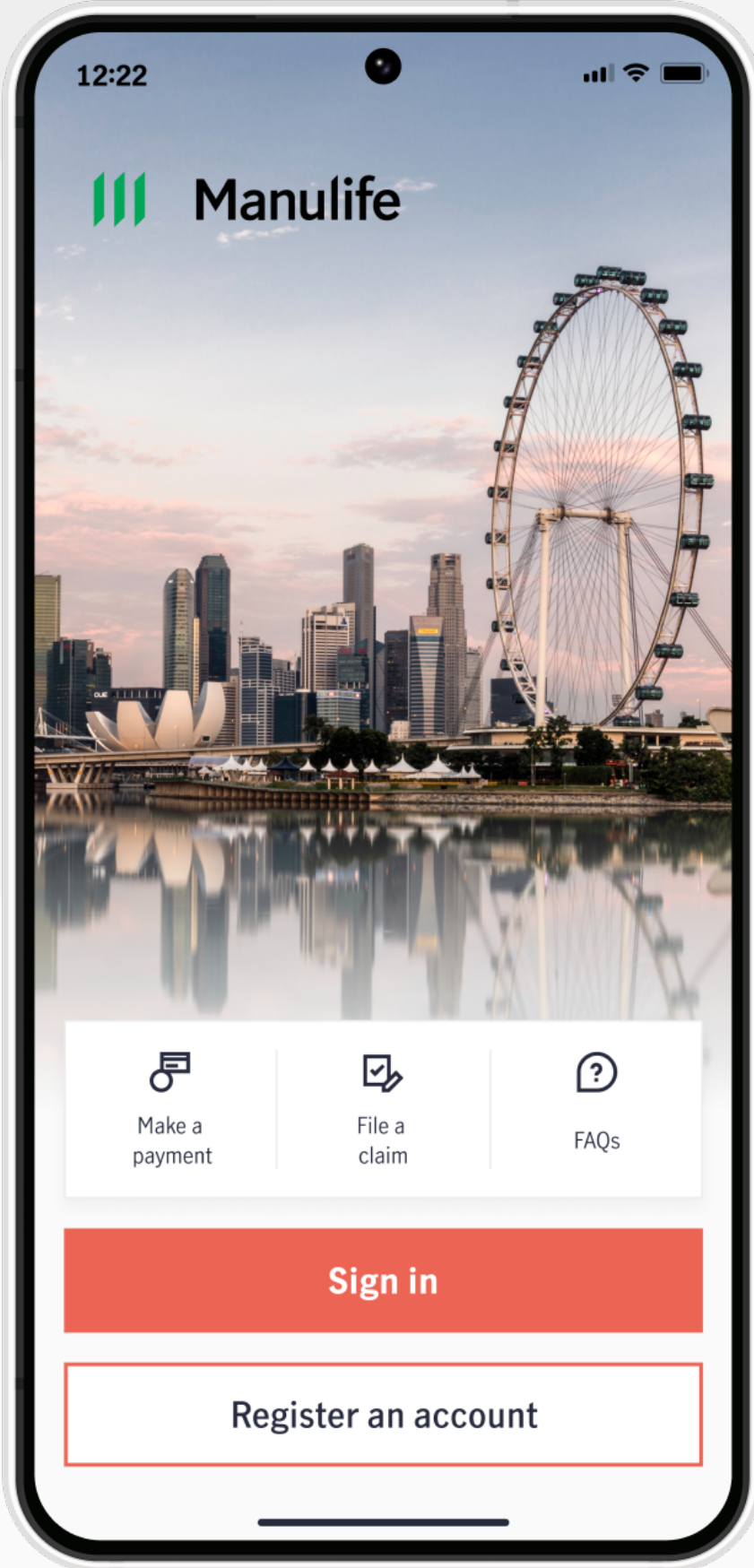
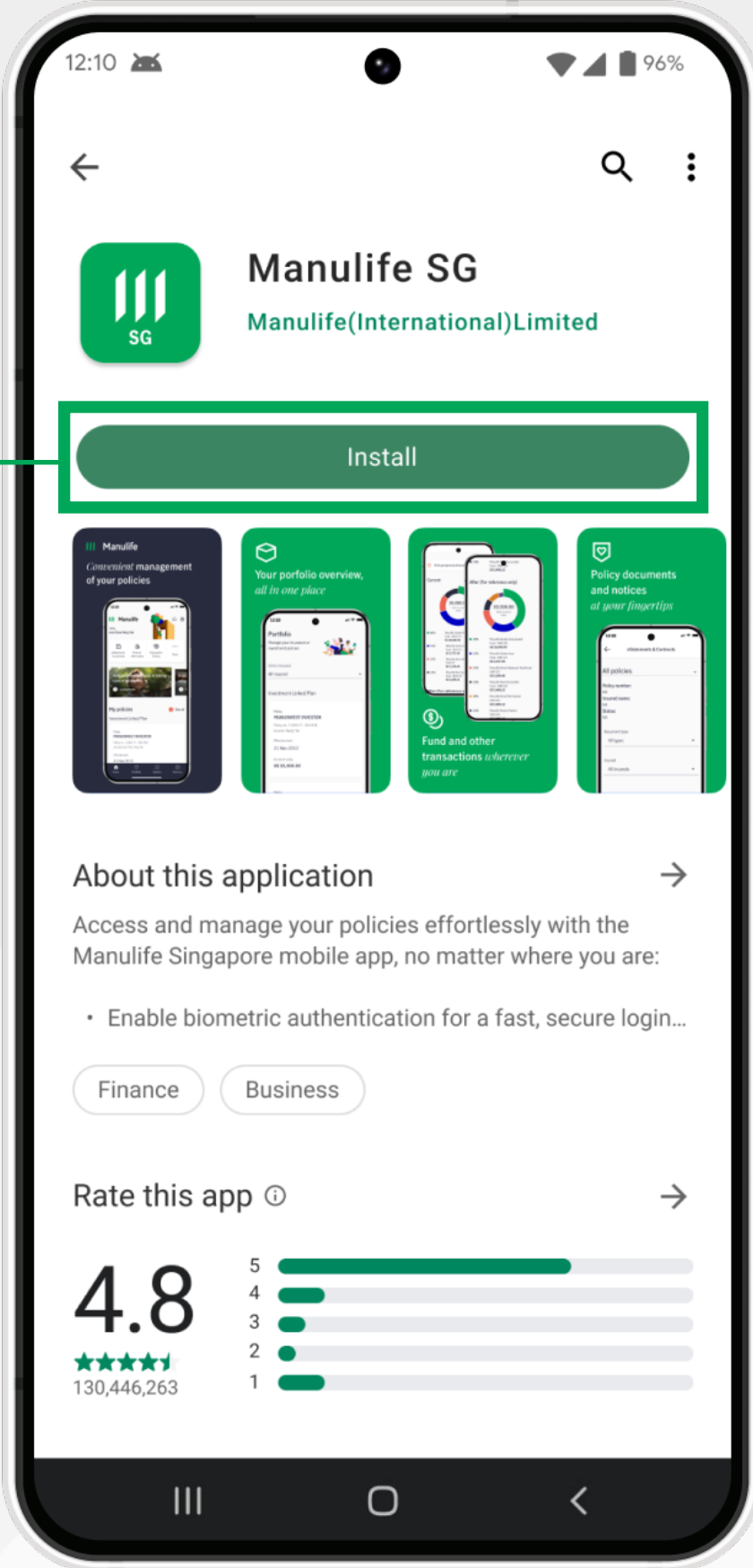
Download and install from Google Play Store



1 Scan the **QR code** to download and install the Manulife SG App, or search for “**Manulife Singapore**” in the Google Play Store.

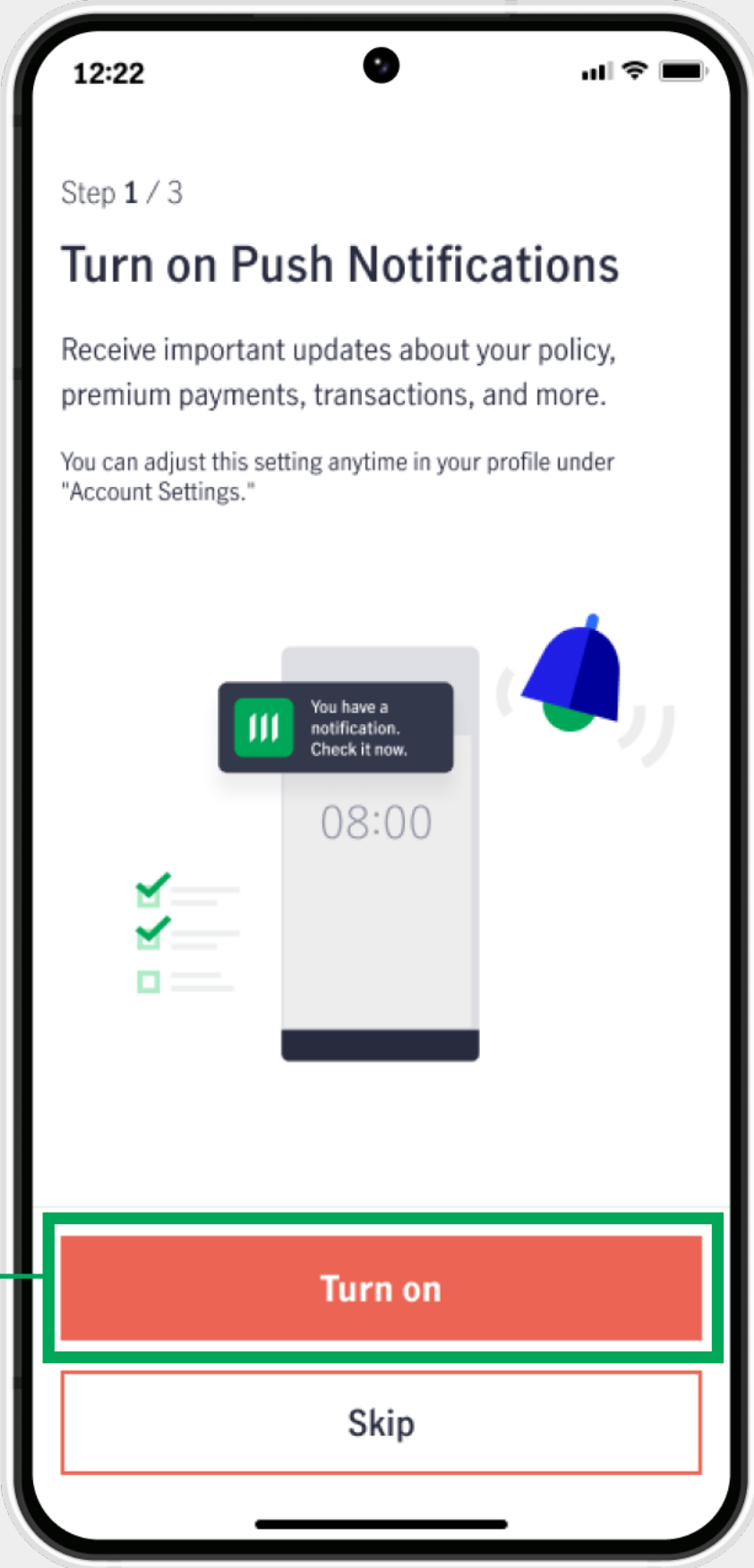


2 Once you’ve found the Manulife SG App, tap “**Install**” to download.

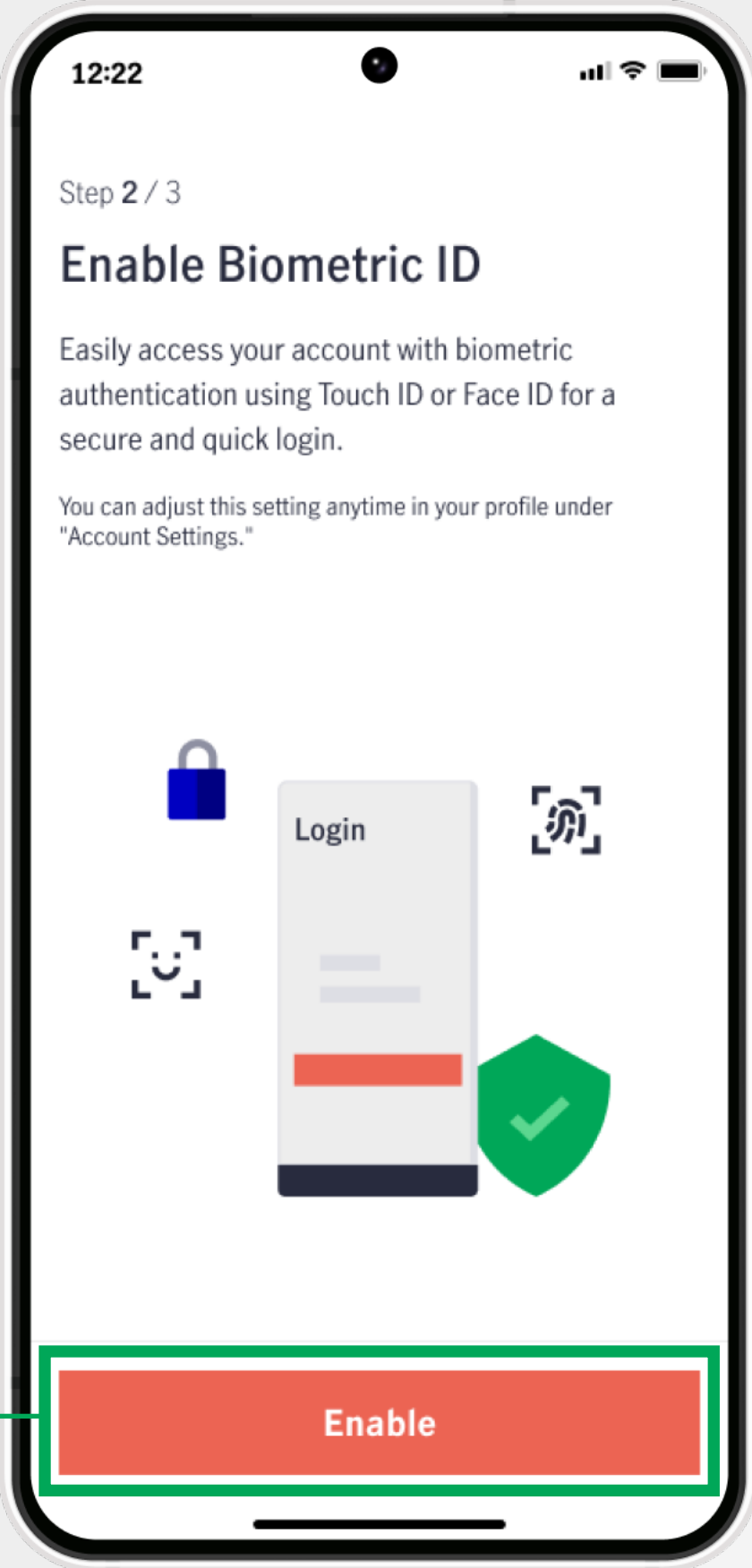


3 Launch the Manulife SG App on your mobile device.

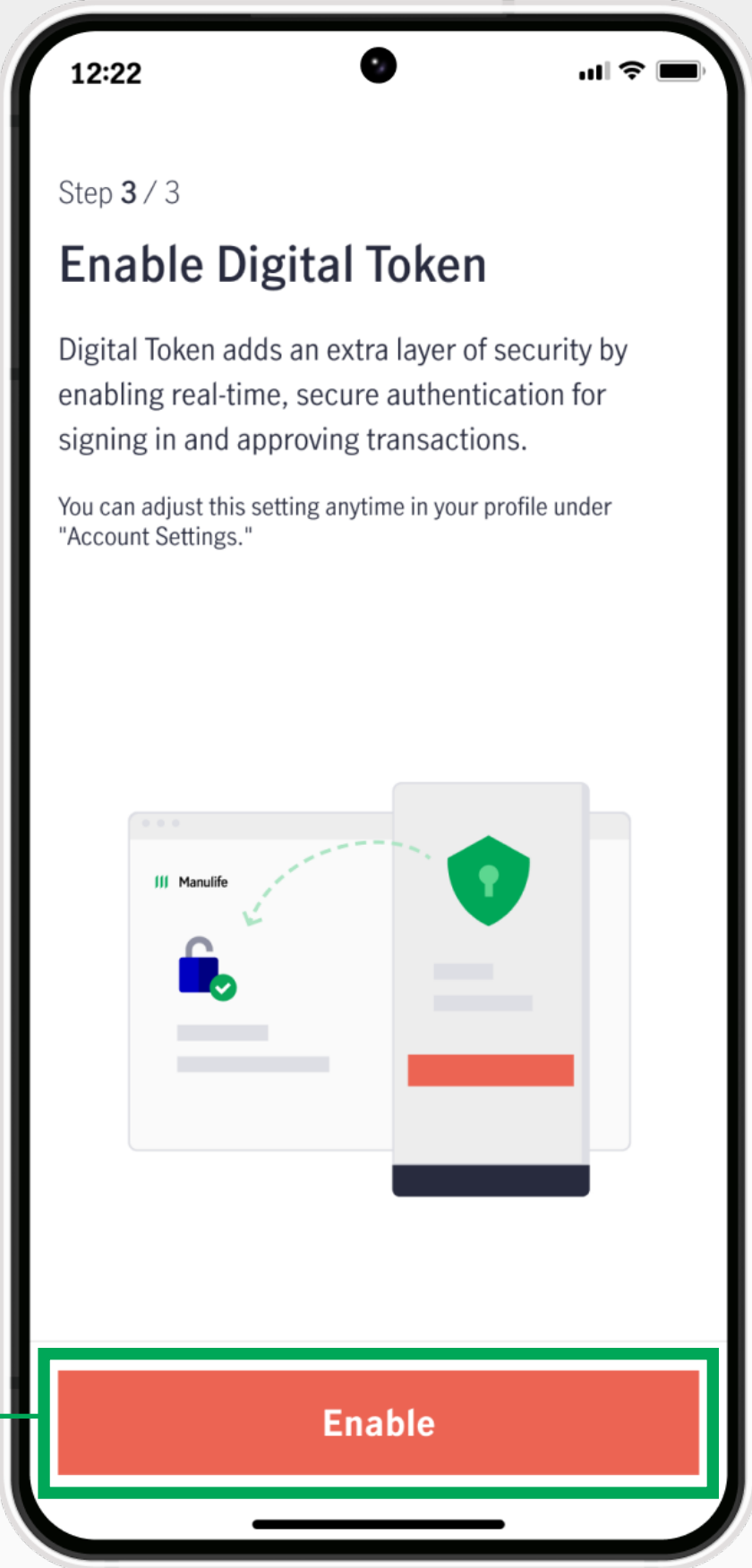
Download and install from Google Play Store



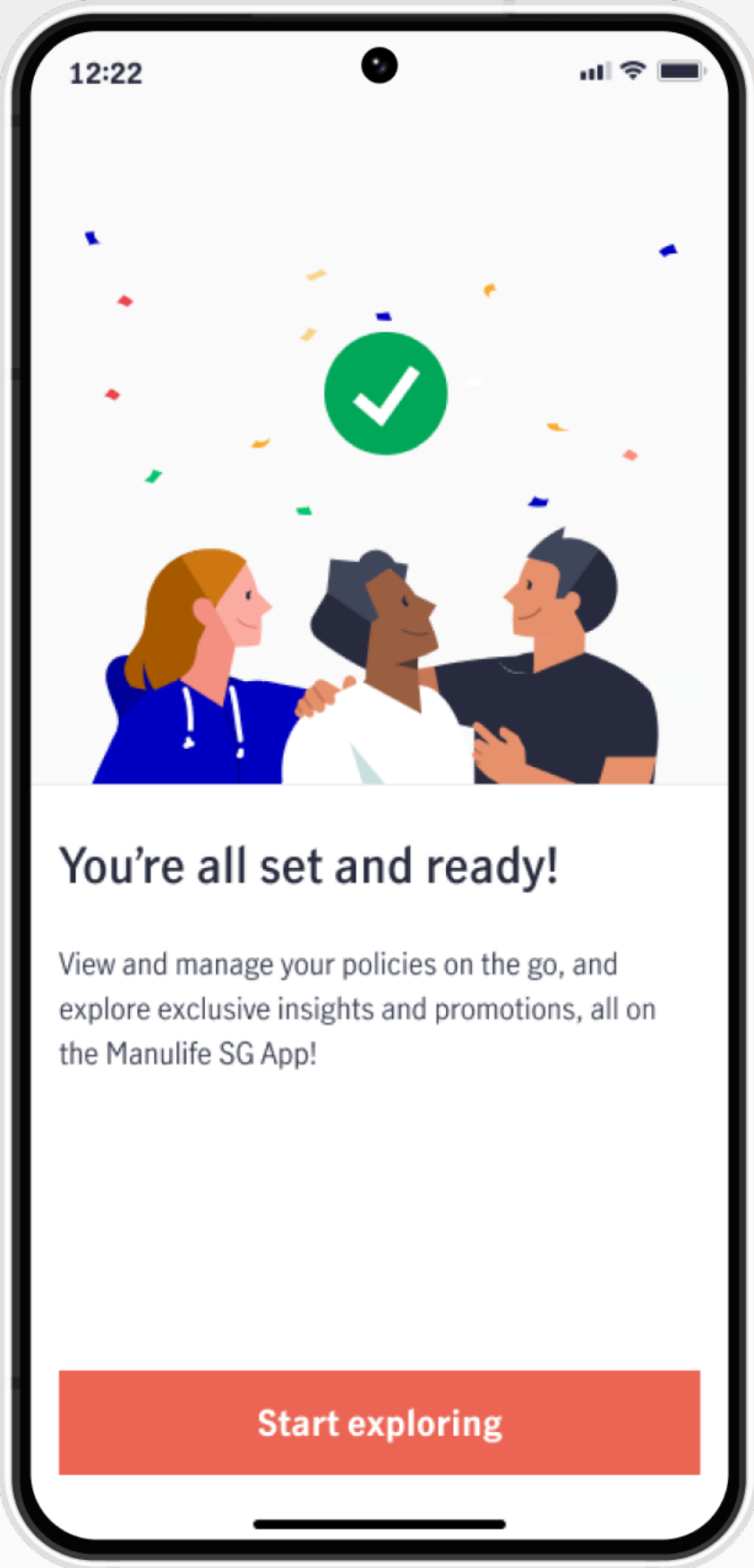
4 Select whether you would like to receive **push notifications** to stay updated.



5 Choose whether you would like to enable **biometric ID** for quick and secure access.

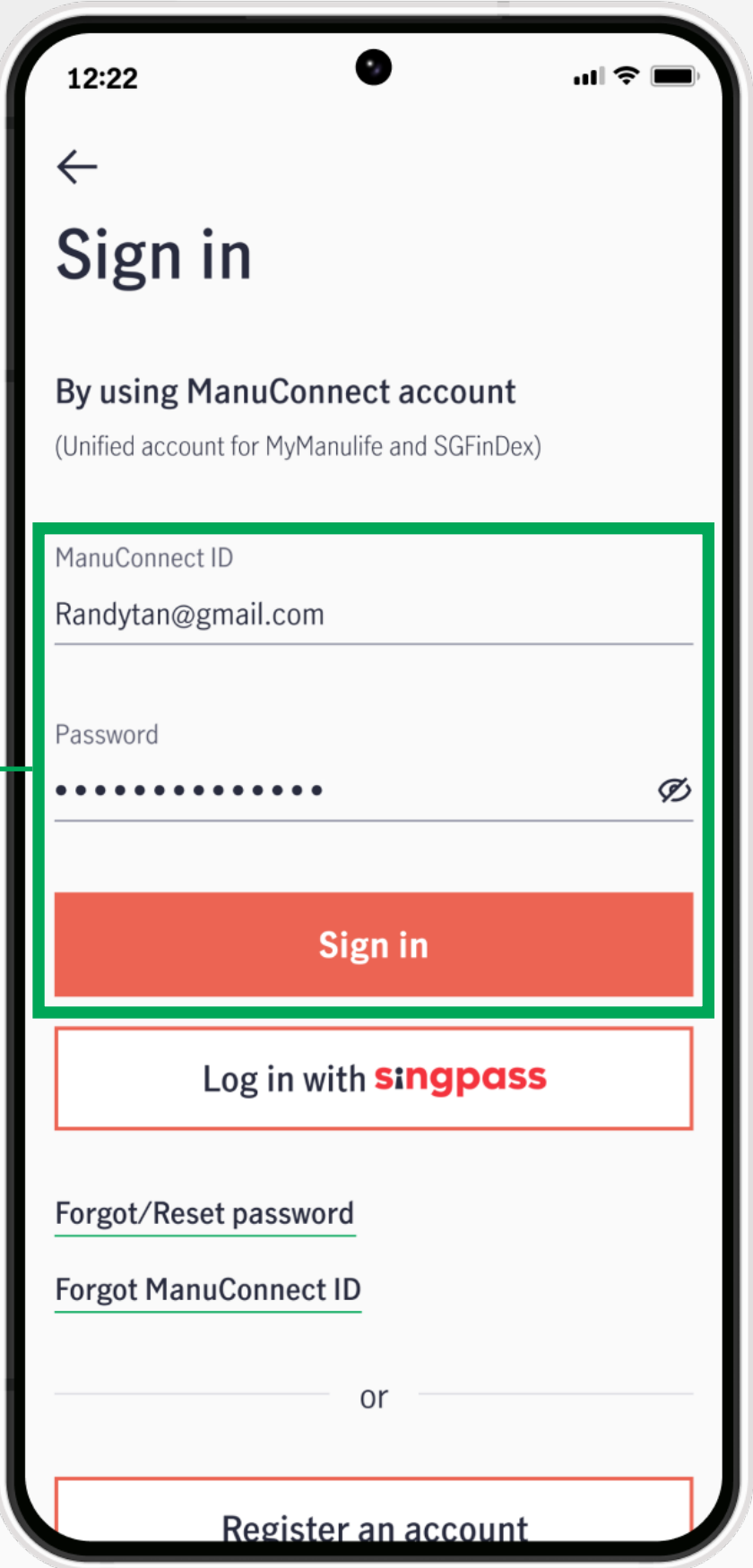
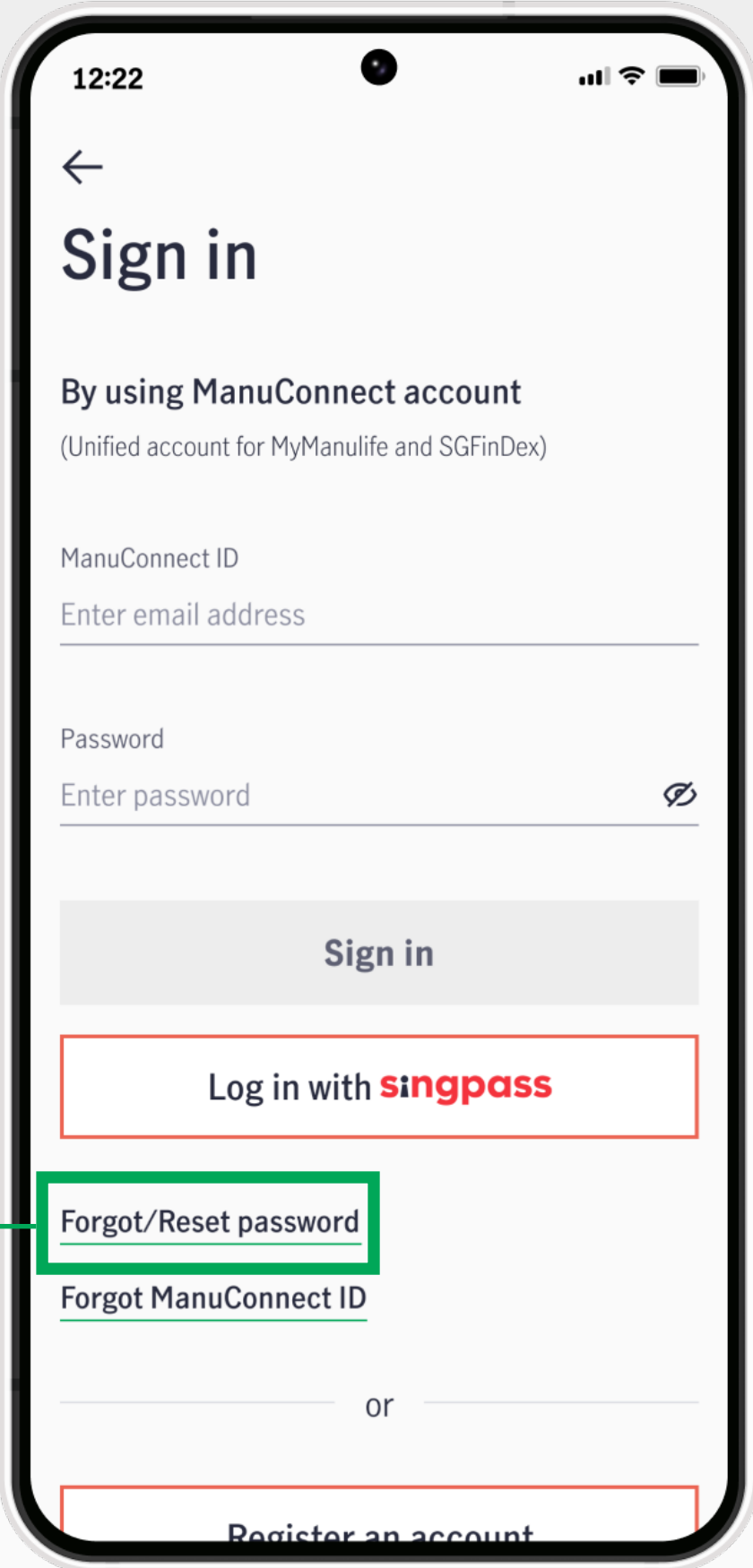
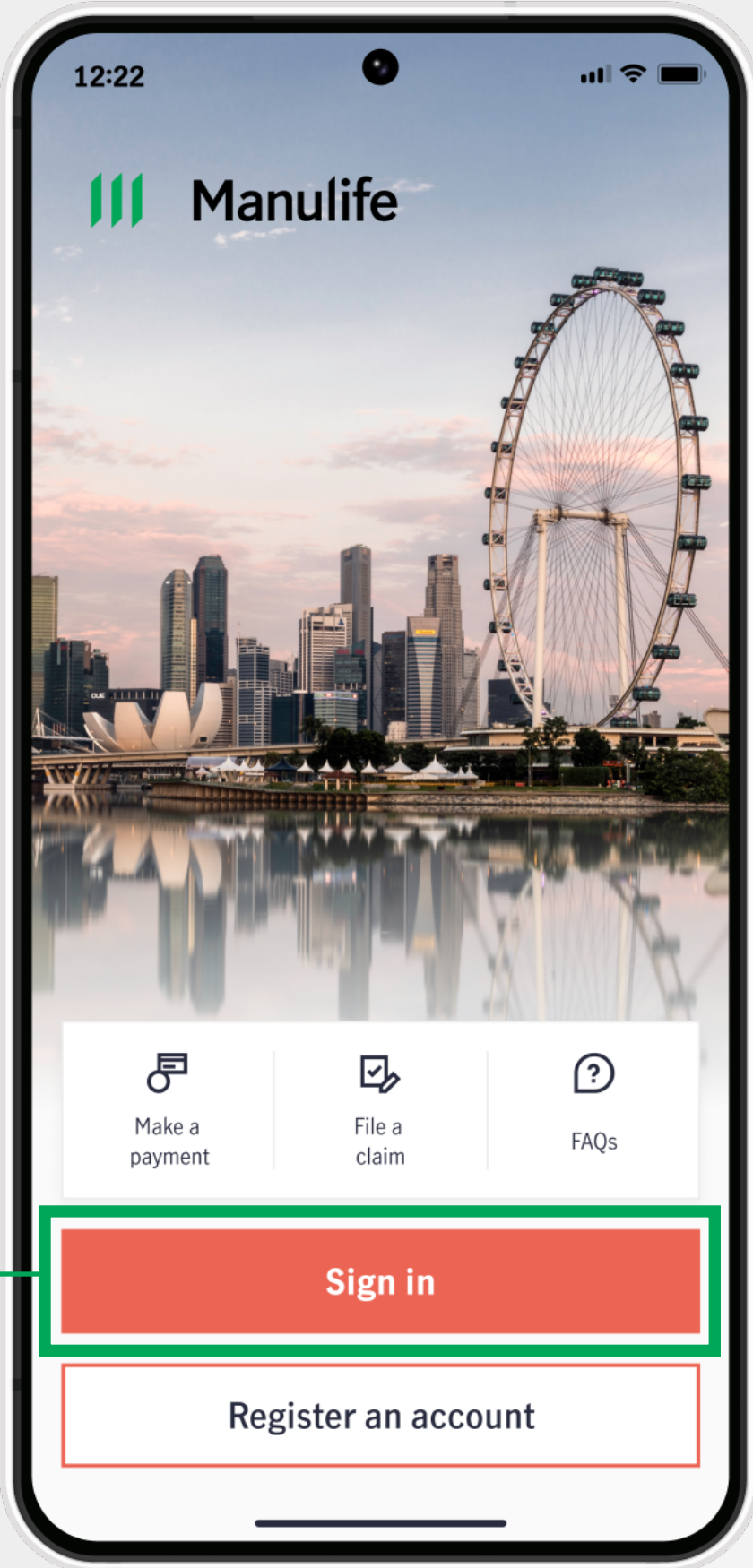


6 Enable **digital token** for secure web logins and transaction approvals.



7 You're all set! You will be directed to the home page.

First-time login after auto-registration of your MyManulife account



1 If you are eligible for auto-registration, you would have received an email from Manulife informing you that an account has been created for your access to the MyManulife customer portal using your registered email address.

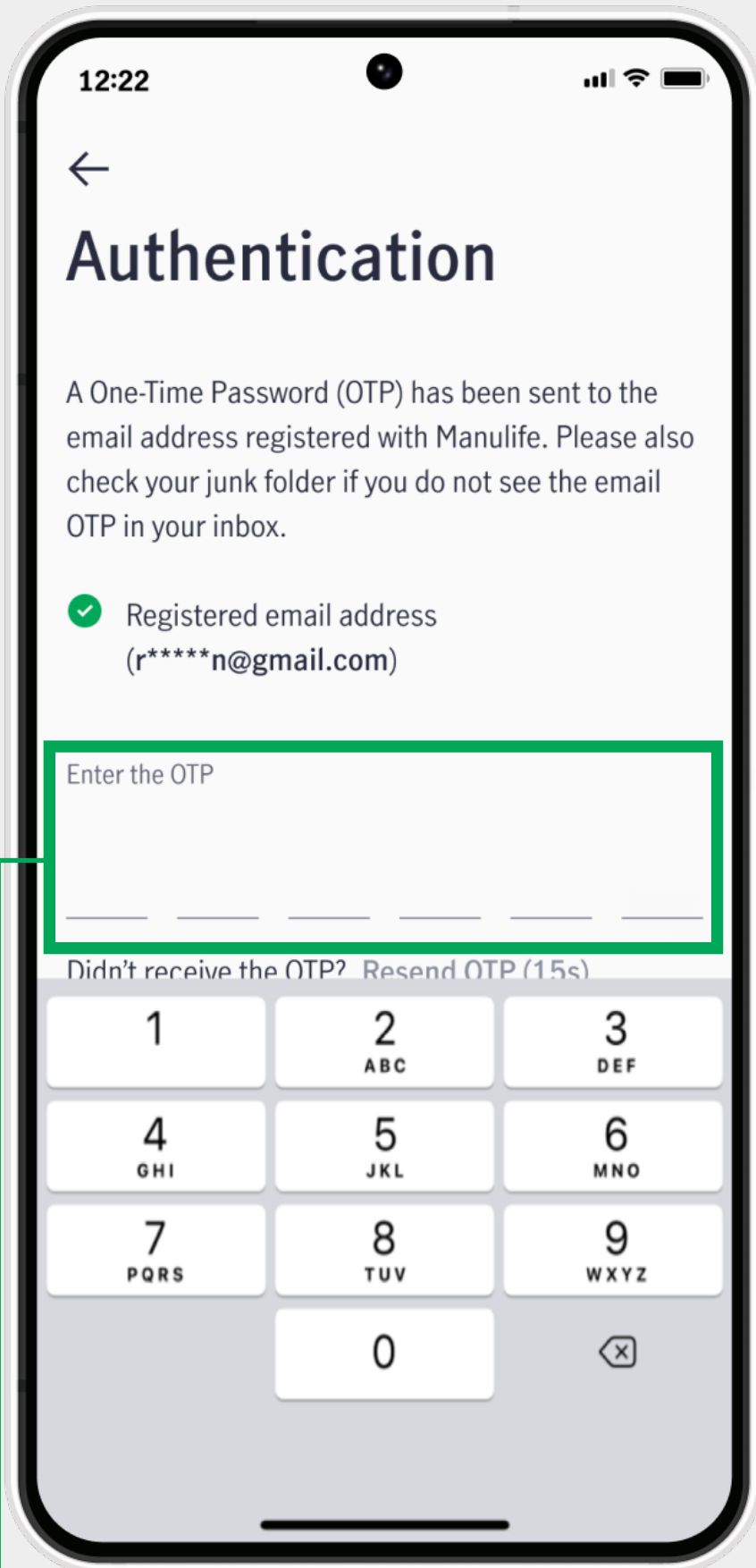
2 Tap on “**Sign in**”.

3 If this is your first time logging in, click “**Forgot/Reset Password**” to set your password.

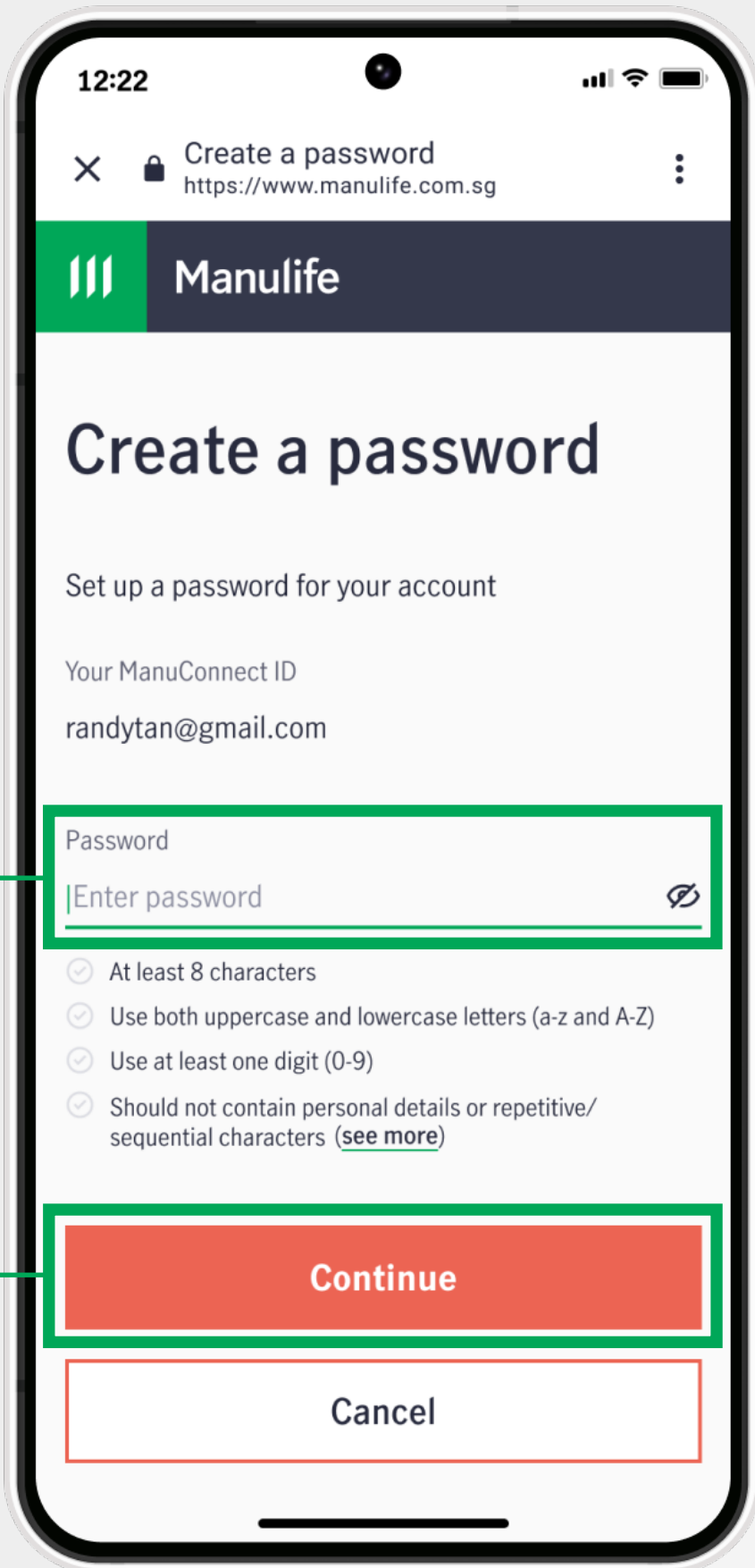
If you already have an existing account, there’s no need to reset your password.

4 Enter your ManuConnect registered email address, then click “**Sign in**”.

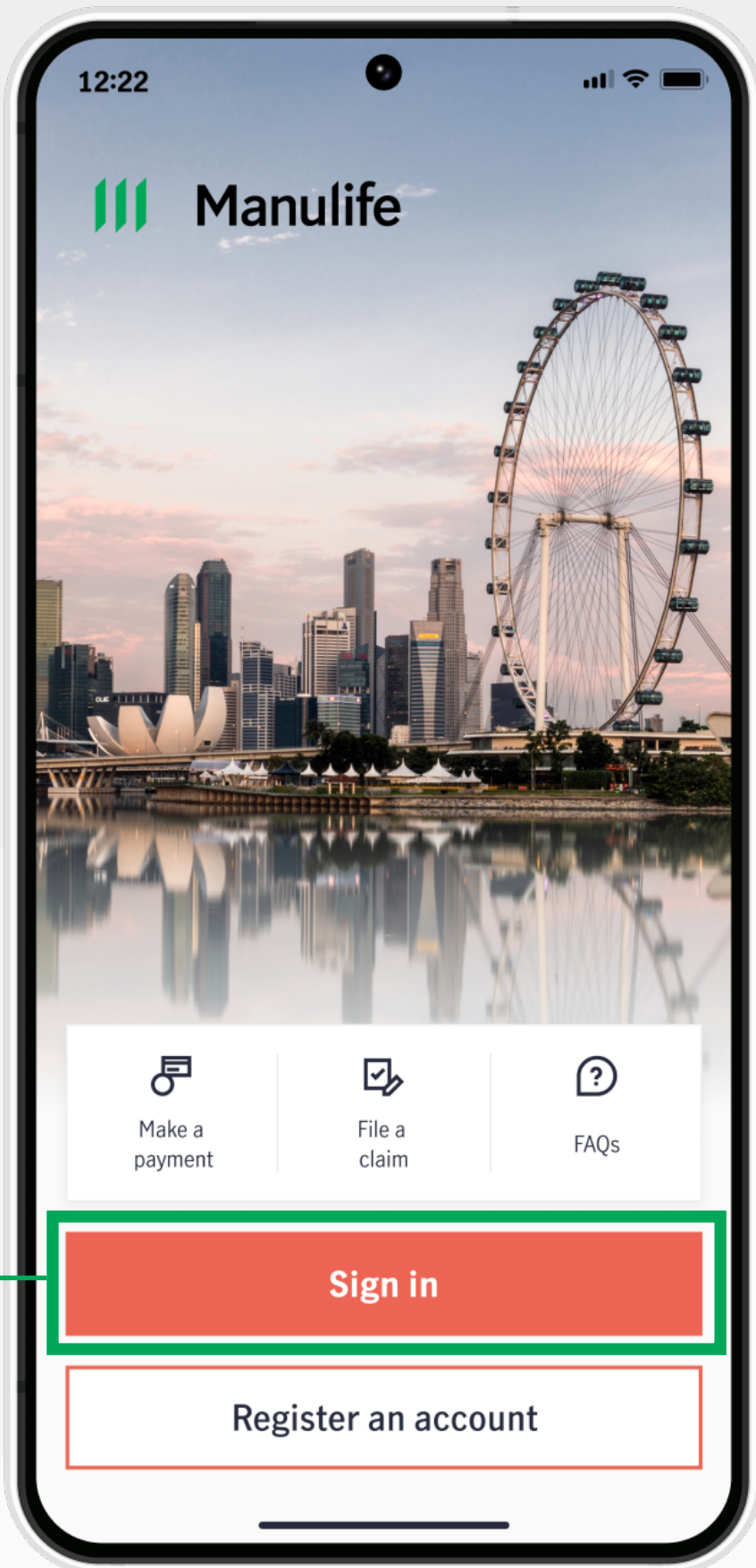
First-time login after auto-registration of your MyManulife account



5 A **One-Time Password (OTP)** will be sent to your ManuConnect registered email address. Verify your account by entering the OTP.

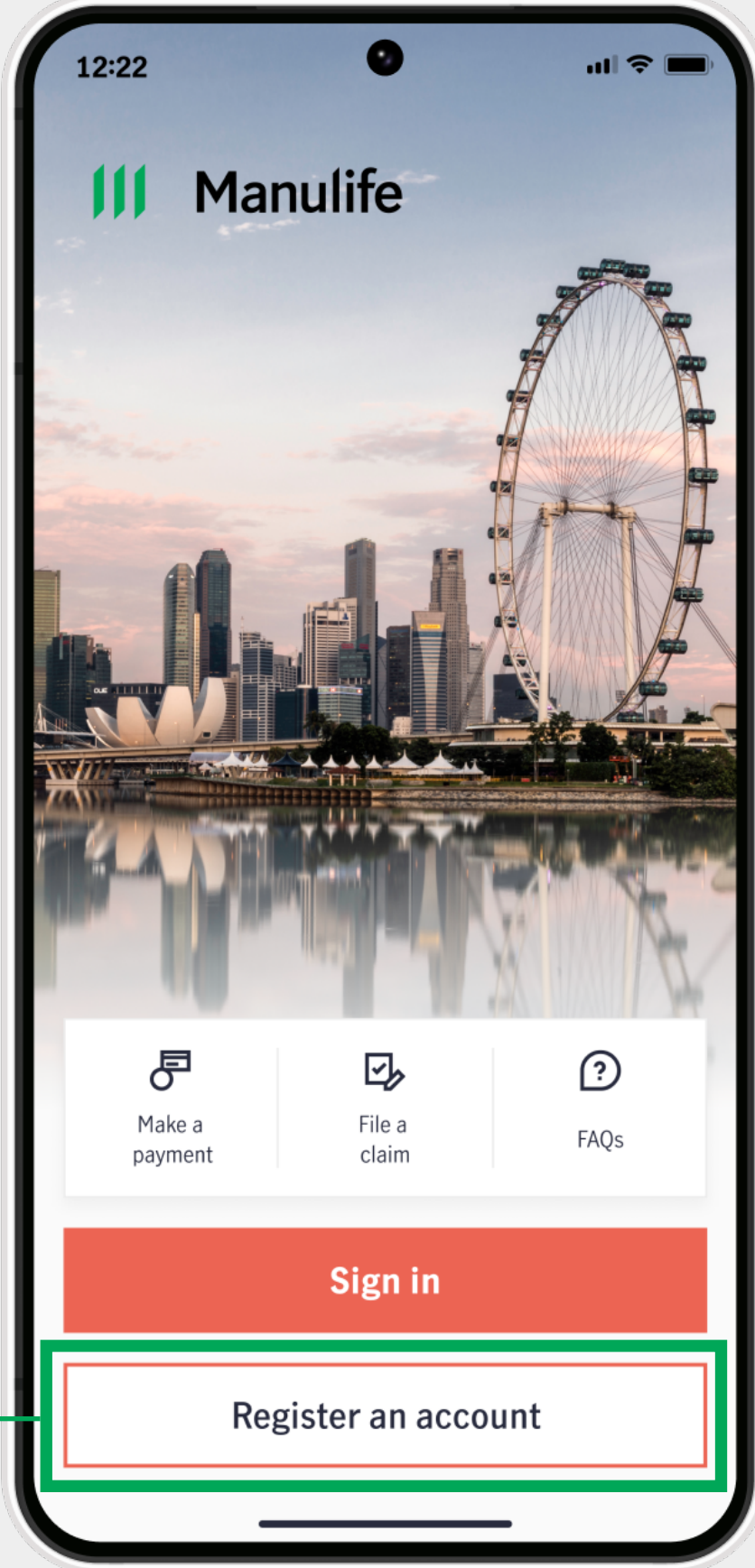


6 Create a password, then click **“Continue”**.

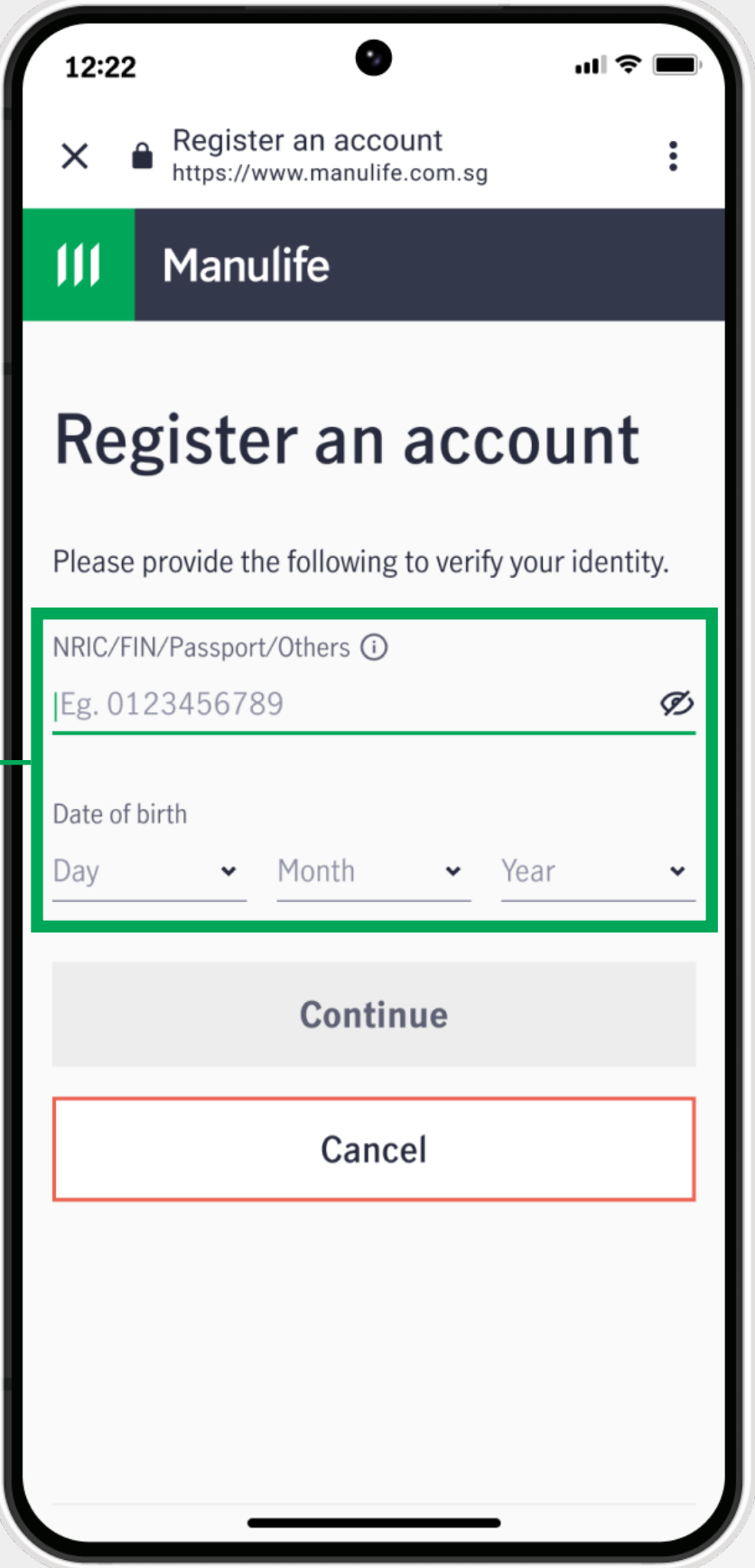


7 Your account password has been successfully updated! You will be directed to the main page to log in and start using your account.

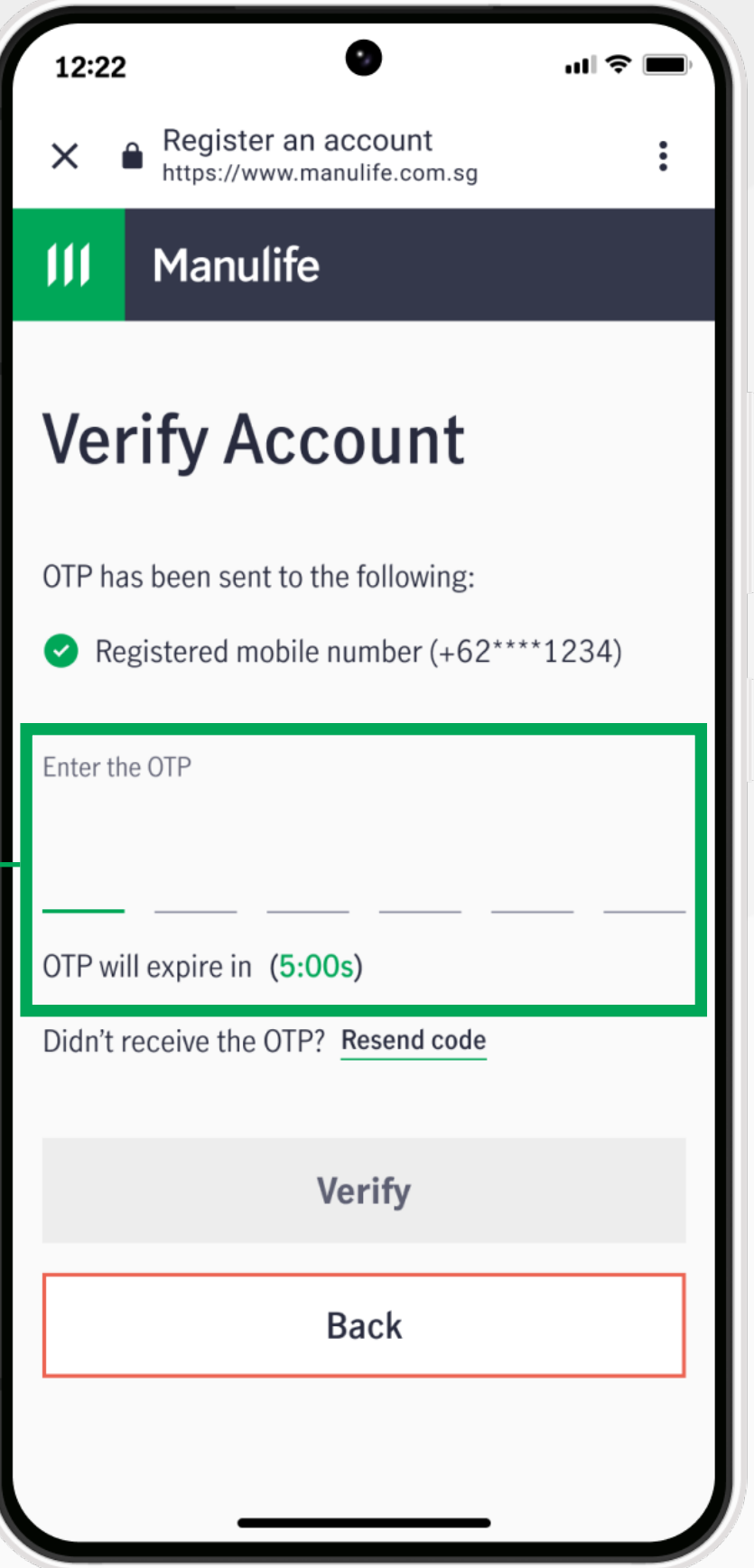
First-time registration for new users without a MyManulife account



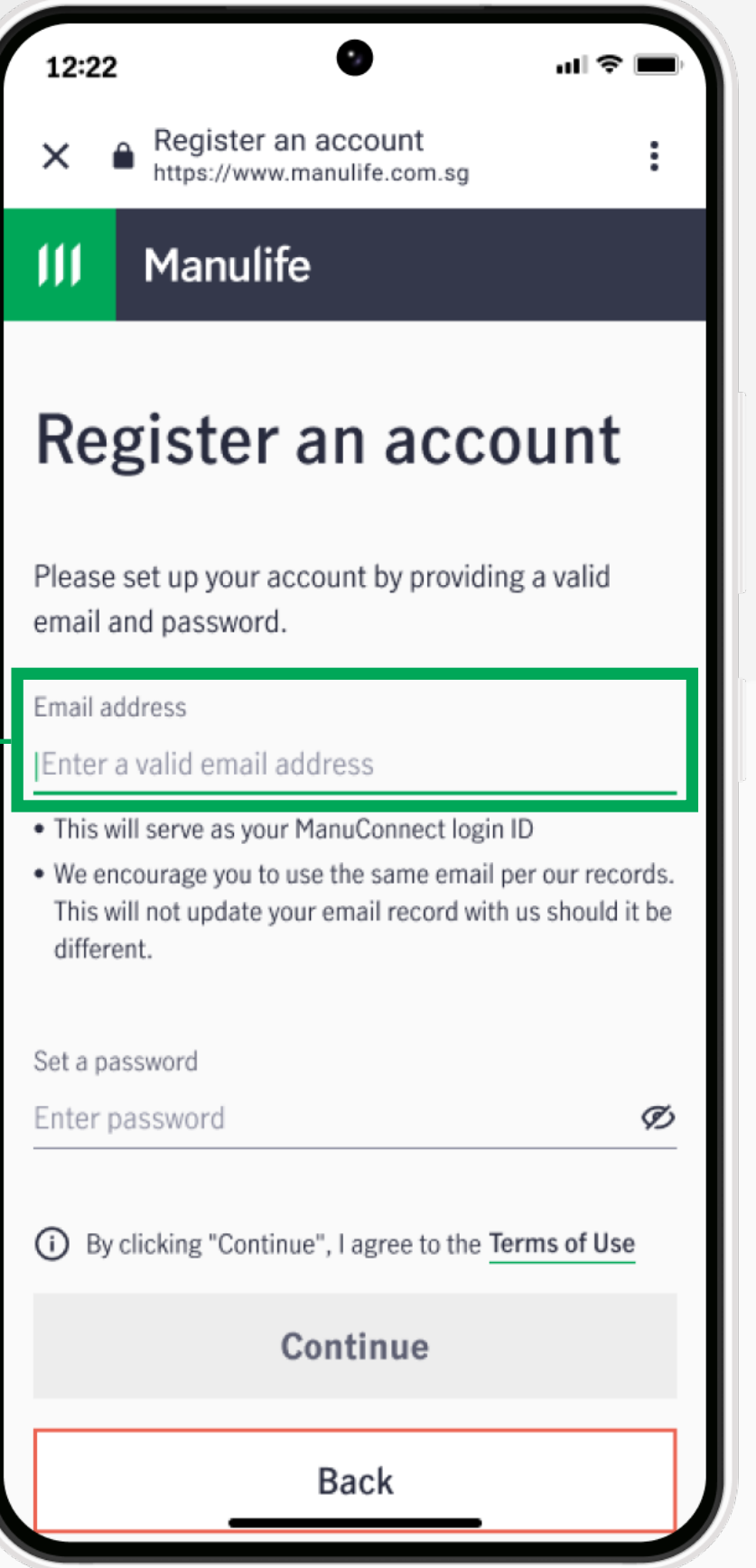
1 Tap on “Register an account”.



2 Enter your **NRIC/FIN/Passport/Other identification number** registered with Manulife and your **date of birth**, then click “Continue”.

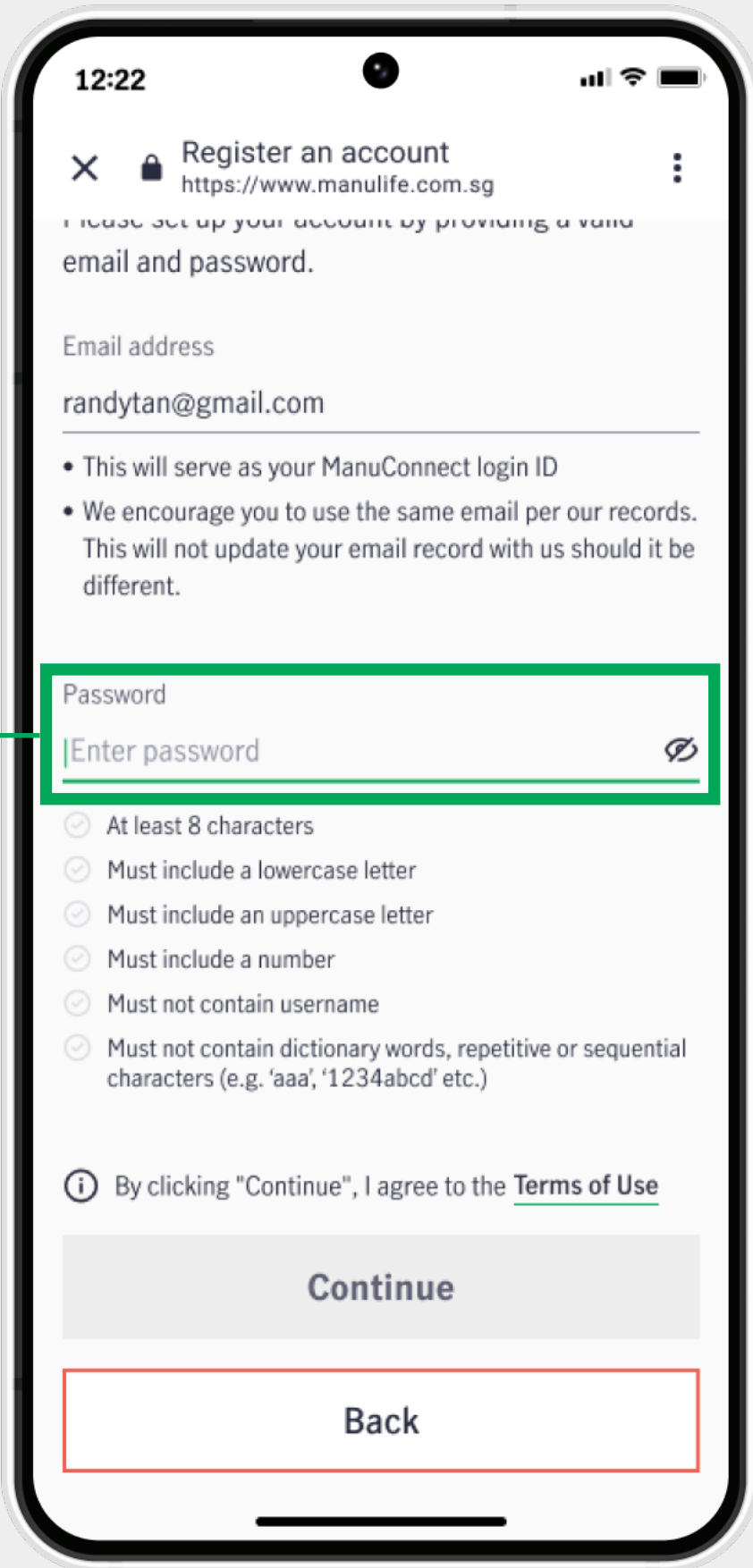


3 A **One-Time Password (OTP)** will be sent to your mobile number registered with Manulife. Verify your account by entering the OTP.



4 Input your **registered email address**.

First-time registration for new users without a MyManulife account



12:22

Register an account
https://www.manulife.com.sg

Please set up your account by providing a valid email and password.

Email address
randytan@gmail.com

- This will serve as your ManuConnect login ID
- We encourage you to use the same email per our records. This will not update your email record with us should it be different.

Password
Enter password

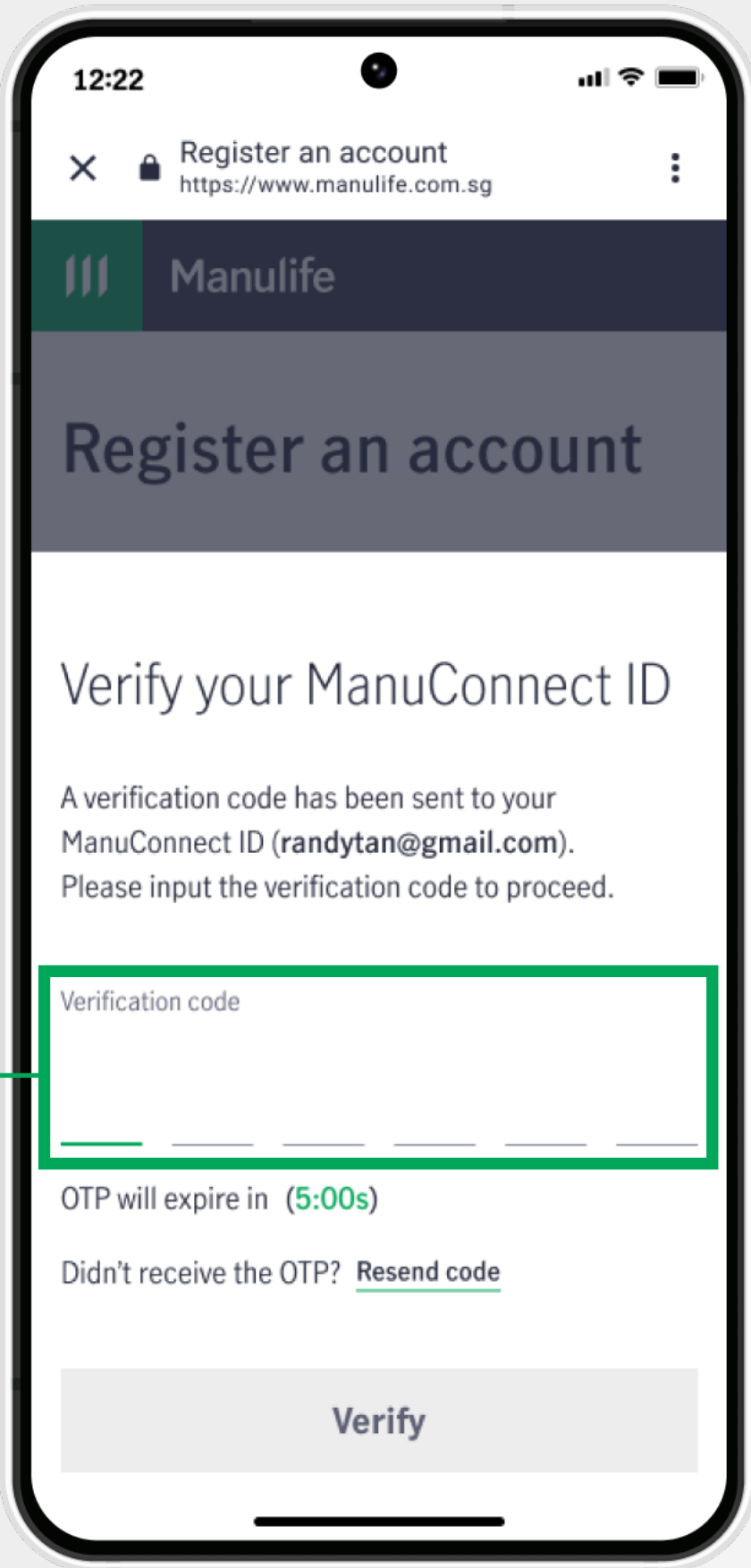
- ✓ At least 8 characters
- ✓ Must include a lowercase letter
- ✓ Must include an uppercase letter
- ✓ Must include a number
- ✓ Must not contain username
- ✓ Must not contain dictionary words, repetitive or sequential characters (e.g. 'aaa', '1234abcd' etc.)

By clicking "Continue", I agree to the [Terms of Use](#)

Continue

Back

5 Set your **password**, then click **"Continue"**.



12:22

Register an account
https://www.manulife.com.sg

Manulife

Register an account

Verify your ManuConnect ID

A verification code has been sent to your ManuConnect ID (randytan@gmail.com). Please input the verification code to proceed.

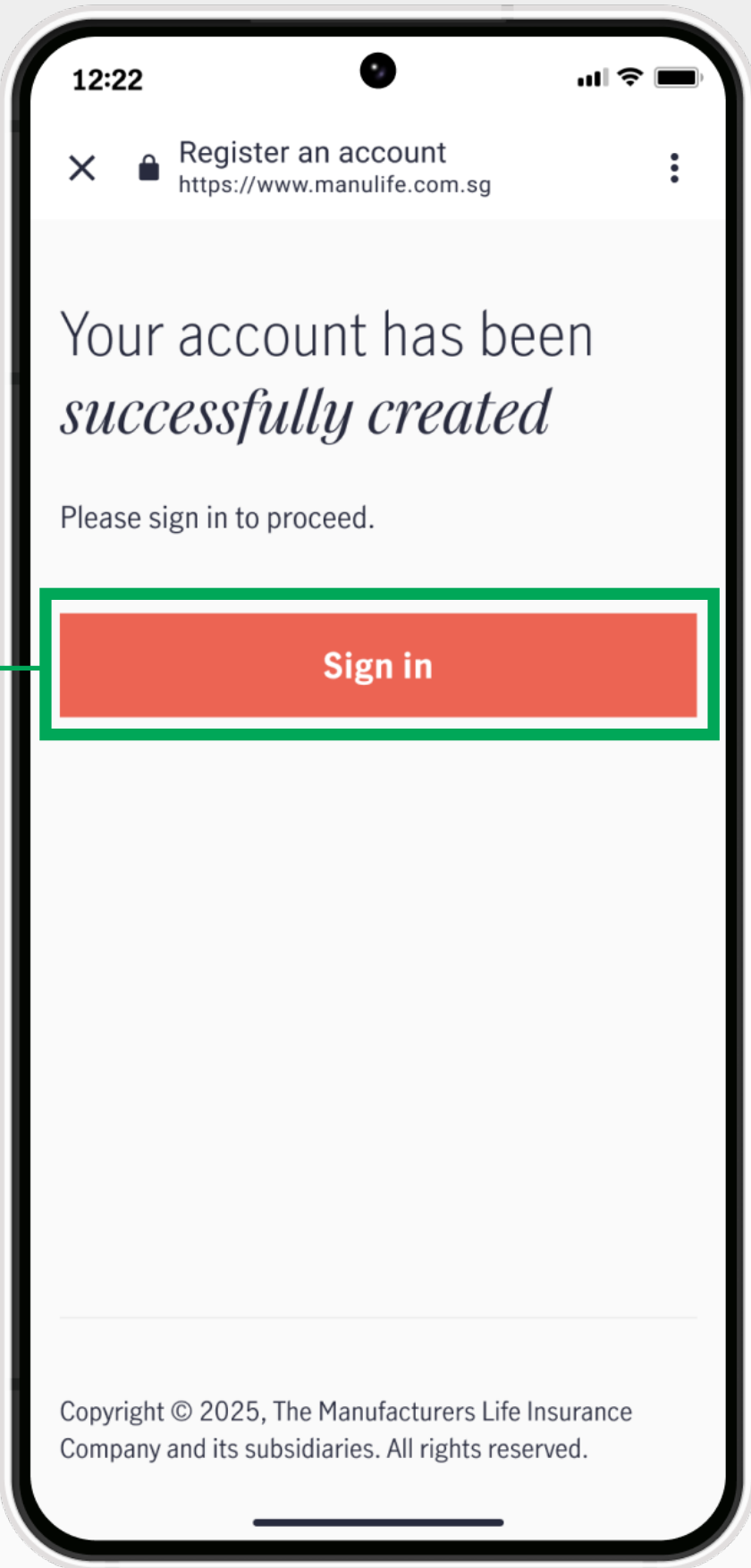
Verification code

OTP will expire in (5:00s)

Didn't receive the OTP? [Resend code](#)

Verify

6 A **verification code** will be sent to this email address. Verify your account by entering the OTP.



12:22

Register an account
https://www.manulife.com.sg

Your account has been *successfully created*

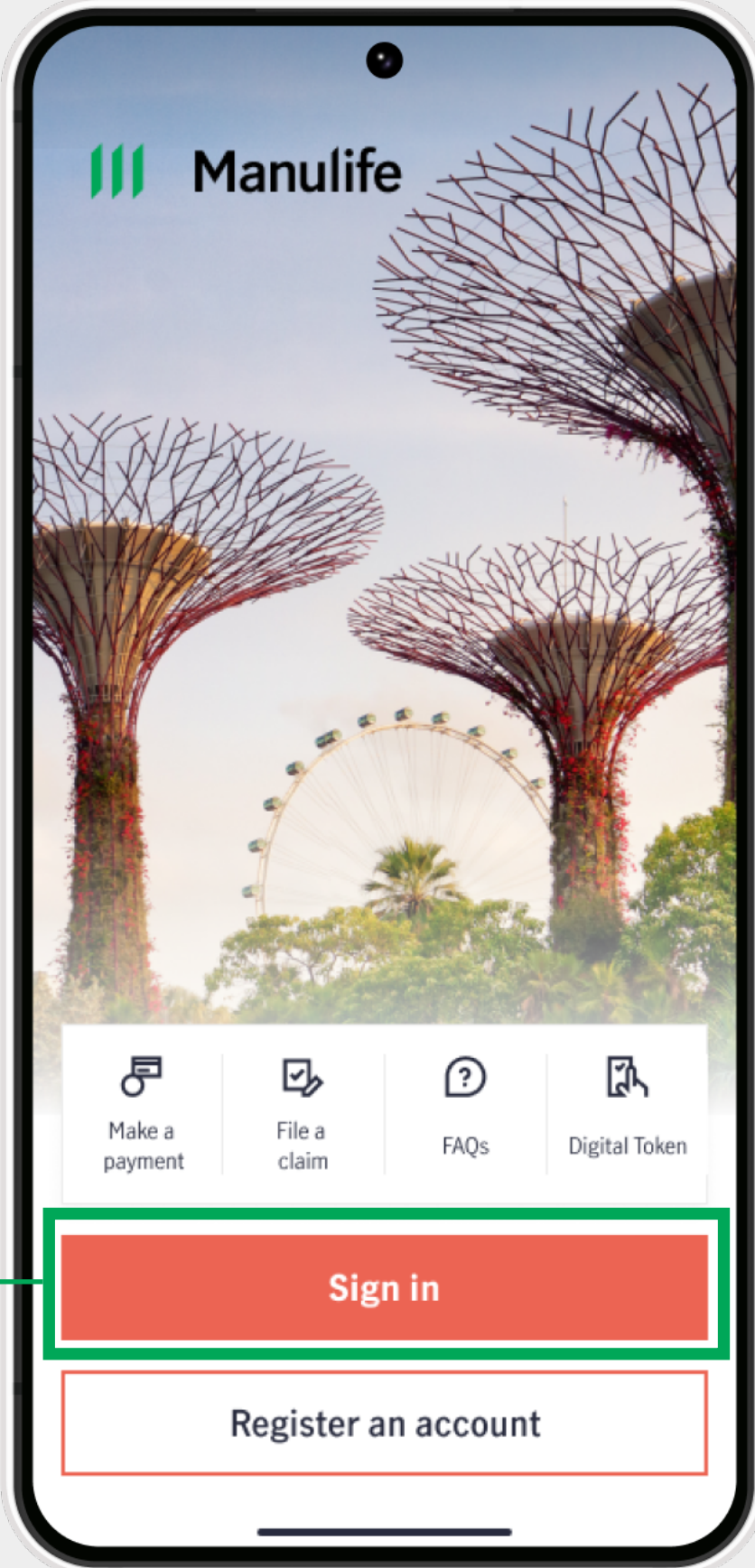
Please sign in to proceed.

Sign in

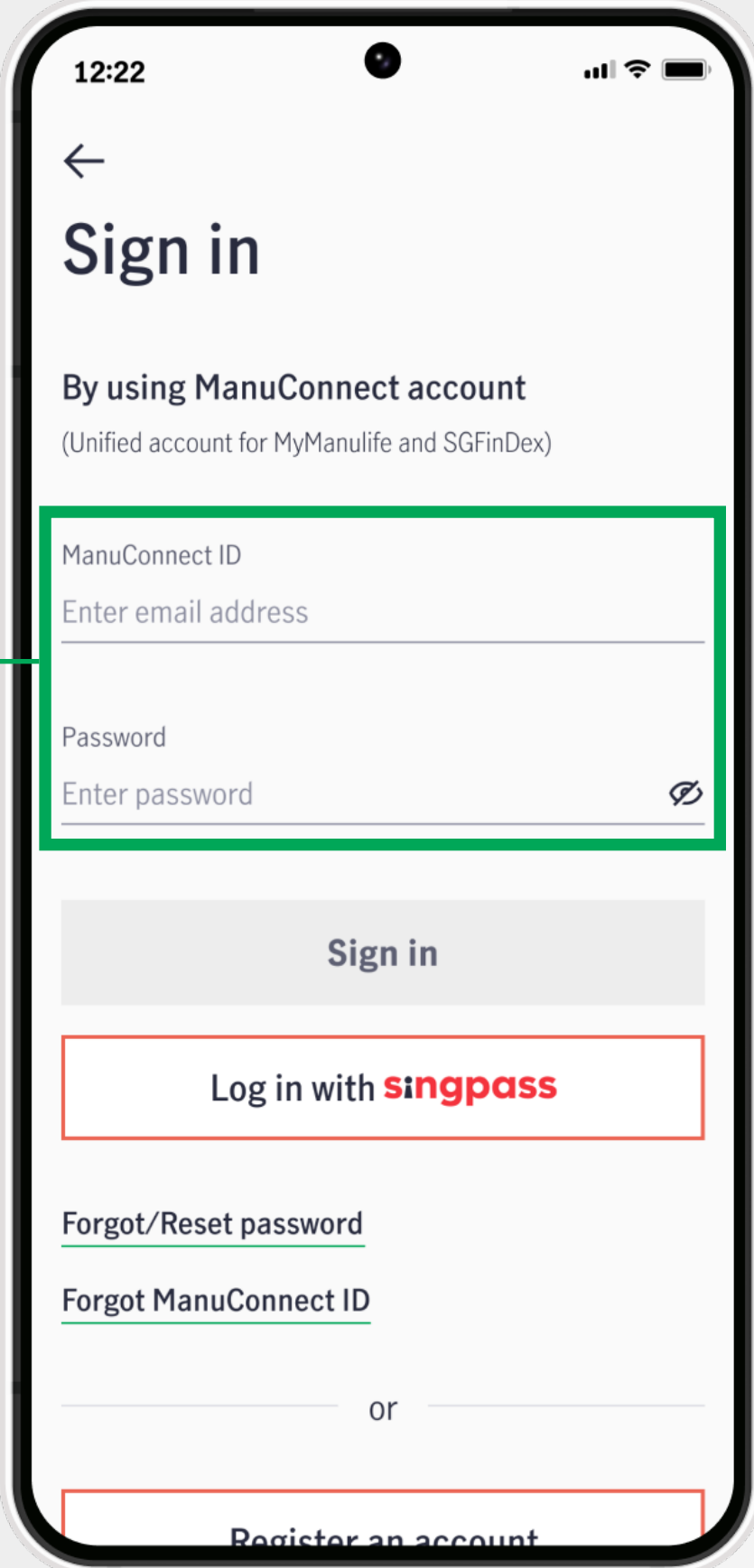
Copyright © 2025, The Manufacturers Life Insurance Company and its subsidiaries. All rights reserved.

7 Your account has been successfully created! Tap **"Sign in"** to log in and start using your account.

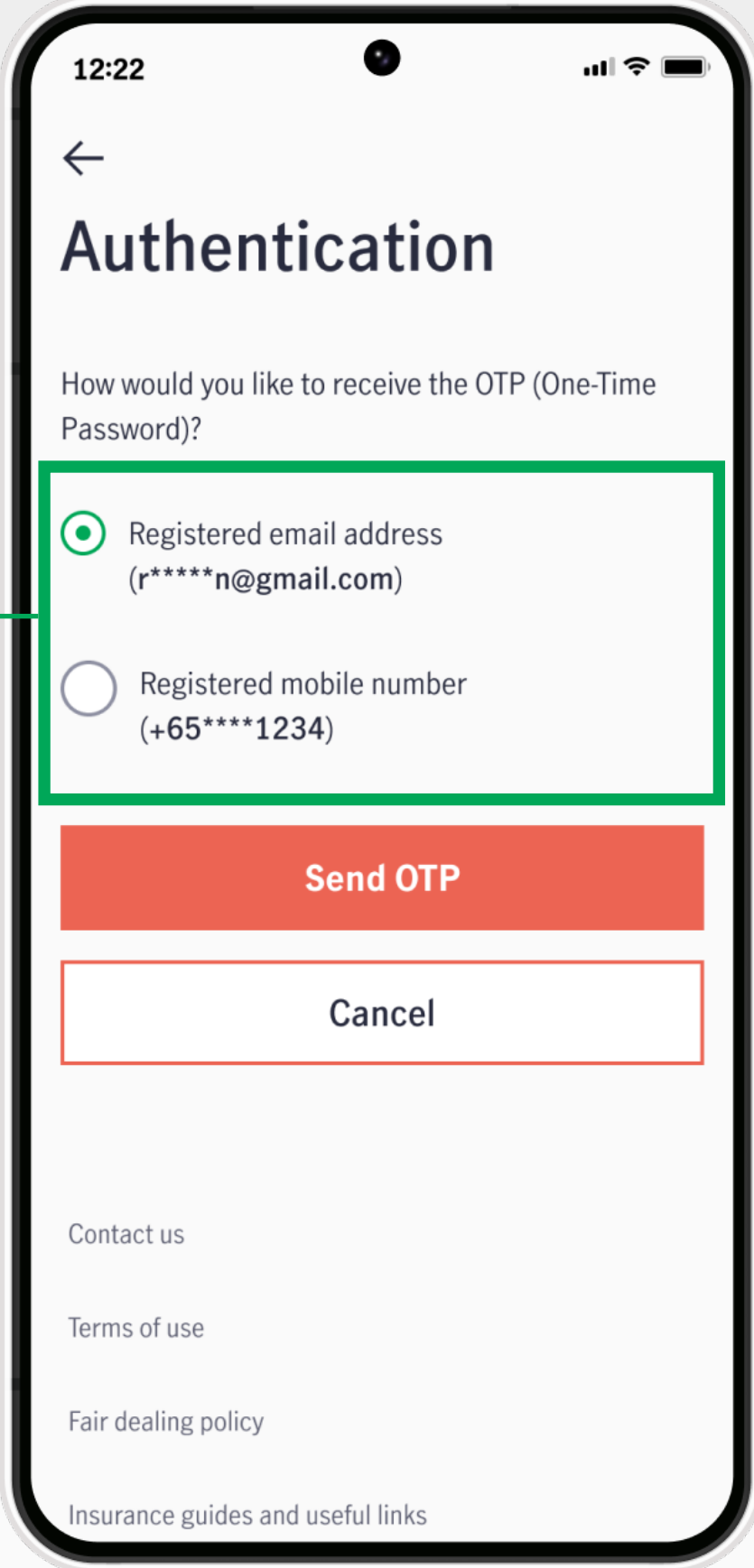
Existing user login via ManuConnect ID and password



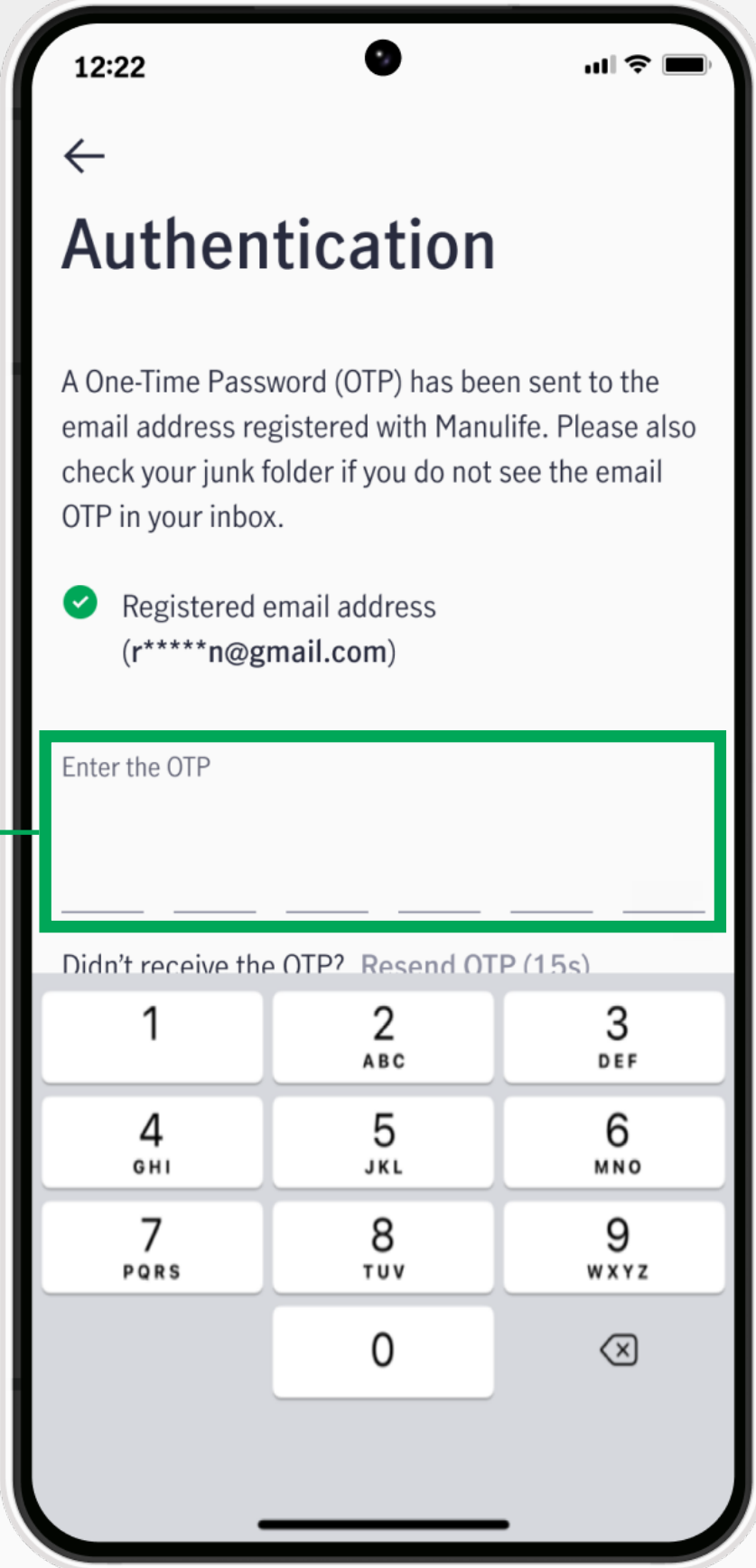
1 Tap on "Sign in".



2 Enter your **ManuConnect ID** and **Password**, then click "Sign in".

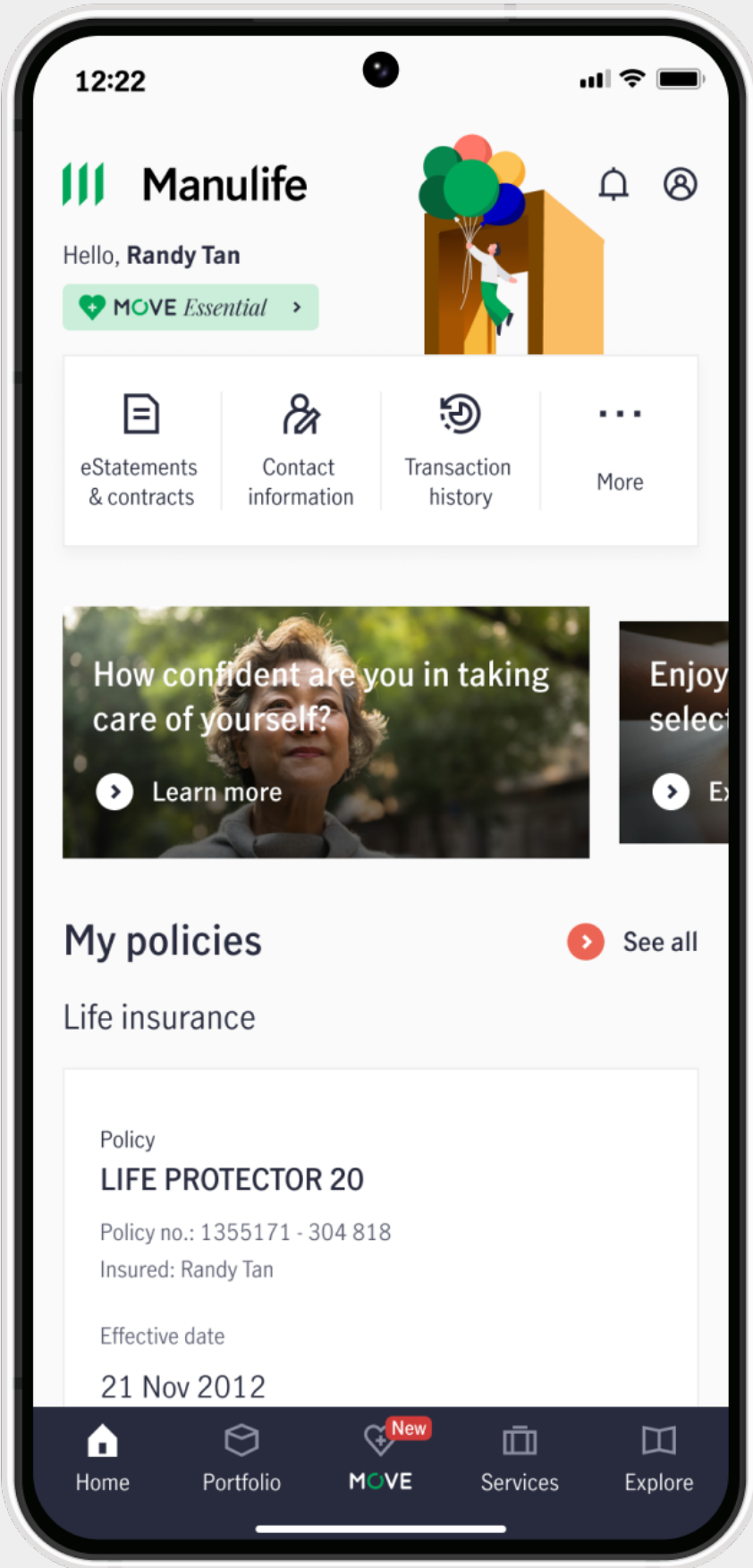


3 Select your preferred method to receive your One-Time Password (OTP).



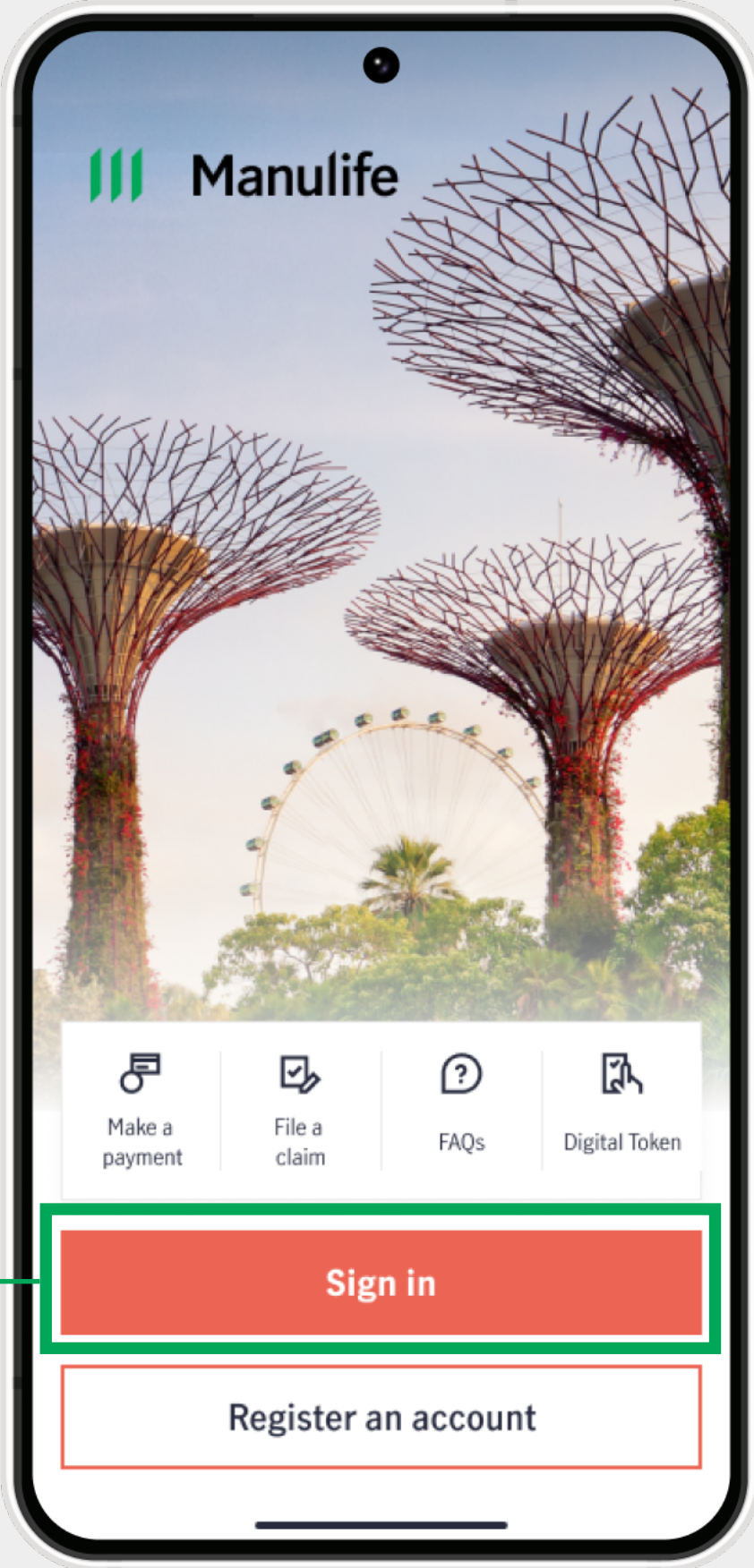
4 A **One-Time Password (OTP)** will be sent to your mobile number or email address registered with Manulife. Verify your account by entering the OTP.

Existing user login via ManuConnect ID and password

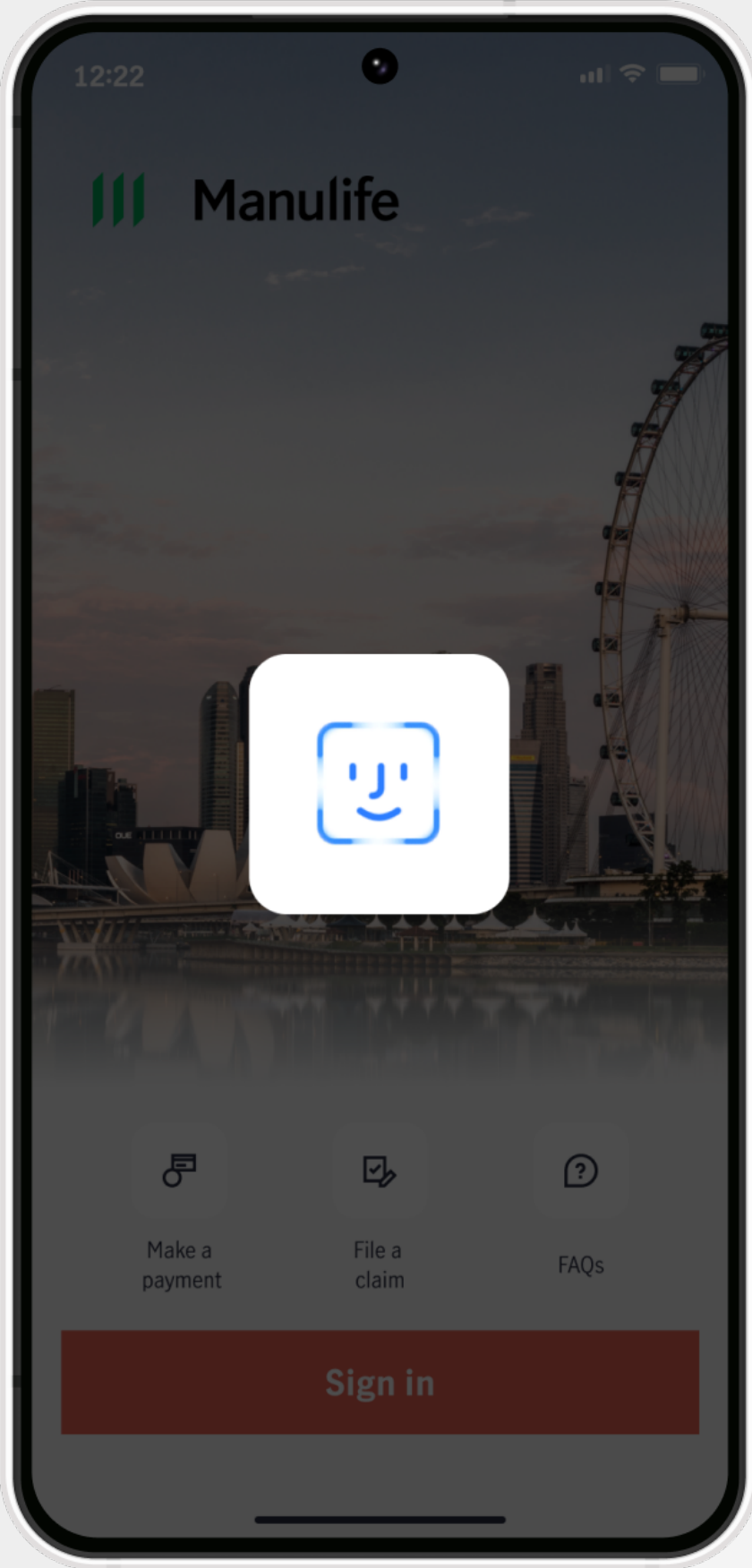


5 Once authenticated, you'll be successfully logged in.

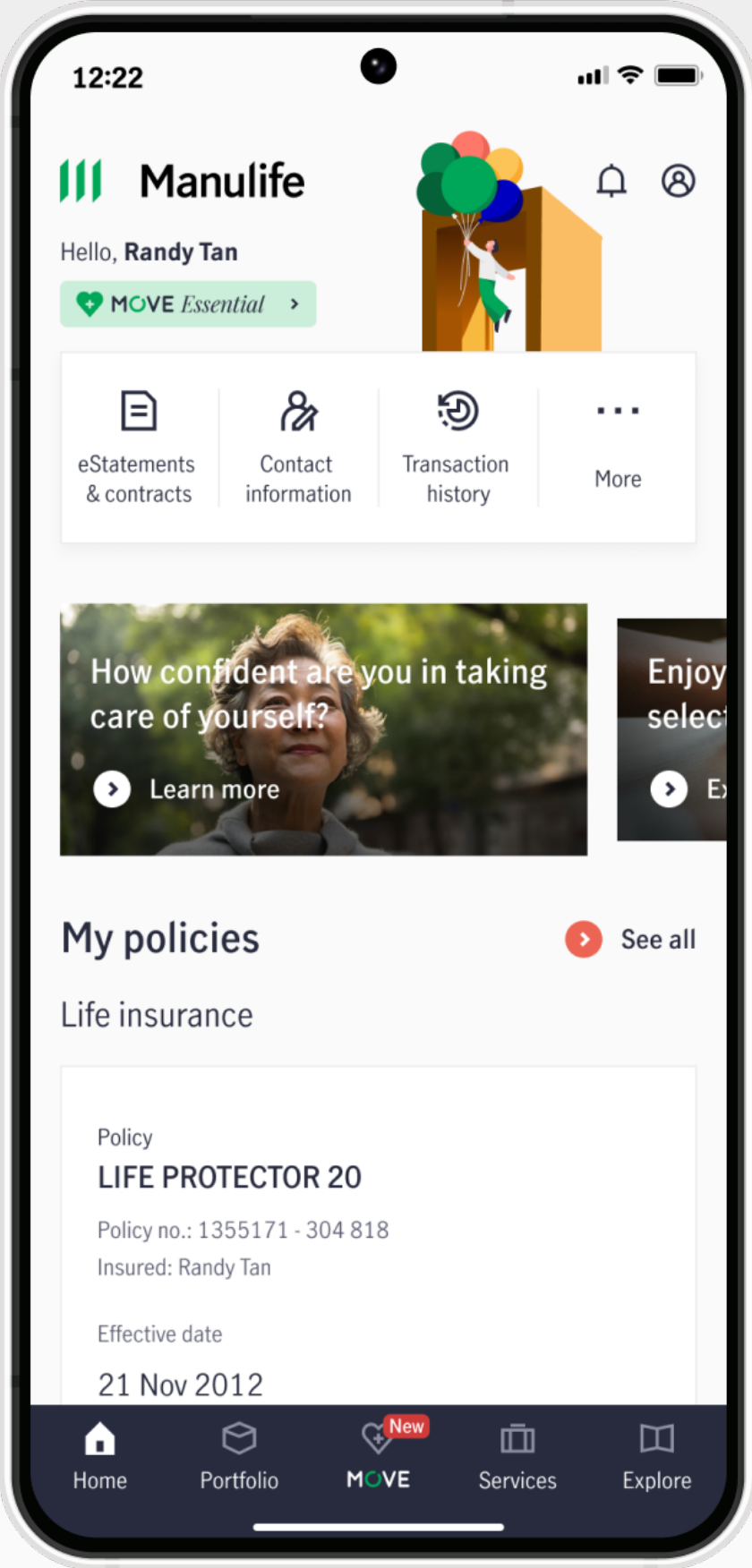
Existing user login via biometric ID



1 Tap on “Sign in”.

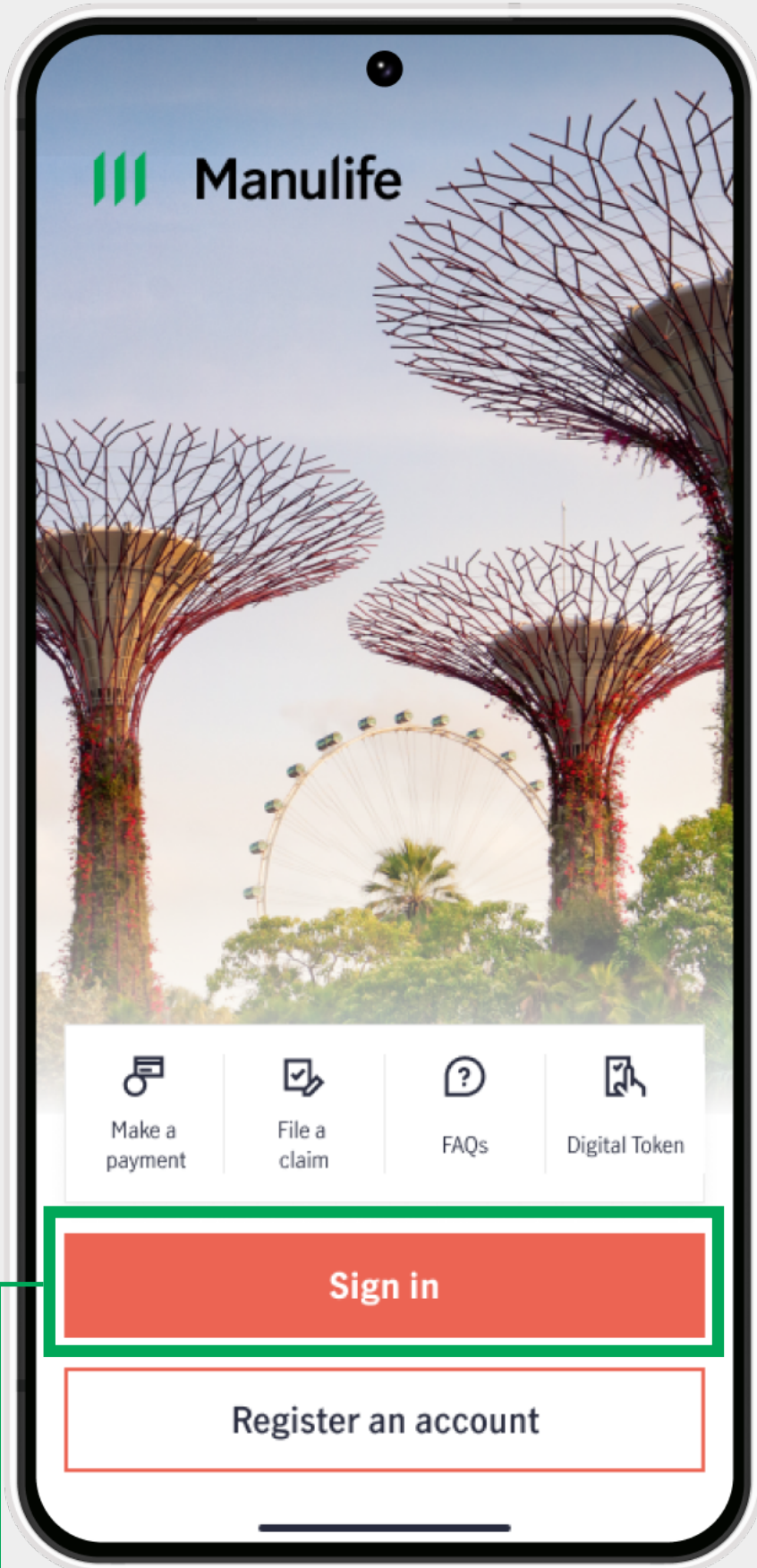


2 If you’ve previously enabled biometric ID, an automatic scan using Touch or Face ID will occur.



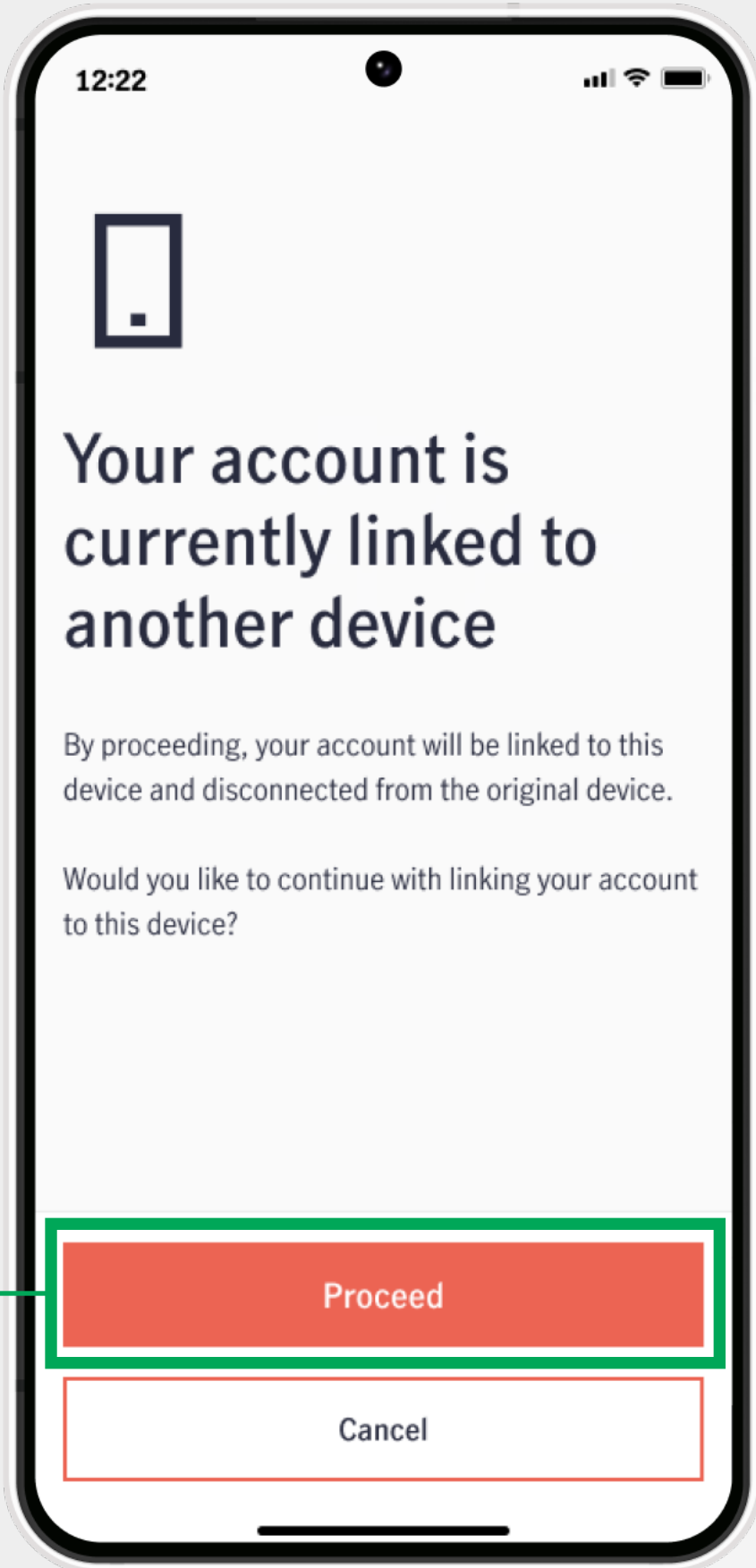
3 Once authenticated, you’ll be successfully logged in.

Link your existing account to a new device



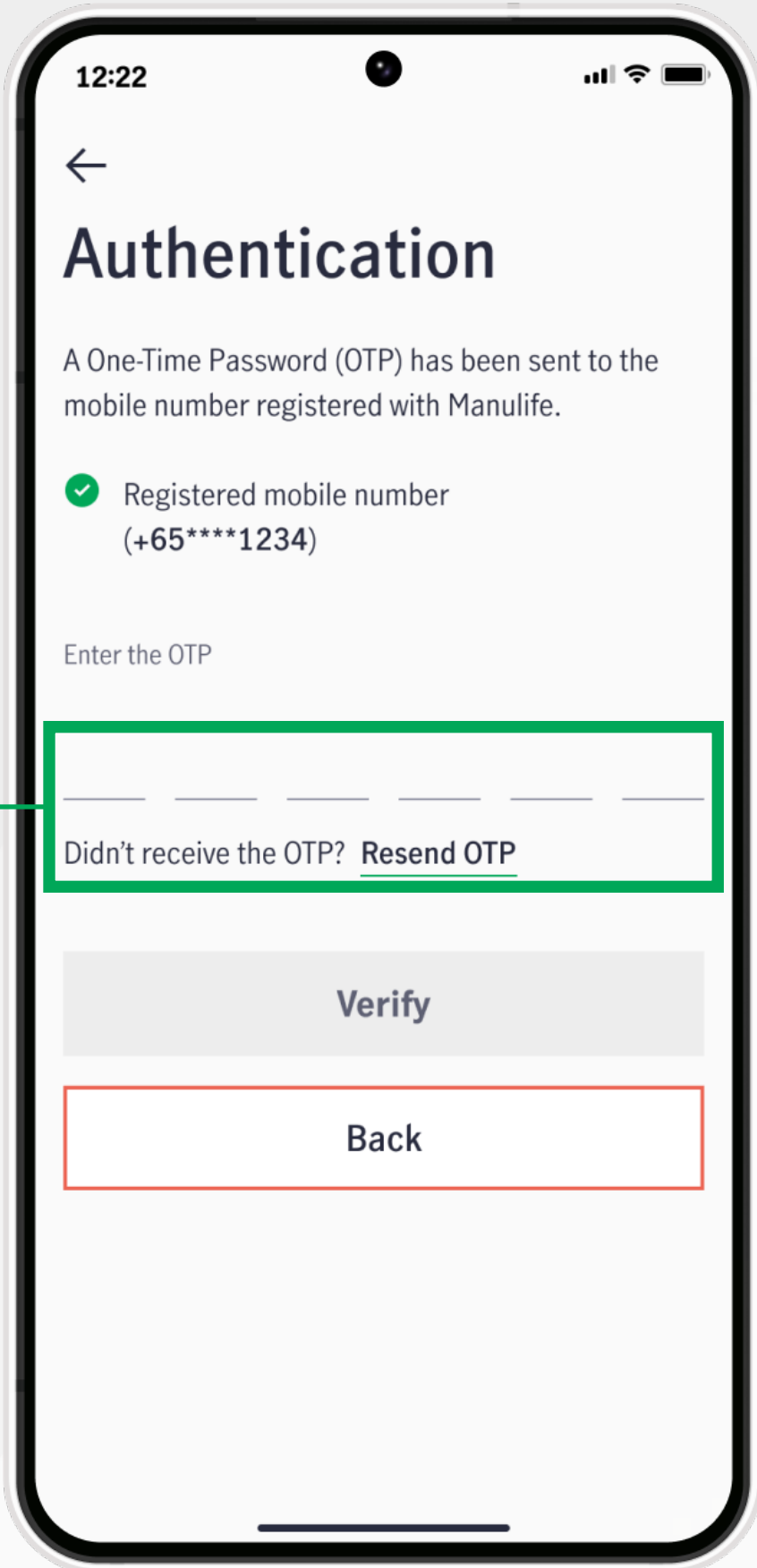
1 Launch the Manulife SG App on your new mobile device.

Tap “**Sign in**” and log into your account.

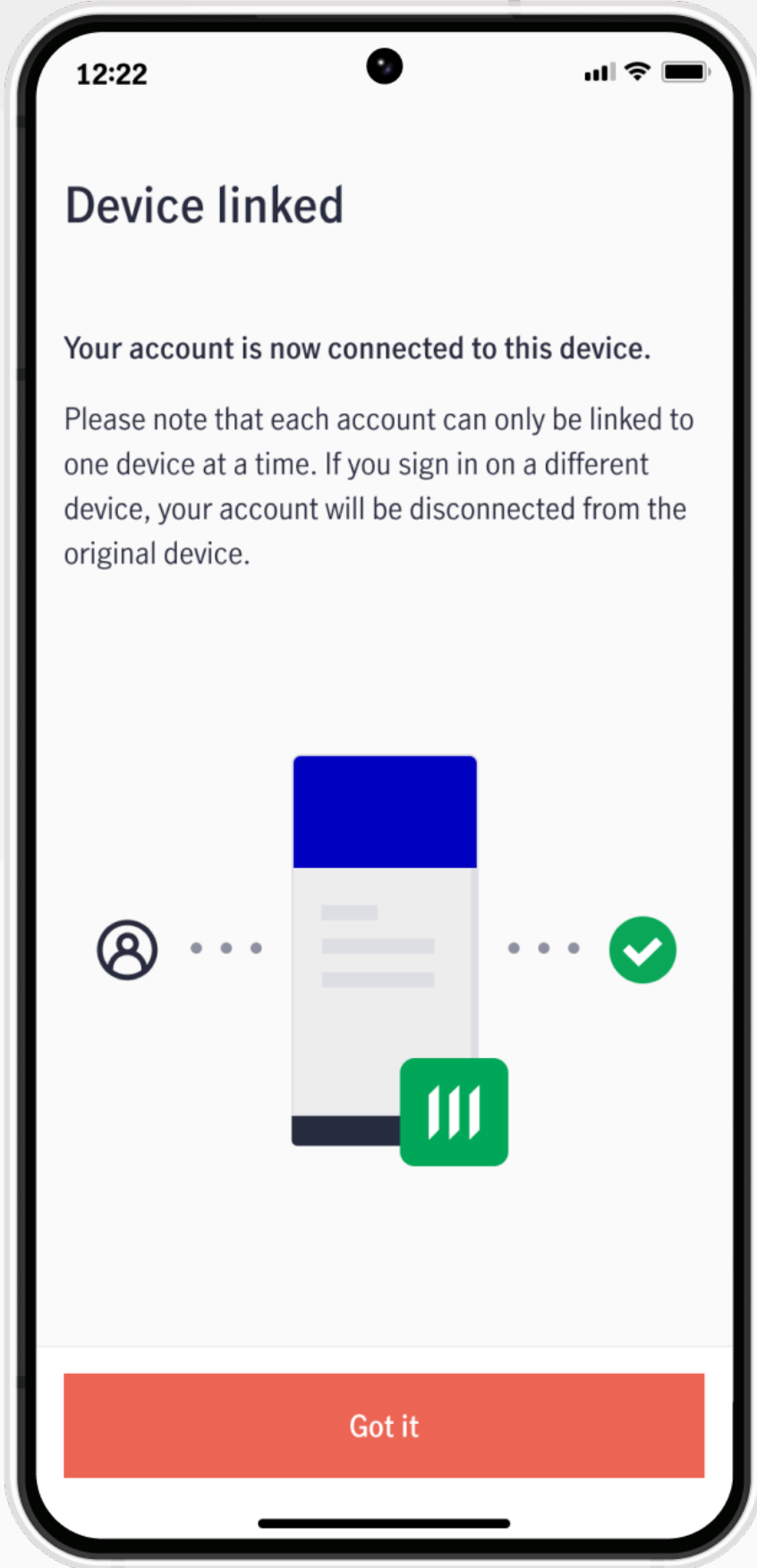


2 Upon login, you will be notified that your account is linked to another device. Click “**Proceed**” to link it to your new device.

Note: Your account can only be linked to one device at a time, and linking to a new device will log you out of the previous device.



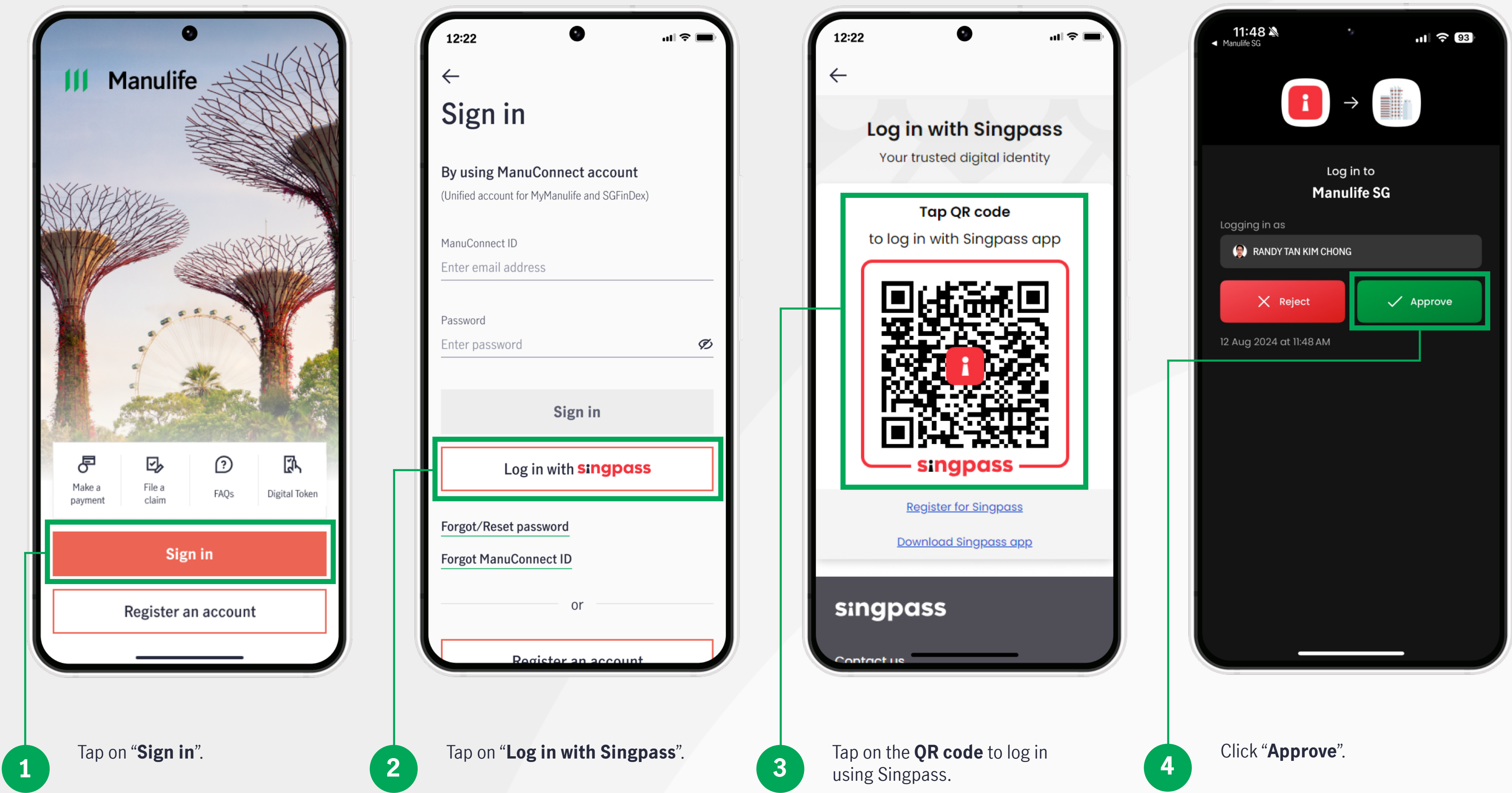
3 A **One-Time Password (OTP)** will be sent to your mobile number registered with Manulife. Verify your account by entering the OTP.



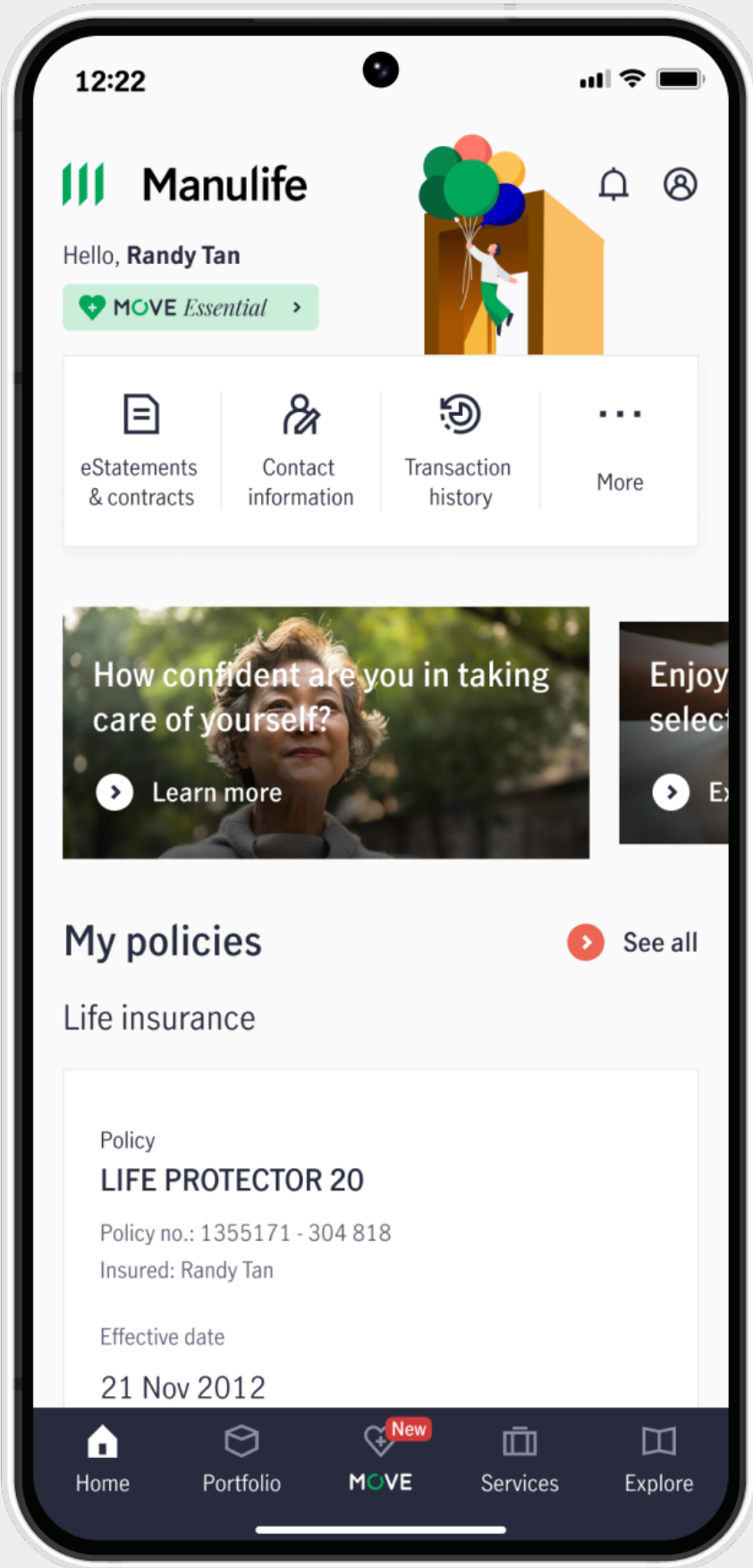
4 Your account is now connected to your new device.

Tap “**Got it**” to start using your account.

Existing user login via Singpass

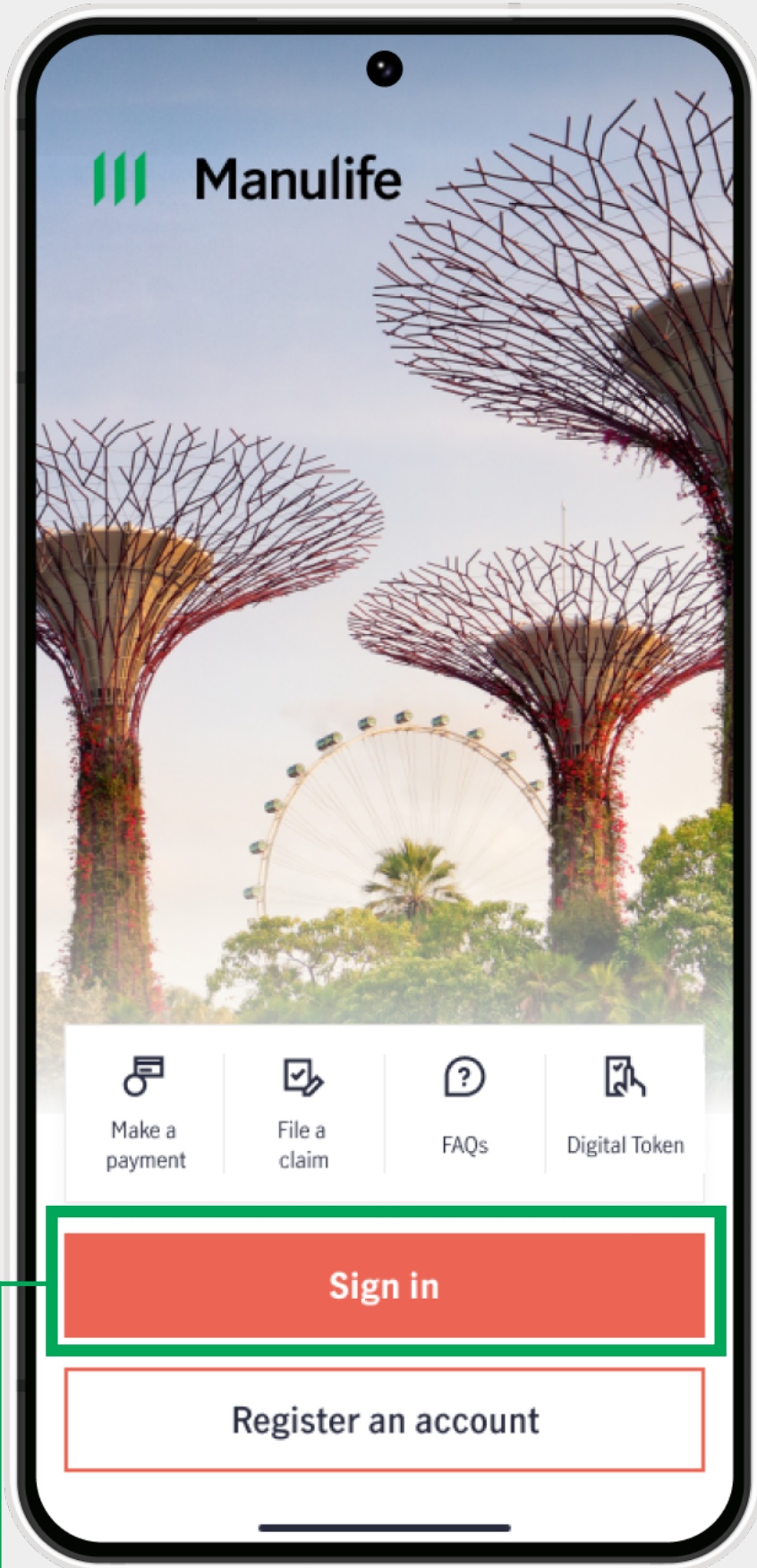


Existing user login via Singpass

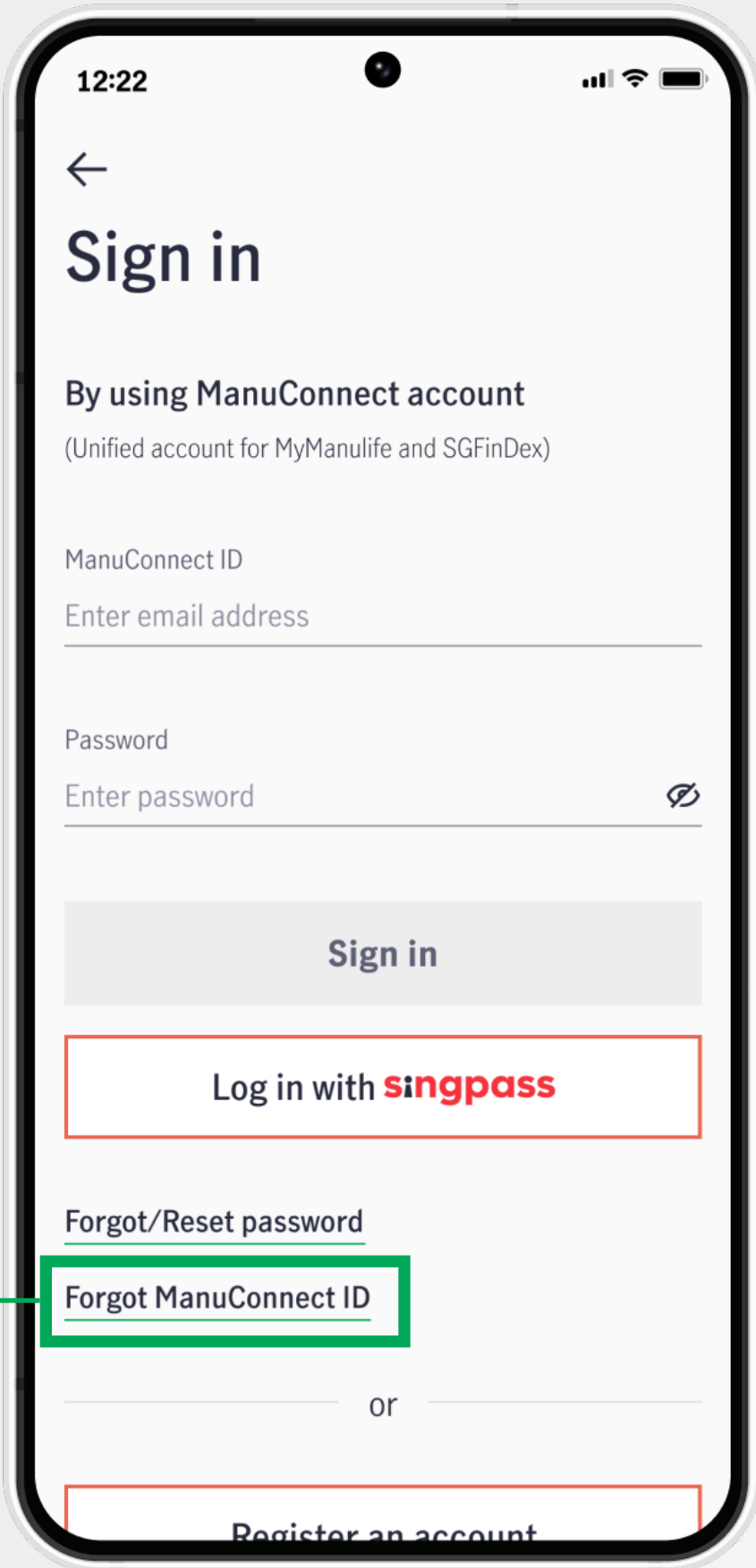


- 5 Once authenticated, you'll be successfully logged in.

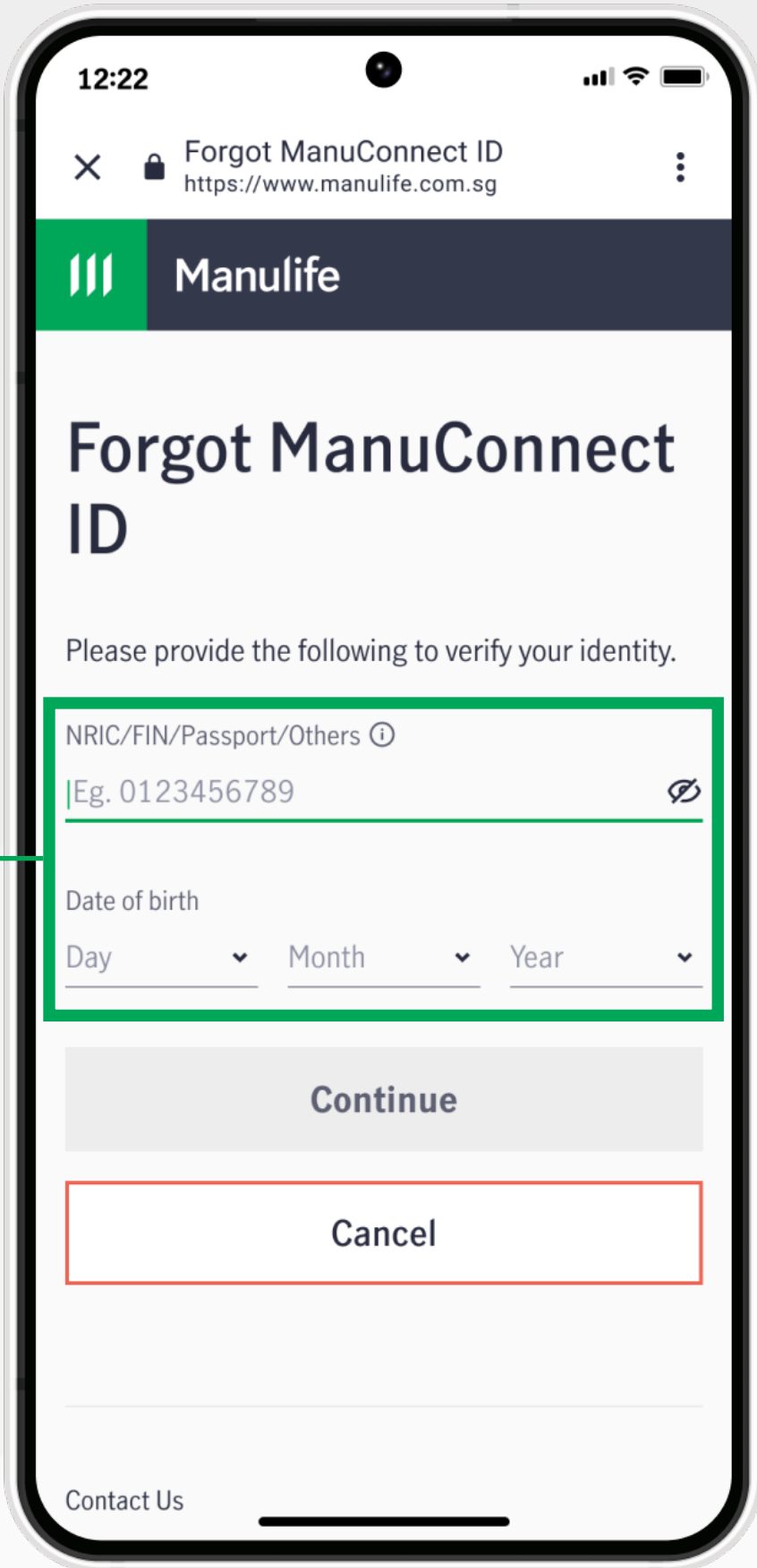
Forgot ManuConnect ID



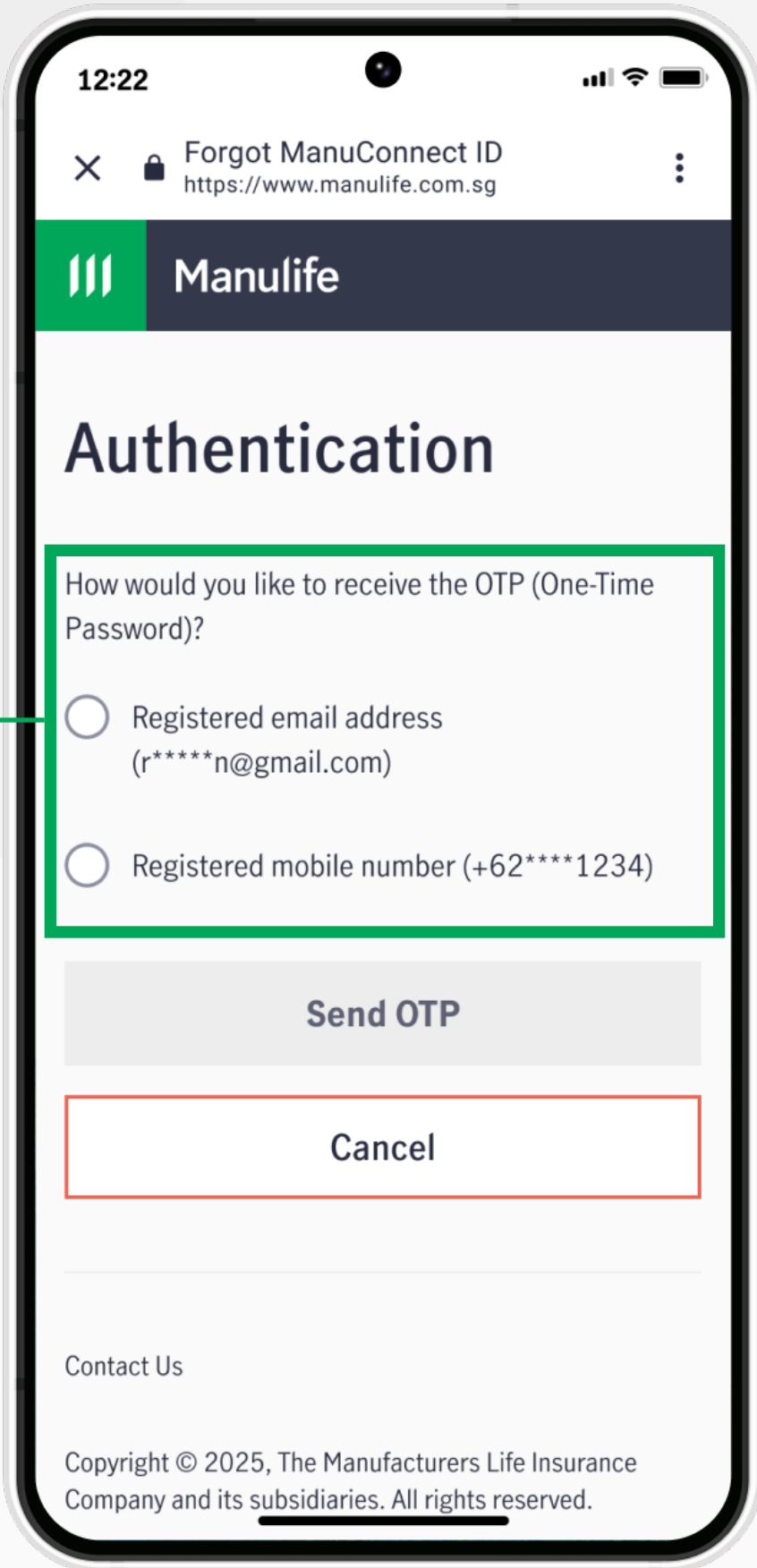
1 Tap on “Sign in”.



2 Tap on “Forgot ManuConnect ID”.

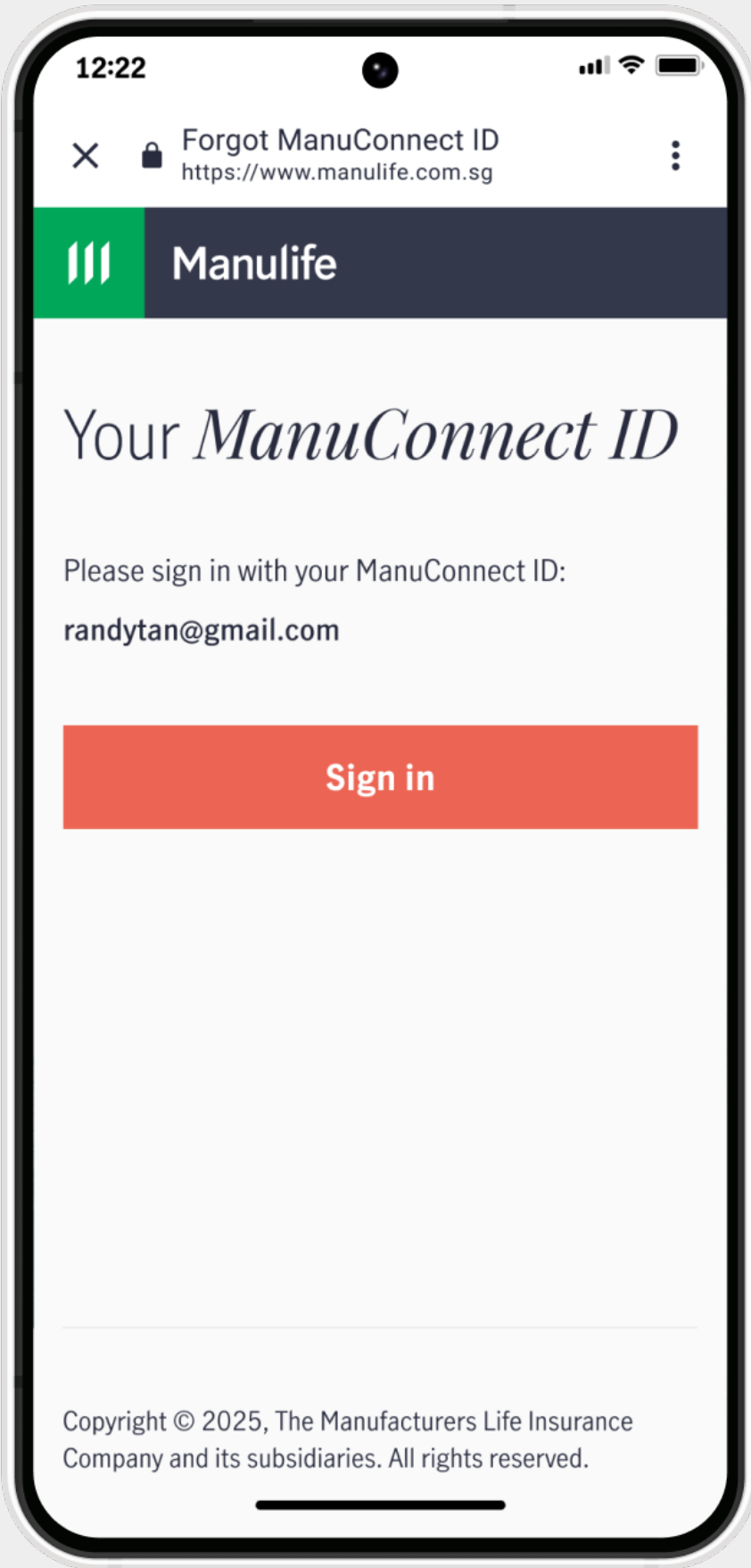


3 Enter your **NRIC/FIN/Passport/Other identification number** registered with Manulife and your **date of birth**, then click “Continue”.



4 A **One-Time Password (OTP)** will be sent to your mobile number or email address registered with Manulife. Verify your account by entering the OTP.

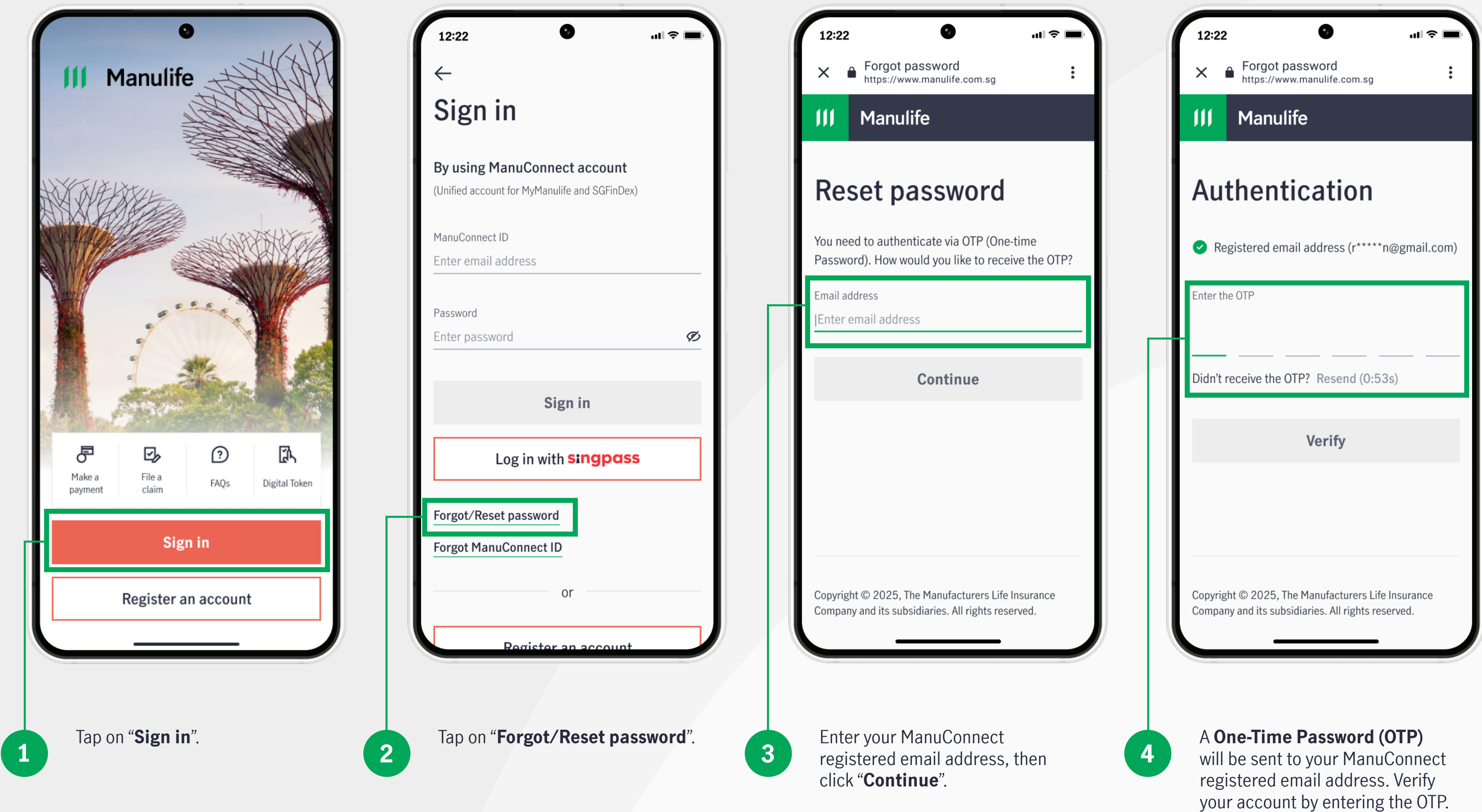
Forgot ManuConnect ID



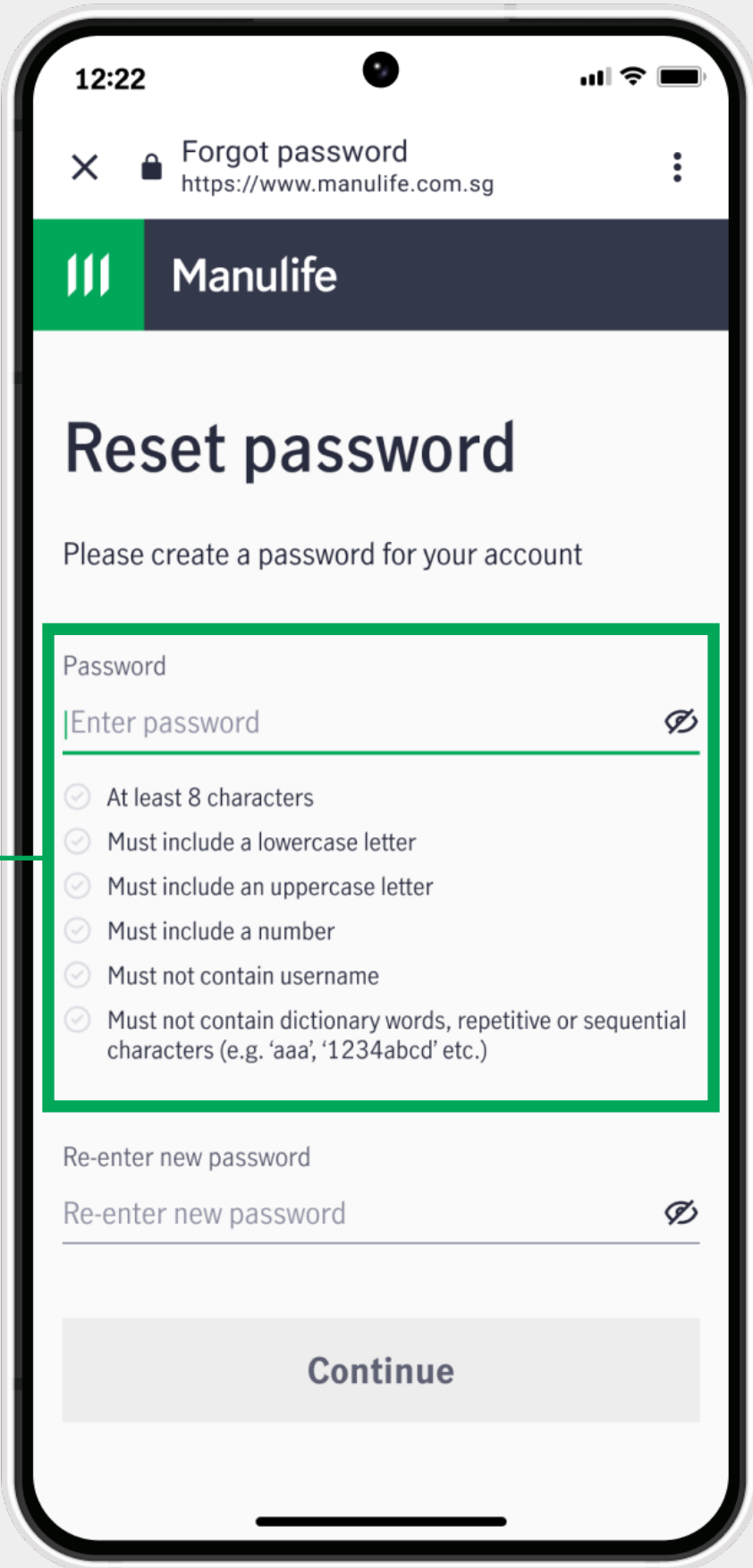
5

After verification, you will receive your **ManuConnect ID**.

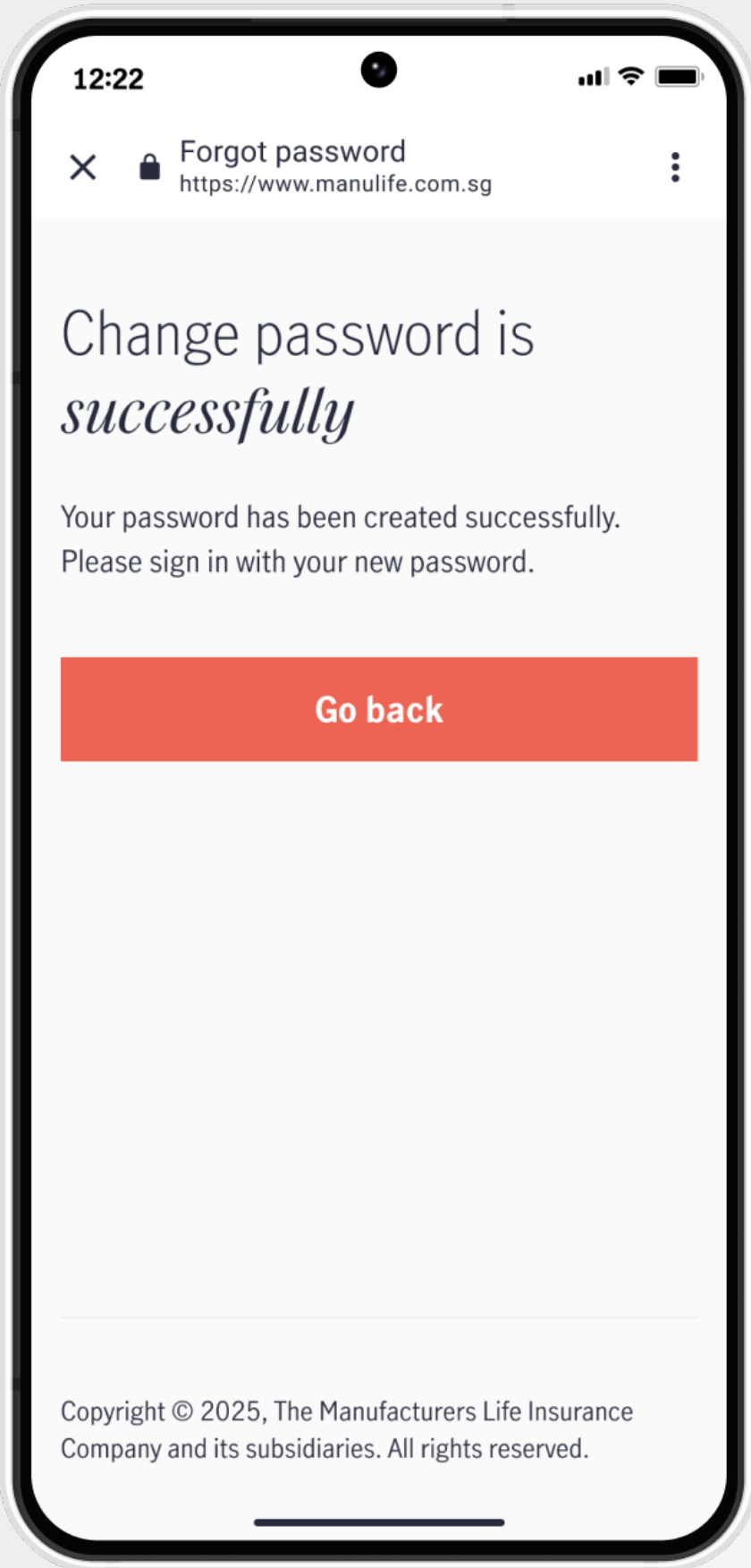
Forgot password



Forgot password

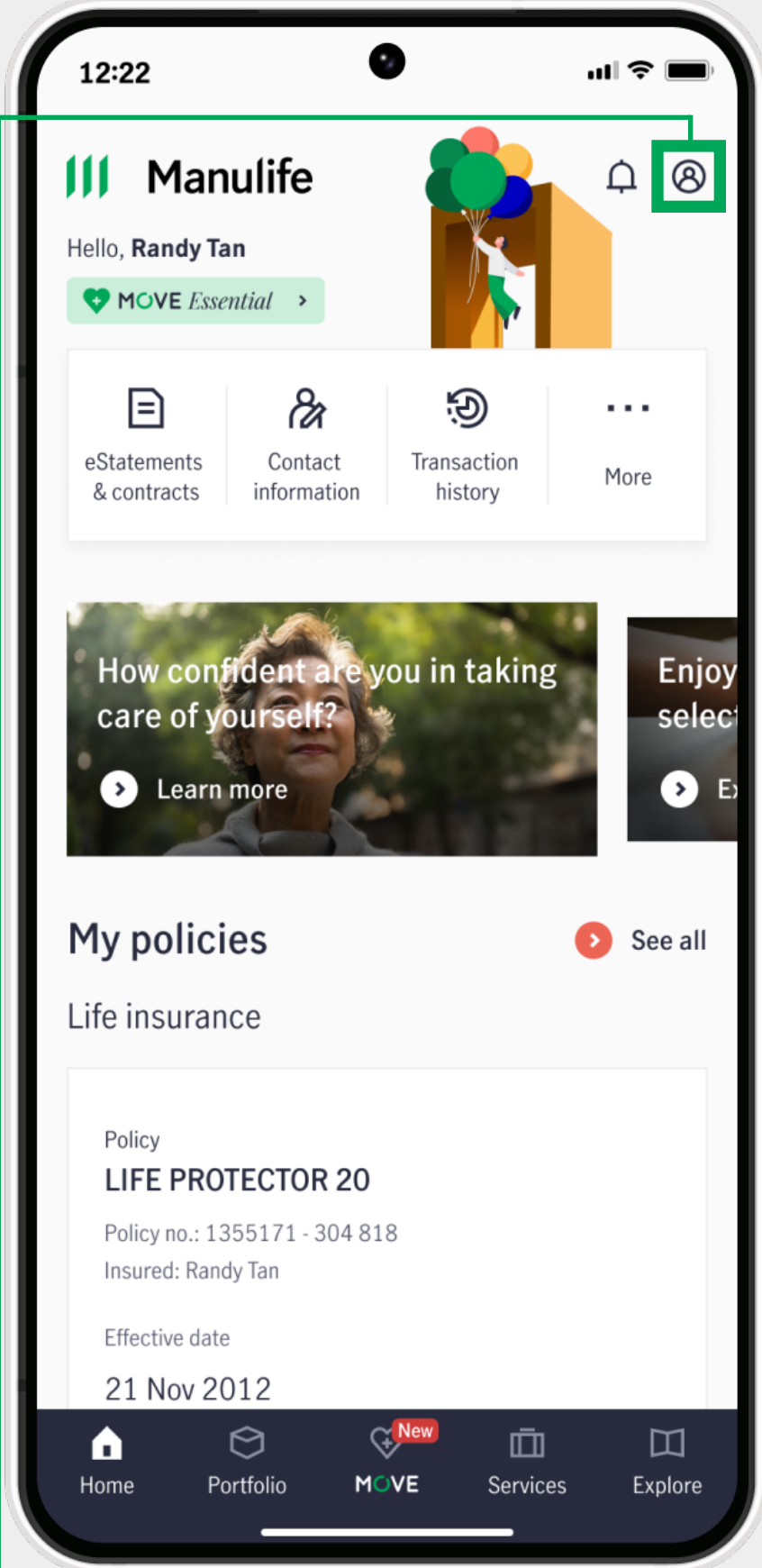


5 Create a **password**, then click “**Continue**”.



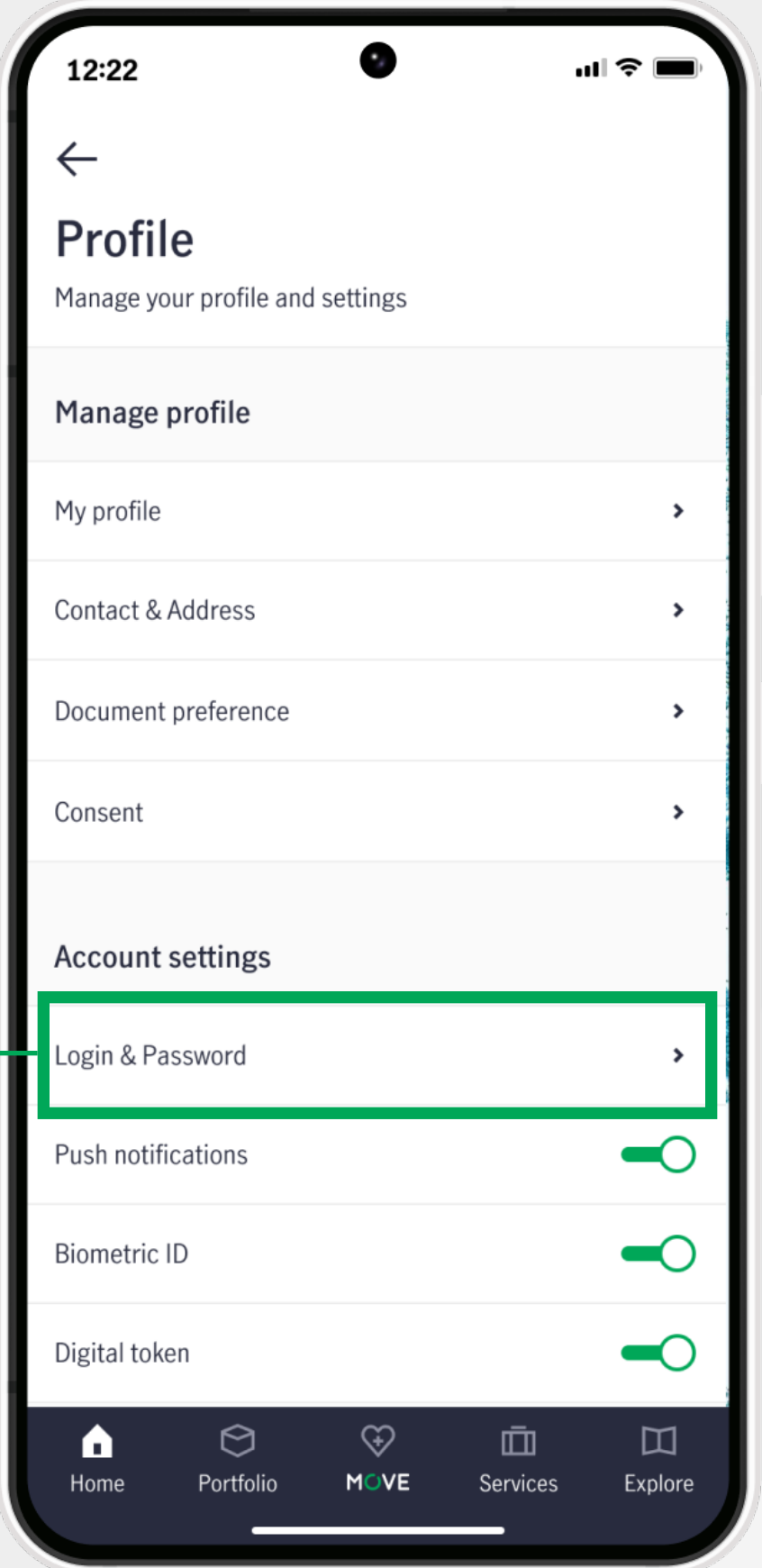
6 Your account password has been successfully updated! You will be directed to the main page to log in and start using your account.

Change login email (ManuConnect ID) and password



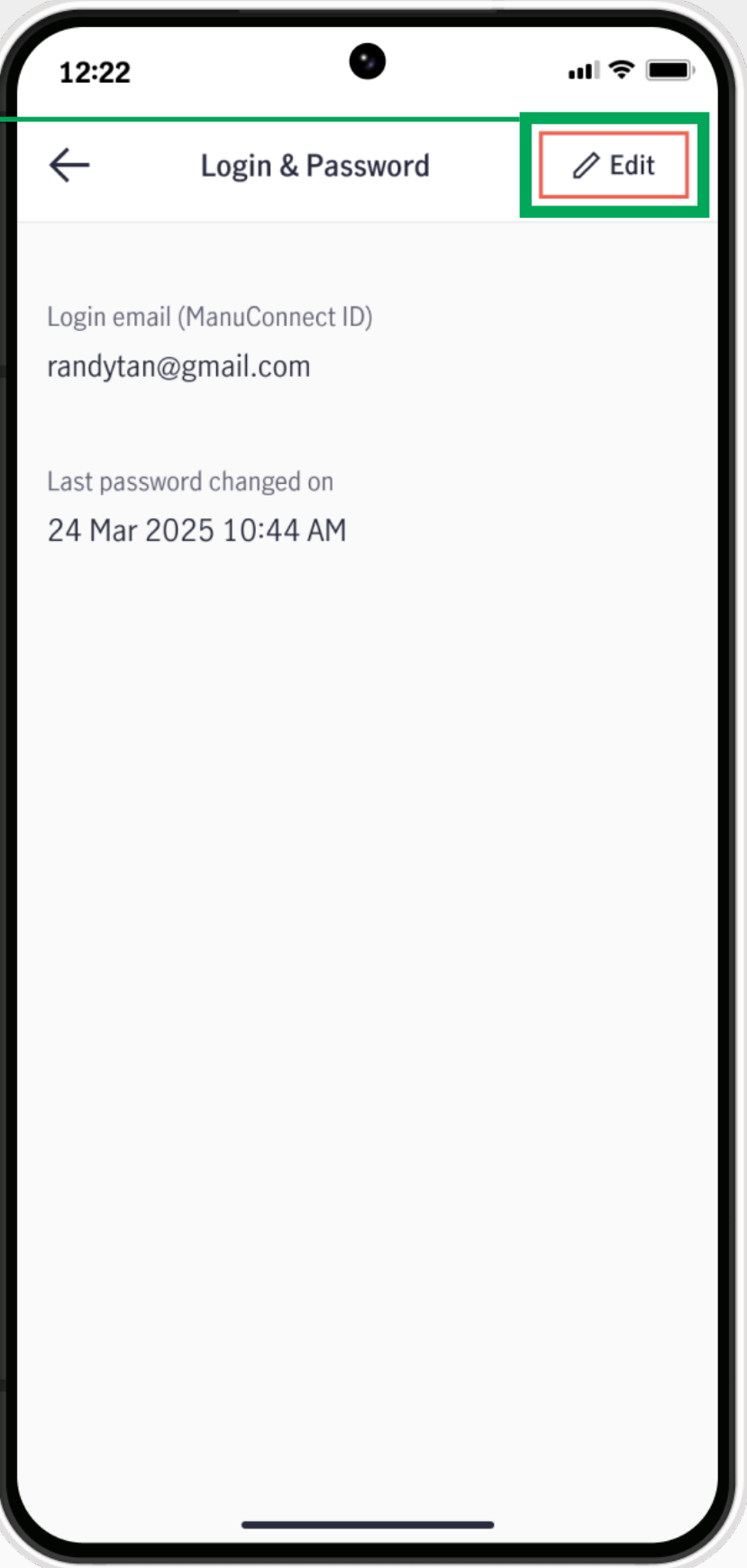
1

After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.



2

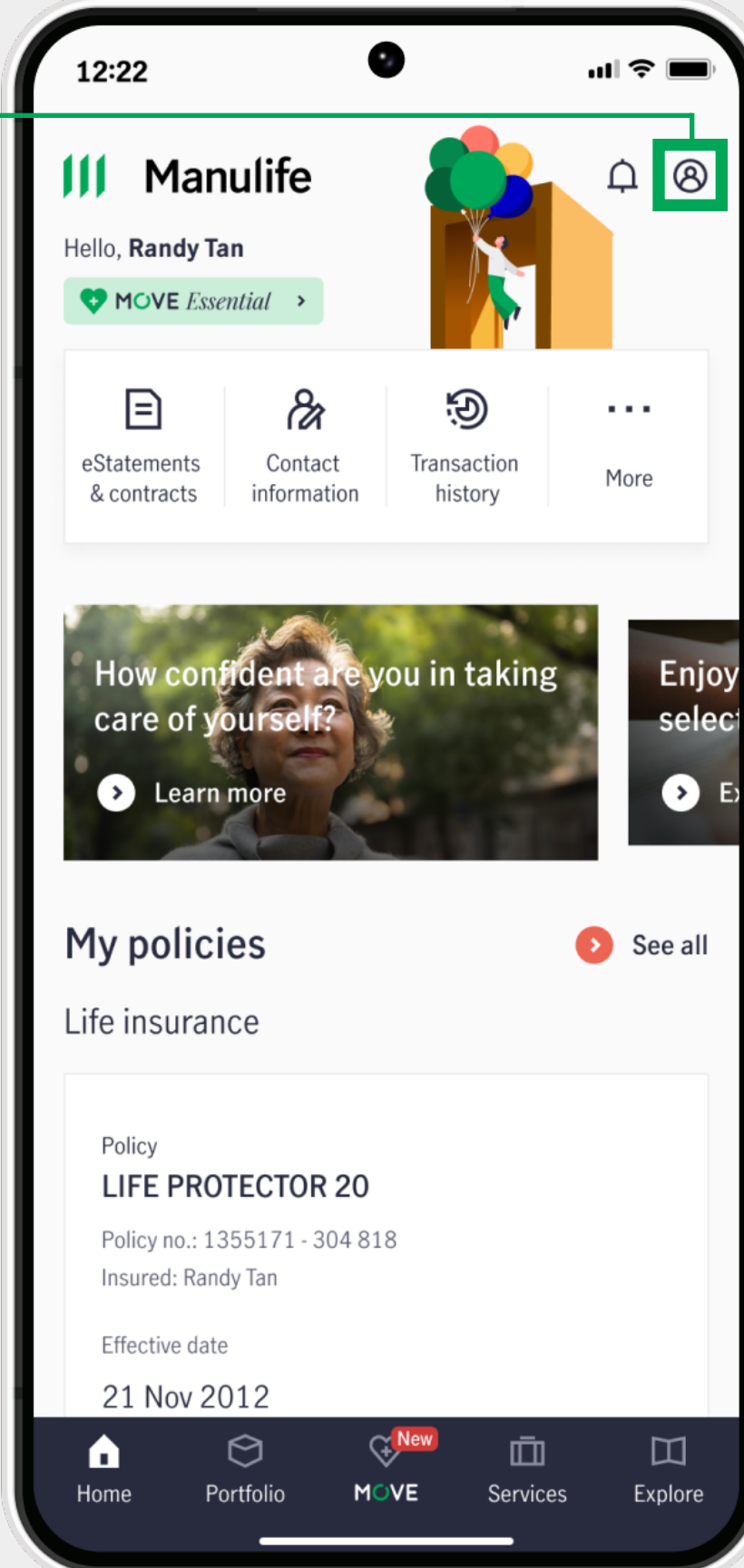
Select “**Login & Password**” under “Account settings”.



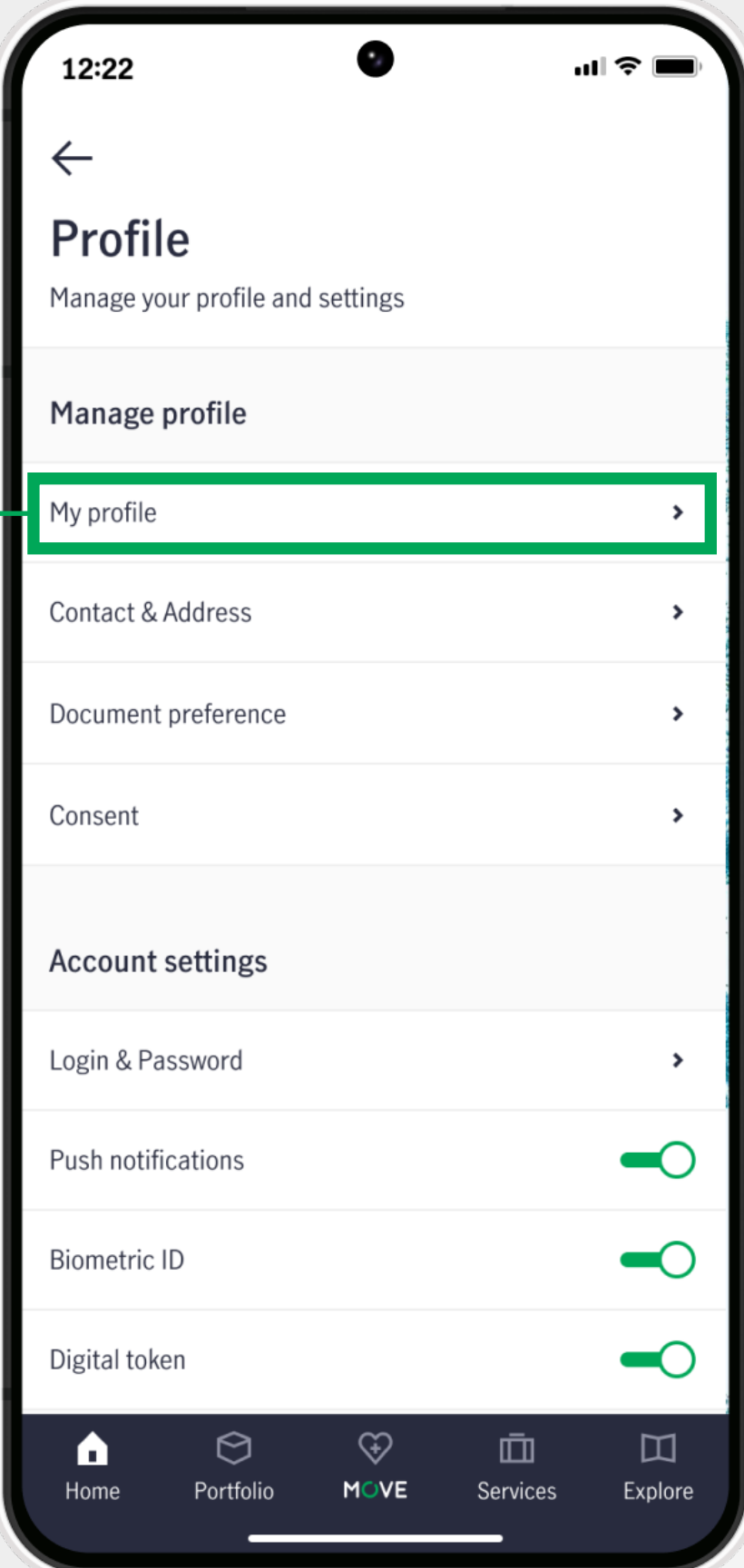
3

Tap “**Edit**” to update your login email and/or password.

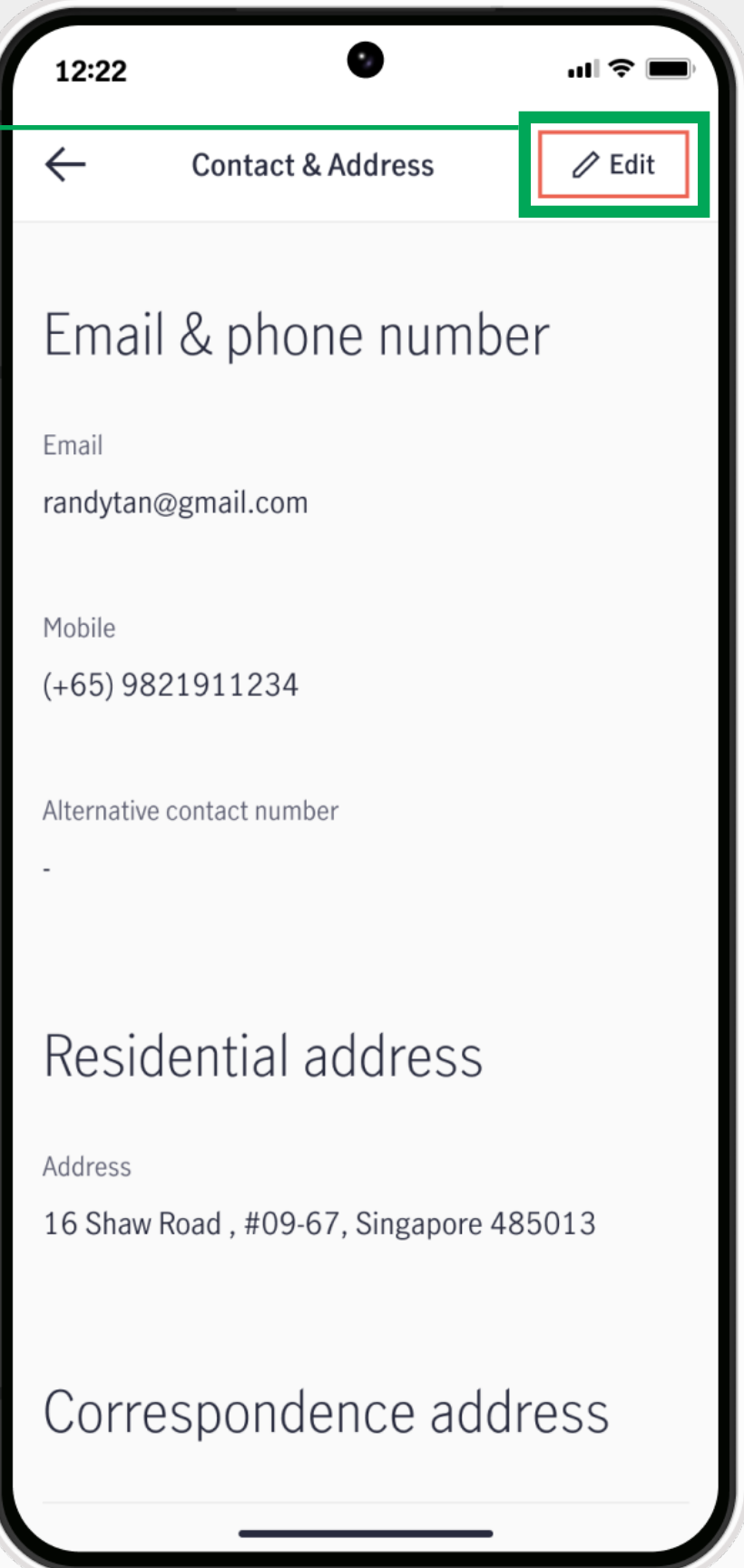
Update contact details (email, phone number, address)



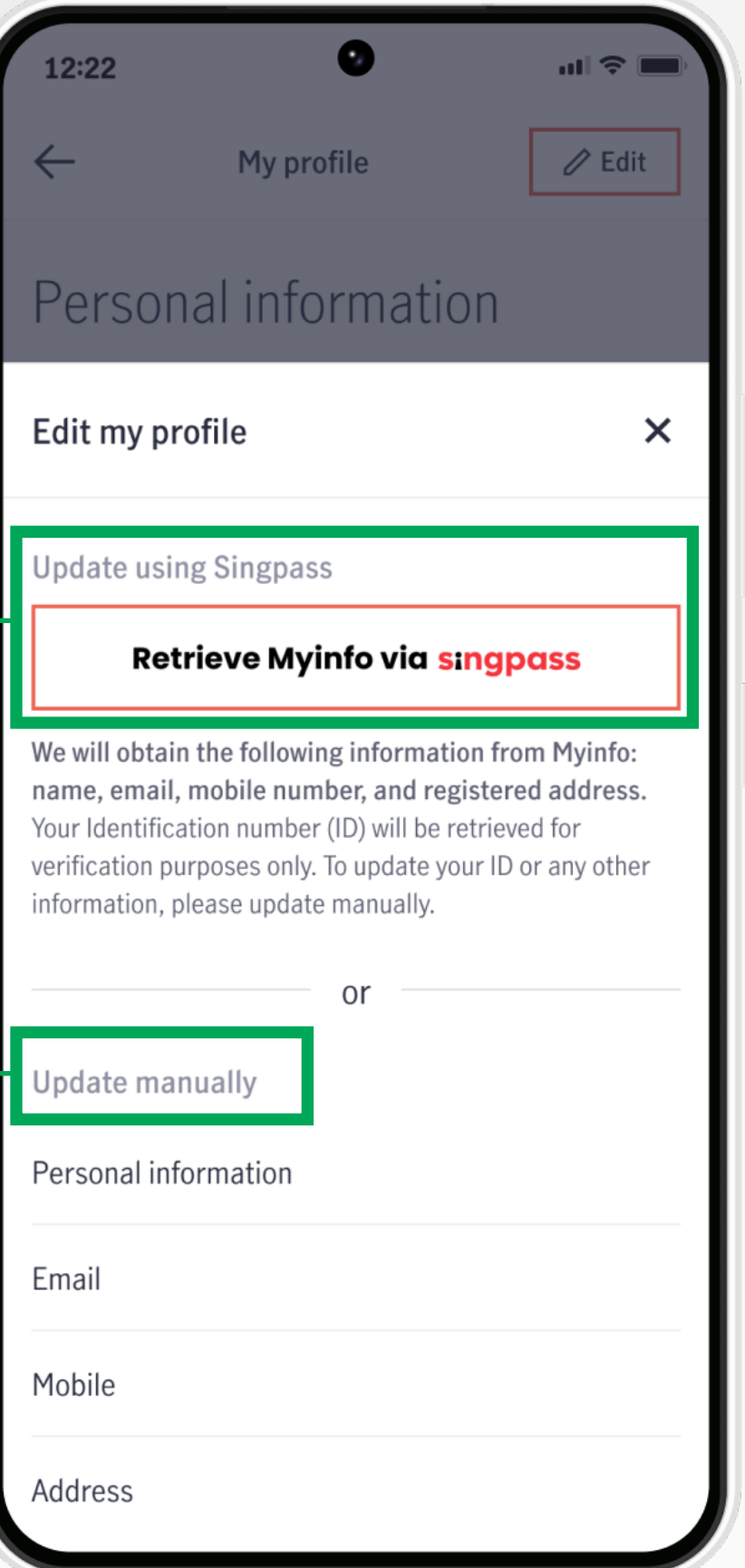
1 After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.



2 Select “**My profile**” under “Manage profile”.

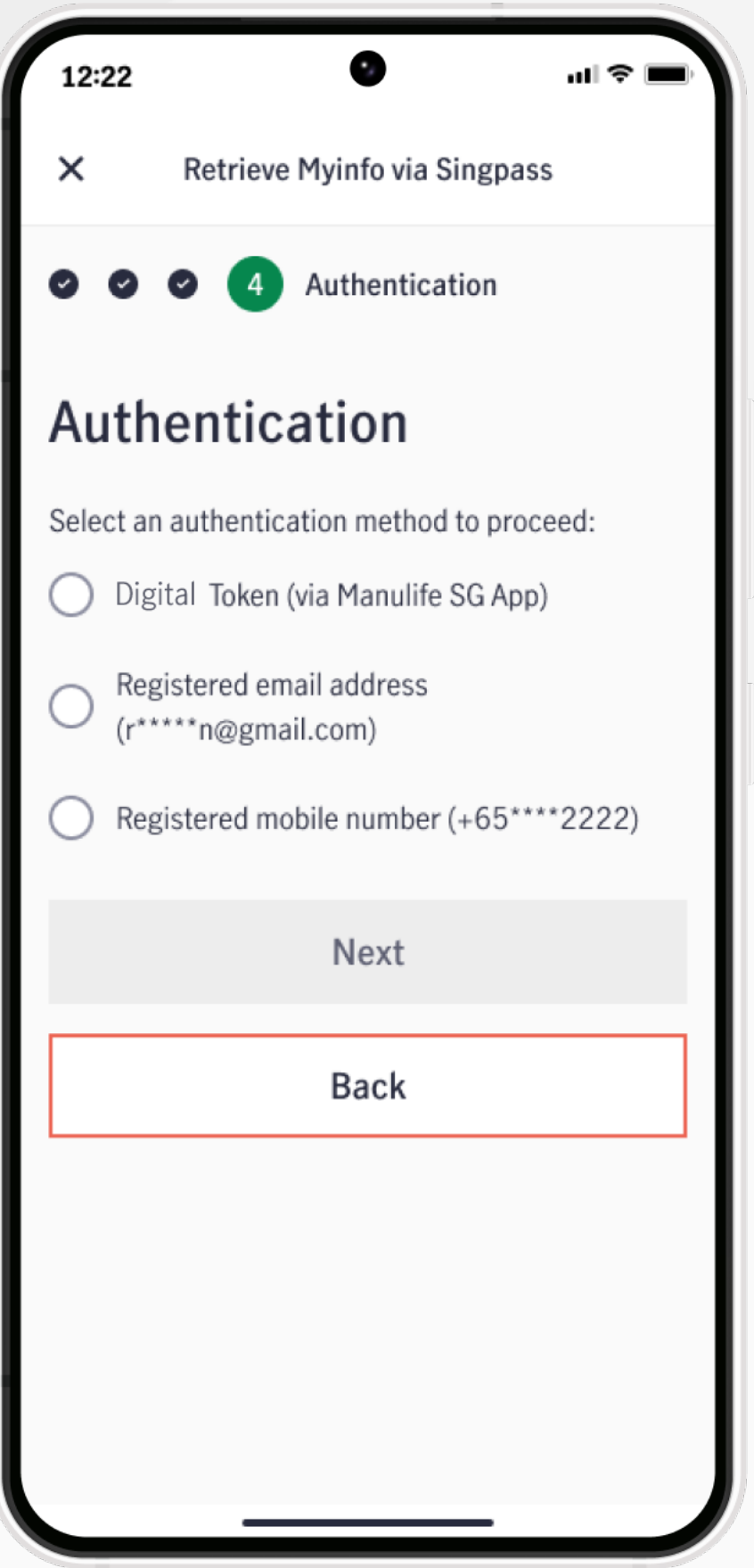
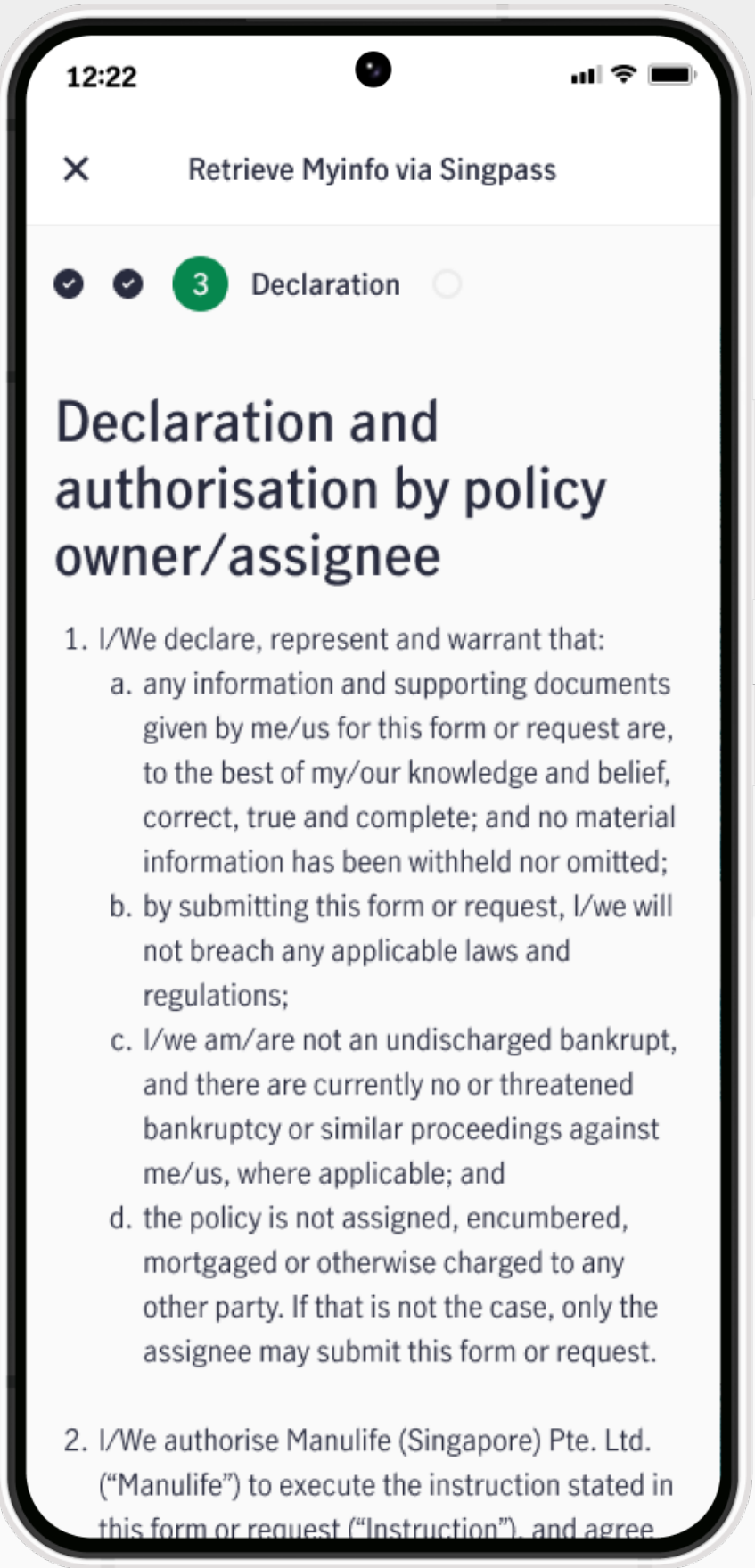
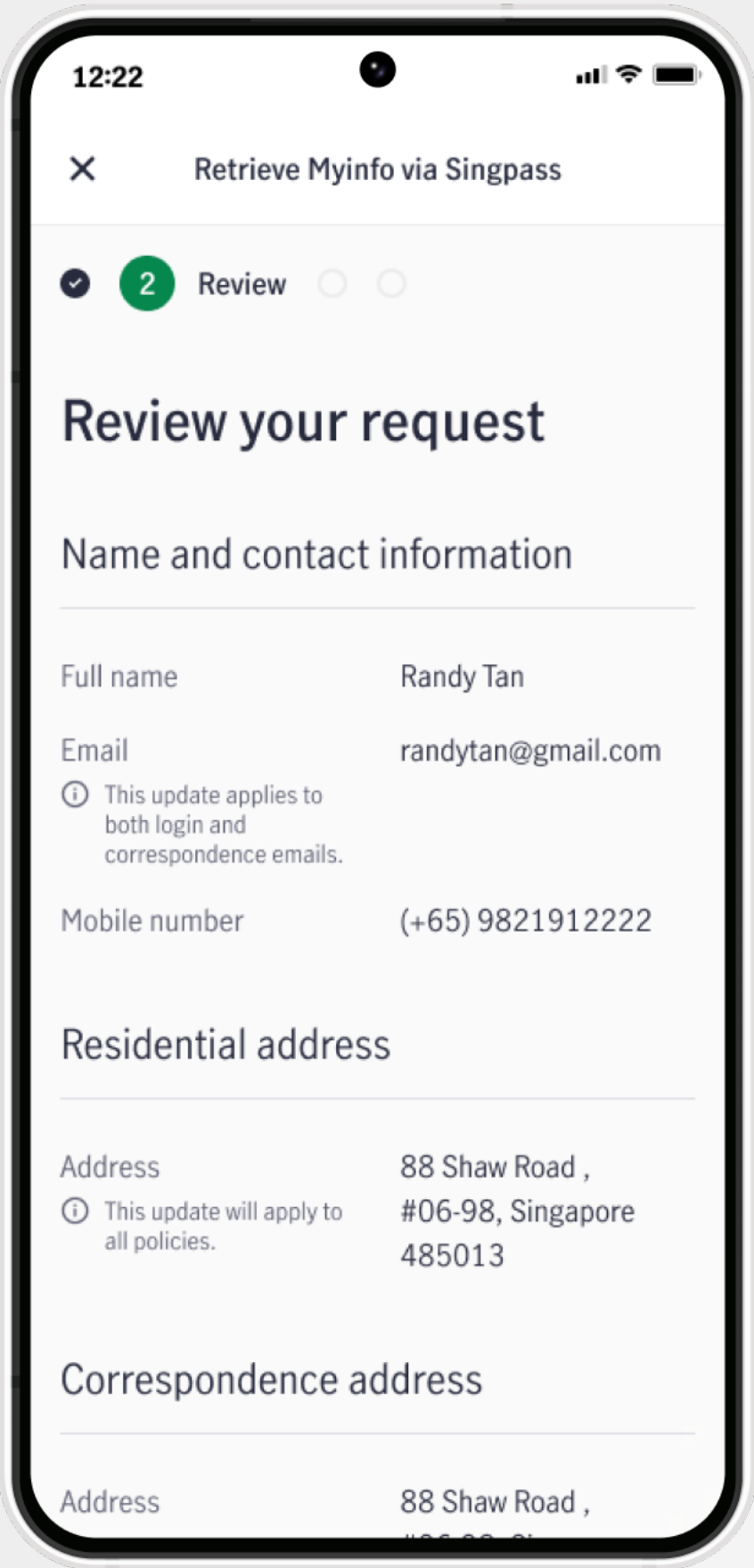
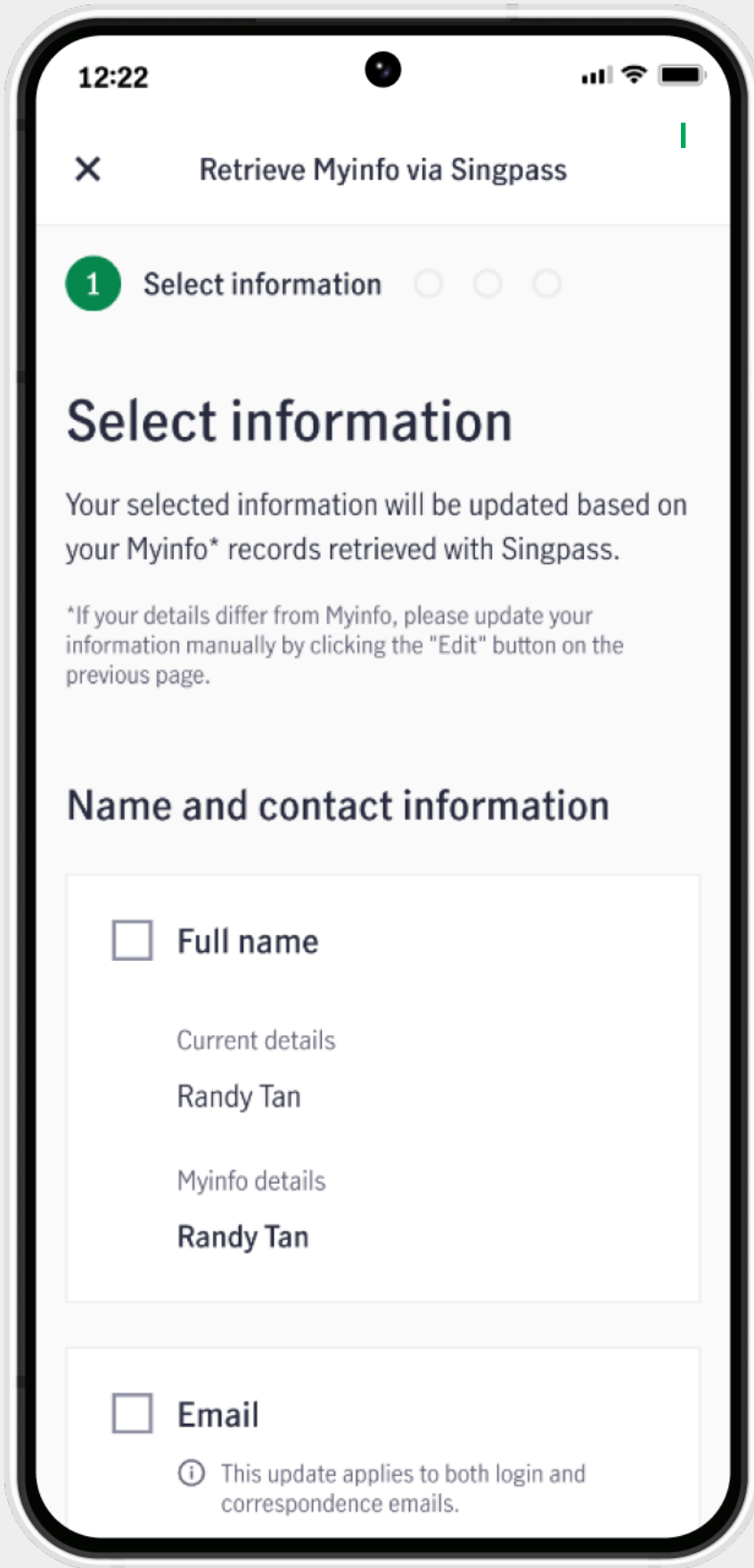


3 Tap “**Edit**” to update your personal information, email, phone number, or address.



4 Choose to retrieve your details automatically using Myinfo, or update them manually.

Update contact details (email, phone number, address)



5 To retrieve your details using Myinfo, you will be directed to log in with Singpass.

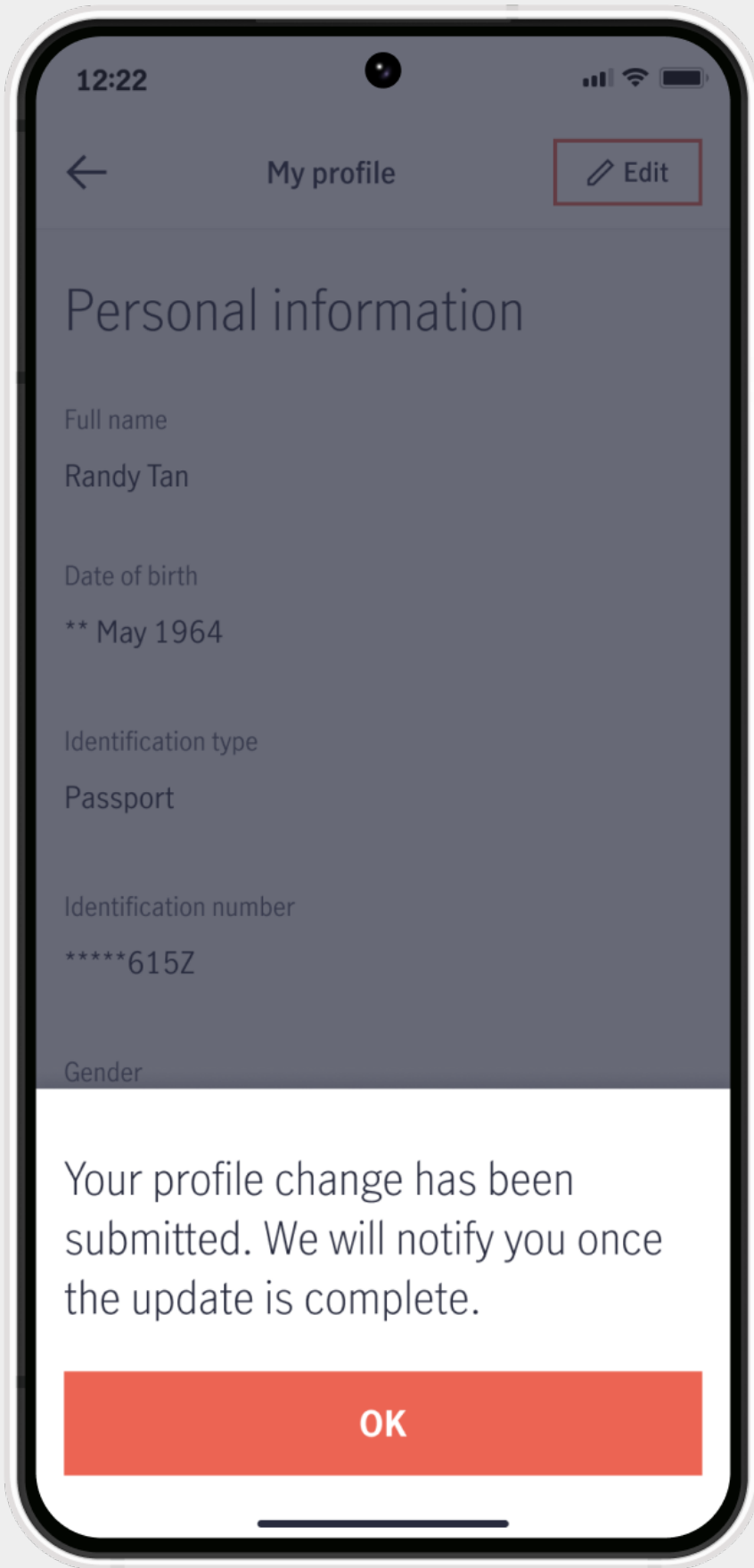
Once logged in, your information will be displayed, and you can select the details you wish to update.

6 Review your changes before submitting your request.

7 Read and acknowledge the **Declaration**, then click “**Next**”.

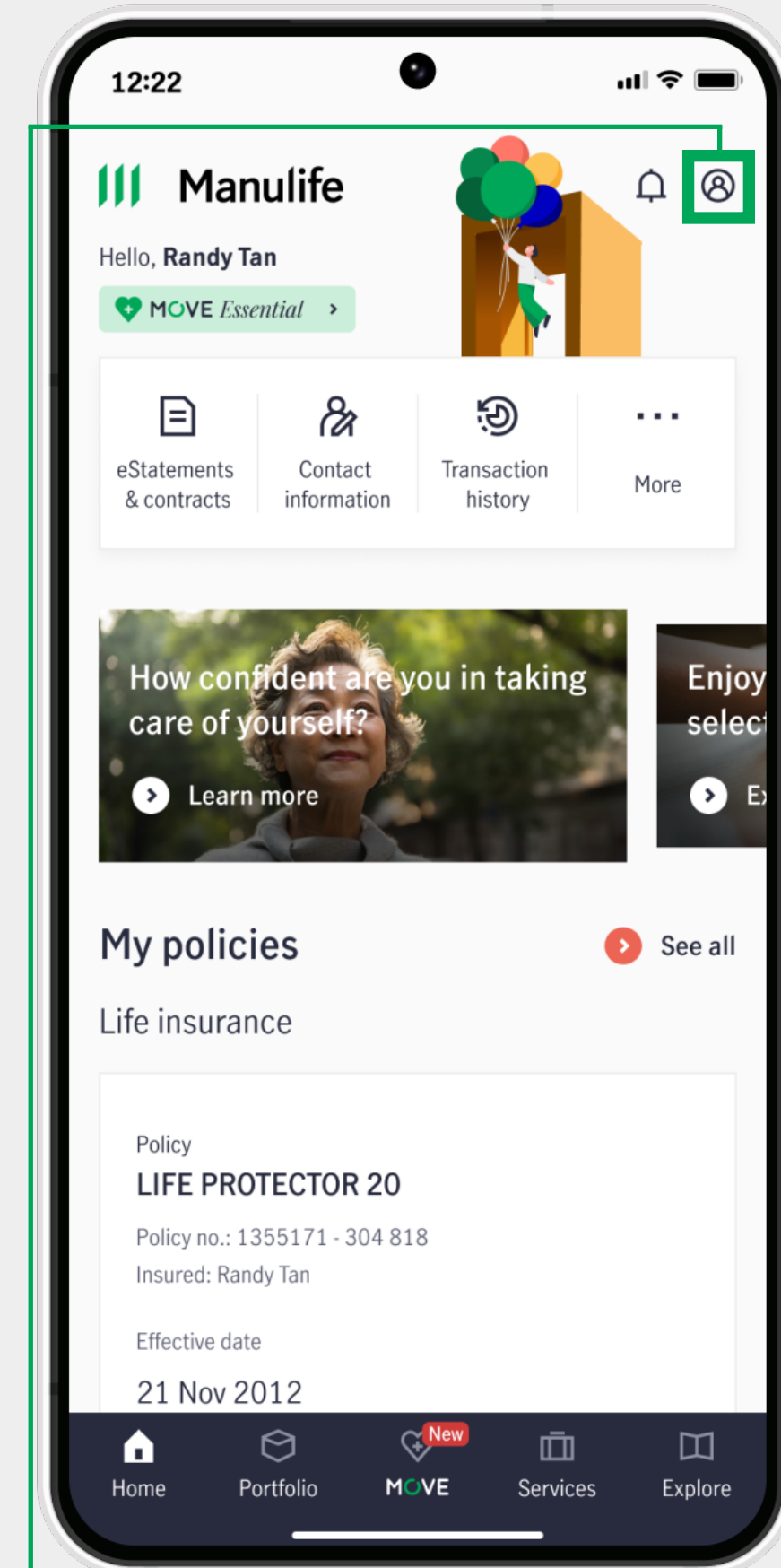
8 Select your preferred authentication method.

Update contact details (email, phone number, address)



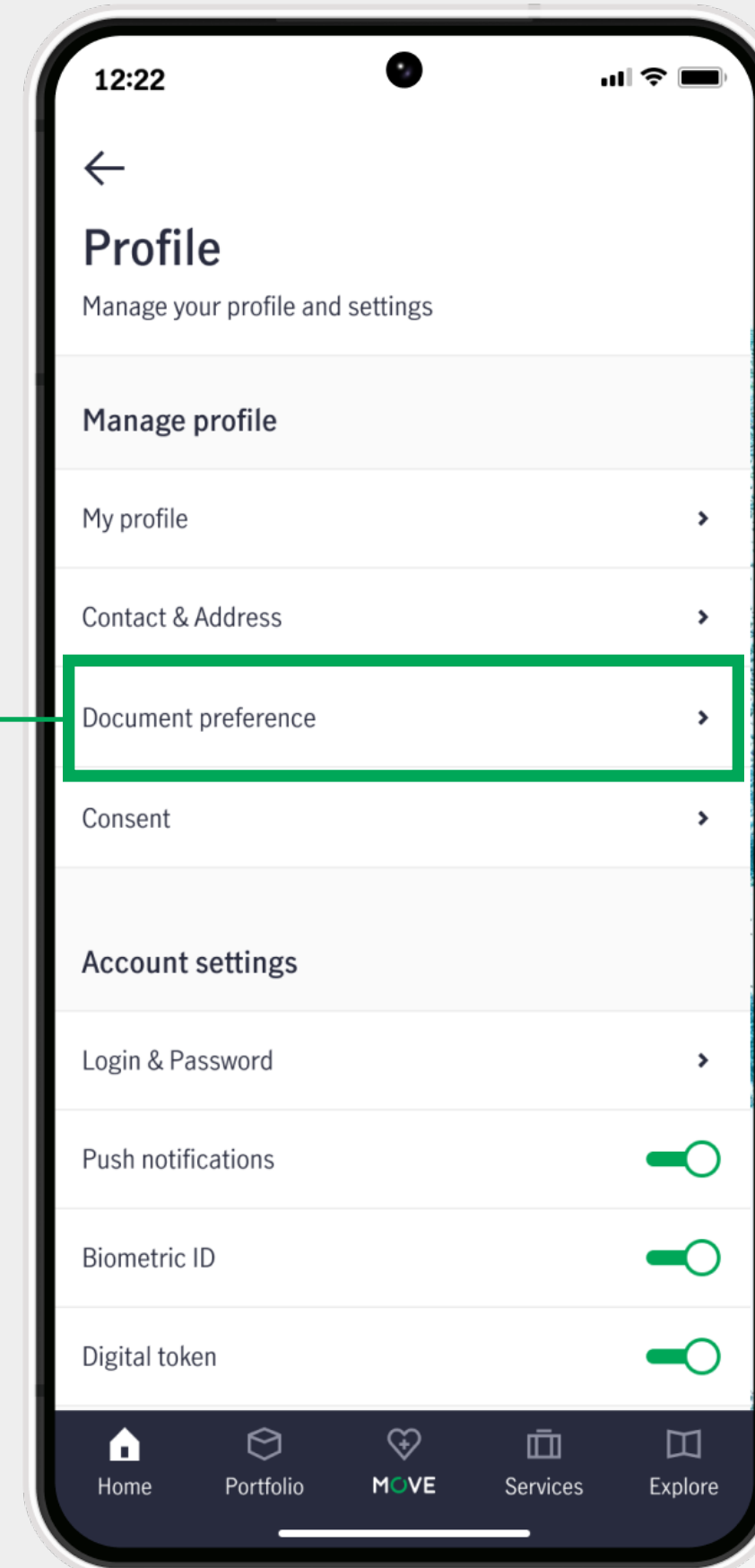
- 9 You will receive an immediate acknowledgement.

Update communication preferences



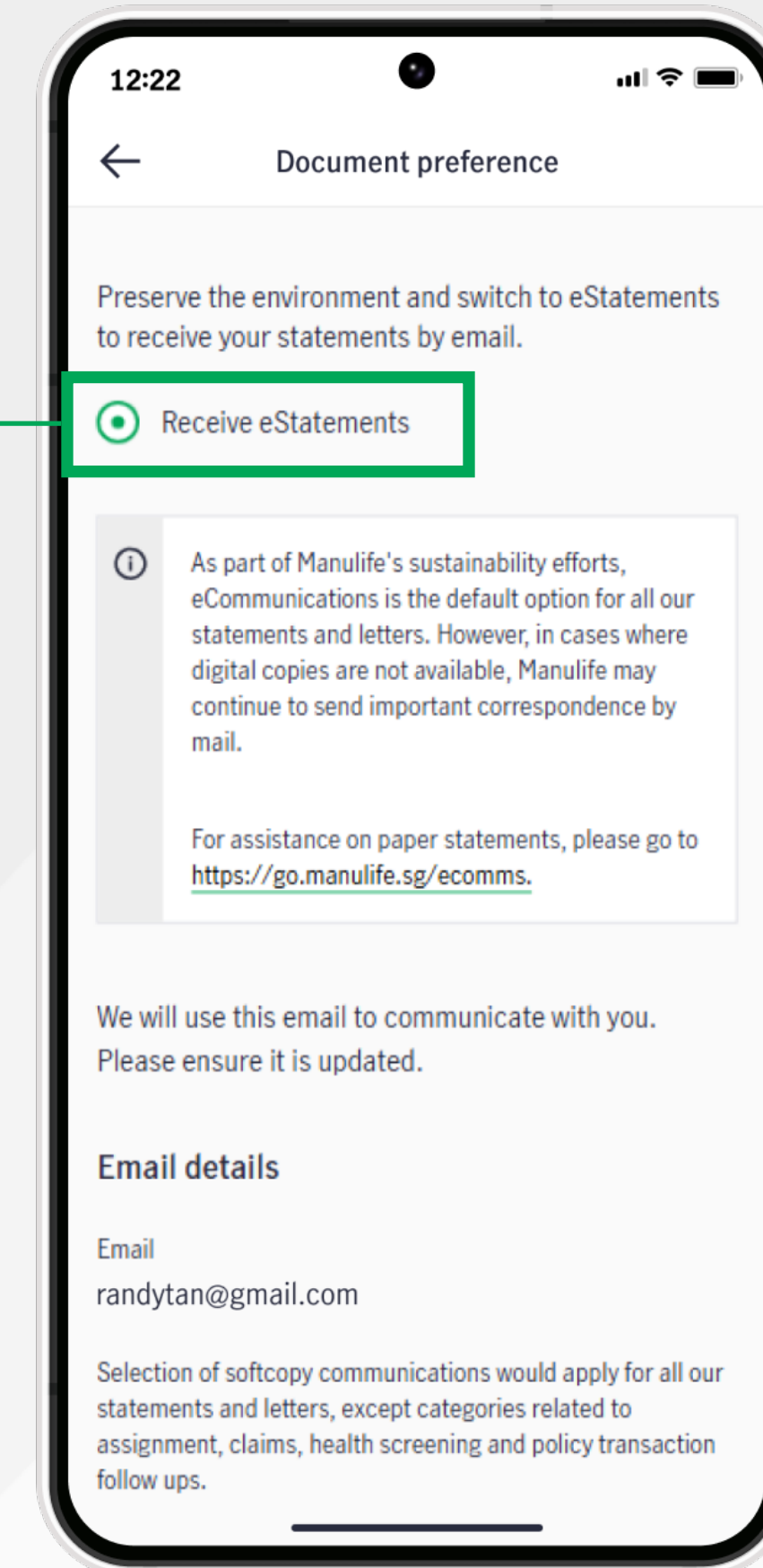
1

After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.



2

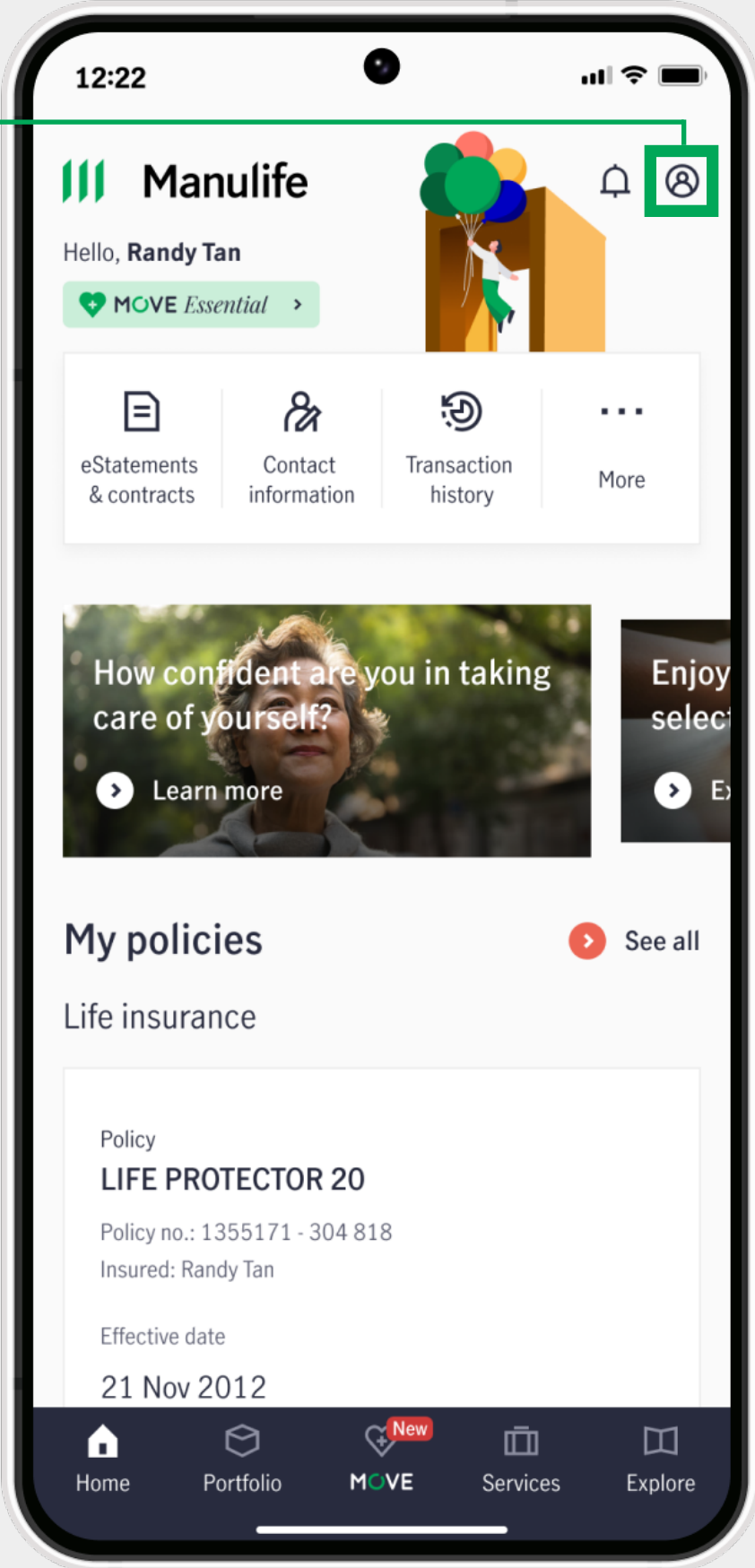
Select “**Document preference**” under “Manage profile”.



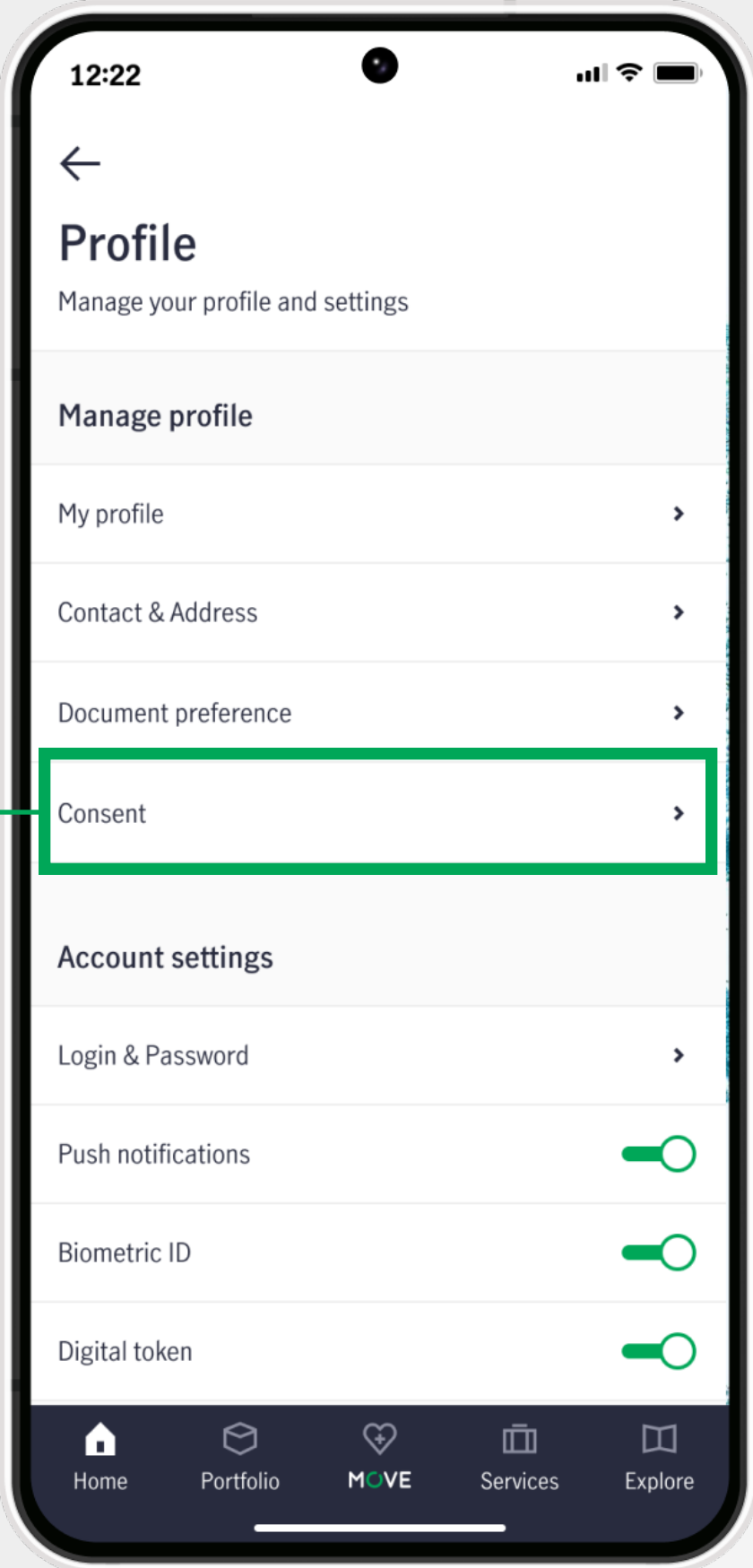
3

Select “**Receive eStatements**” and submit your change.

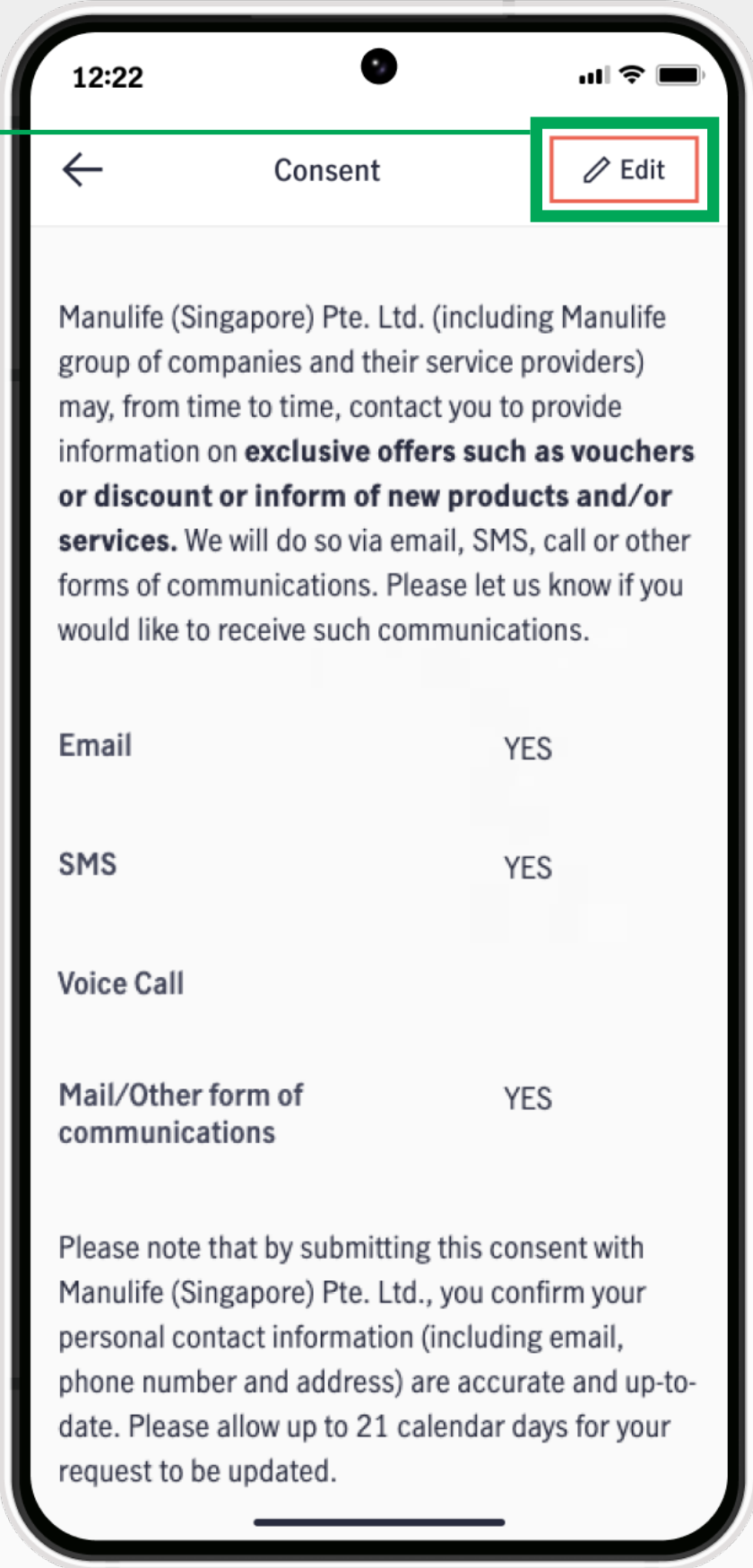
Update marketing consent



1 After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.

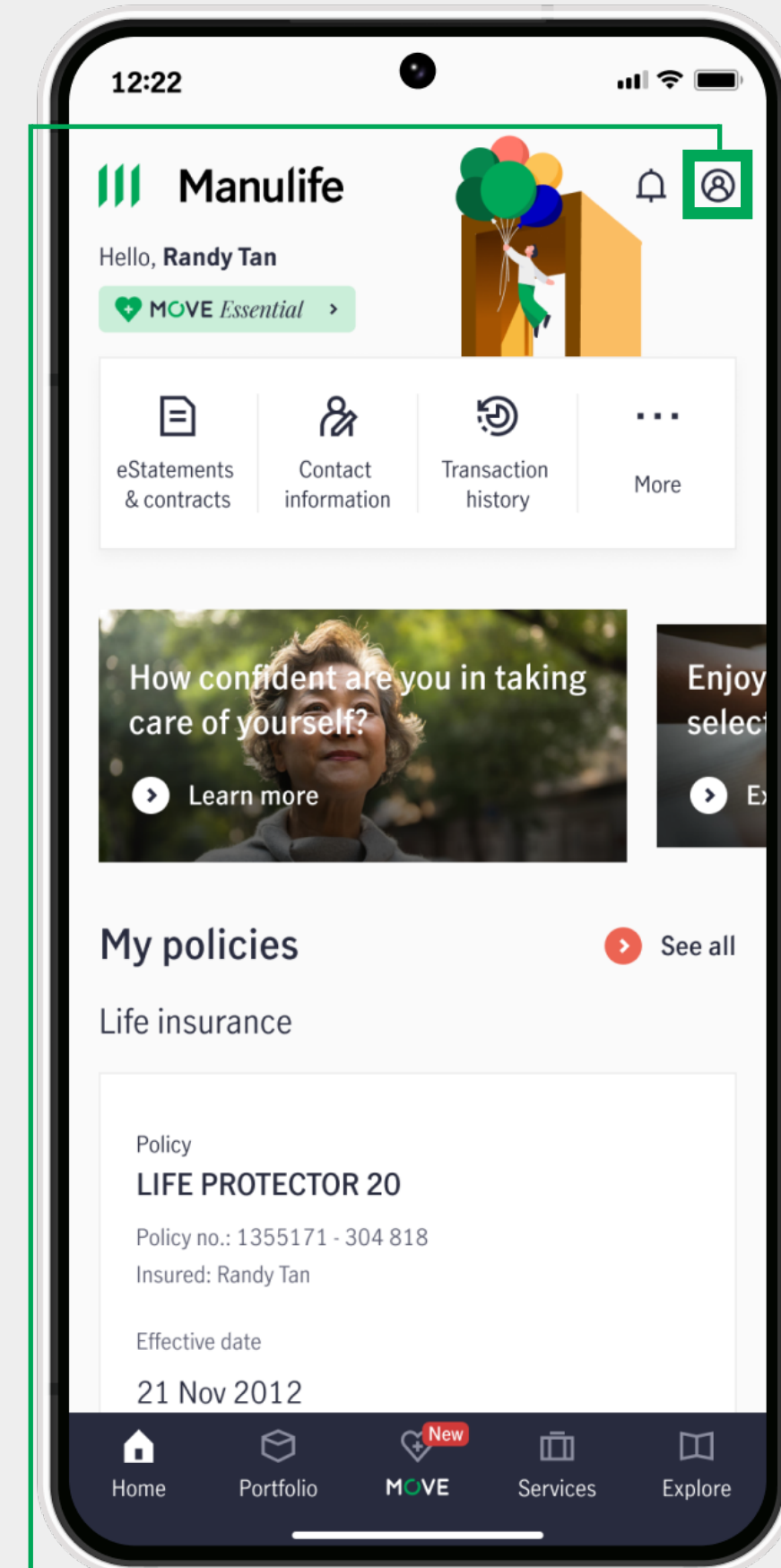


2 Select “**Consent**” under “Manage profile”.



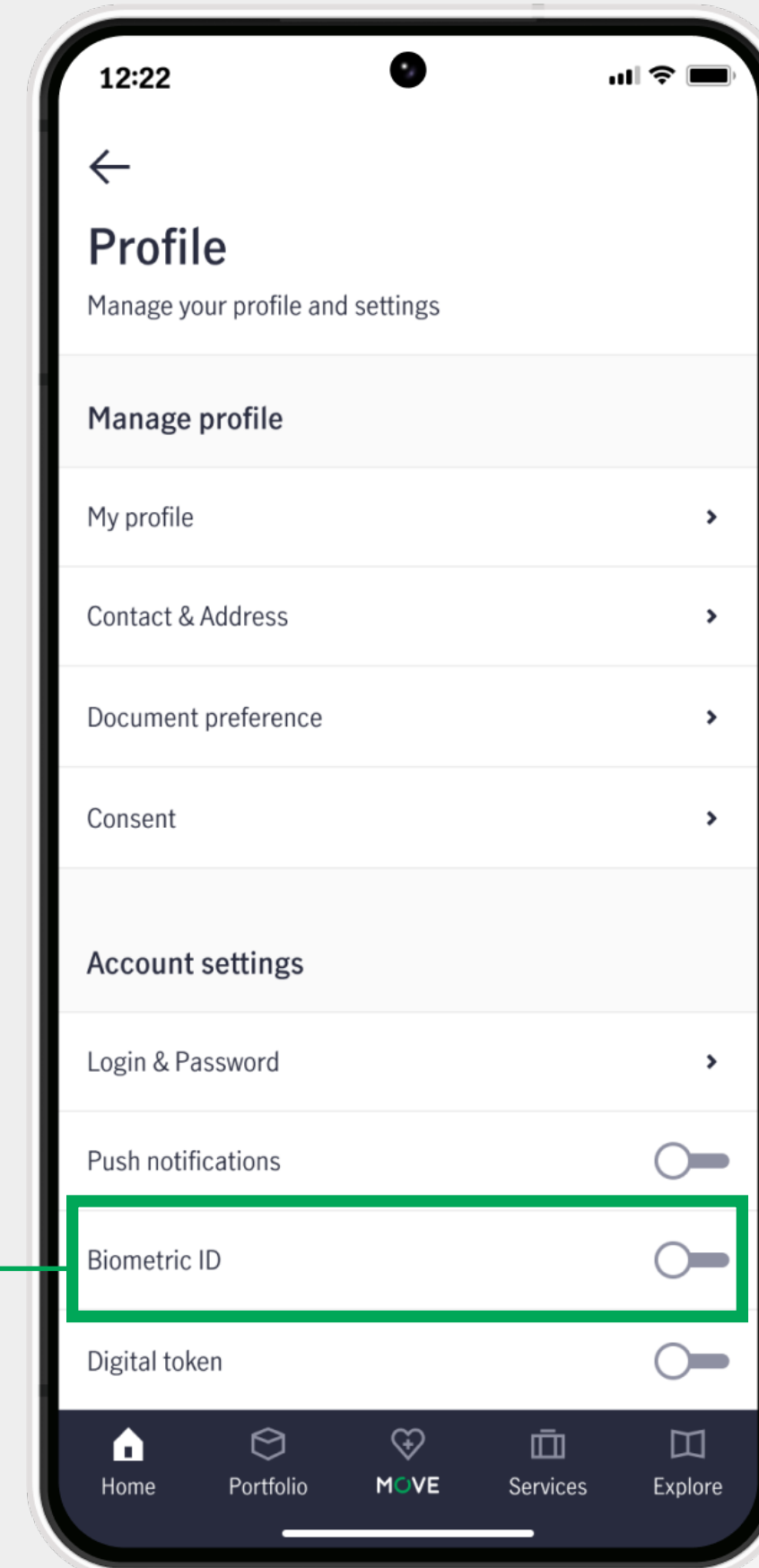
3 Tap “**Edit**” to update your preferences.

Enable biometric ID (Touch / Face ID)



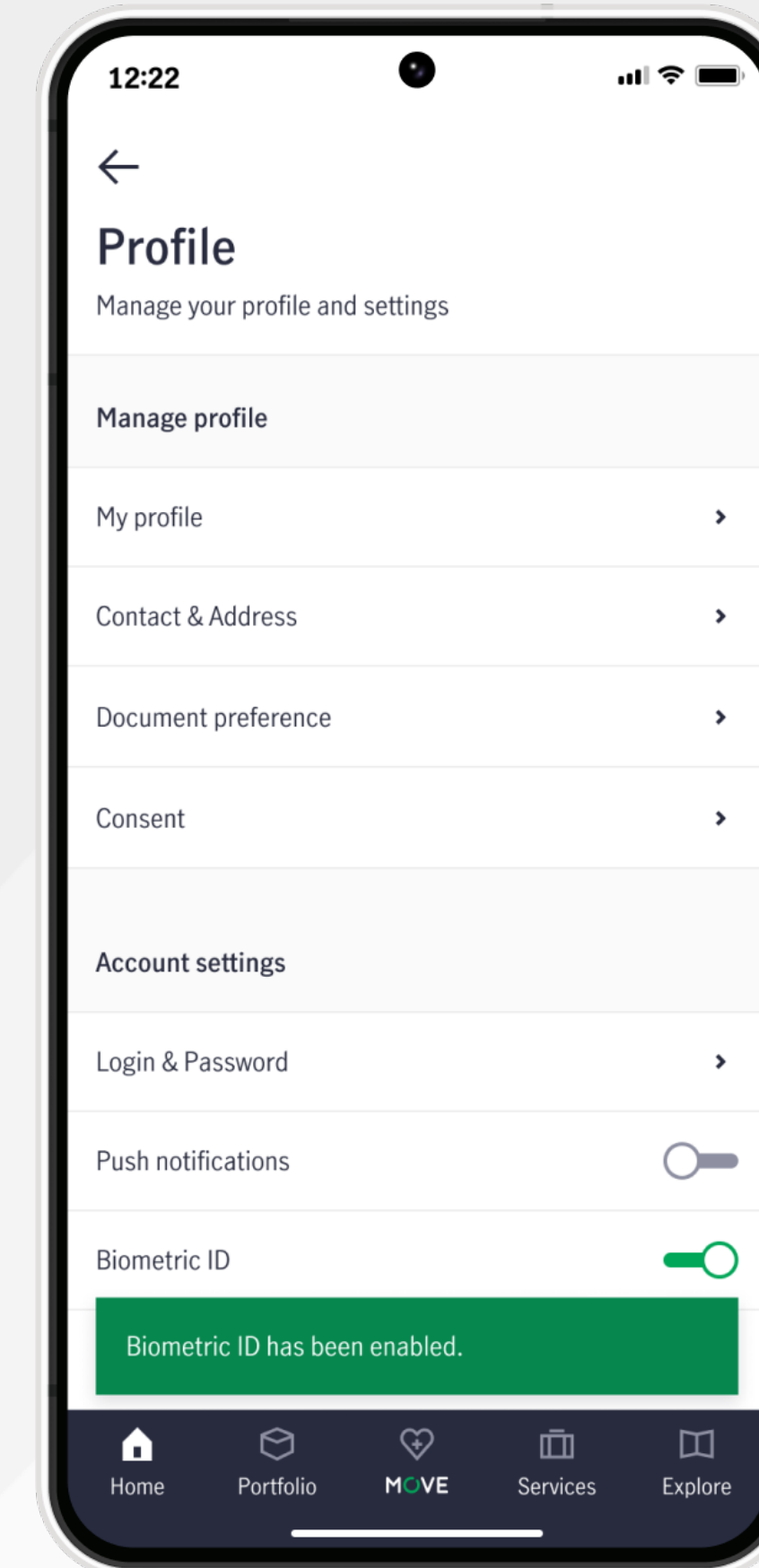
1

After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.



2

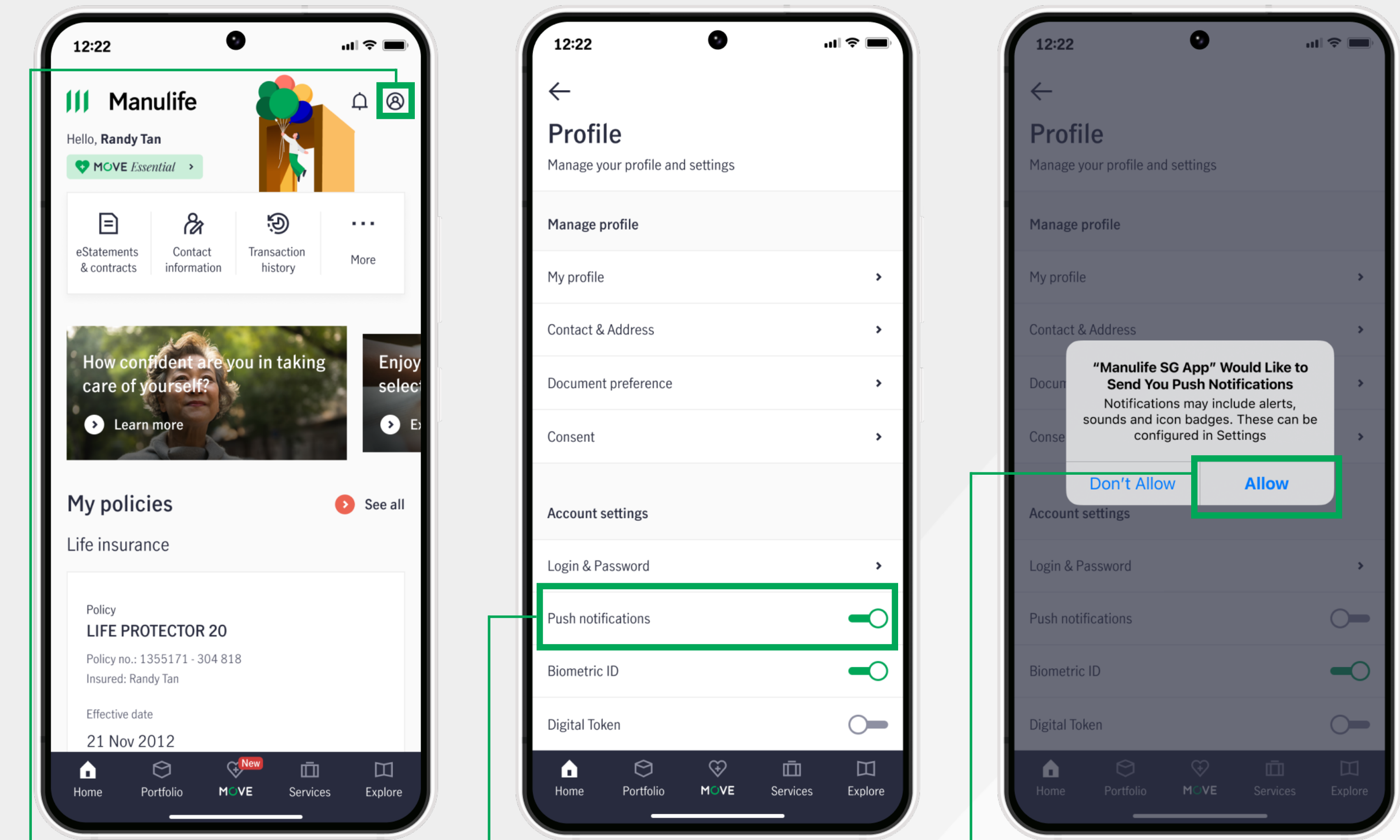
Enable the toggle button next to “**Biometric ID**” under “Account settings”.



3

An **automatic scan** using Touch or Face ID will occur, enabling biometric ID for your account.

Enable push notifications



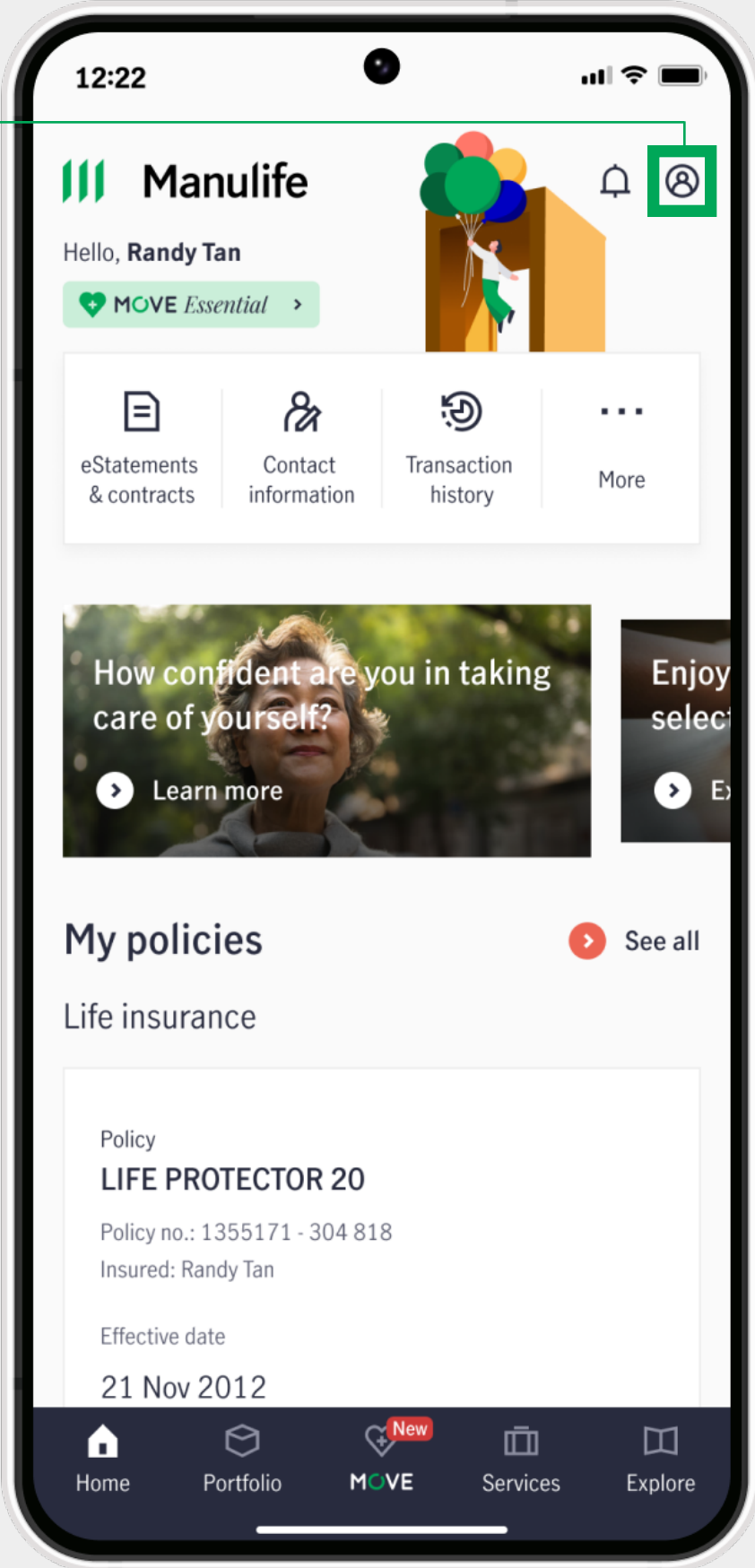
- 1

After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.
- 2

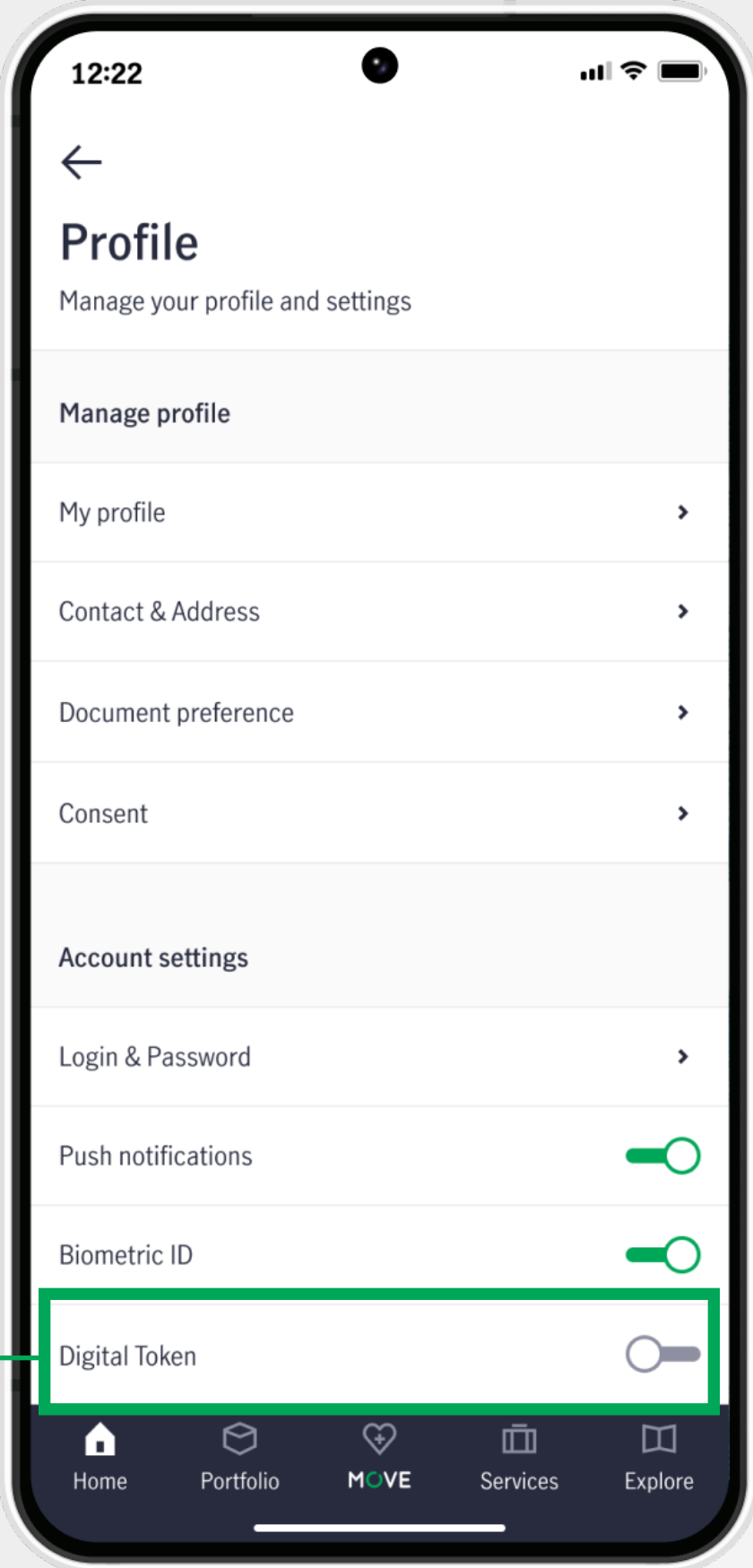
Enable the toggle button next to “**Push notifications**” under “Account settings”.
- 3

Select “**Allow**” to enable push notifications.

Enable digital token

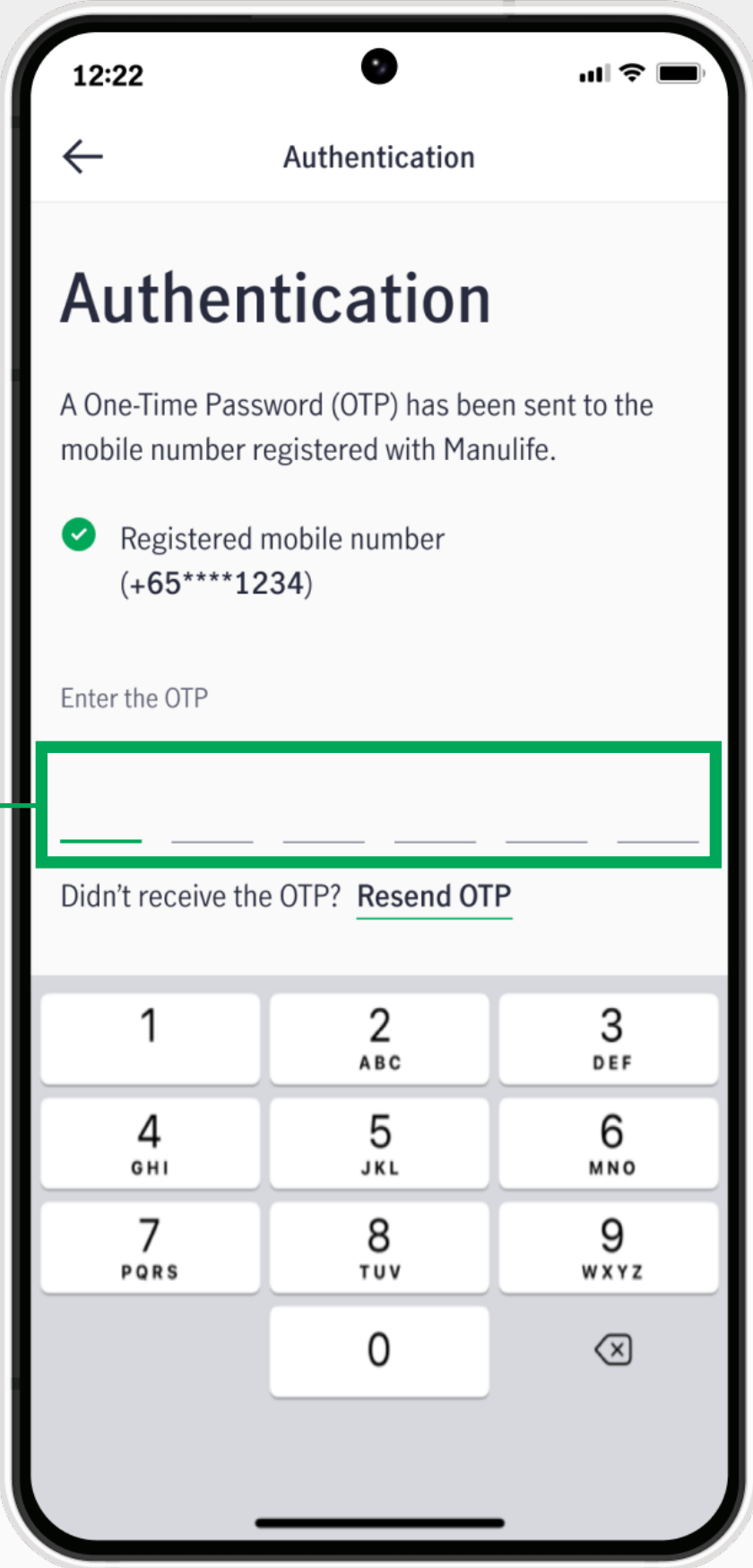


1 After logging in, tap the “**Profile**” icon located in the top right corner of the homepage.

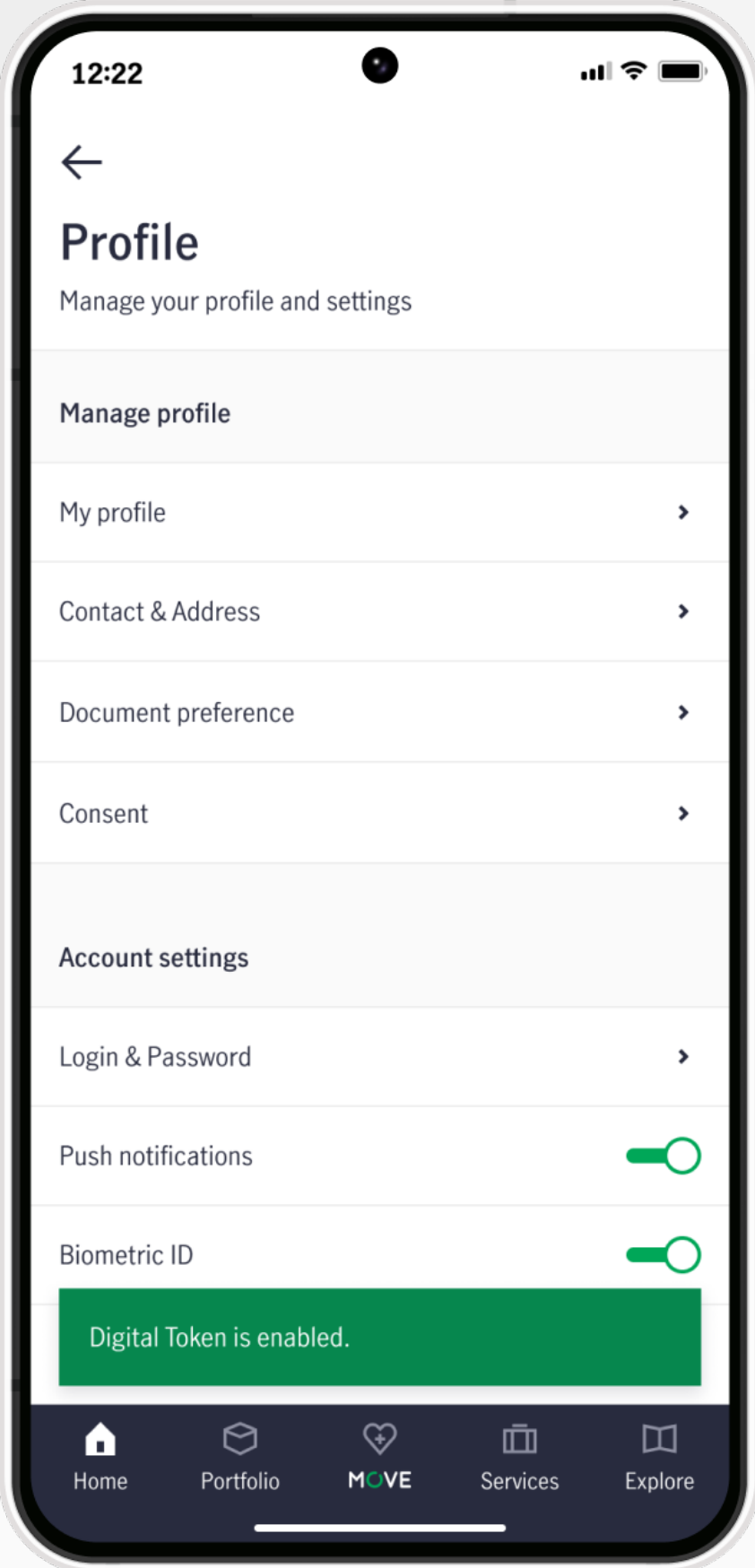


2 Enable the toggle button next to “**Digital token**” under “Account settings”.

Note that biometric ID must be enabled to activate your digital token.

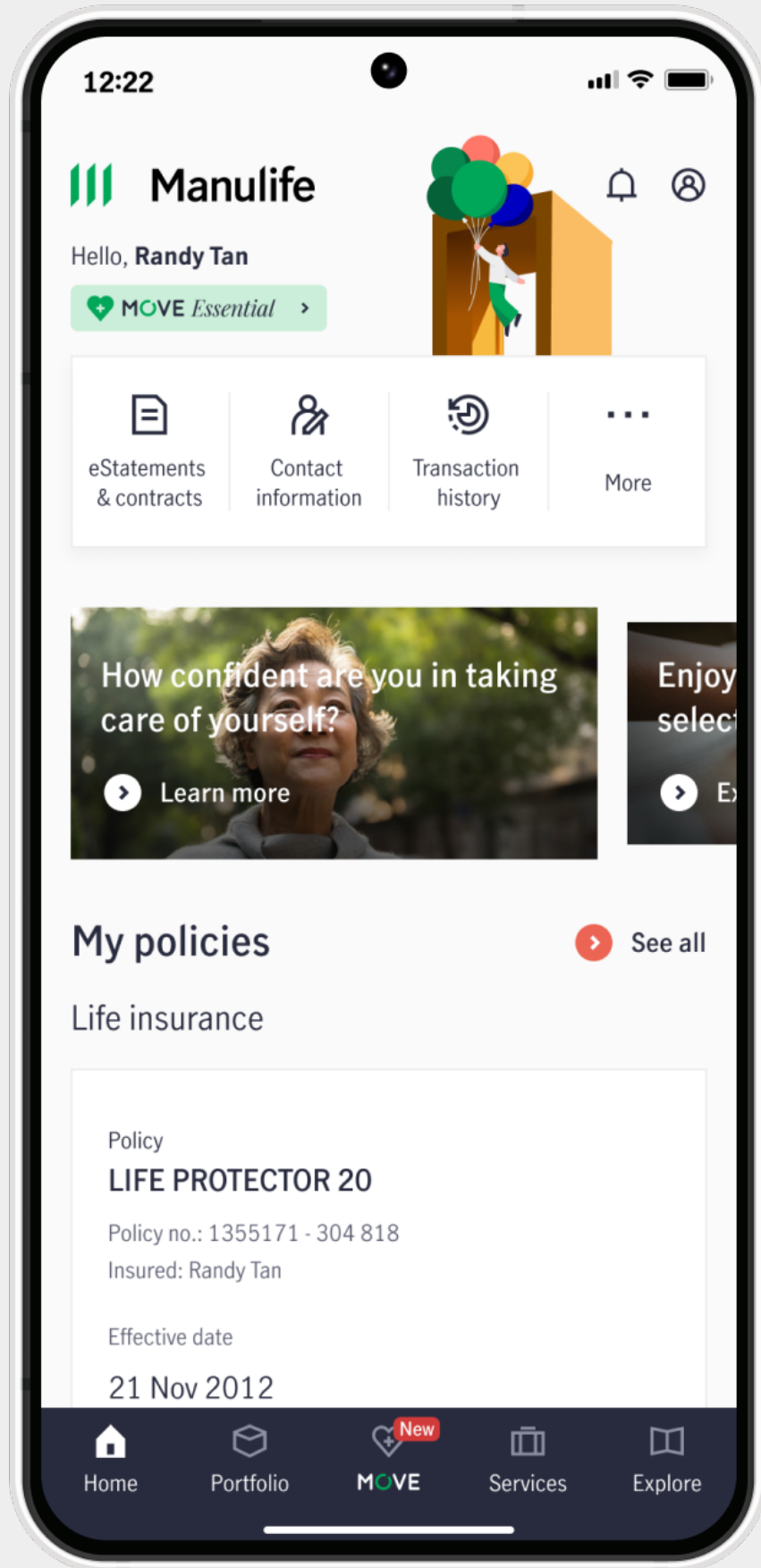


3 A **One-Time Password (OTP)** will be sent to your mobile number registered with Manulife. Verify your account by entering the OTP.

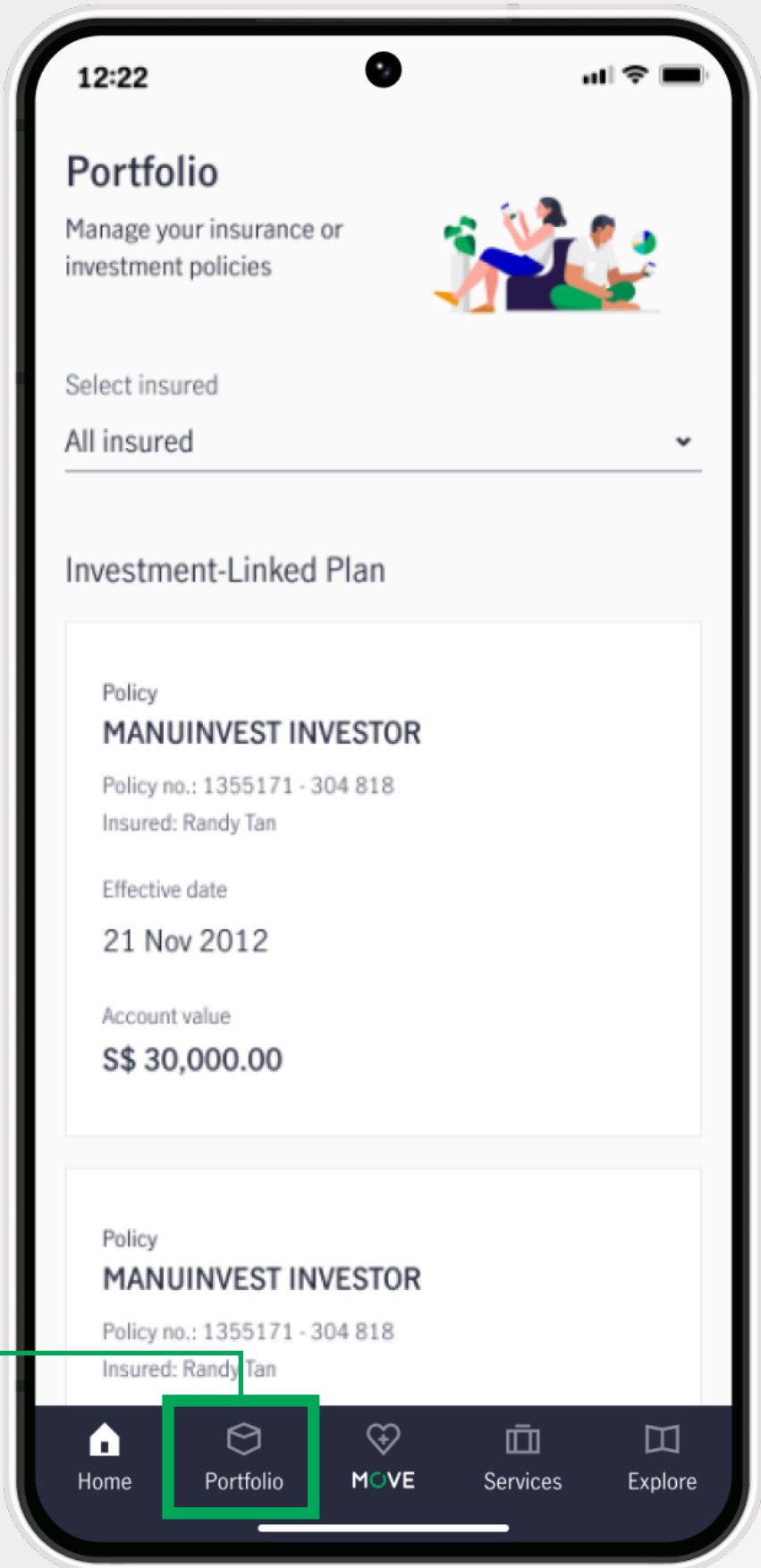


4 Once authenticated, your **digital token** will be enabled.

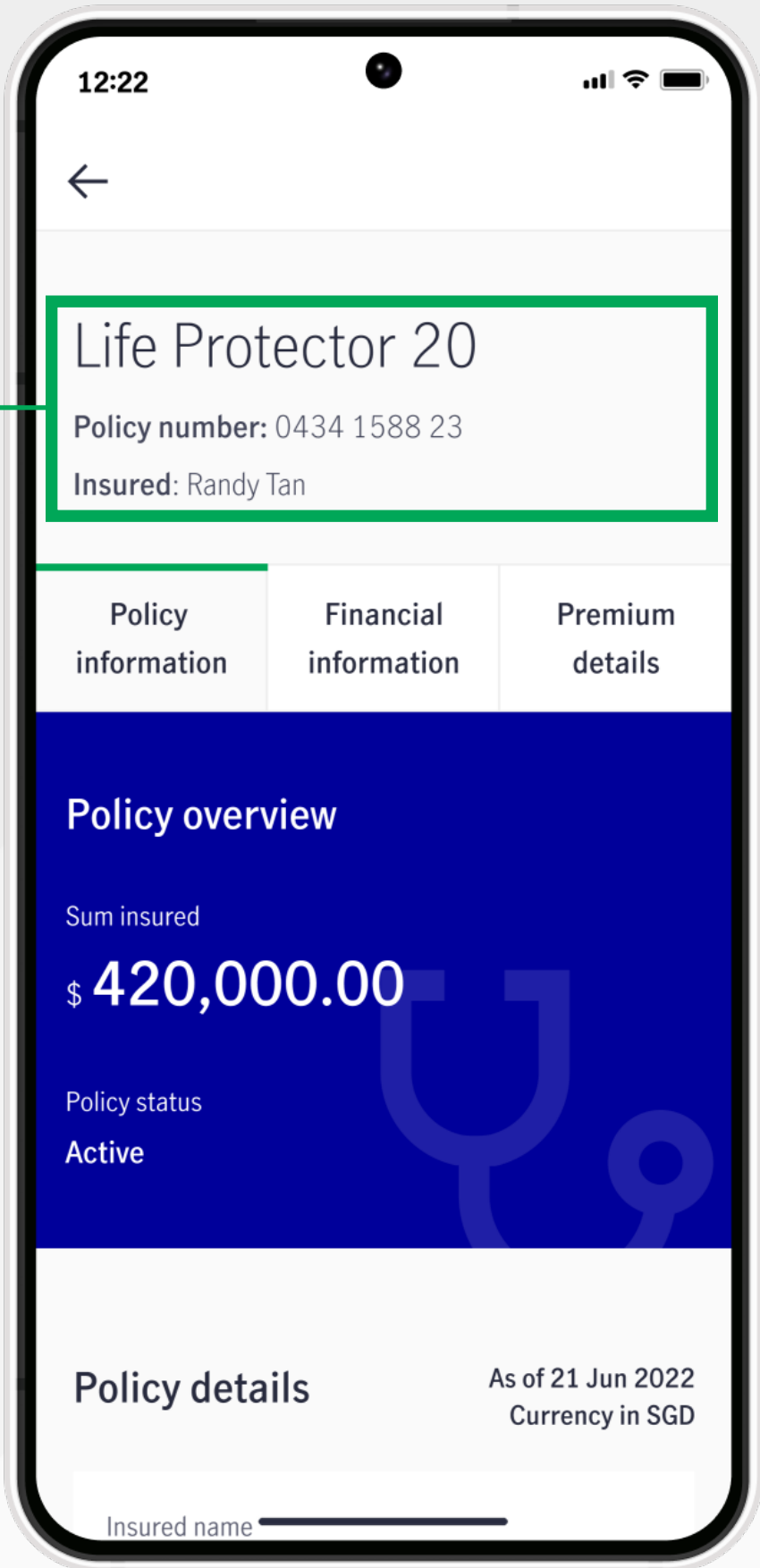
View policy details



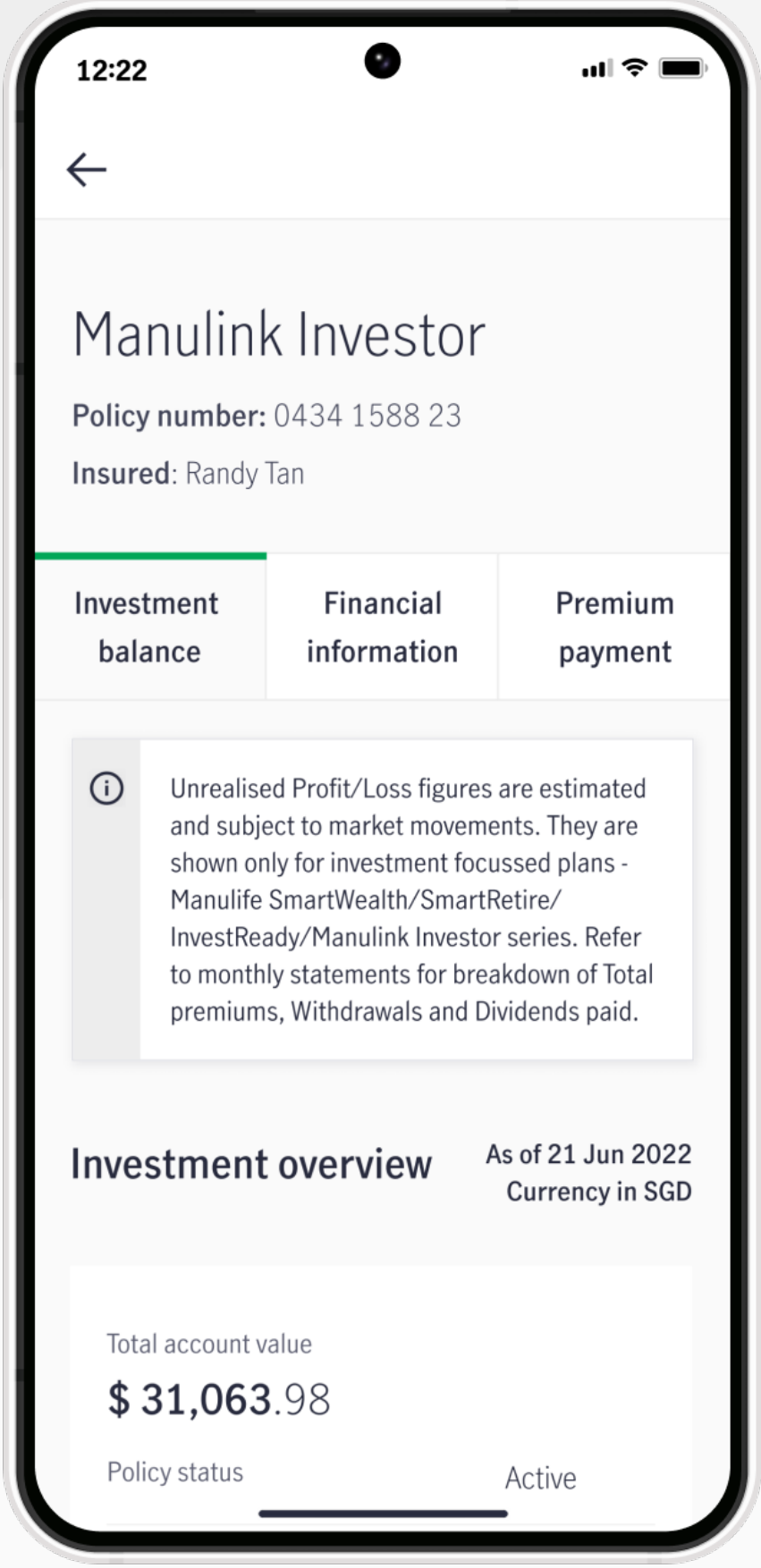
1 After logging in, your policies will be displayed on the homepage.



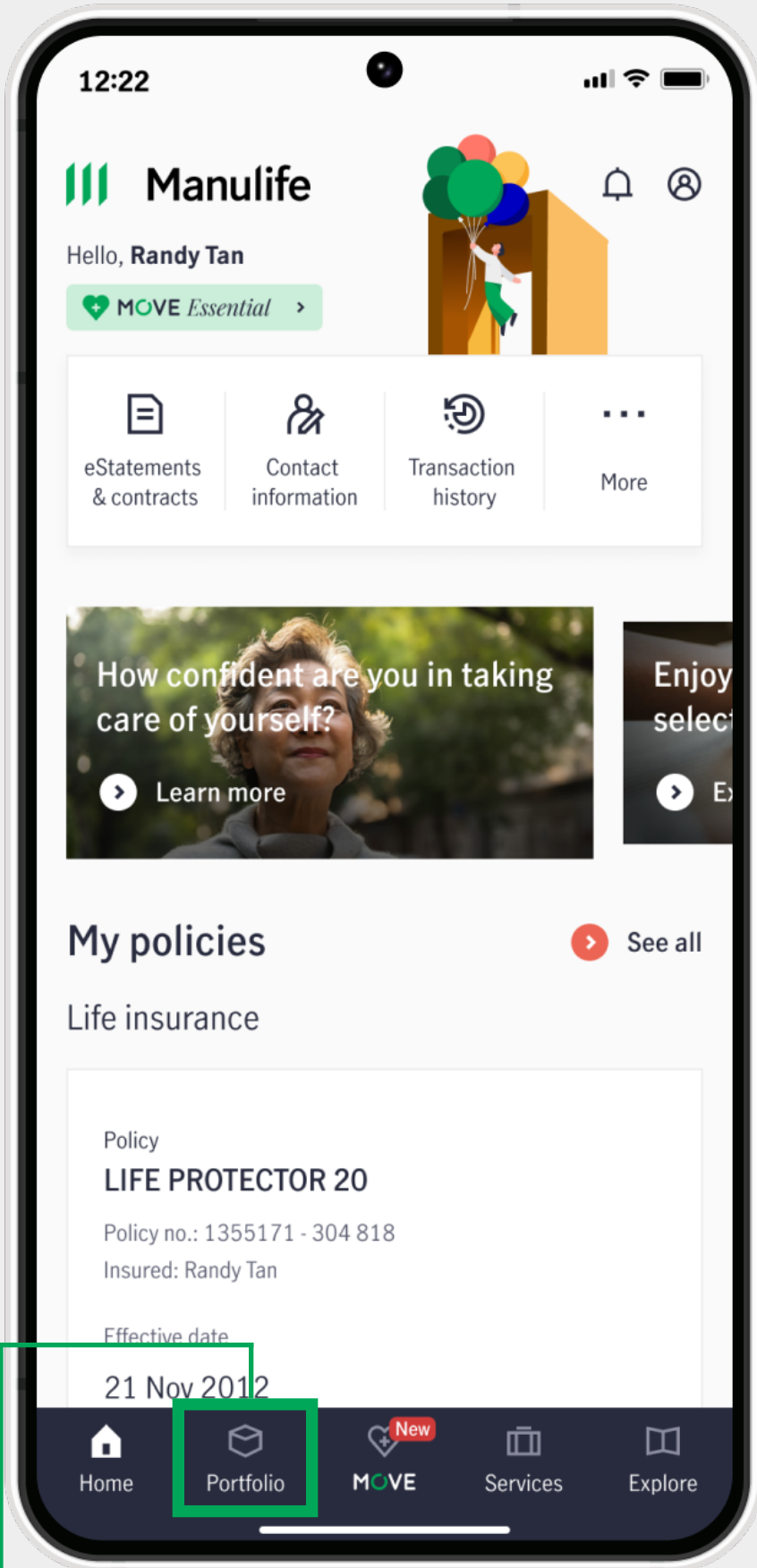
2 Tap "See all" next to your policies or select "Portfolio" at the bottom of the screen.



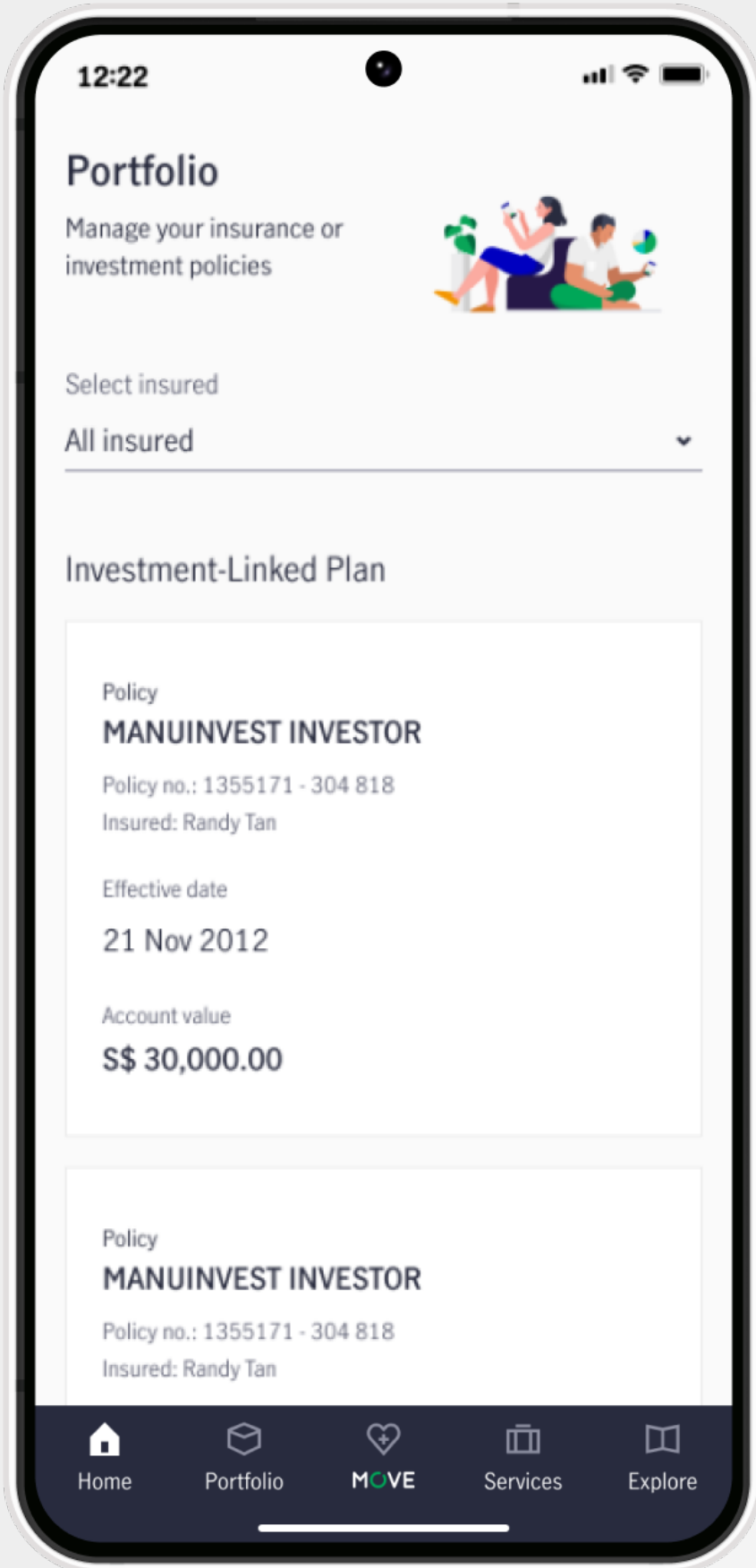
3 Choose a policy to view detailed information, including financial information and premium details.



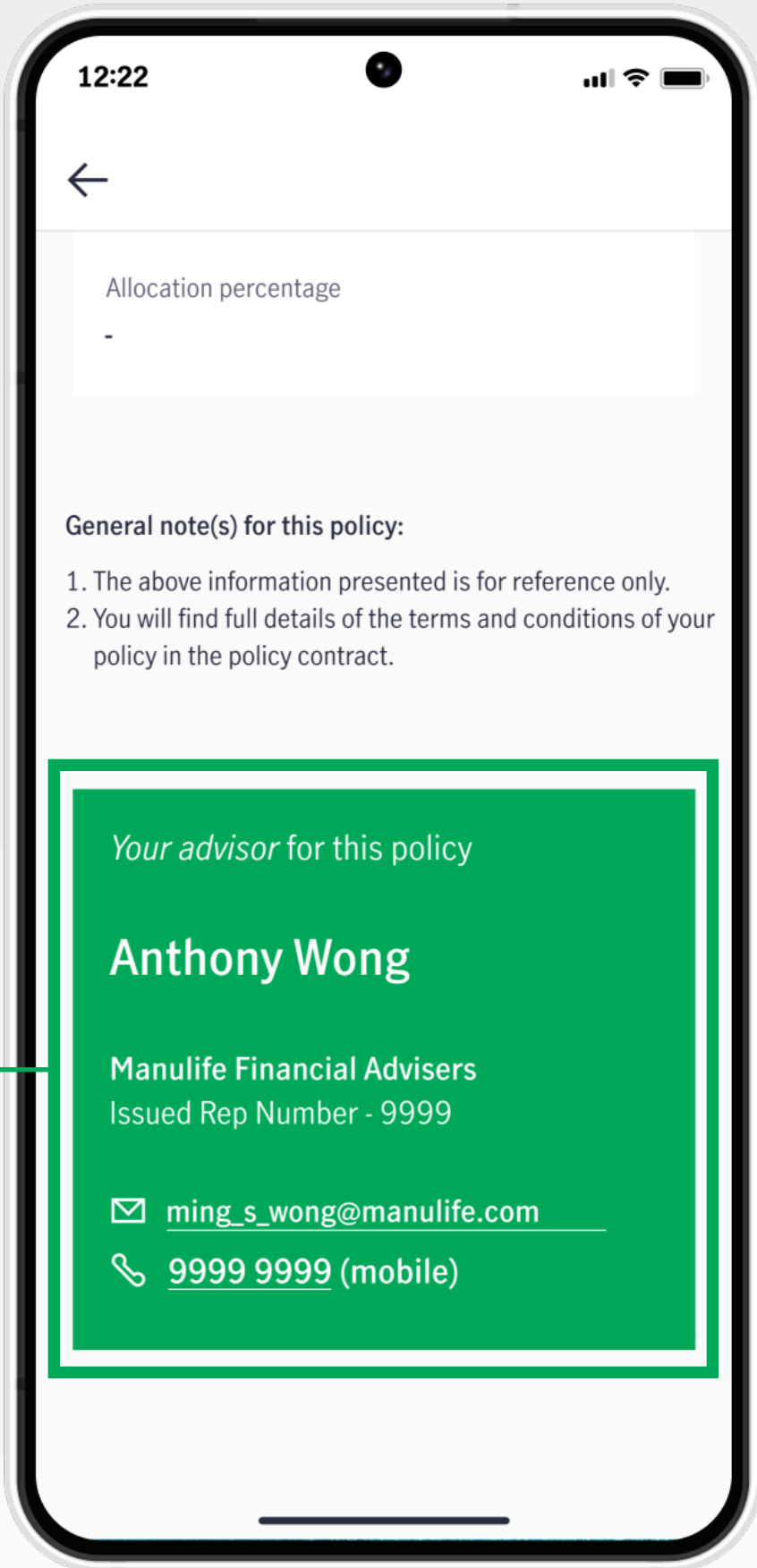
Find servicing representative



1 After logging in, select “Portfolio” at the bottom of the screen to view your policies.

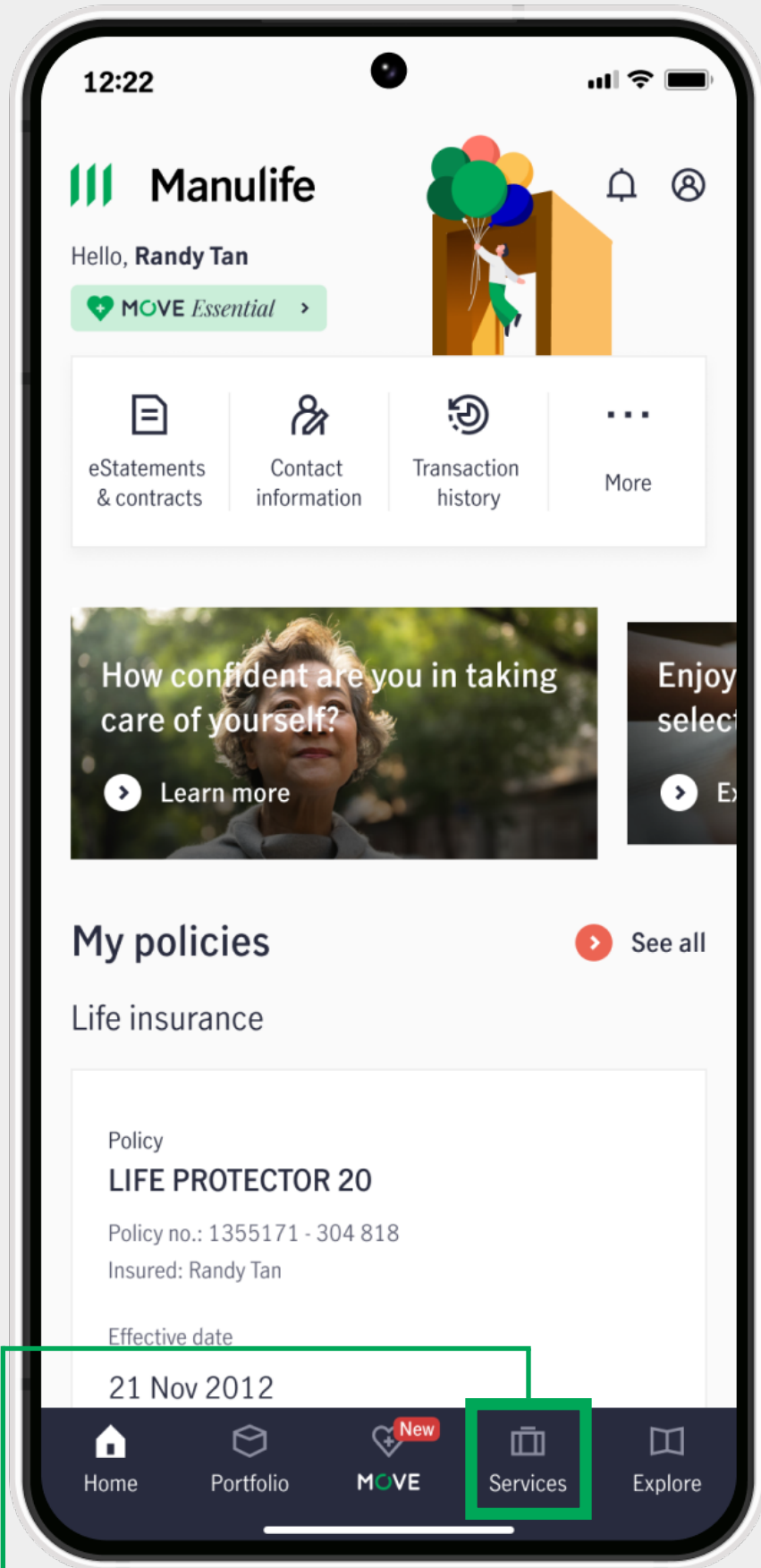


2 Choose the relevant policy you wish to view.

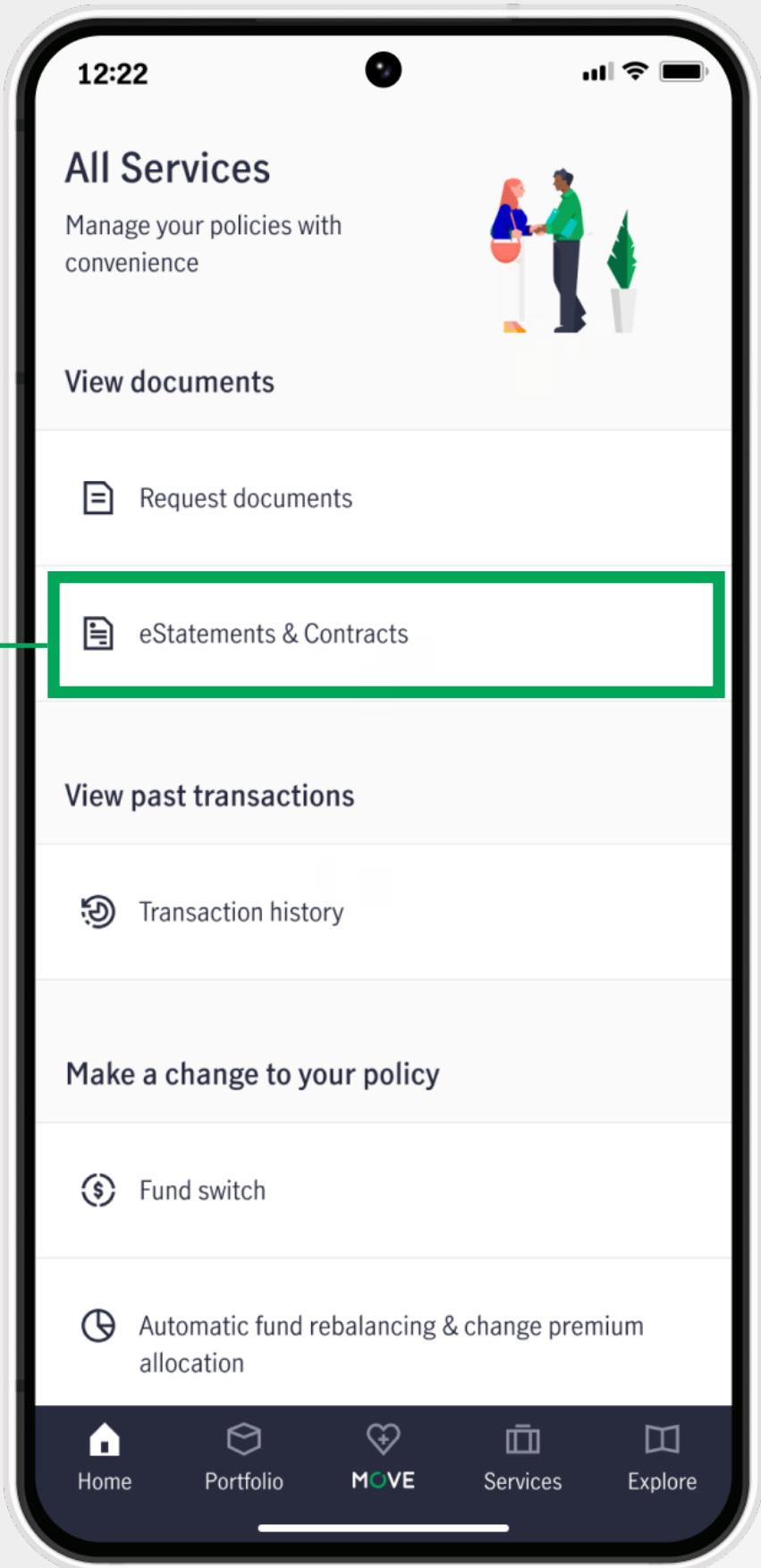


3 Under the “Policy information” tab, scroll to the bottom of the screen to see the **servicing representative** for your policy.

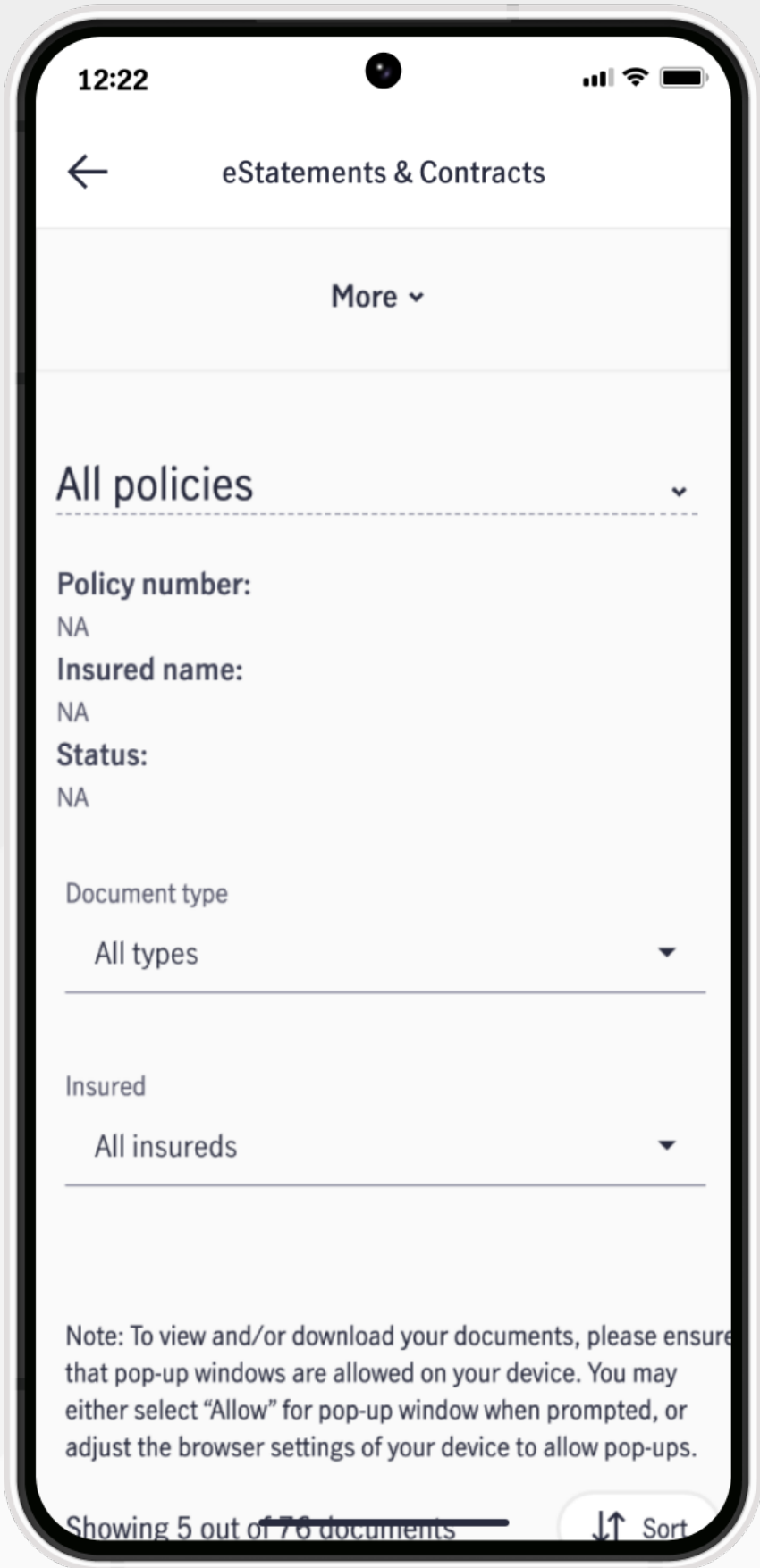
View policy statements and contracts



1 After logging in, select “**Services**” at the bottom of the screen.

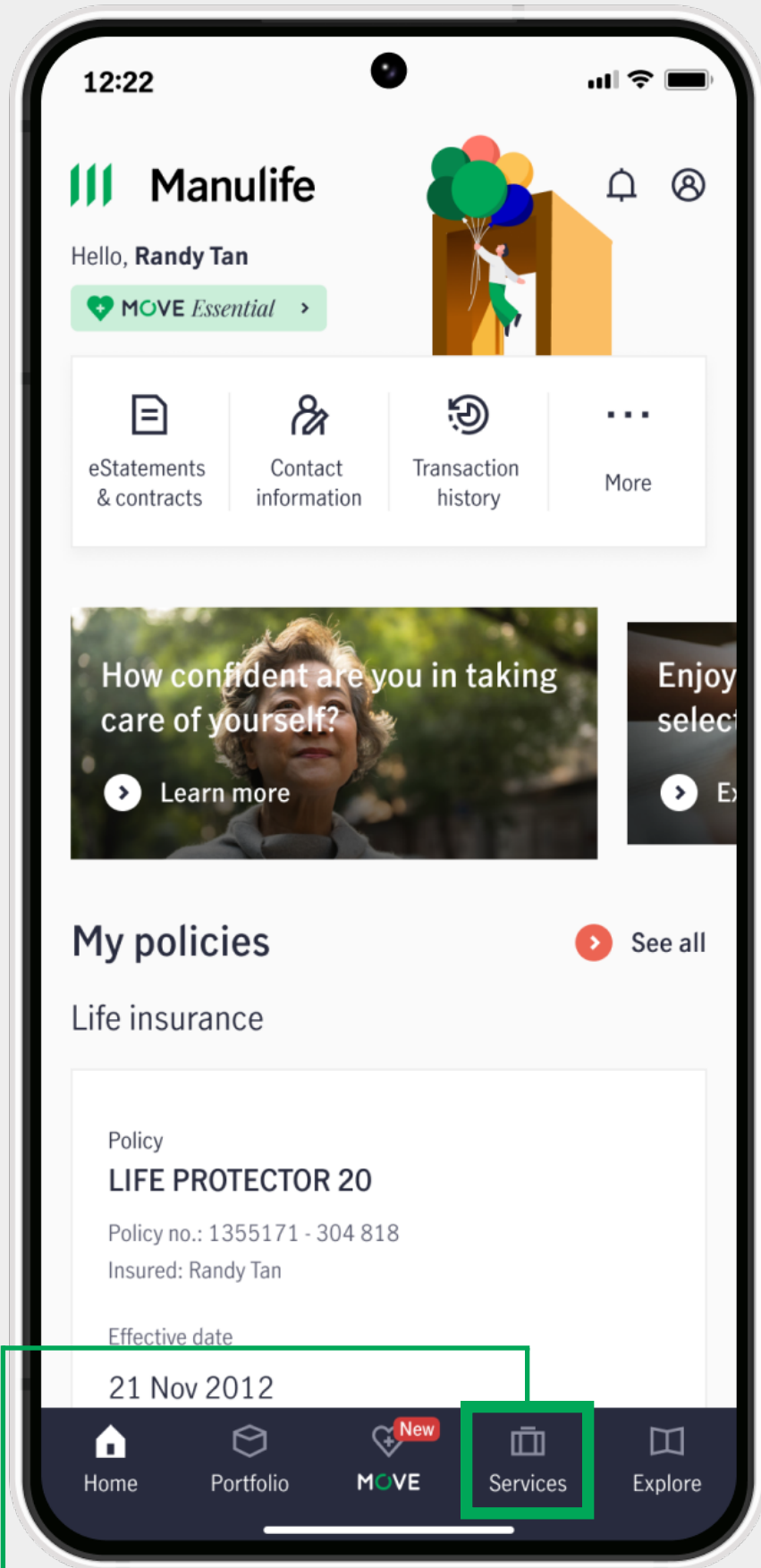


2 Select “**eStatements & Contracts**” under “View documents”.

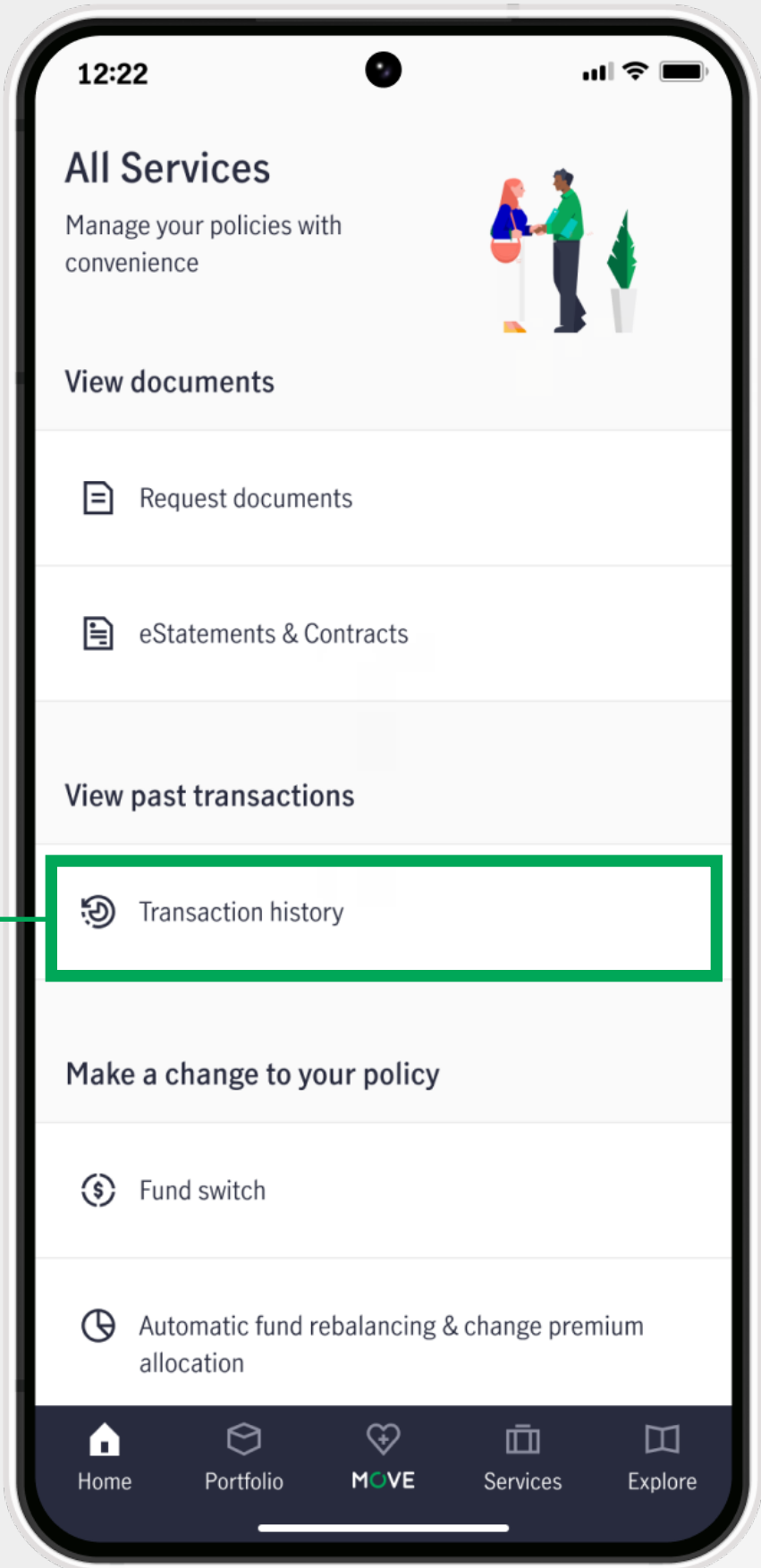


3 Select the policy you would like to view.

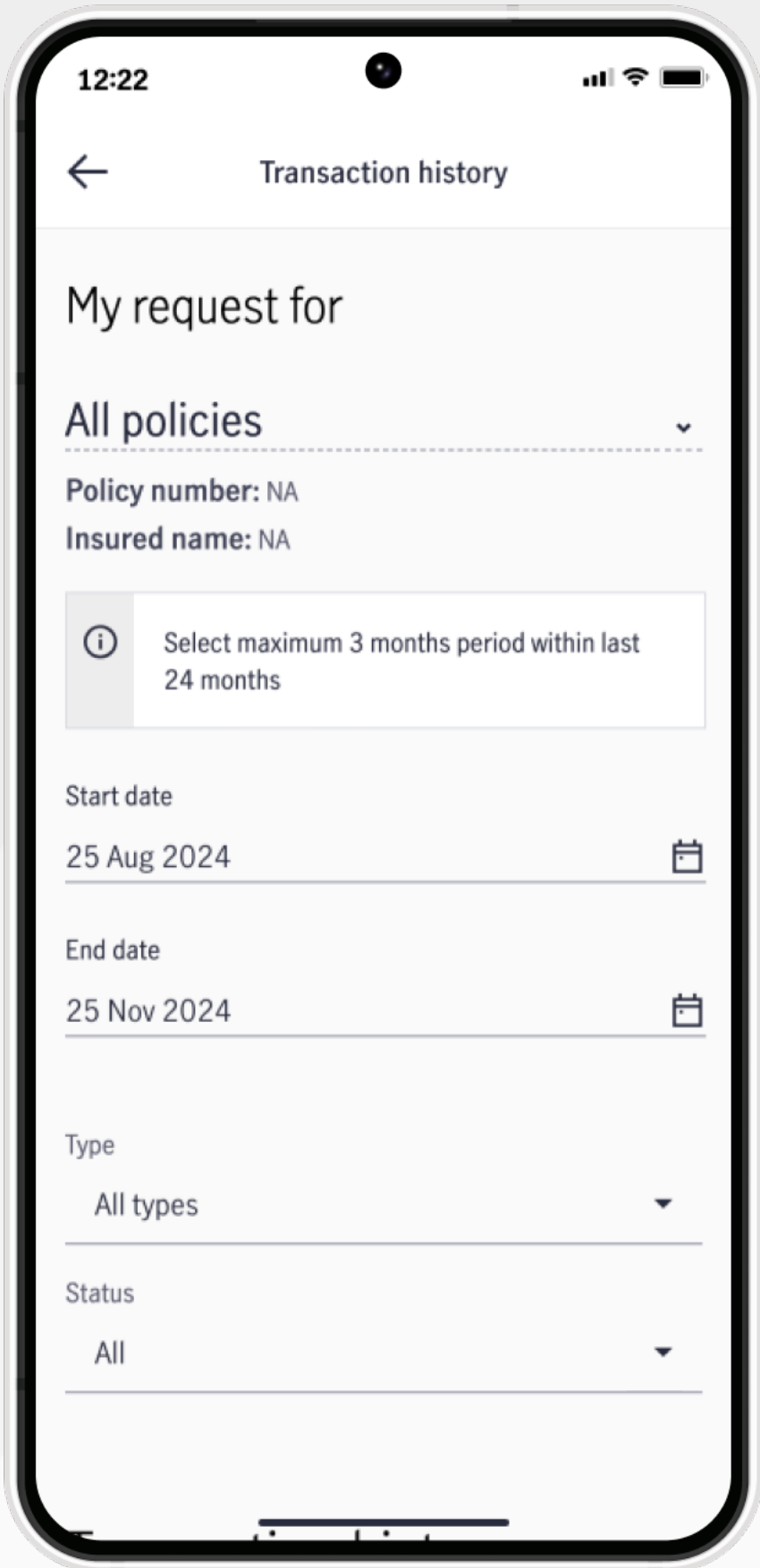
View past transactions (including claim status)



1 After logging in, select “**Services**” at the bottom of the screen.

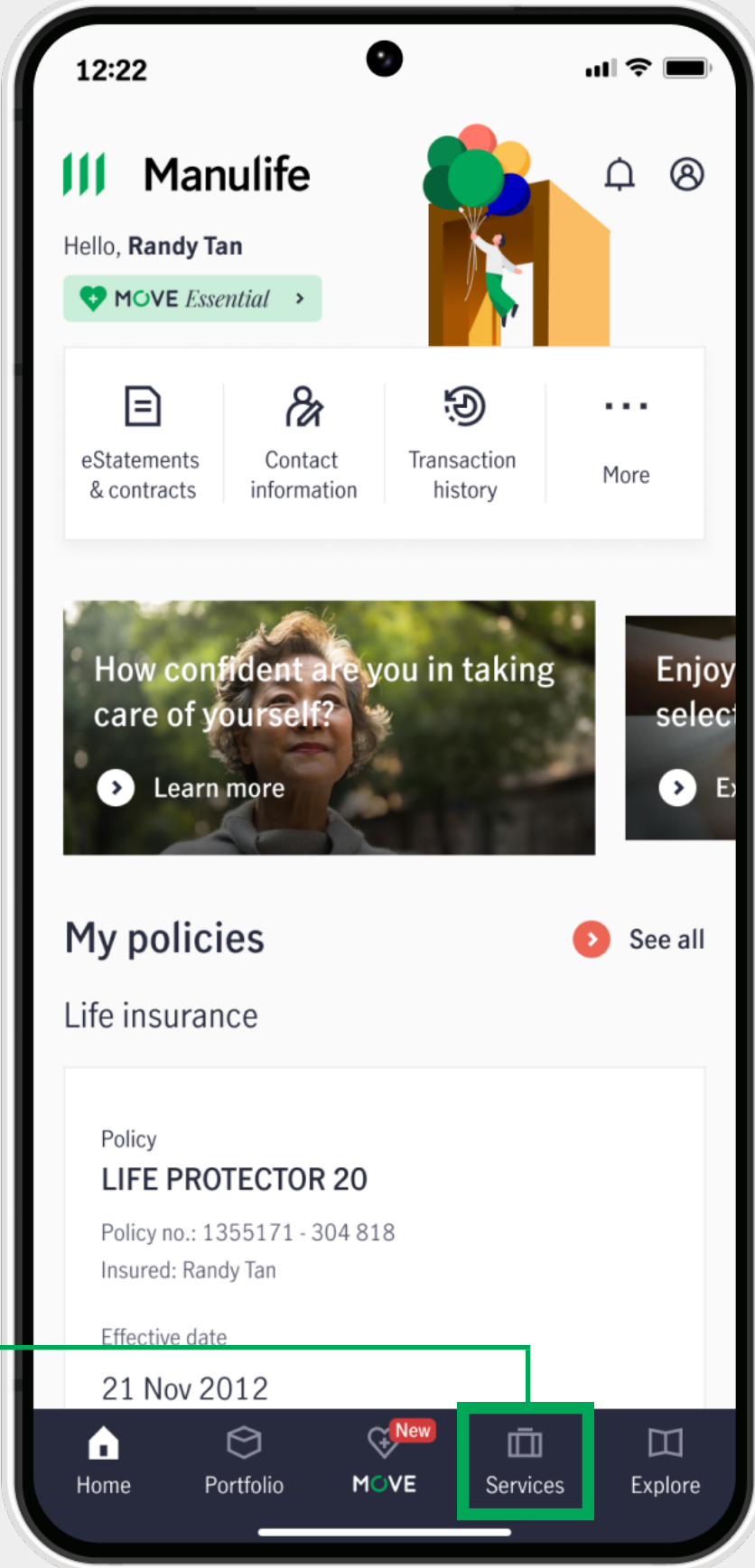


2 Select “**Transaction history**” under “View past transactions”.

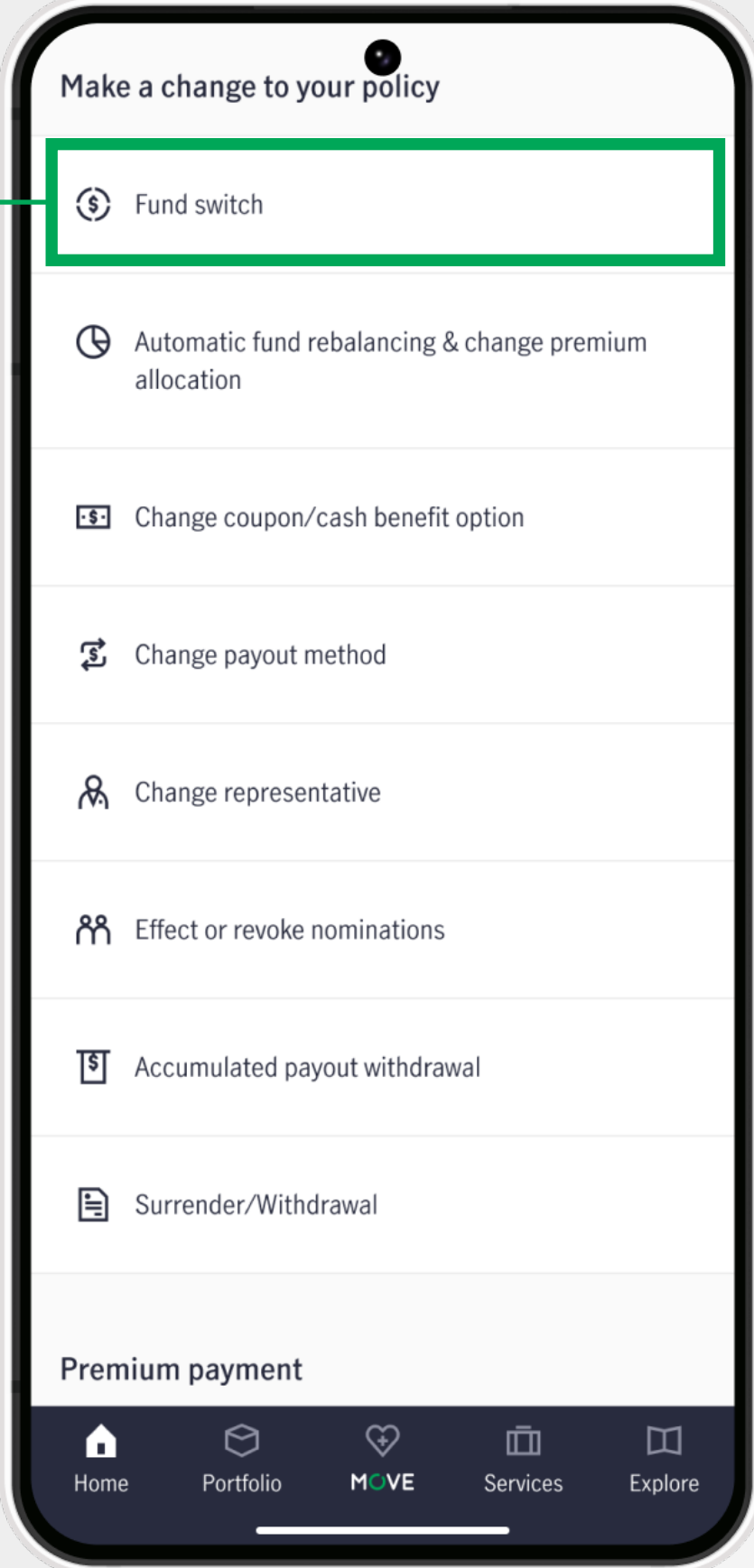


3 Select the policy you would like to view.

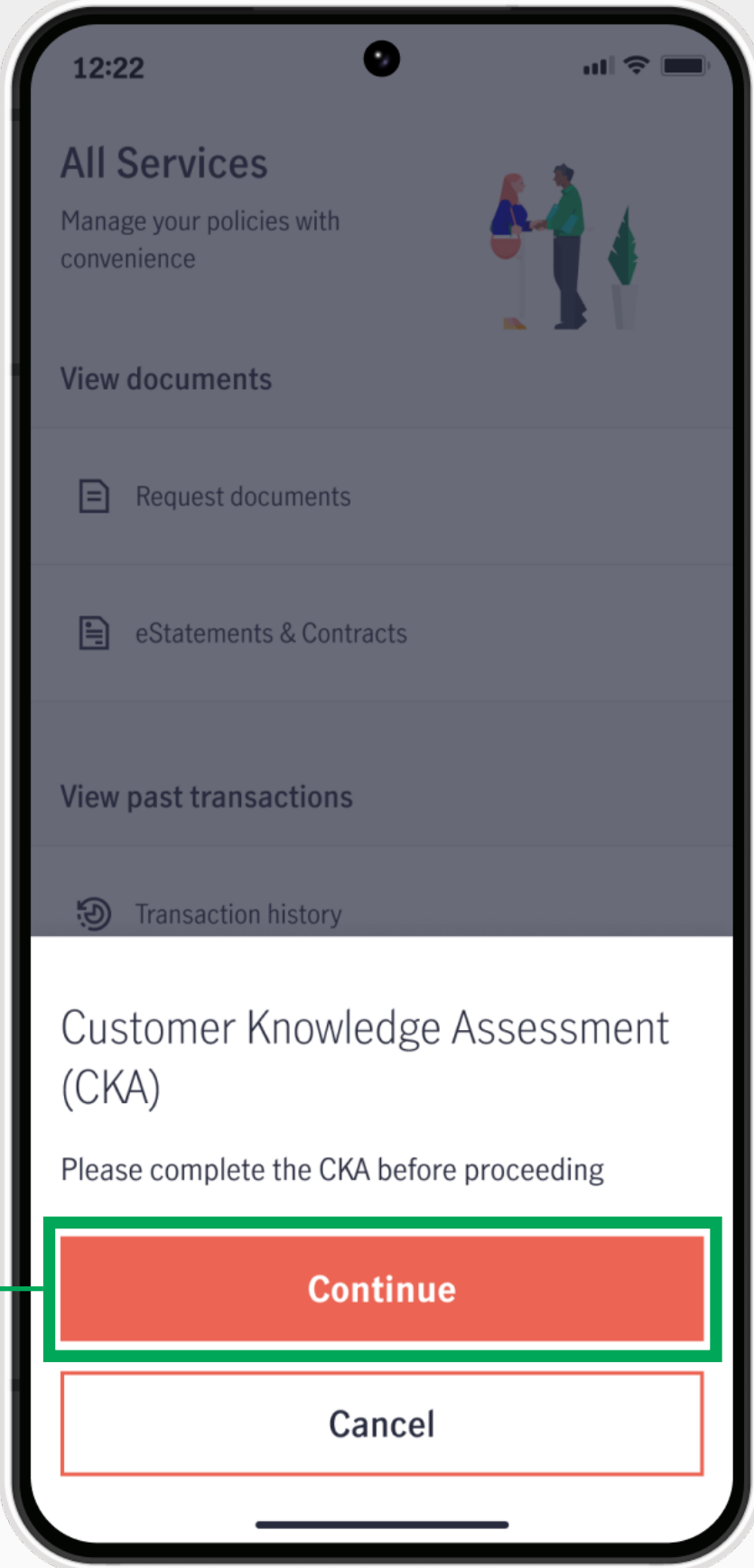
Make changes to investment portfolio (switch funds)



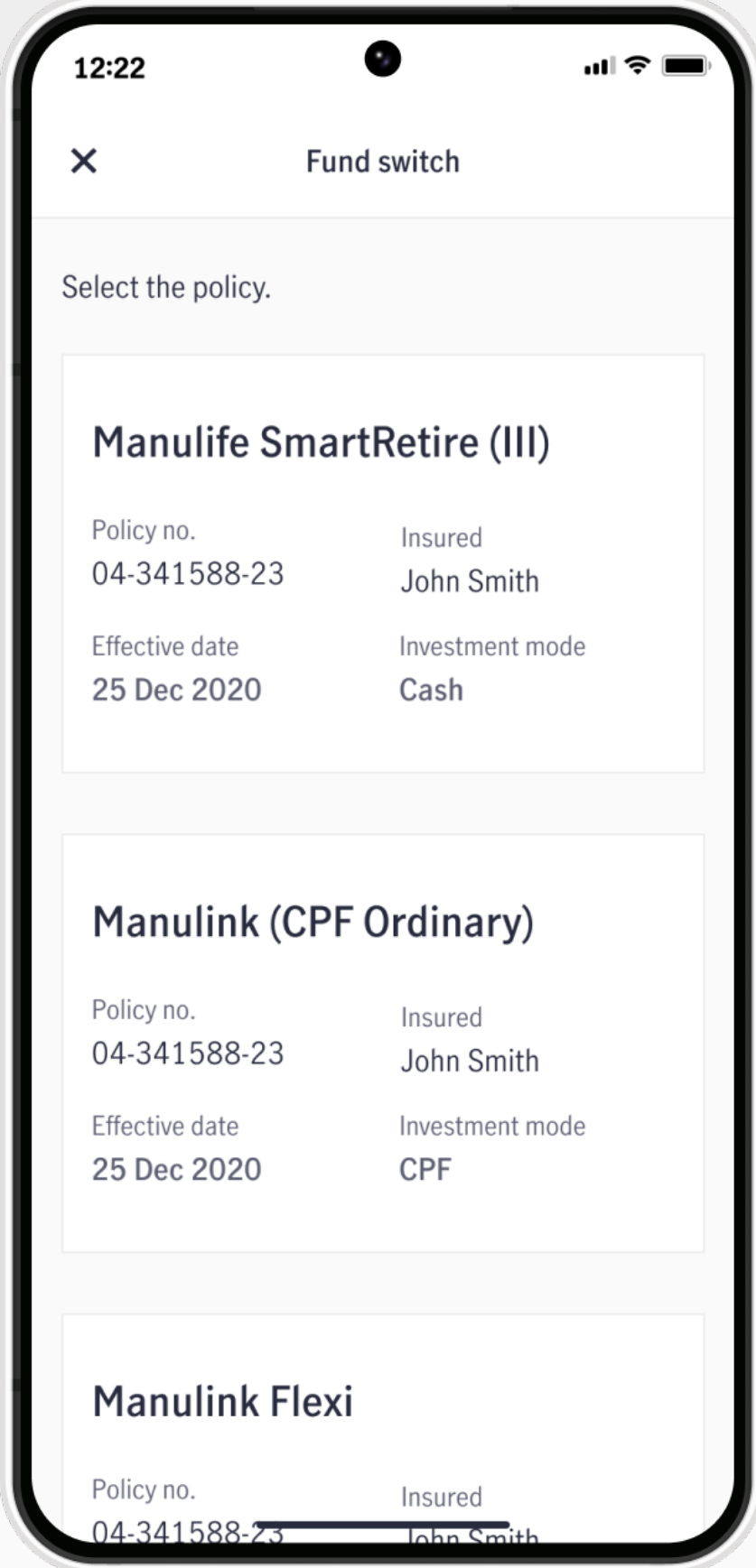
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**Fund switch**” under “Make a change to your policy”.

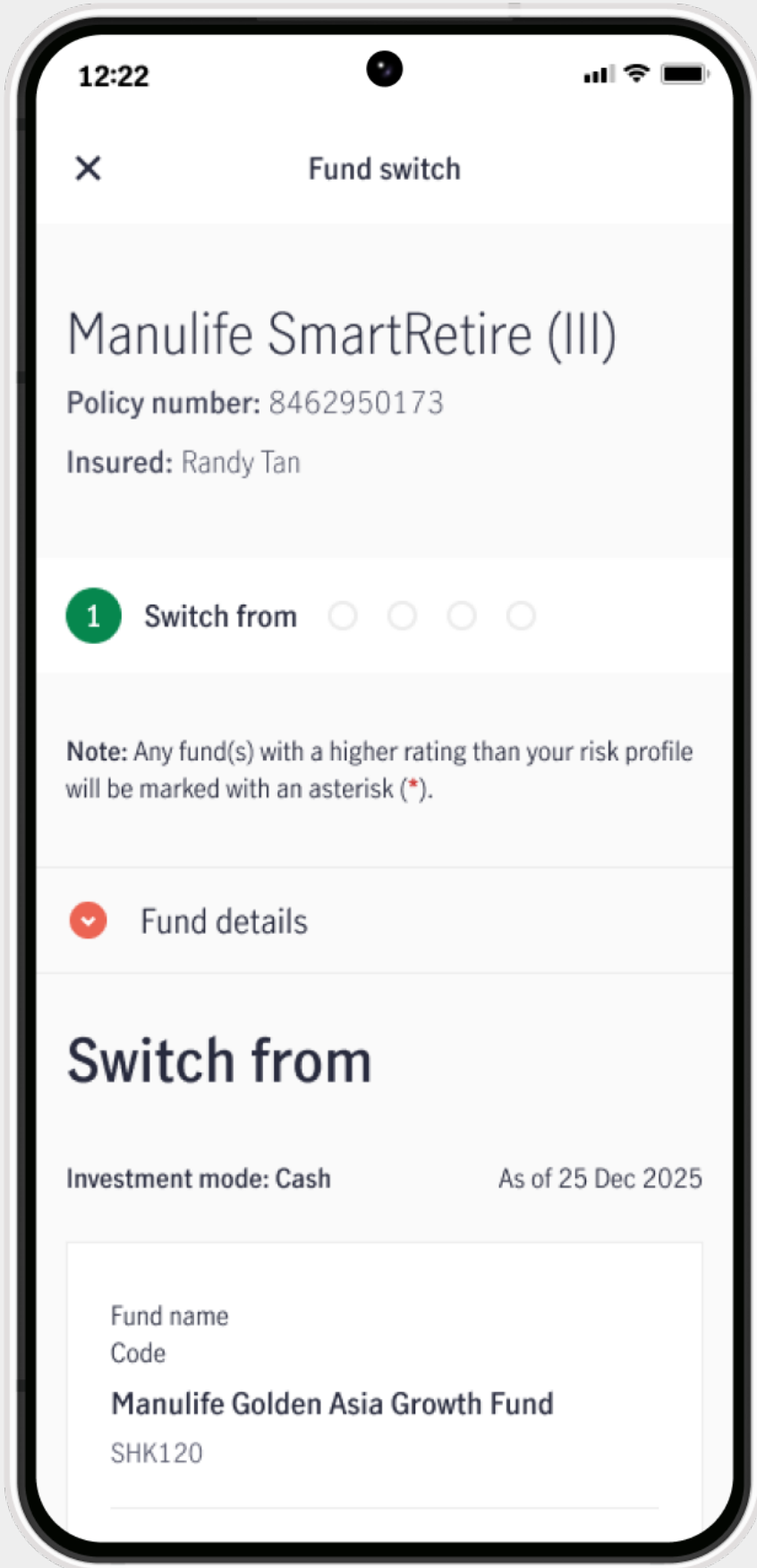


3 You may be required to complete the **Customer Knowledge Assessment (CKA)** and **Risk Profile Questionnaire (RPQ)** if you haven’t previously done so.

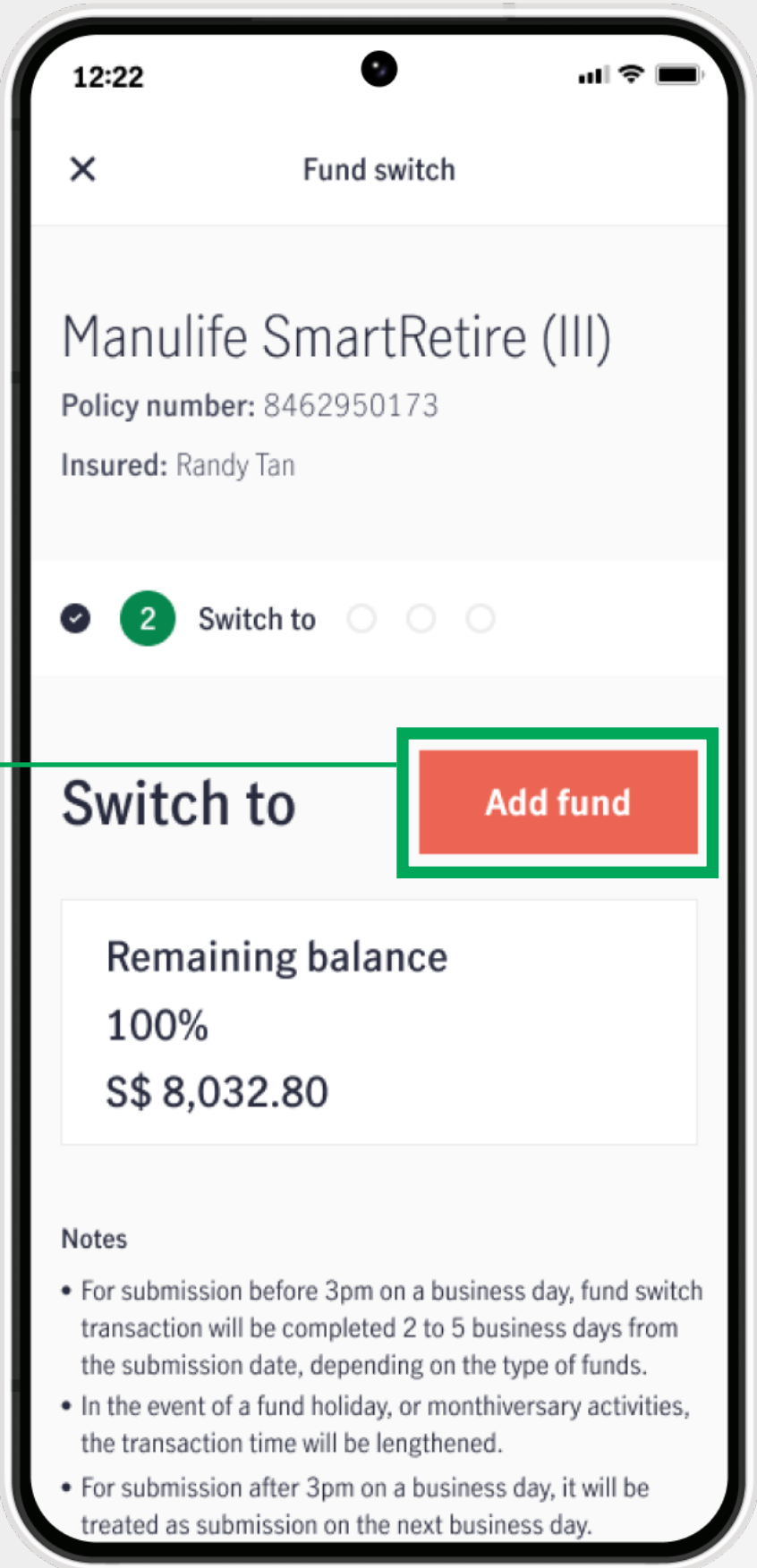


4 Select the policy you would like to make the fund switch for.

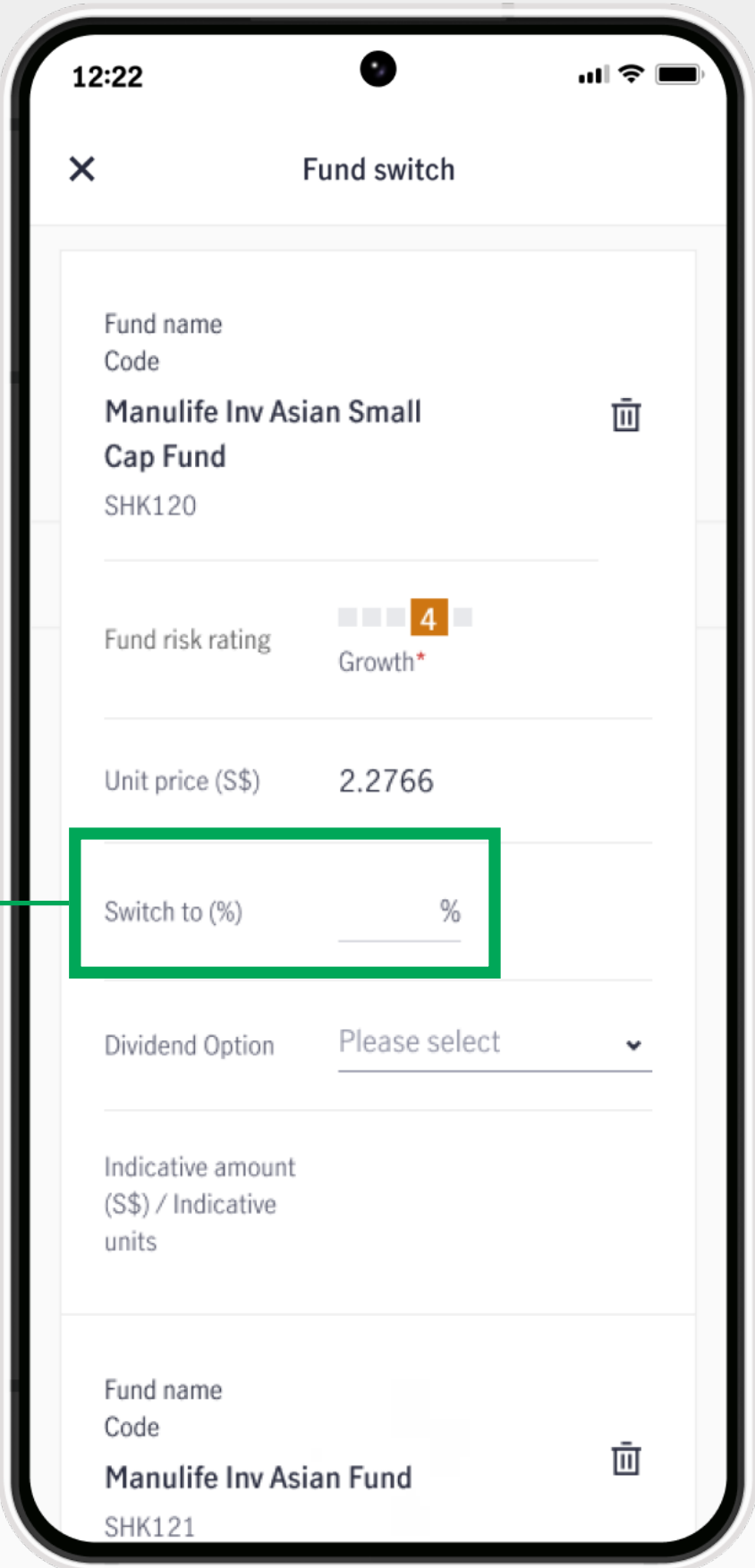
Make changes to investment portfolio (switch funds)



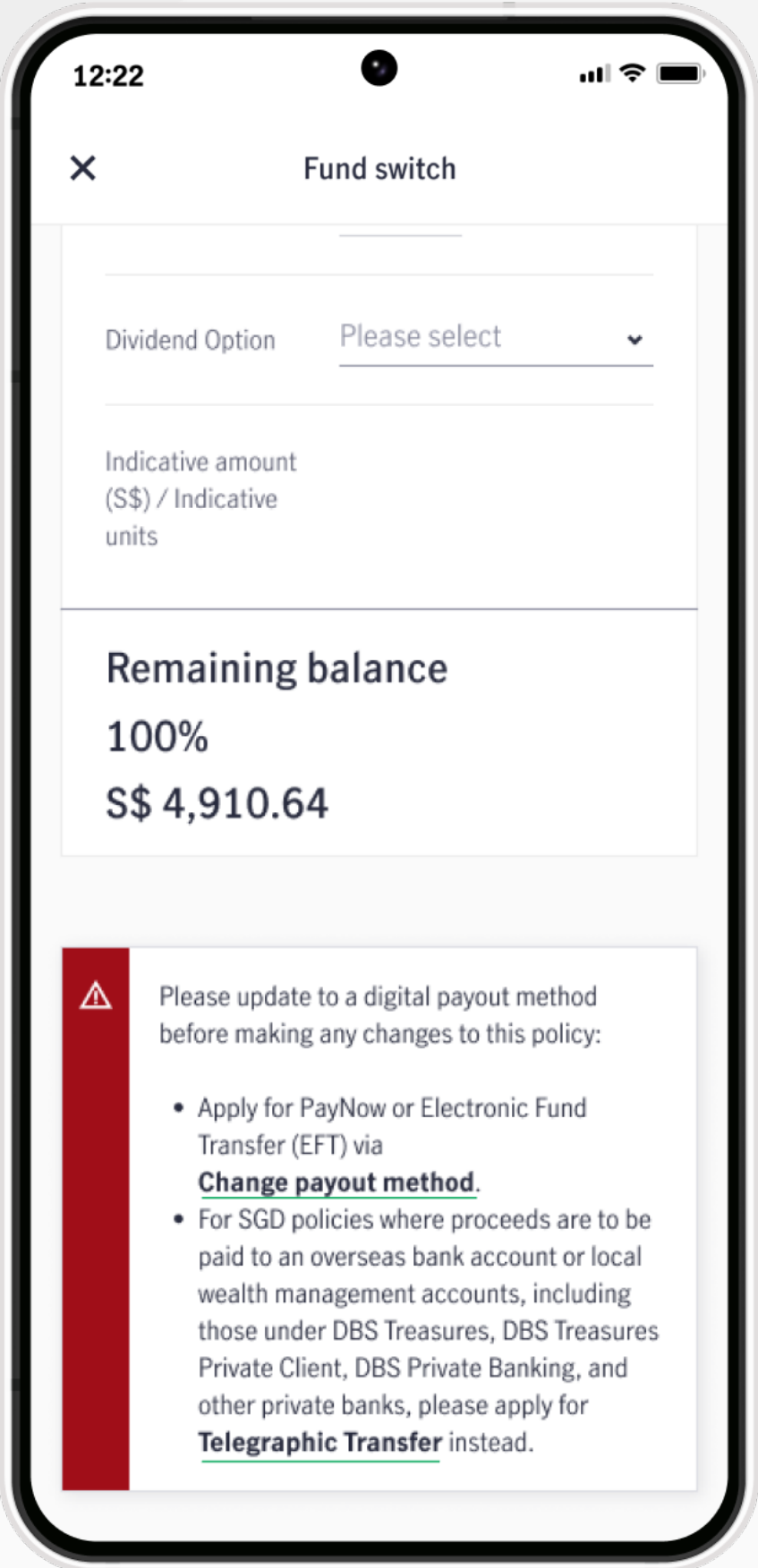
5 For your selected fund(s), enter the percentage you would like to switch out.



6 Click “Add Fund” to select the fund(s) you want to switch into.

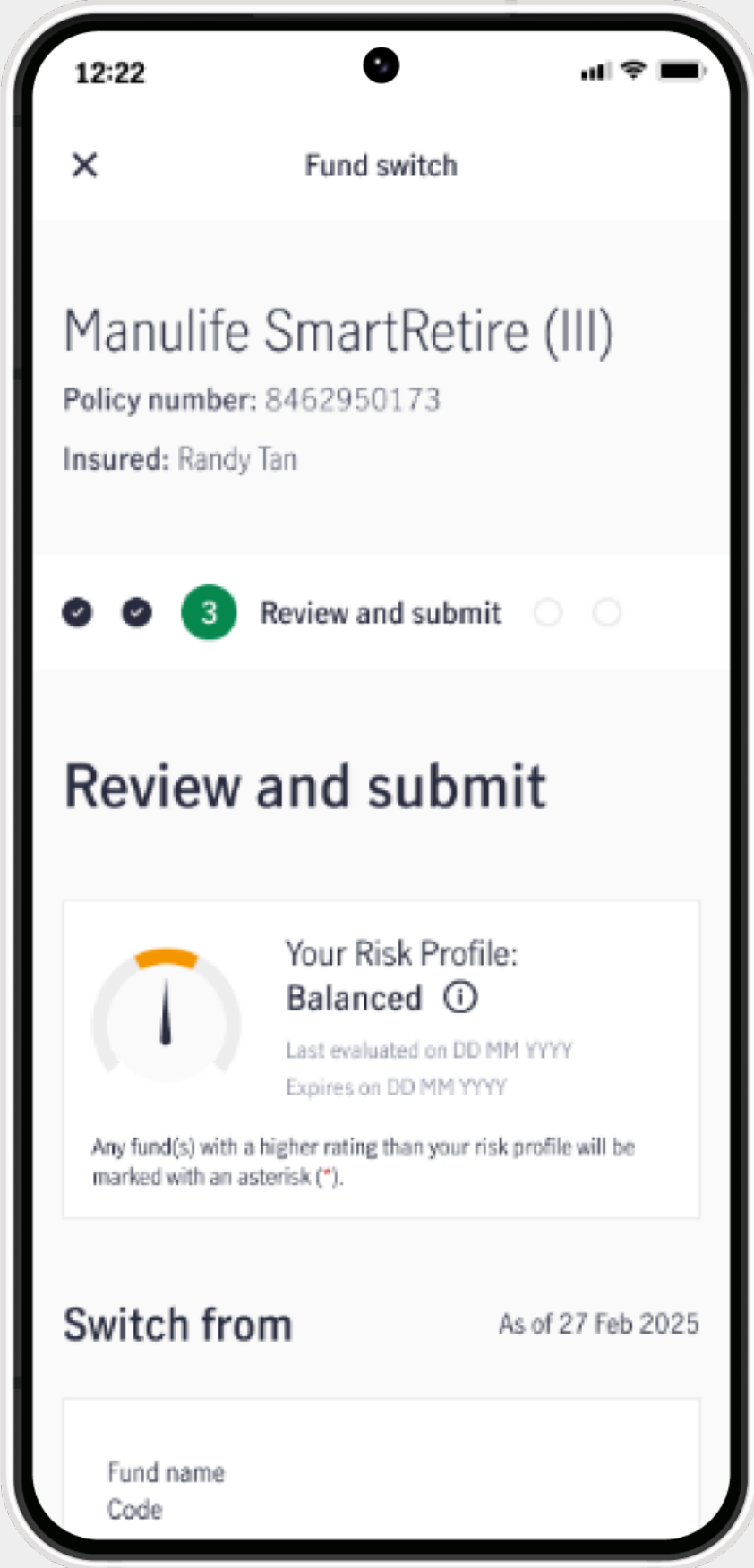


7 Enter the percentage you would like to allocate to each selected fund.

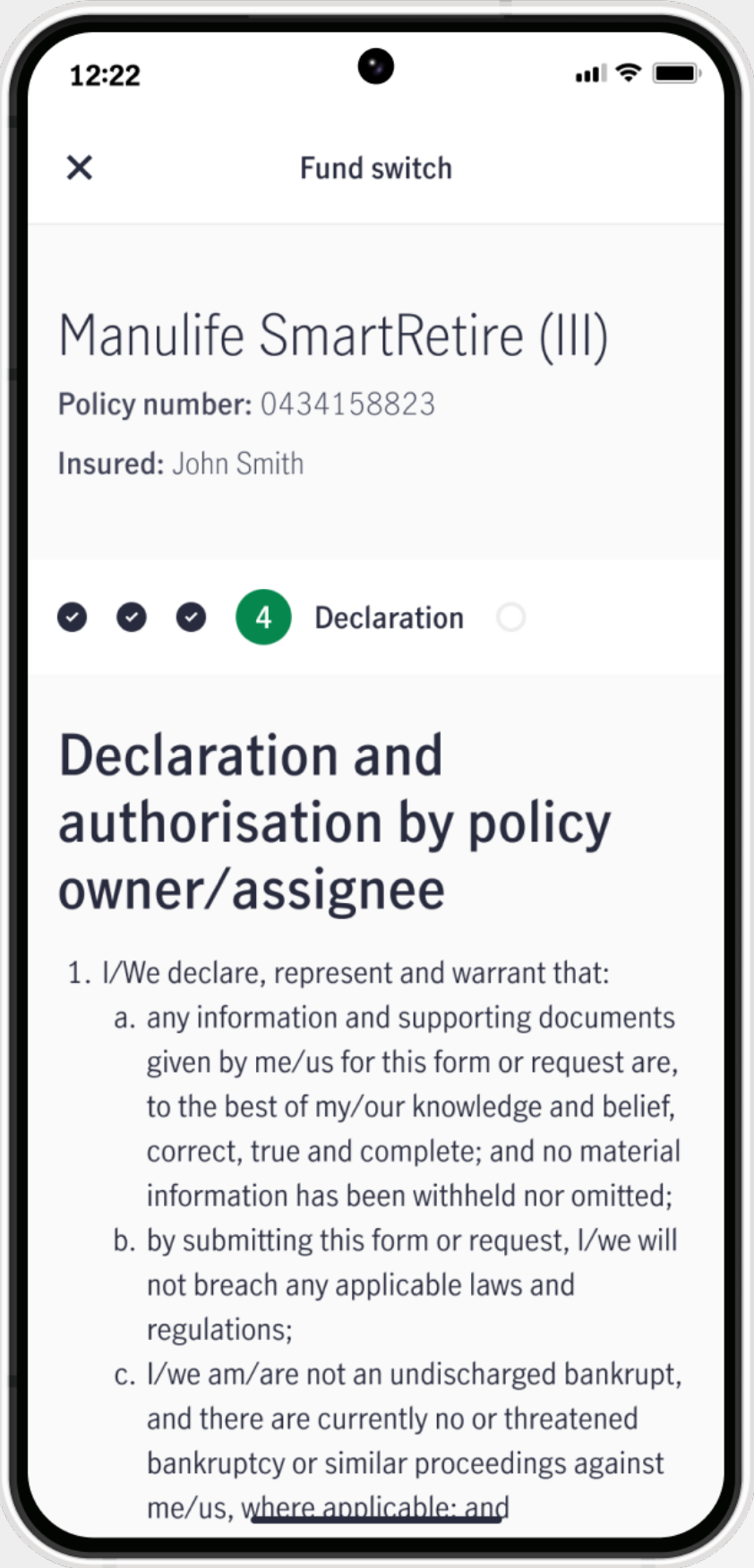


8 If your policy is set to cheque payouts, you will be prompted to update to a digital payout method.

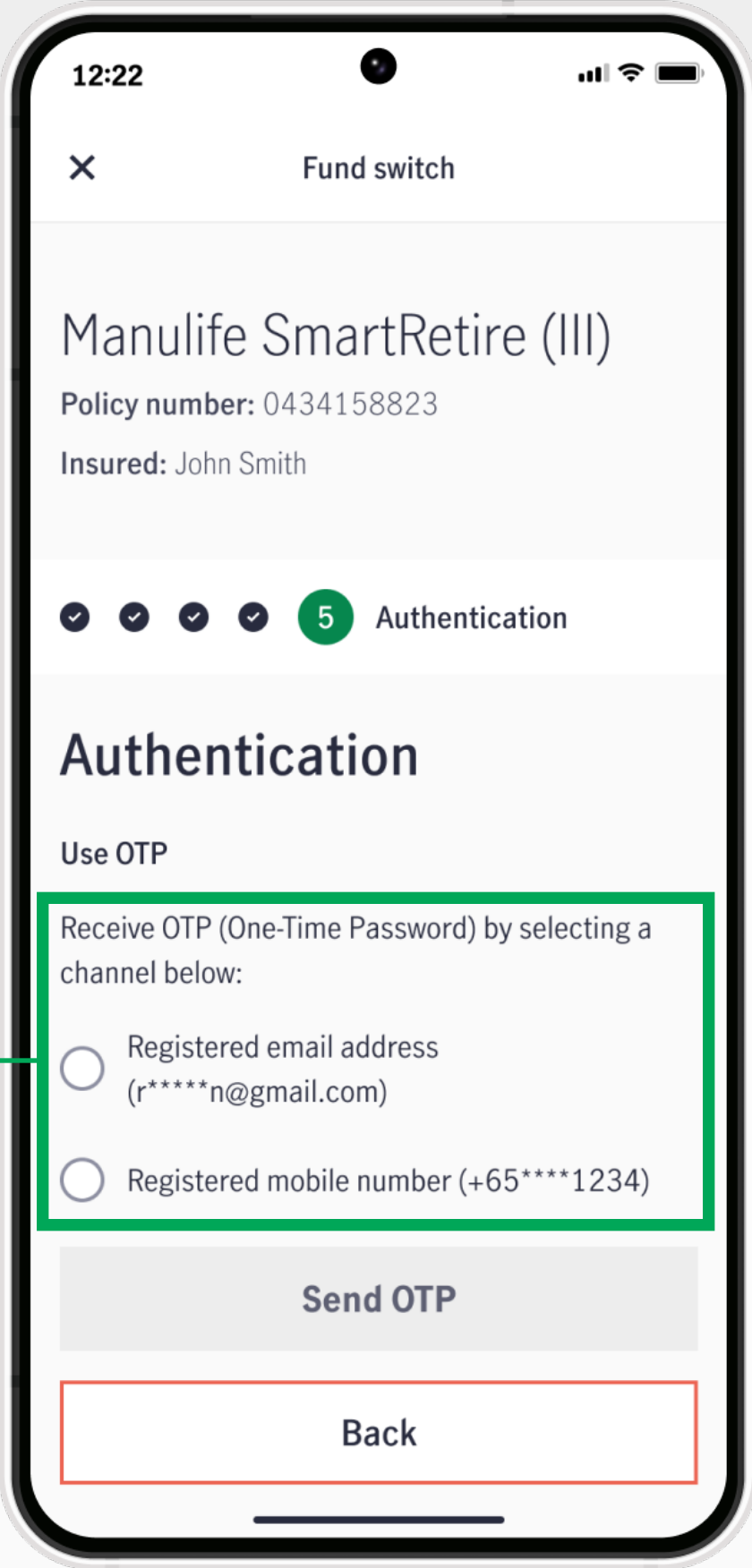
Make changes to investment portfolio (switch funds)



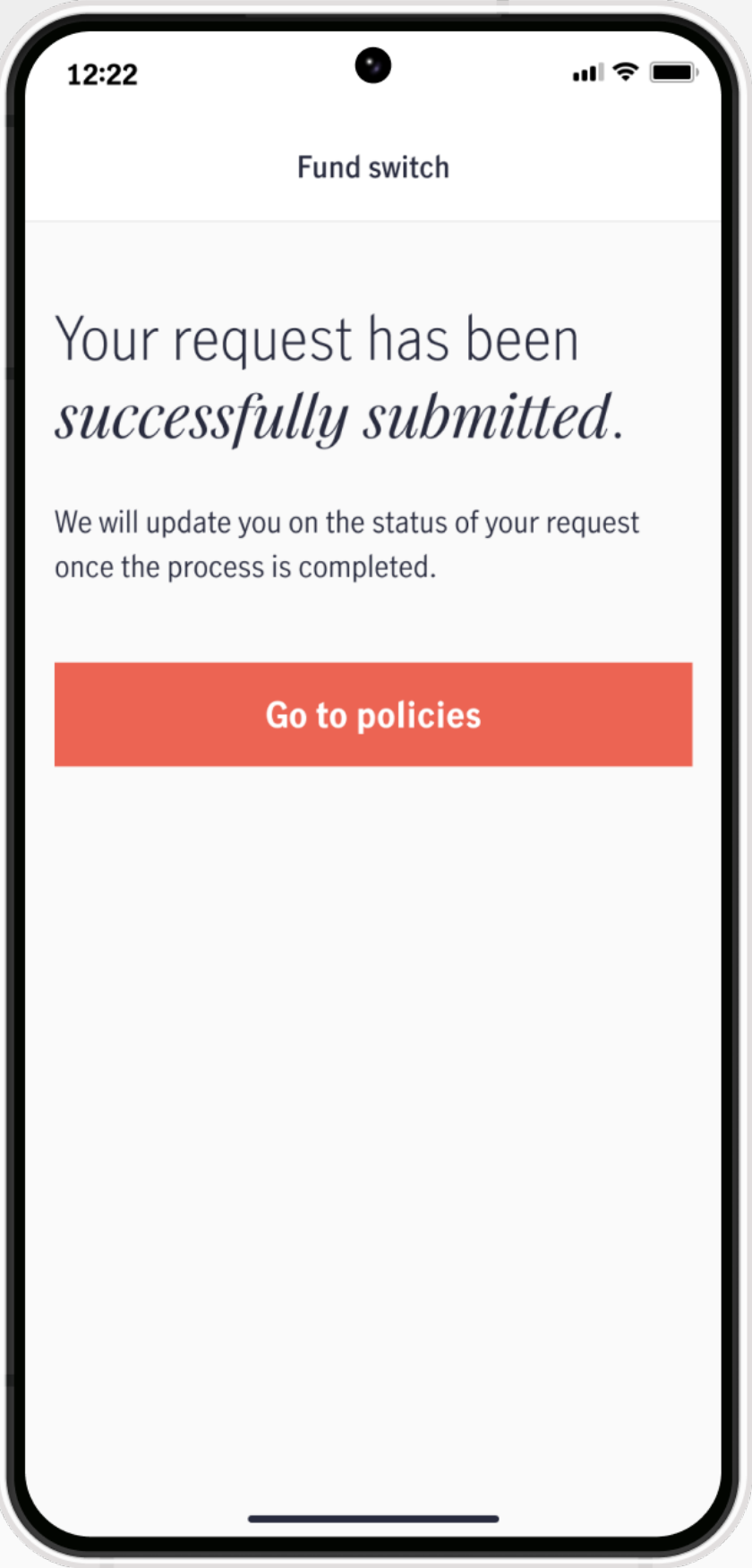
9 Review your fund switch instructions before submitting your request.



10 Read and acknowledge the **Declaration**, then click “Next”.

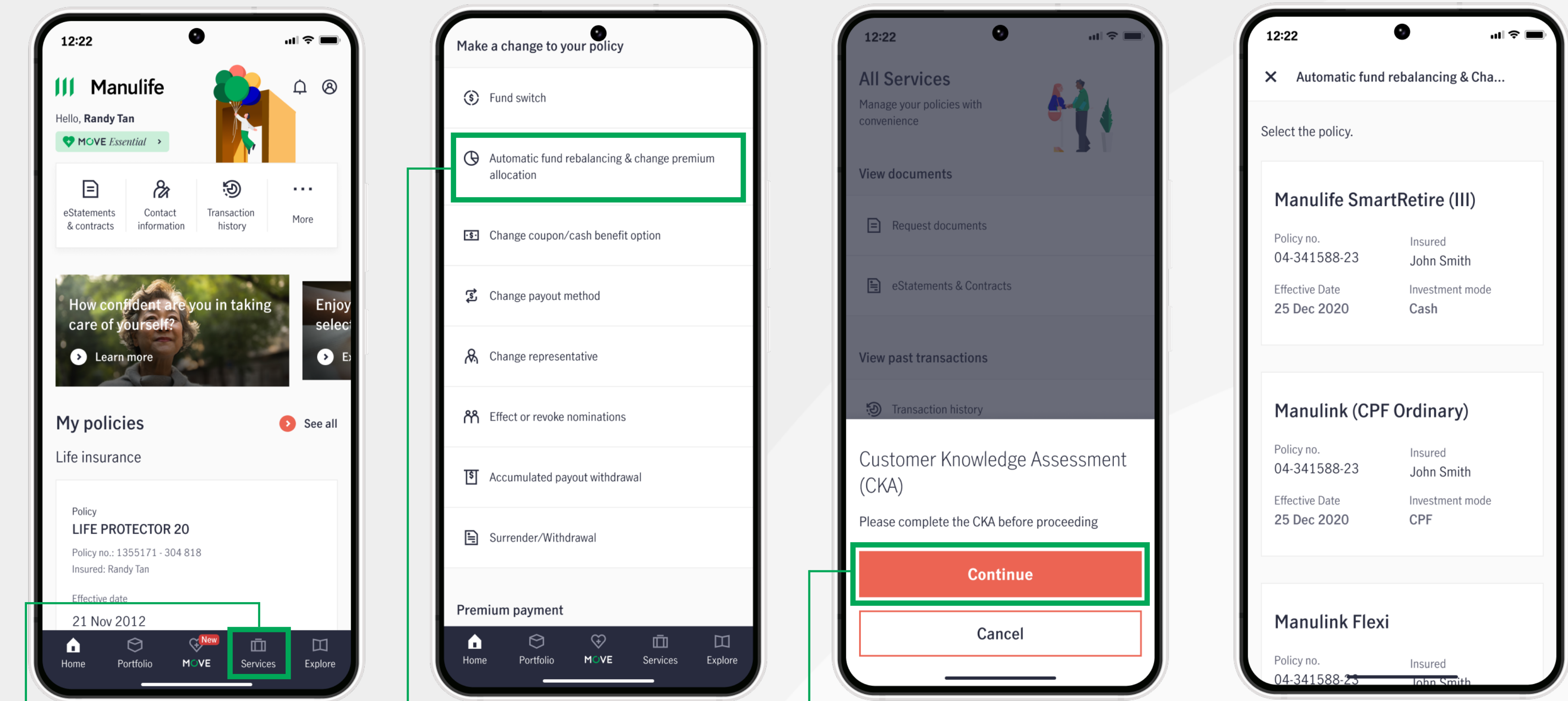


11 Select your preferred method to receive your One-Time Password (OTP), and key in your OTP.



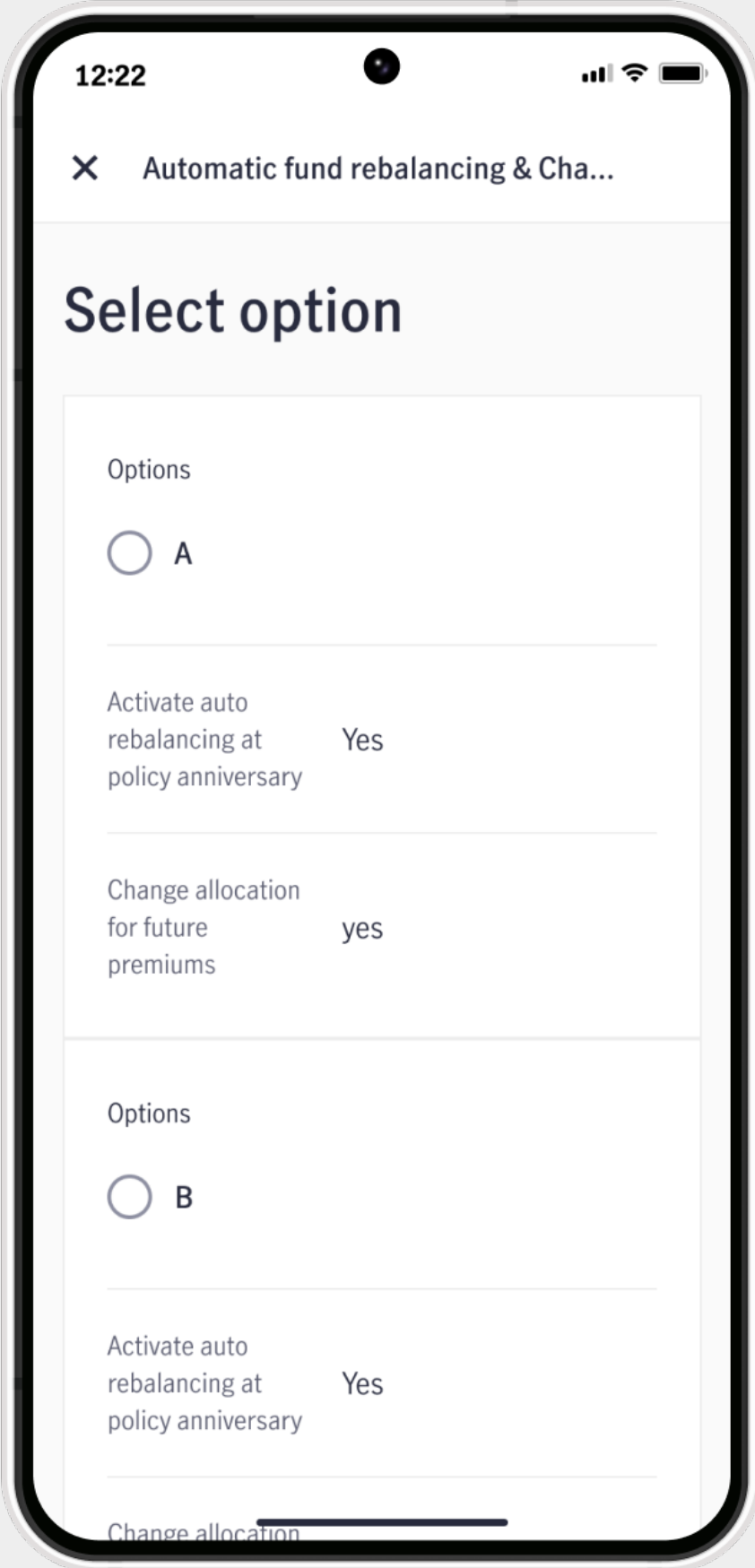
12 You will receive an immediate acknowledgement.

Make changes to investment portfolio (auto re-balancing and change premium allocation)

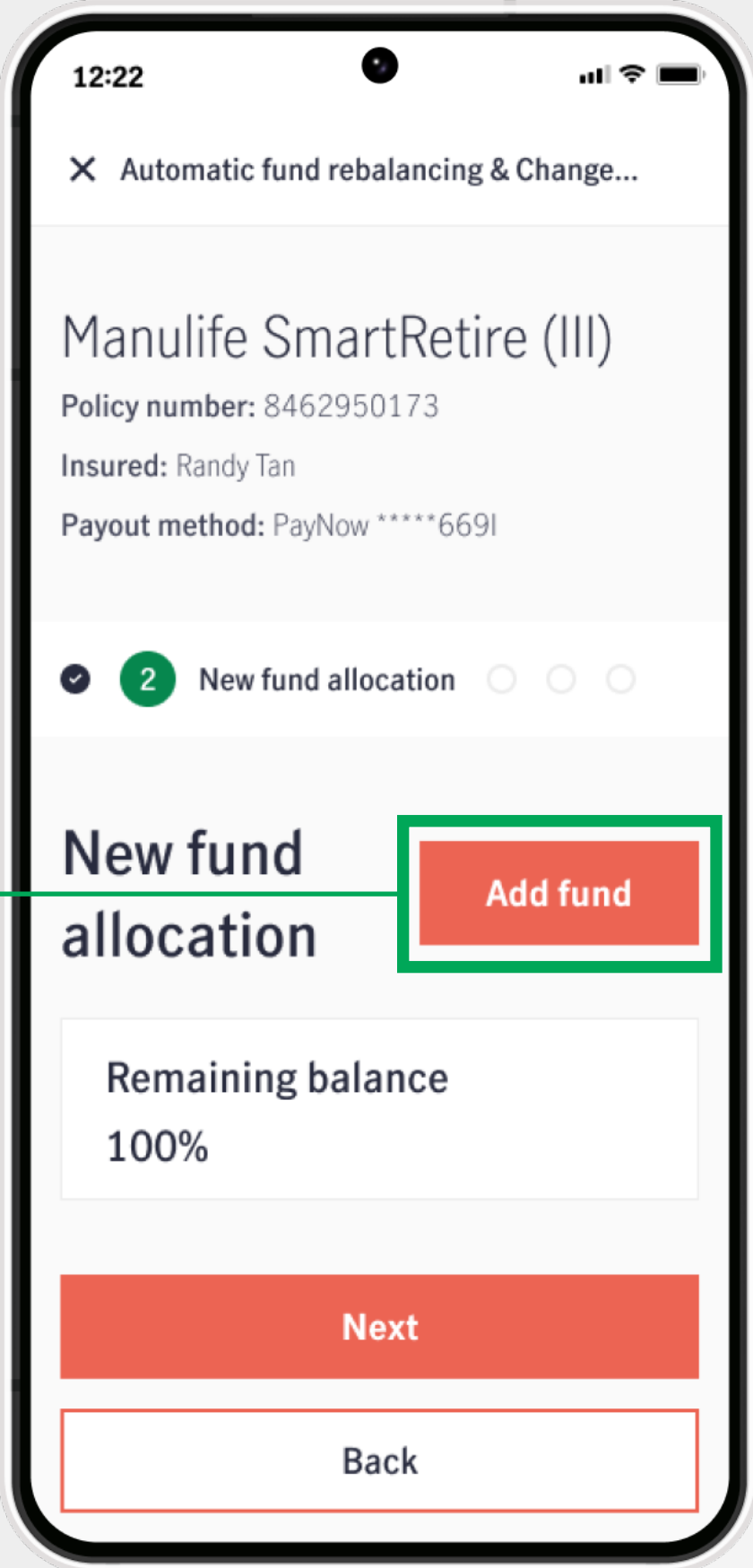


- 1 After logging in, select “**Services**” at the bottom of the screen.
- 2 Select “**Automatic fund rebalancing & change premium allocation**” under “Make a change to your policy”.
- 3 You may be required to complete the **Customer Knowledge Assessment (CKA)** and **Risk Profile Questionnaire (RPQ)** if you haven’t previously done so.
- 4 Select the **policy**.

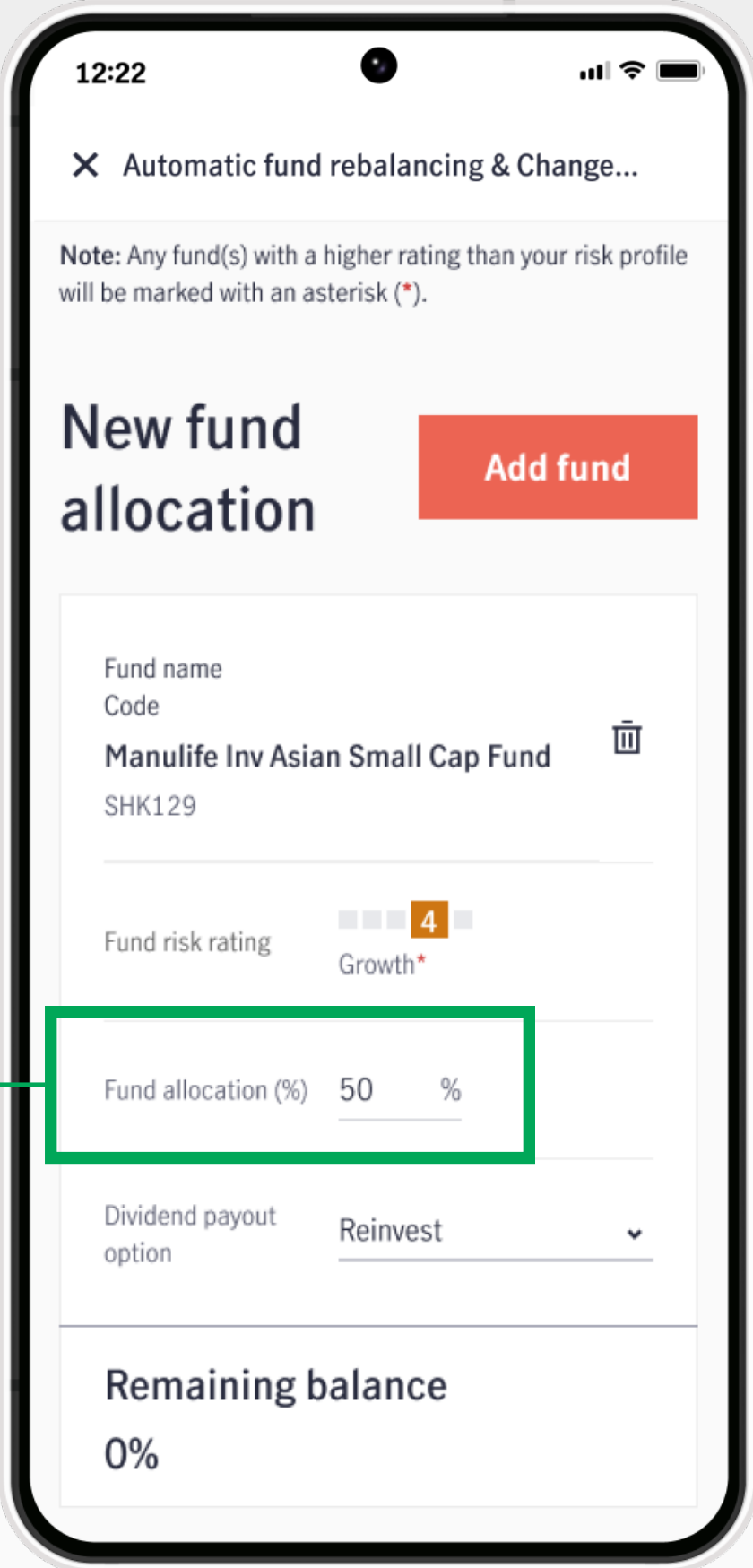
Make changes to investment portfolio (auto re-balancing and change premium allocation)



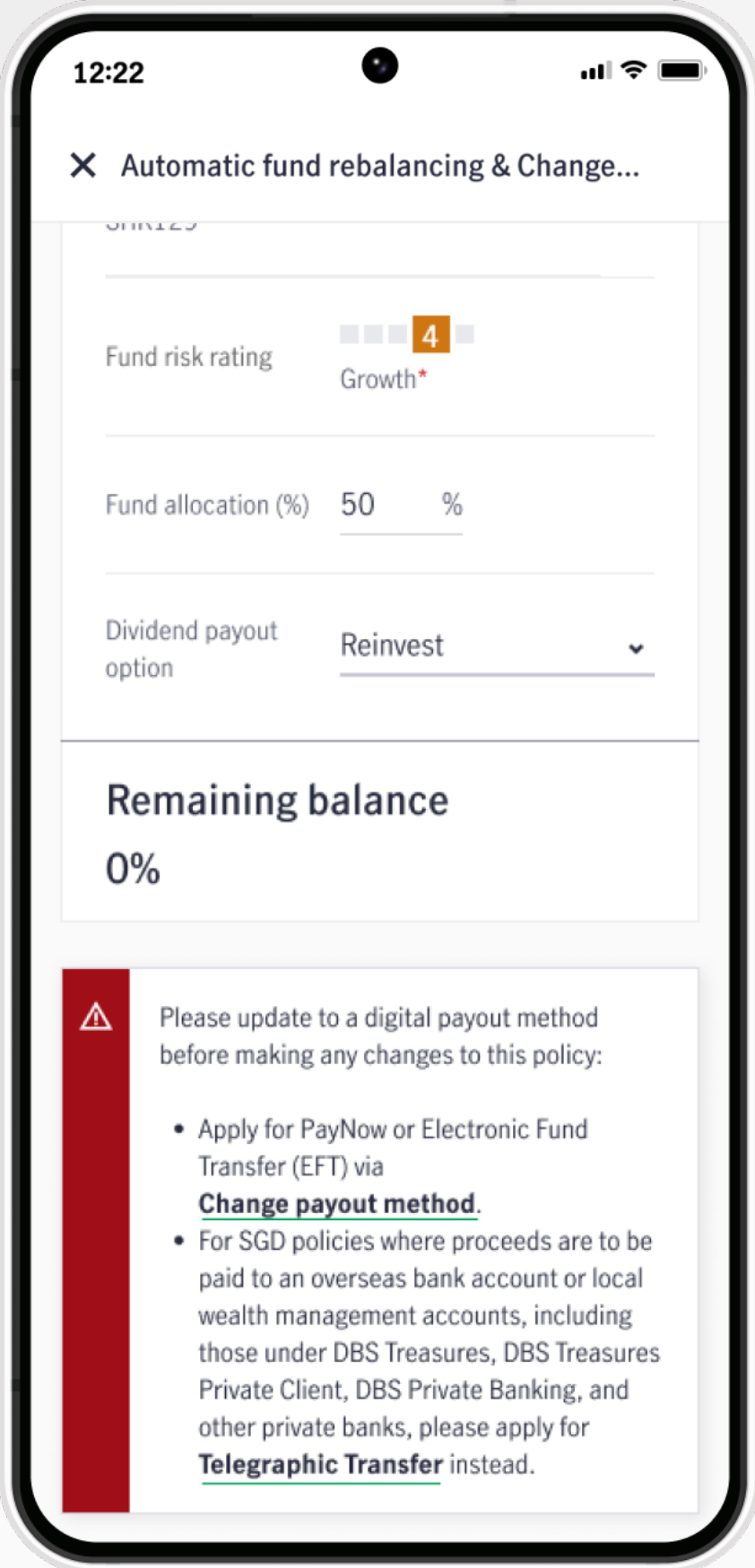
5 Select the investment option.



6 Click "Add Fund" to select the fund(s) you want to switch into.

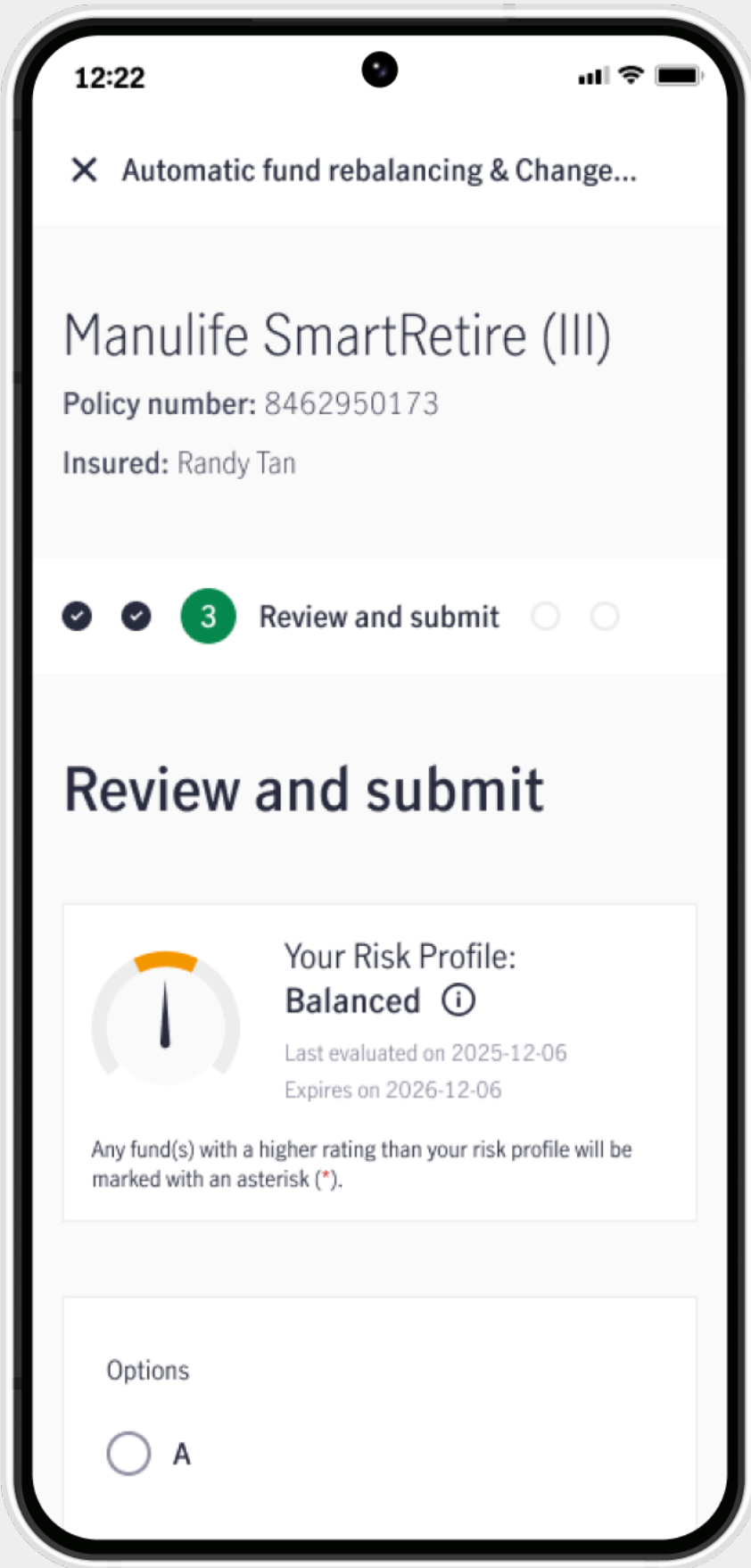


7 Enter the percentage you would like to allocate to each selected fund.

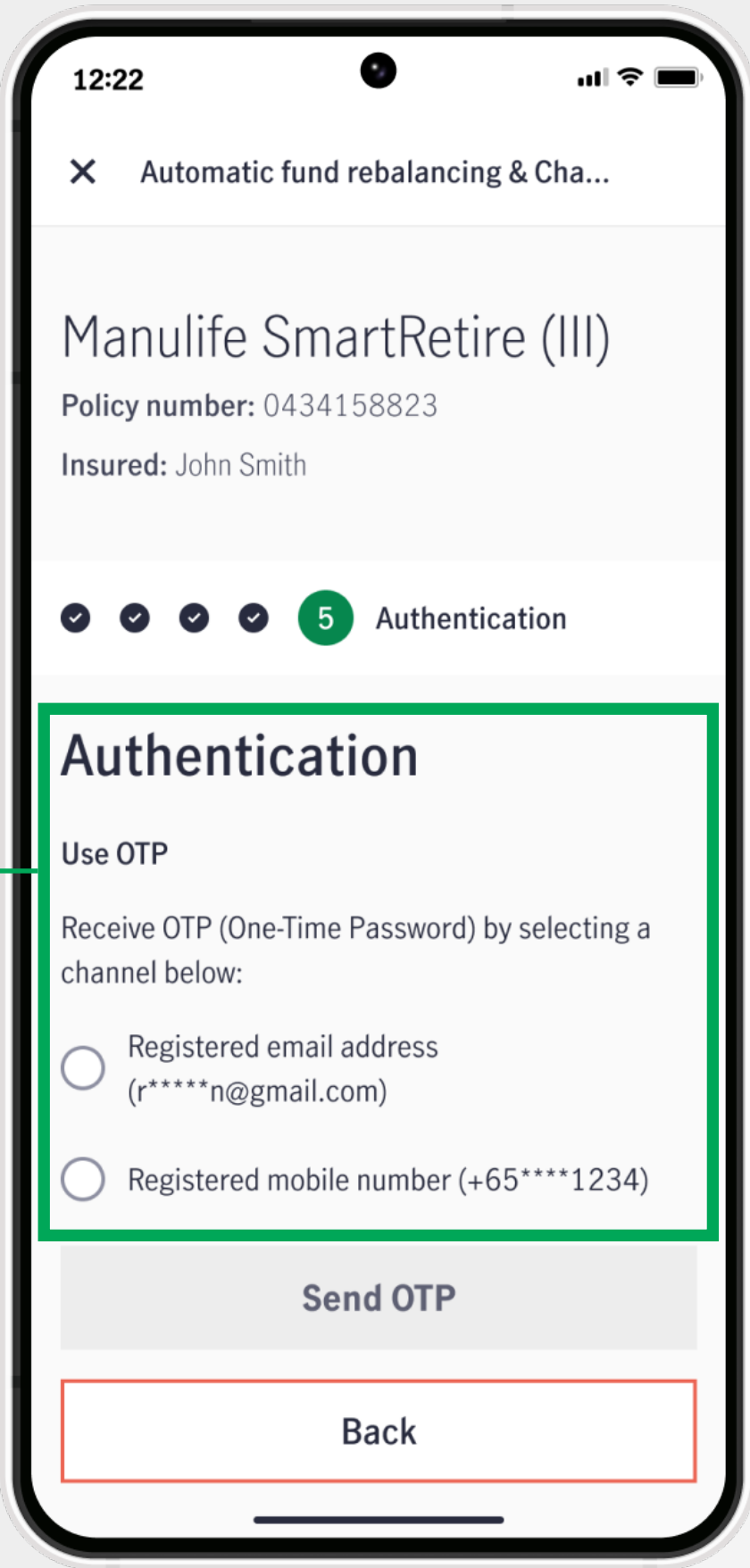


8 If your policy is set to cheque payouts, you will be prompted to update to a digital payout method.

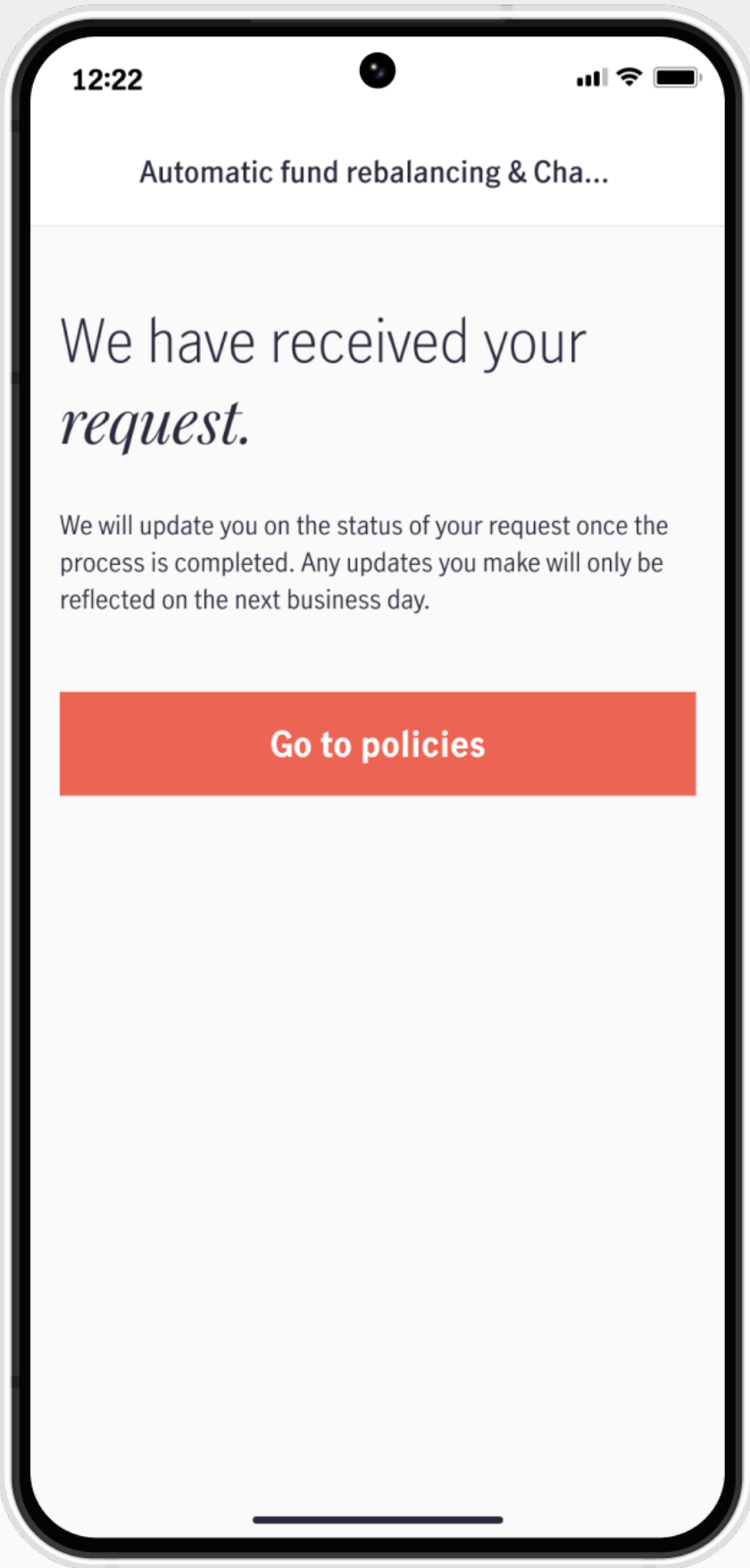
Make changes to investment portfolio (auto re-balancing and change premium allocation)



9 Review your investment option before submitting your request.

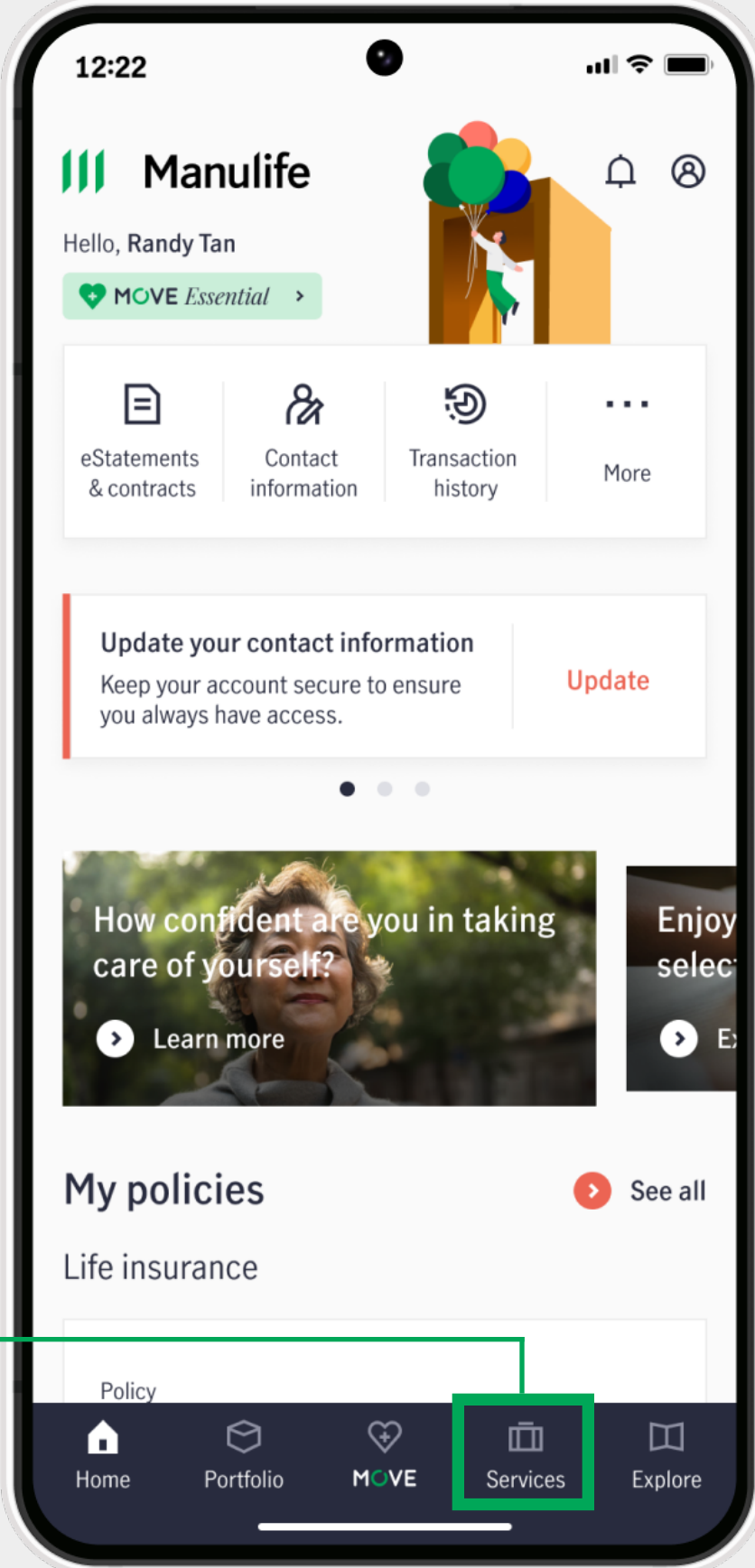


10 Select your preferred method to receive your One-Time Password (OTP), and key in your OTP.

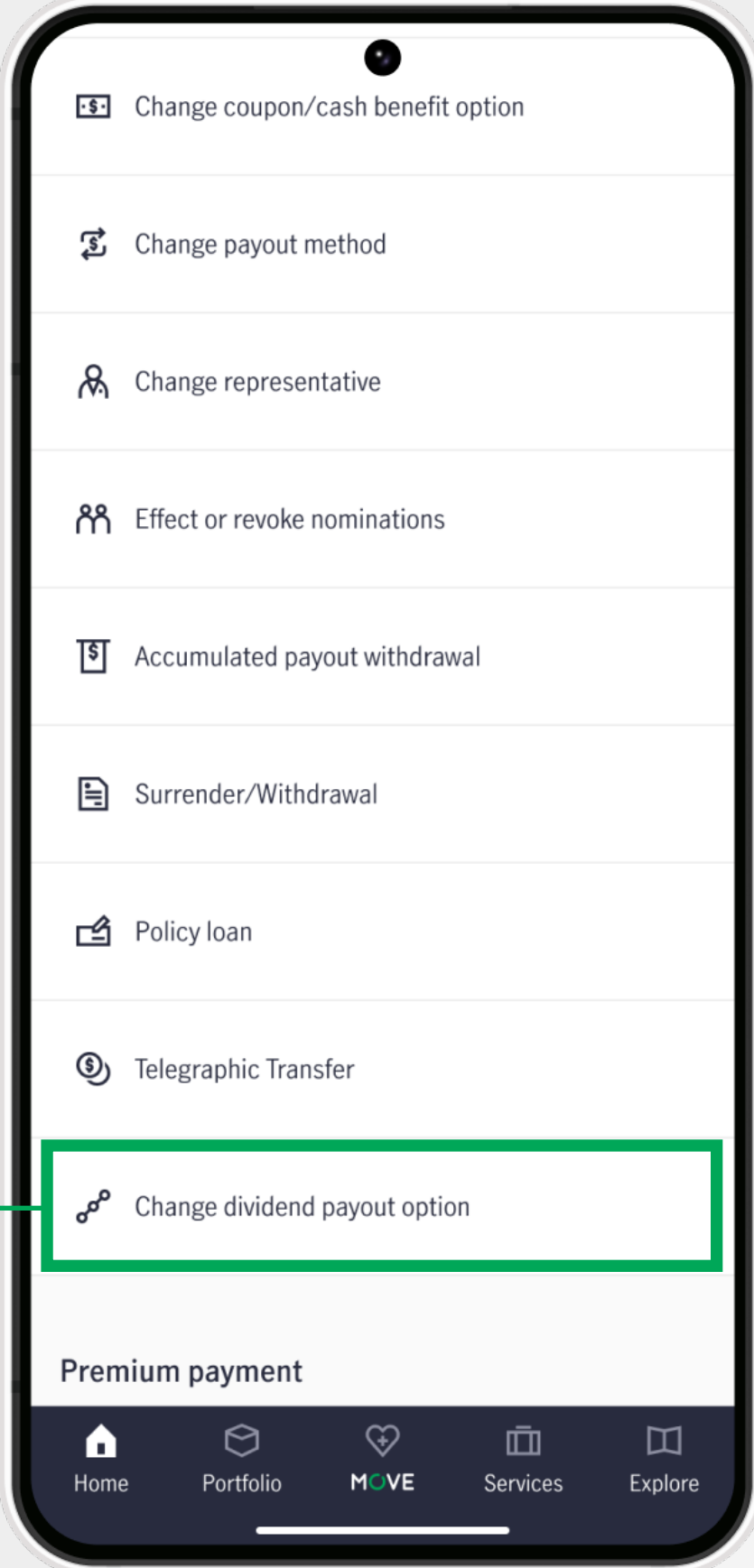


11 You will receive an immediate acknowledgement.

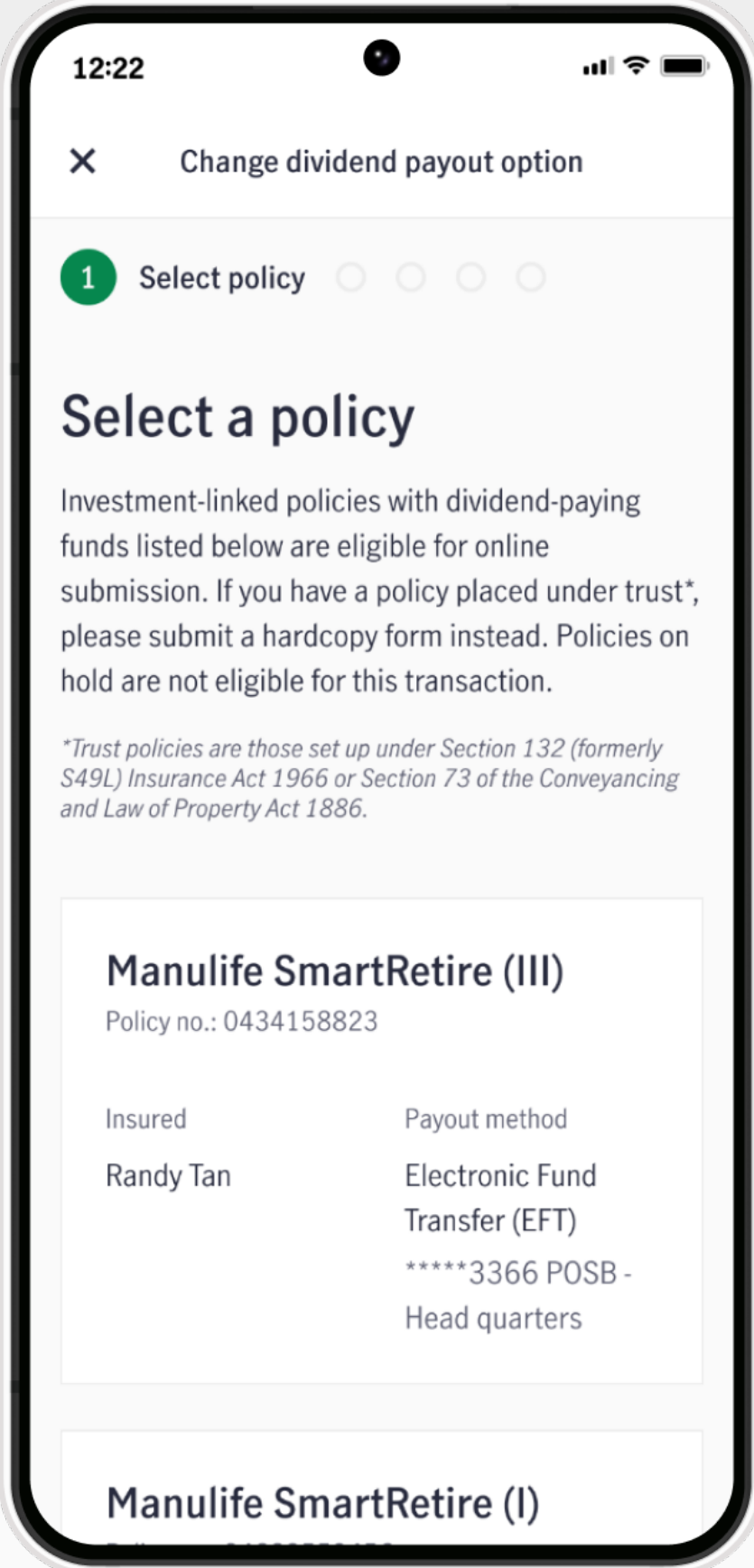
Make changes to investment portfolio (Change dividend payout option)



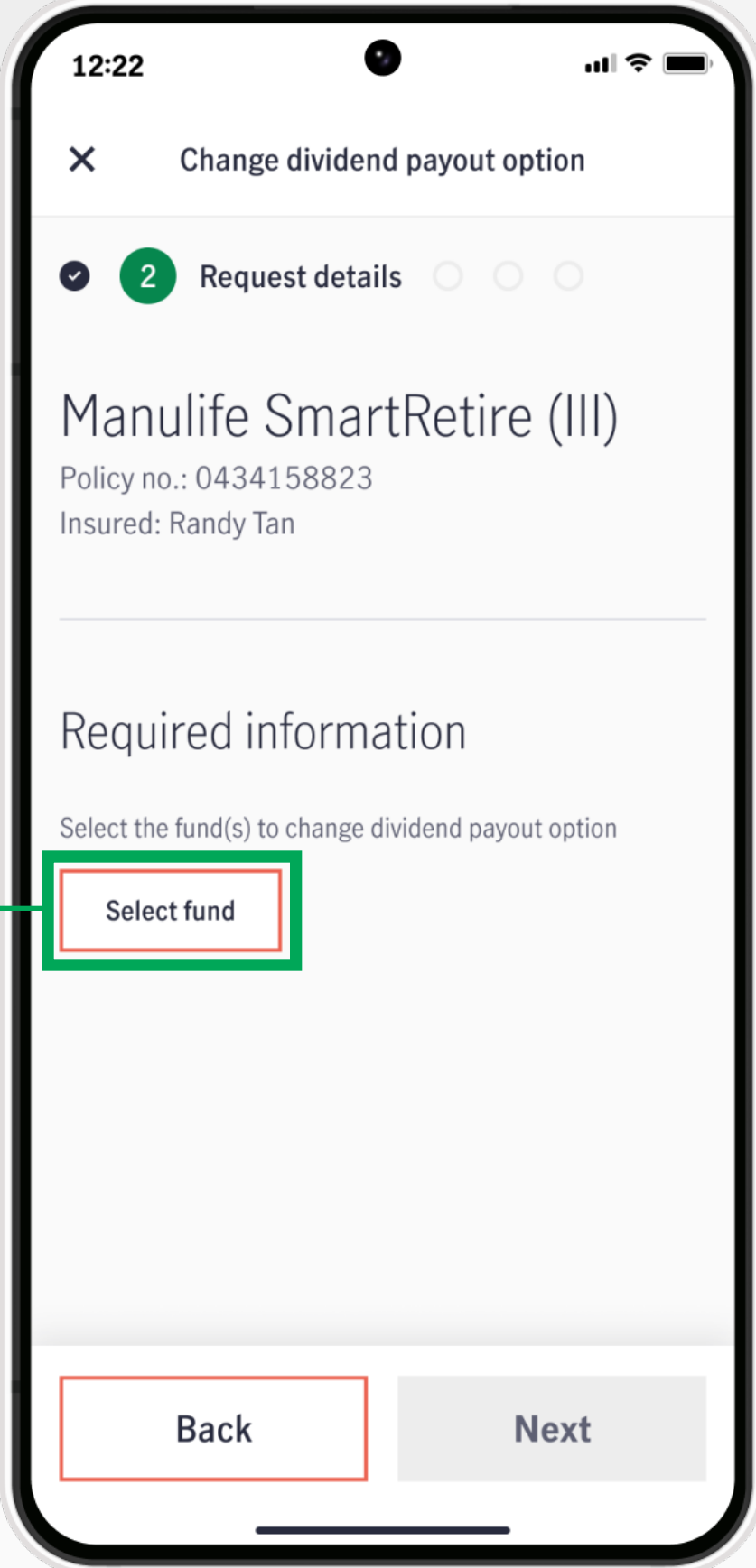
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**Change dividend payout option**” under “Make a change to your policy”.

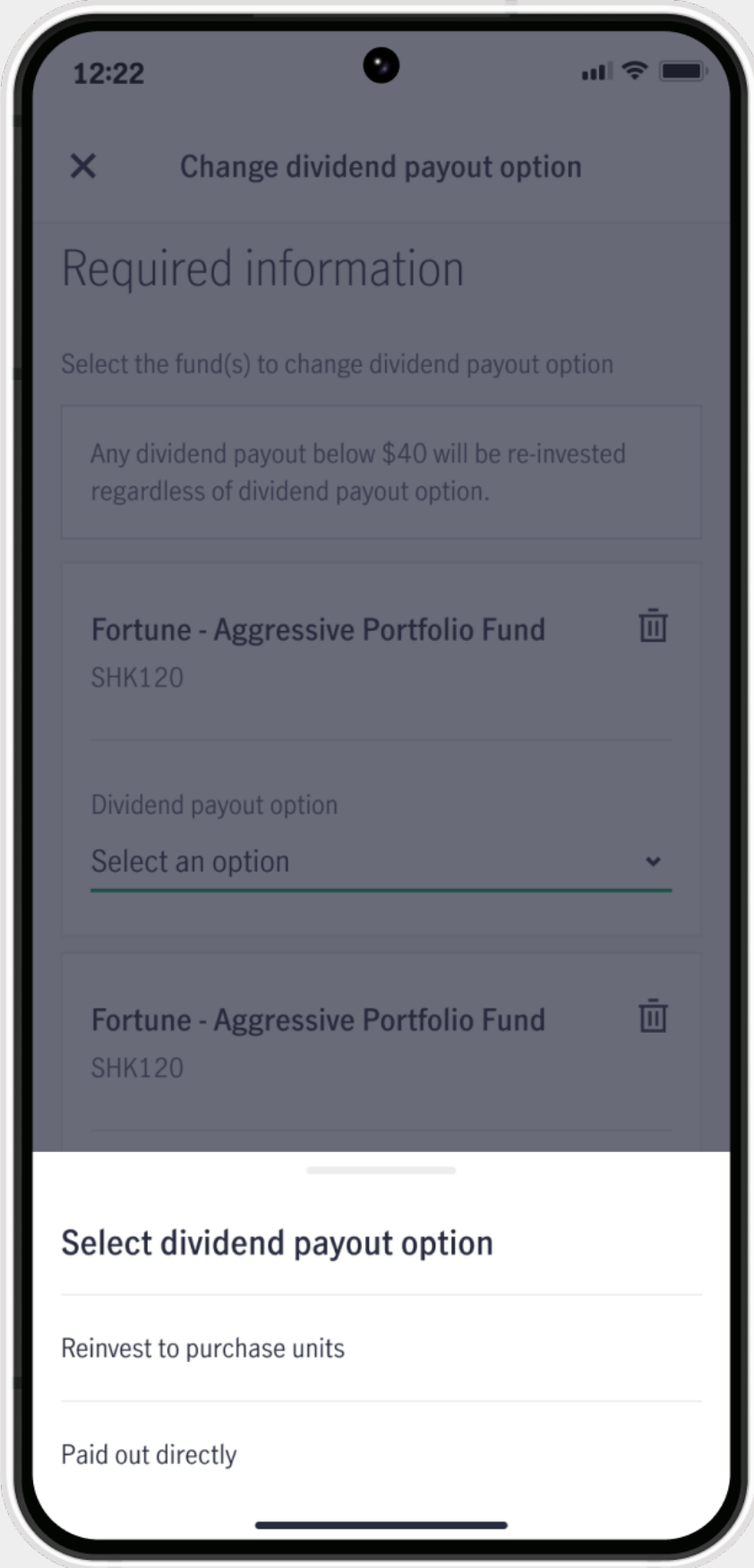


3 Select the policy you would like to apply this change to.

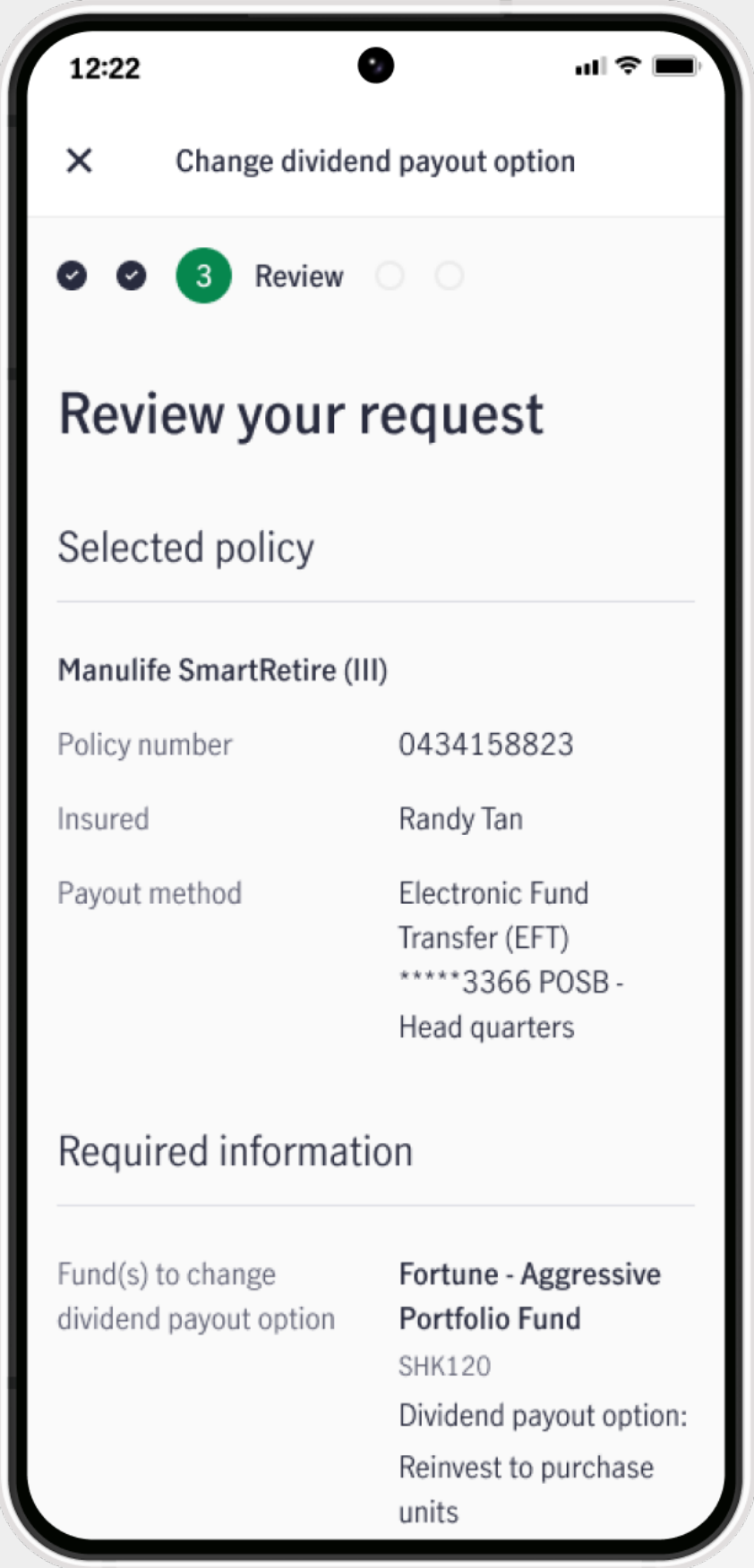


4 Click “**Select fund**” to choose the dividend-paying fund(s) for which you want to change the dividend payout option.

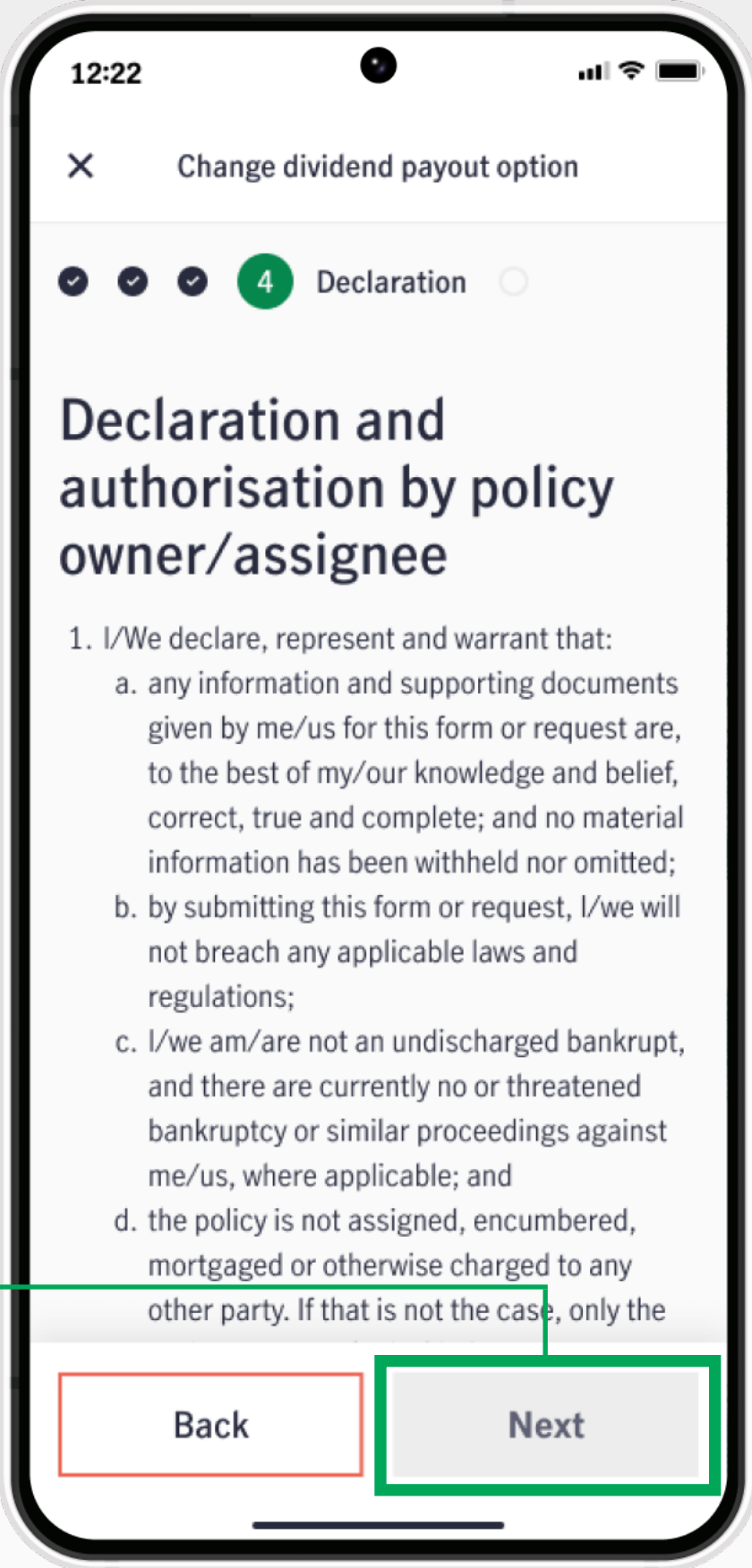
Make changes to investment portfolio (Change dividend payout option)



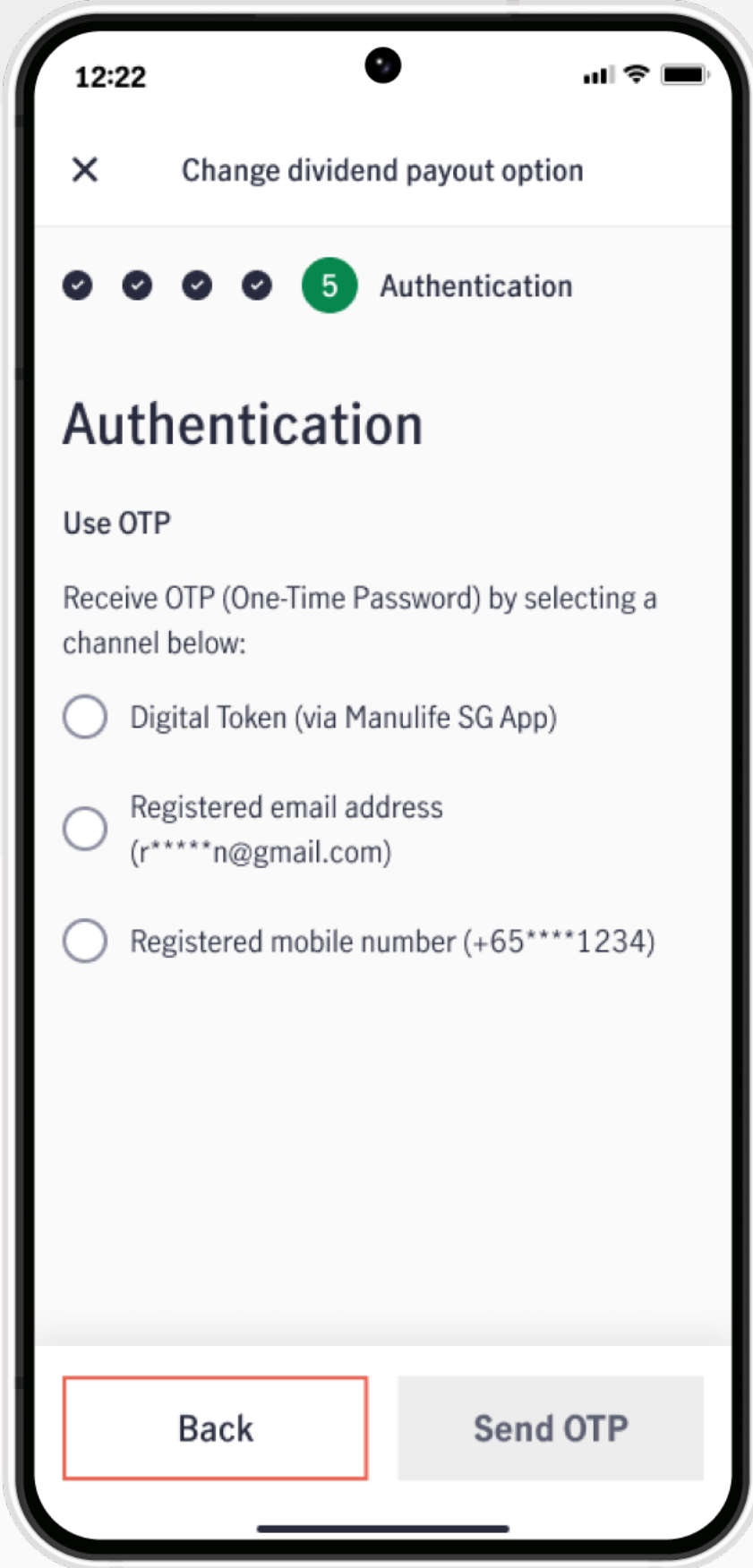
5 For each selected fund, use the dropdown menu to choose your preferred dividend payout option.



6 Review your changes before submitting your request.

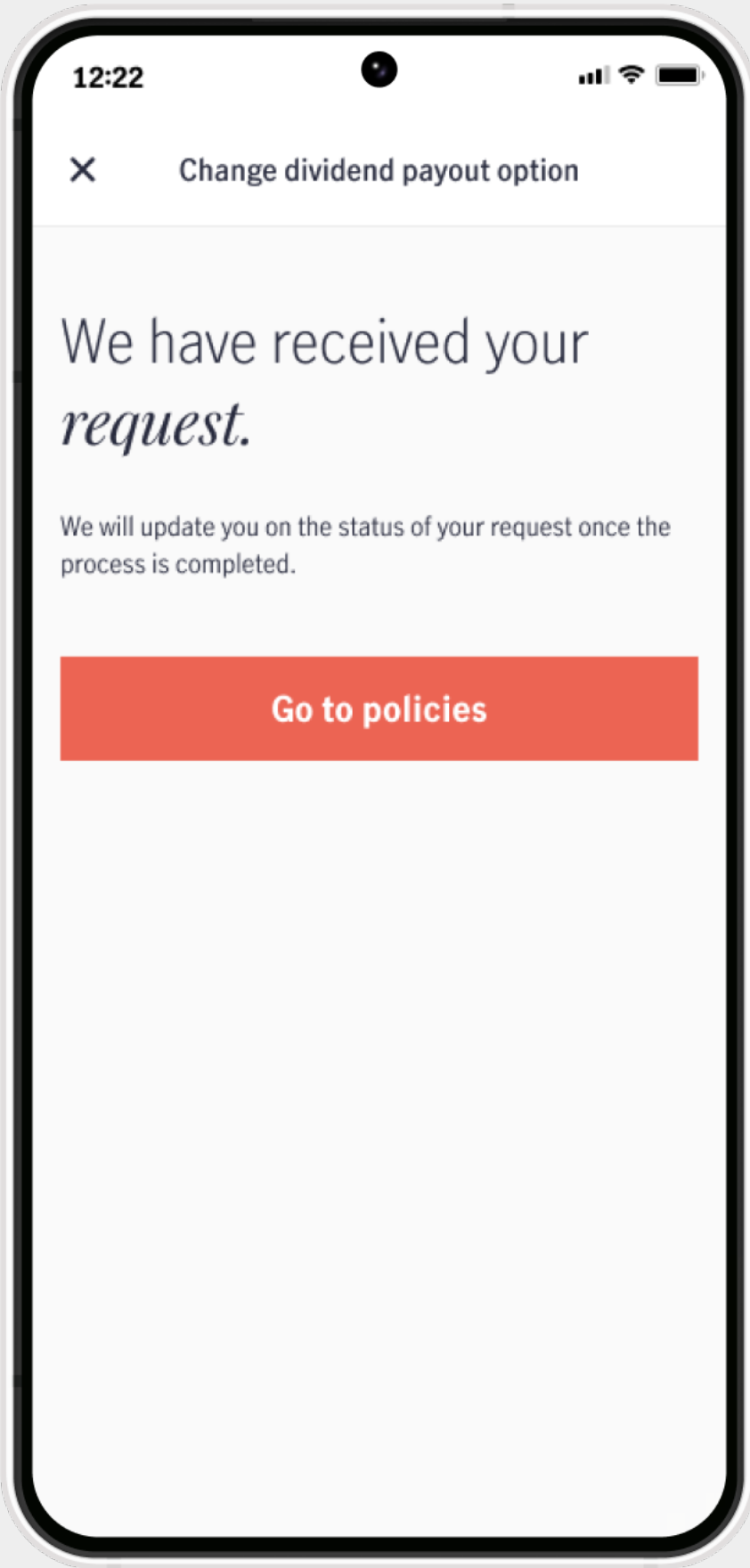


7 Read and acknowledge the Declaration, then click "Next".



8 Select your preferred authentication method.

Make changes to investment portfolio (Change dividend payout option)



9 You will receive an immediate acknowledgement.

Apply for partial withdrawal of an investment-linked policy

12:22

Manulife

Hello, Randy Tan

MOVE Essential

eStatements & contracts Contact information Transaction history More

Update your contact information
Keep your account secure to ensure you always have access. **Update**

How confident are you in taking care of yourself? Learn more

My policies See all

Life insurance

Policy

Home Portfolio MOVE **Services** Explore

1 After logging in, select “**Services**” at the bottom of the screen.

Make a change to your policy

Fund switch

Automatic fund rebalancing & change premium allocation

Change coupon/cash benefit option

Change payout method

Change representative

Effect or revoke nominations

Accumulated payout withdrawal

Surrender/Withdrawal

Premium payment

Home Portfolio MOVE Services Explore

2 Select “**Surrender/Withdrawal**” under “Make a change to your policy”.

12:22

Surrender/Withdrawal

1 Select policy

Select a policy

Investment-linked policies and traditional insurance policies listed below are eligible for online submission. For universal life policies and those placed under trust*, bankruptcy, or on hold, a hardcopy form submission is required.

*Trust policies are those set up under Section 132 (formerly S49L) of the Insurance Act 1966 or Section 73 of the Conveyancing and Law of Property Act 1866.

Manulife SmartRetire (III)
Policy no.: 0434158823

Investment-linked policy

Insured Payout method
Randy Tan Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Estimated surrender value

3 Select the policy from which you would like to make a partial withdrawal.

12:22

Surrender/Withdrawal

2 Request details

Type of request

I'm requesting for

☒ **Partial withdrawal**

- Please note that any existing automatic fund rebalancing arrangement will cease upon this partial withdrawal application. To continue this feature, you will need to submit a new automatic fund rebalancing request.
- Partial withdrawal of investment-linked policies (ILPs) may incur high penalty. Please check your policy contract before you proceed.

☐ Withdrawal of reinvested dividends without penalty

☐ Full surrender/withdrawal

Payout method

Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

4 Select “**Partial withdrawal**”.

Apply for partial withdrawal of an investment-linked policy

12:22

Surrender/Withdrawal

2

Request details

Reason for withdrawing/
surrendering

Reason

Select an option

Were you advised by your Representative to fully / partially
withdraw or surrender this policy?

Yes

No

Required information

To check the available amount for withdrawal,
refer to the account value of your policy on the
home page.

For partial withdrawals of ILPs, applicable fees or charges
may apply. If fees or charges are applicable, would you like
to proceed with the request?

Yes, I wish to proceed and deduct the fees/
charges from the account value of my policy.

No, I do not wish to proceed.

Select the fund(s) to withdraw from

Back

Next

5

Provide the reason for withdrawing from your policy and indicate whether you have been advised by your Representative.

12:22

Surrender/Withdrawal

Were you advised by your Representative to fully / partially
withdraw or surrender this policy?

Yes

No

Required information

To check the available amount for withdrawal,
refer to the account value of your policy on the
home page.

For partial withdrawals of ILPs, applicable fees or charges
may apply. If fees or charges are applicable, would you like
to proceed with the request?

Yes, I wish to proceed and deduct the fees/
charges from the account value of my policy.

No, I do not wish to proceed.

Select the fund(s) to withdraw from

Back

Next

6

Applicable fees or charges may apply for partial withdrawals. Select "Yes" to proceed.

12:22

Surrender/Withdrawal

to proceed with the request:

Yes, I wish to proceed and deduct the fees/
charges from the account value of my policy.

No, I do not wish to proceed

Select the fund(s) to withdraw from

Please note that the actual amount payable will be
net of any applicable charges.

The Sum Insured may be reduced, and the Sum
Insured Guarantee Benefit may cease for some
policies.

For Easi-Investor policies, a withdrawal will trigger
the surrender of the Endowment Component if it is
still in effect. Surrender charges may apply, where
applicable. Units will be canceled at the bid prices
on the next applicable valuation date following our
acceptance of this request.

For ManuRetire Secure policies, please refer to
your Policy Contract for information on the
applicable valuation of your transaction.

Before selecting your fund(s), please take note of
the withdrawal criteria provided [here](#)

Select fund

Back

Next

7

Click "Select fund" to choose the fund(s) to withdraw from.

12:22

Surrender/Withdrawal

SHK120

Withdraw by

Specific amount

Withdraw amount

S\$ 10,000

Fortune - Aggressive Portfolio Fund
SHK120

Withdraw by

Specific amount

Specific amount

Percentage

Select fund

Back

Next

8

Enter the amount you want to withdraw.

Apply for partial withdrawal of an investment-linked policy

12:22

Surrender/Withdrawal

3

Review

Review your request

Selected policy

Manulife SmartRetire (III)

Policy number0434158823

InsuredRandy Tan

Type of request

I'm requesting for

Partial withdrawal

Reason for withdrawing/surrendering

Reason

I need money to meet my current financial needs

Were you advised by your Representative to

No

9 Review your changes before submitting your request.

12:22

Surrender/Withdrawal

4

Declaration

Declaration and authorisation by policy owner/assignee

1. I/We declare, represent and warrant that:

a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;

b. by submitting this form or request, I/we will not breach any applicable laws and regulations;

c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and

d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request ("Instruction"), and agree

10 Read and acknowledge the **Declaration**, then click "Next".

12:22

Surrender/Withdrawal

5

Authentication

Authentication

Use OTP

Receive OTP (One-Time Password) by selecting a channel below:

☐ Digital Token (via Manulife SG App)

☐ Registered email address (r*****n@gmail.com)

☐ Registered mobile number (+65****1234)

Back

Send OTP

11 Select your preferred authentication method.

12:22

Surrender/Withdrawal

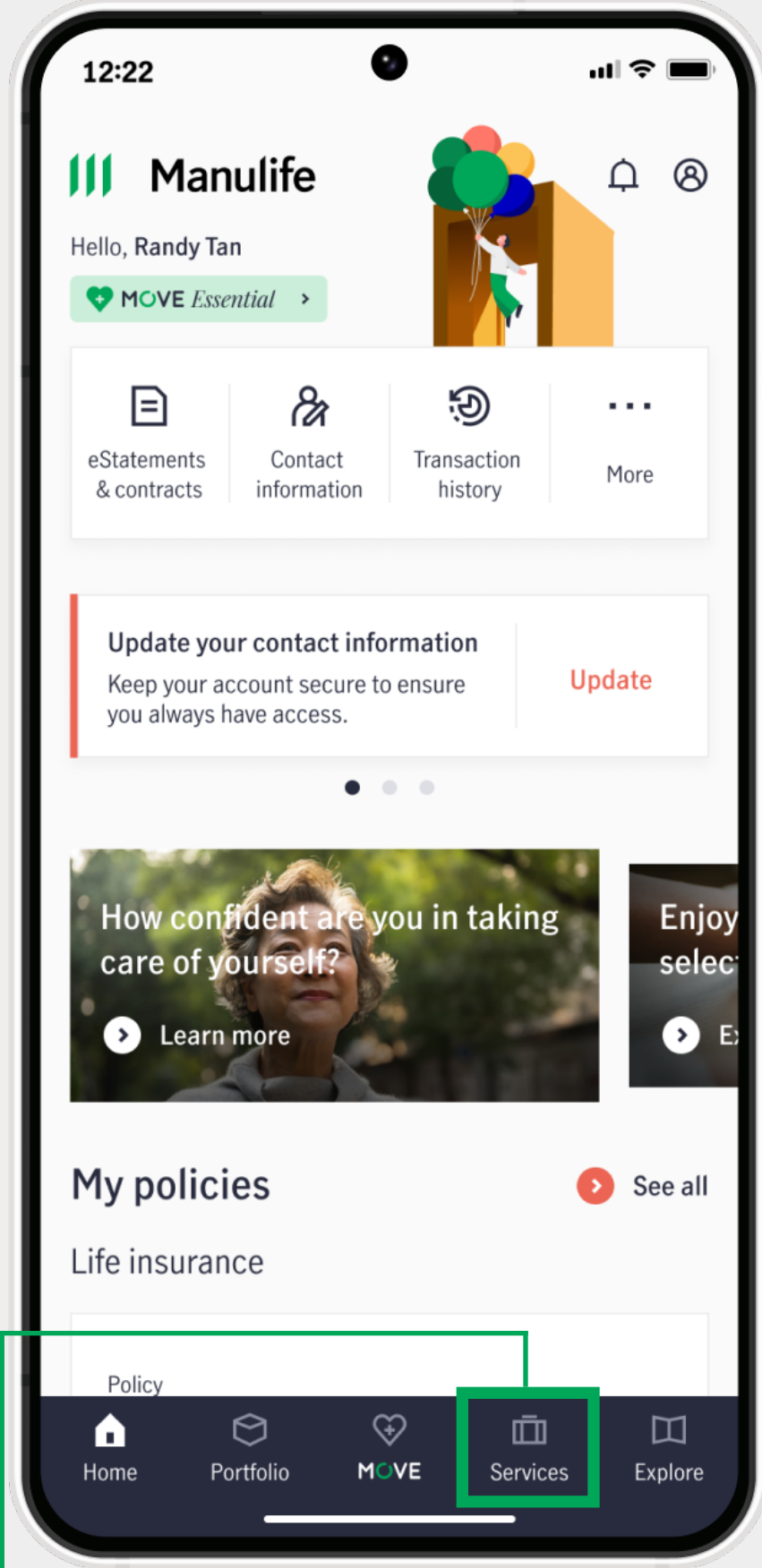
We have received your request.

We will update you on the status of your request once the process is completed.

Go to policies

12 You will receive an immediate acknowledgement.

Apply for withdrawal of reinvested dividends



12:22

Manulife

Hello, Randy Tan

MOVE Essential

eStatements & contracts Contact information Transaction history More

Update your contact information
Keep your account secure to ensure you always have access. Update

How confident are you in taking care of yourself? Learn more

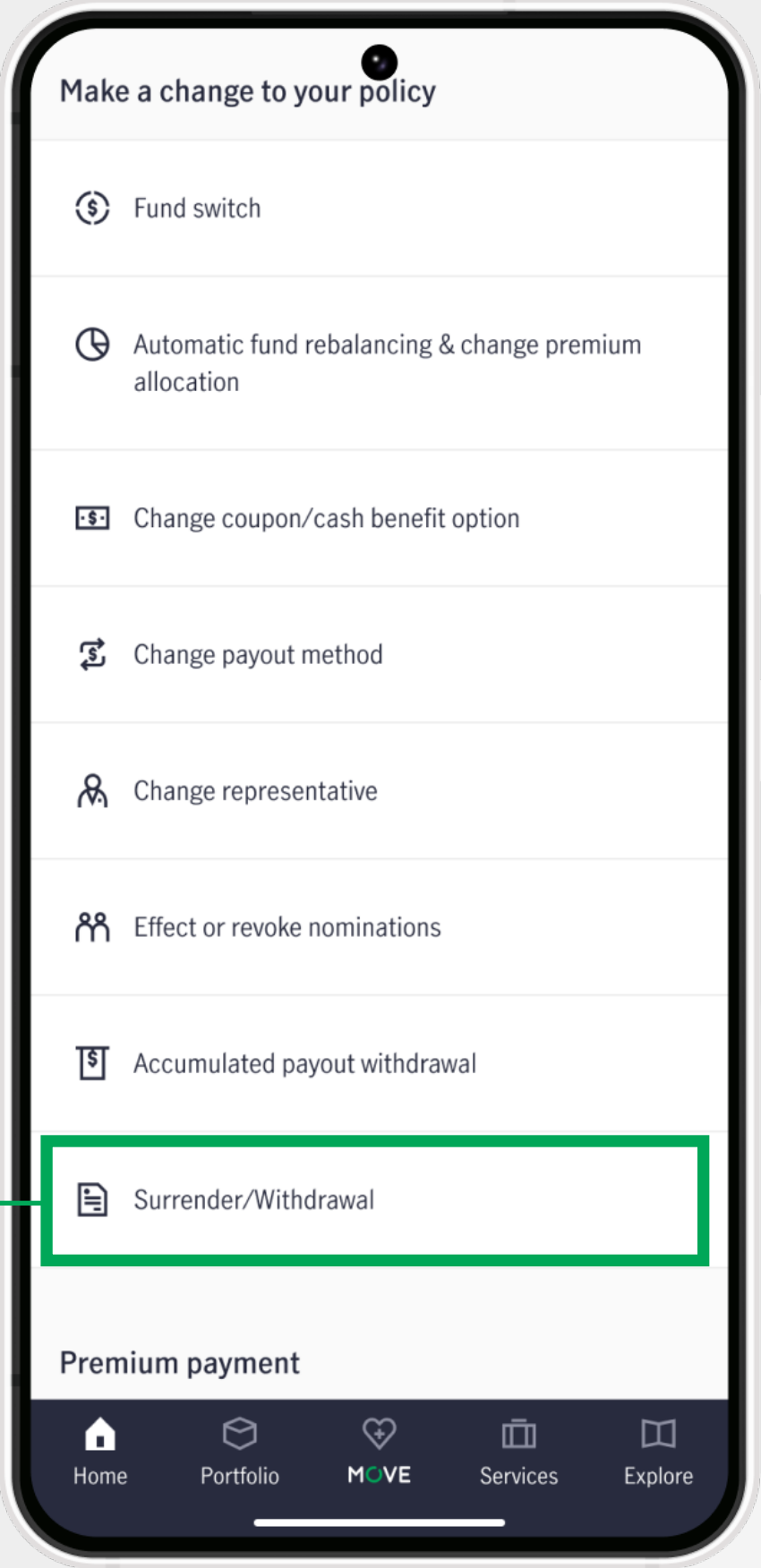
My policies See all

Life insurance

Policy

Home Portfolio MOVE **Services** Explore

1 After logging in, select “**Services**” at the bottom of the screen.



Make a change to your policy

Fund switch

Automatic fund rebalancing & change premium allocation

Change coupon/cash benefit option

Change payout method

Change representative

Effect or revoke nominations

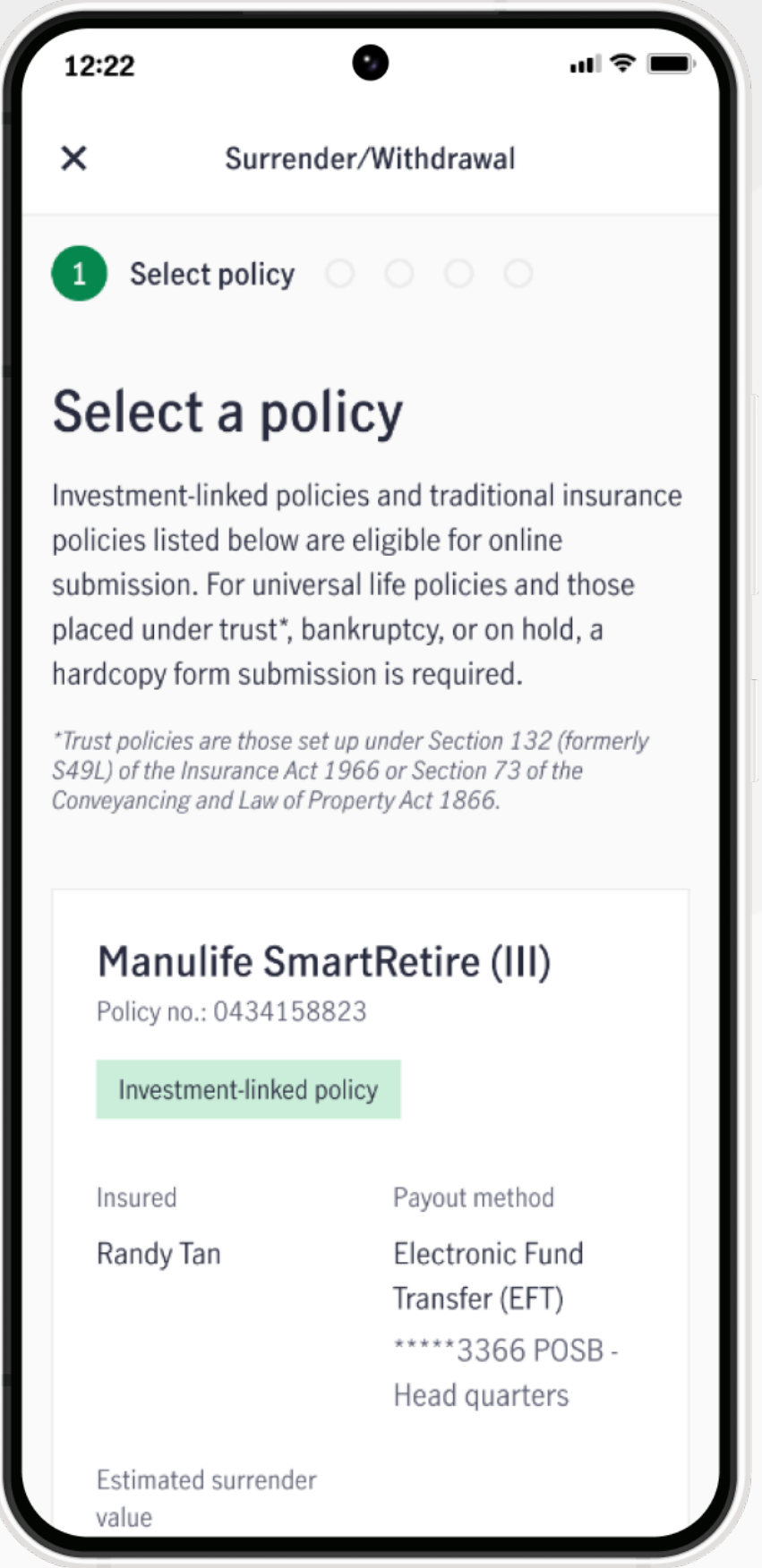
Accumulated payout withdrawal

Surrender/Withdrawal

Premium payment

Home Portfolio MOVE Services Explore

2 Select “**Surrender/Withdrawal**” under “Make a change to your policy”.



12:22

Surrender/Withdrawal

1 Select policy

Select a policy

Investment-linked policies and traditional insurance policies listed below are eligible for online submission. For universal life policies and those placed under trust*, bankruptcy, or on hold, a hardcopy form submission is required.

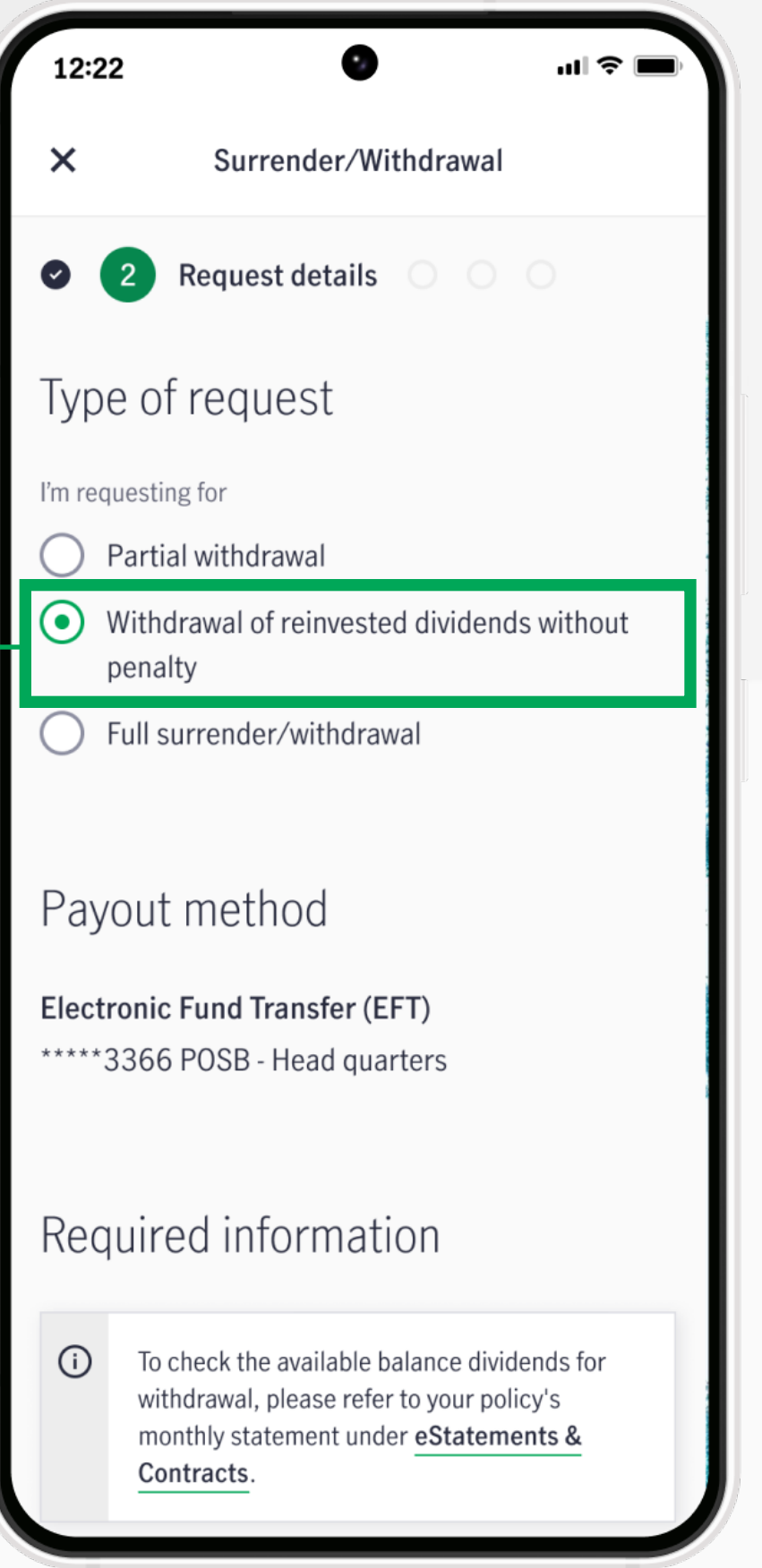
*Trust policies are those set up under Section 132 (formerly S49L) of the Insurance Act 1966 or Section 73 of the Conveyancing and Law of Property Act 1866.

Manulife SmartRetire (III)
Policy no.: 0434158823
Investment-linked policy

Insured	Payout method
Randy Tan	Electronic Fund Transfer (EFT)
	*****3366 POSB - Head quarters

Estimated surrender value

3 Select the policy from which you would like to withdraw the reinvested dividends from.



12:22

Surrender/Withdrawal

2 Request details

Type of request

I'm requesting for

☐ Partial withdrawal

☒ **Withdrawal of reinvested dividends without penalty**

☐ Full surrender/withdrawal

Payout method

Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Required information

To check the available balance dividends for withdrawal, please refer to your policy's monthly statement under [eStatements & Contracts](#).

4 Select “**Withdrawal of reinvested dividends without penalty**”.

Apply for withdrawal of reinvested dividends

Surrender/Withdrawal

To check the available balance dividends for withdrawal, please refer to your policy's monthly statement under [eStatements & Contracts](#).

Withdraw

☐ In full

☐ Specific amount

Select the fund(s) to withdraw from

After applying the allocation percentage to each fund, if any fund has less than the calculated amount, we will withdraw the entire balance of that fund. We will not cover the shortfall from the other fund(s) you have specified below. As a result, the total amount withdrawn may be lower than the requested amount. If needed, you can submit a separate request afterward.

Select fund

Back

Next

5 Indicate whether you want to withdraw the full amount or a specific amount, then click **“Select fund”** to choose the fund(s) to withdraw from.

Surrender/Withdrawal

Fortune - Aggressive Portfolio Fund
SHK120

Withdraw amount

50%

Fortune - Aggressive Portfolio Fund
SHK120

Withdraw amount

50%

Total allocation

100%
✓ Completed

Select fund

Back

Next

6 Enter the amount you want to withdraw.

Surrender/Withdrawal

3

Review

Review your request

Selected policy

Manulife SmartRetire (III)
Policy number 0434158823
Insured Randy Tan

Type of request

I'm requesting for Withdrawal of reinvested dividends without penalty

Required information

Withdraw

In full

Fund(s) to withdraw from Fortune - Aggressive Portfolio Fund

7 Review your changes before submitting your request.

Surrender/Withdrawal

4

Declaration

Declaration and authorisation by policy owner/assignee

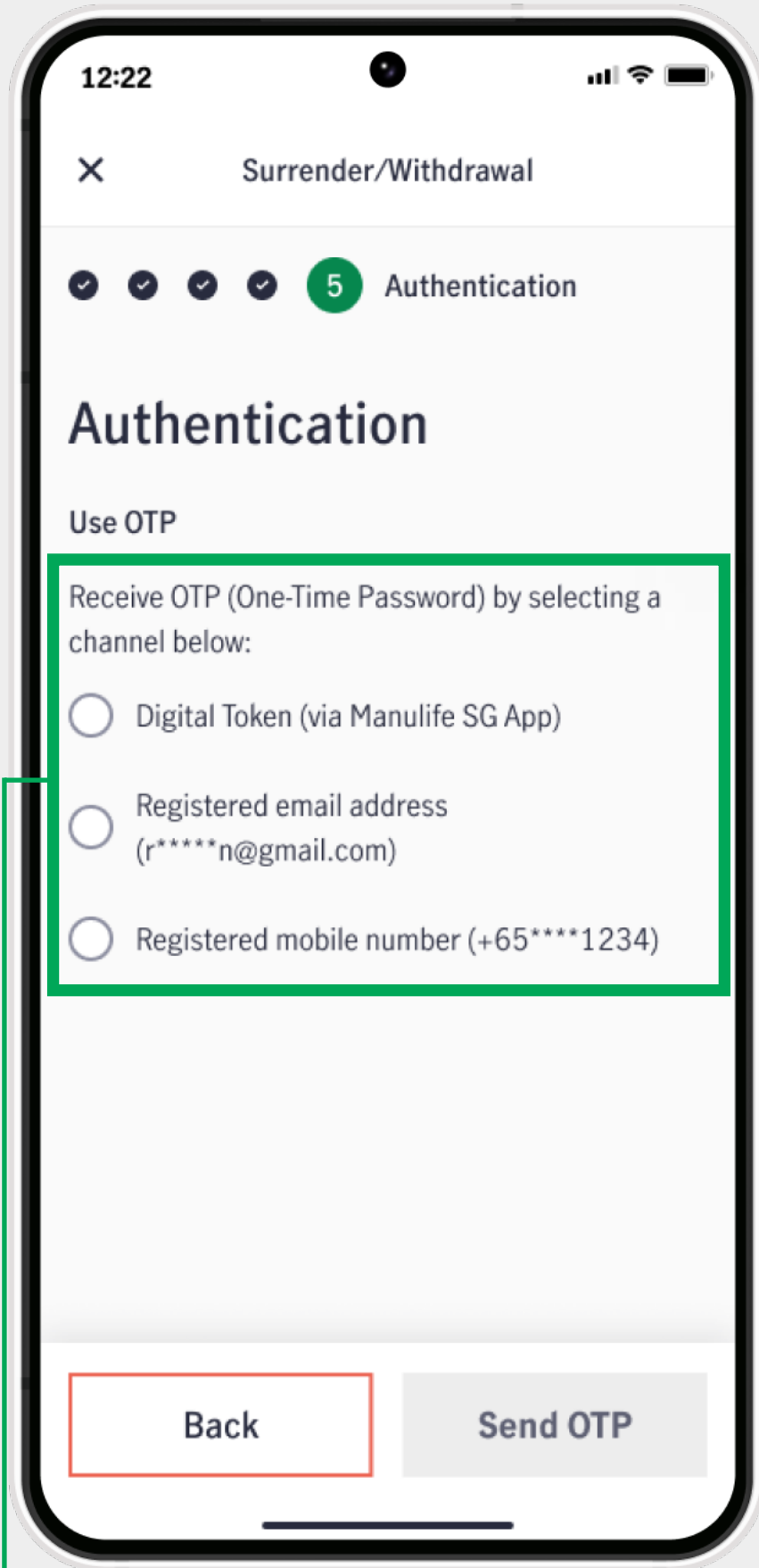
1. I/We declare, represent and warrant that:
a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;
b. by submitting this form or request, I/we will not breach any applicable laws and regulations;
c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and
d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request ("Instruction"), and agree

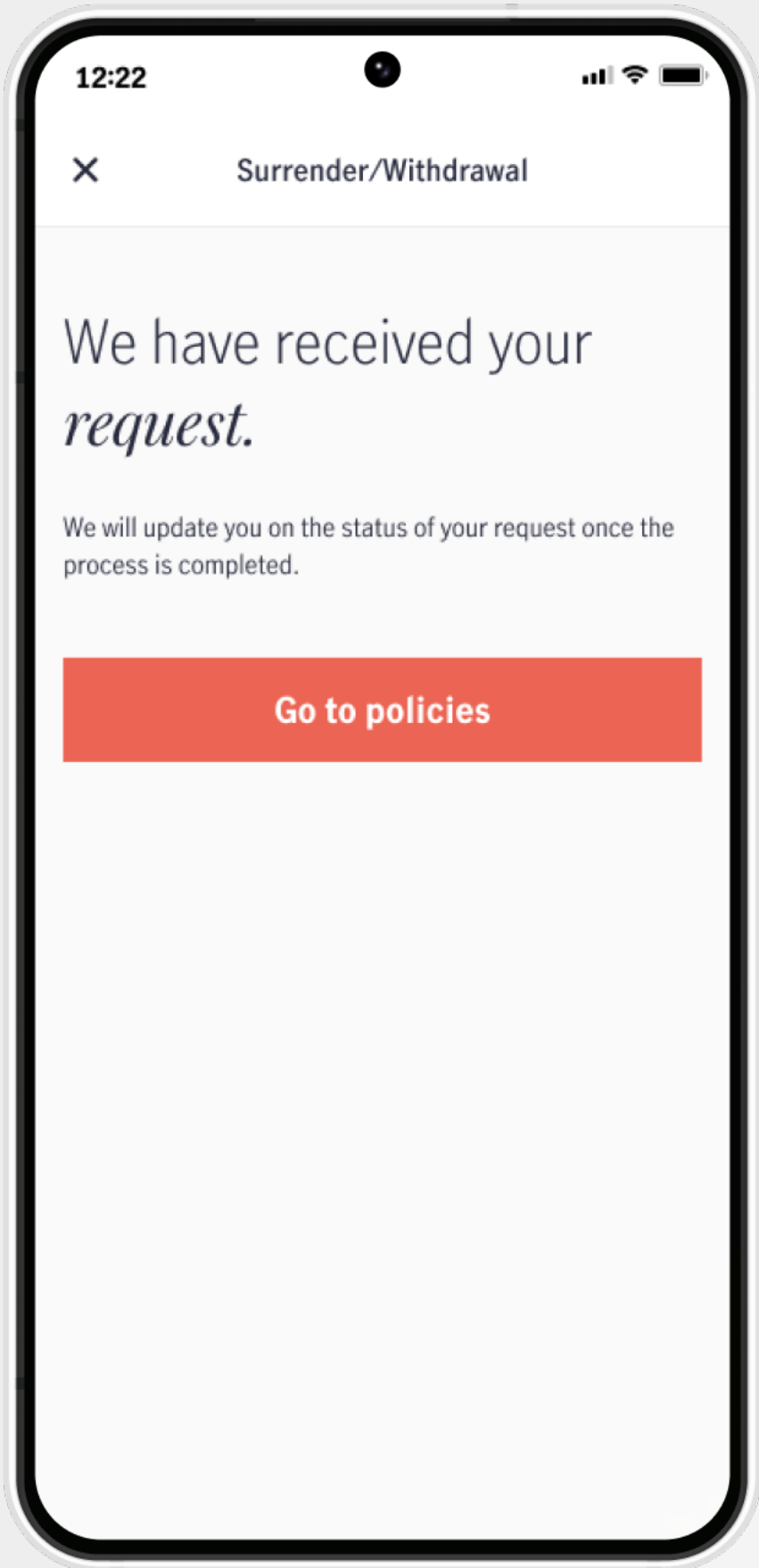
8 Read and acknowledge the **Declaration**, then click **“Next”**.

Manulife Singapore Mobile App User Guide 47

Apply for withdrawal of reinvested dividends

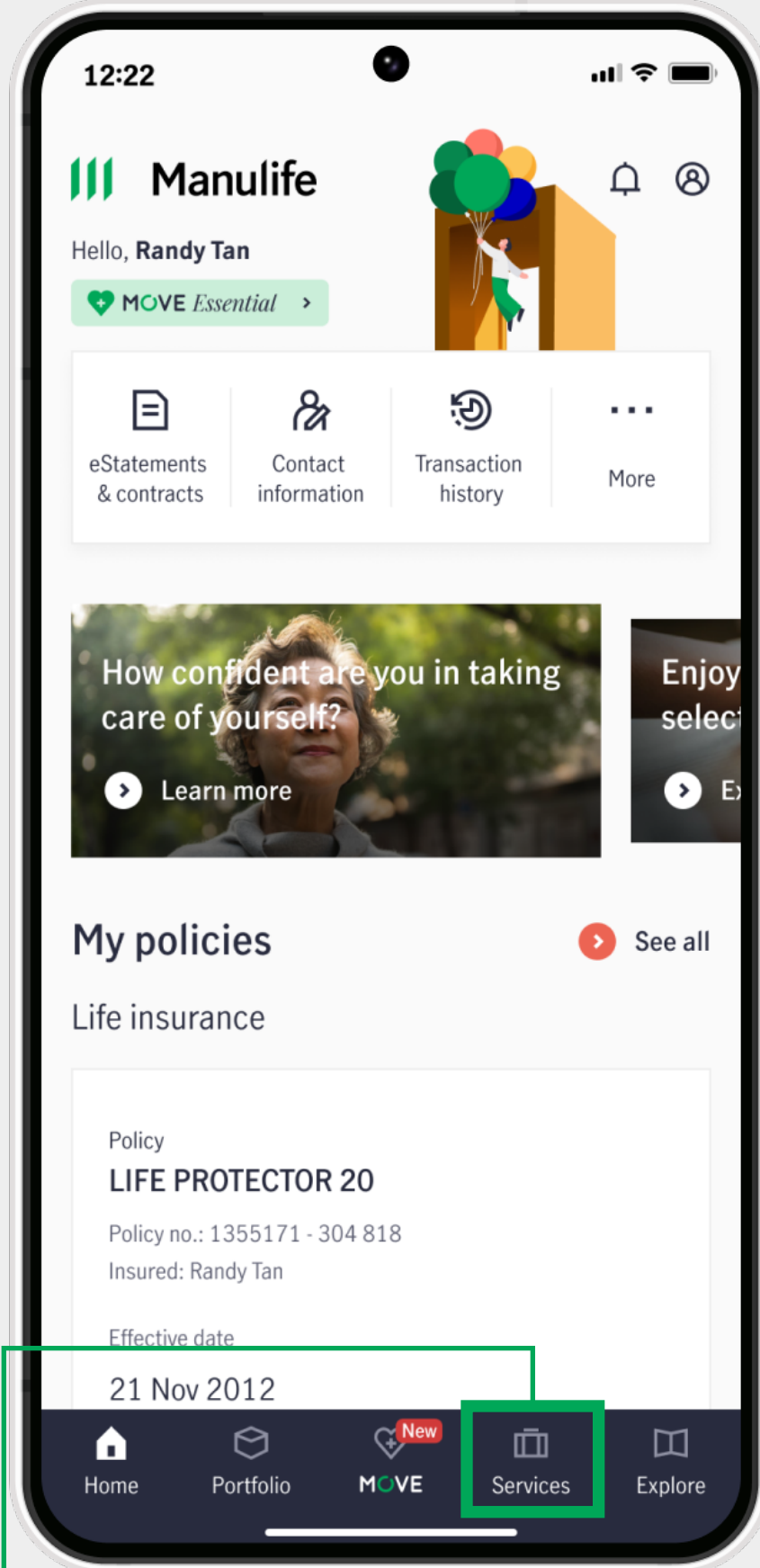


9 Select your preferred authentication method.



10 You will receive an immediate acknowledgement.

Change servicing representative



12:22

Manulife

Hello, Randy Tan

MOVE Essential

eStatements & contracts Contact information Transaction history More

How confident are you in taking care of yourself? Learn more

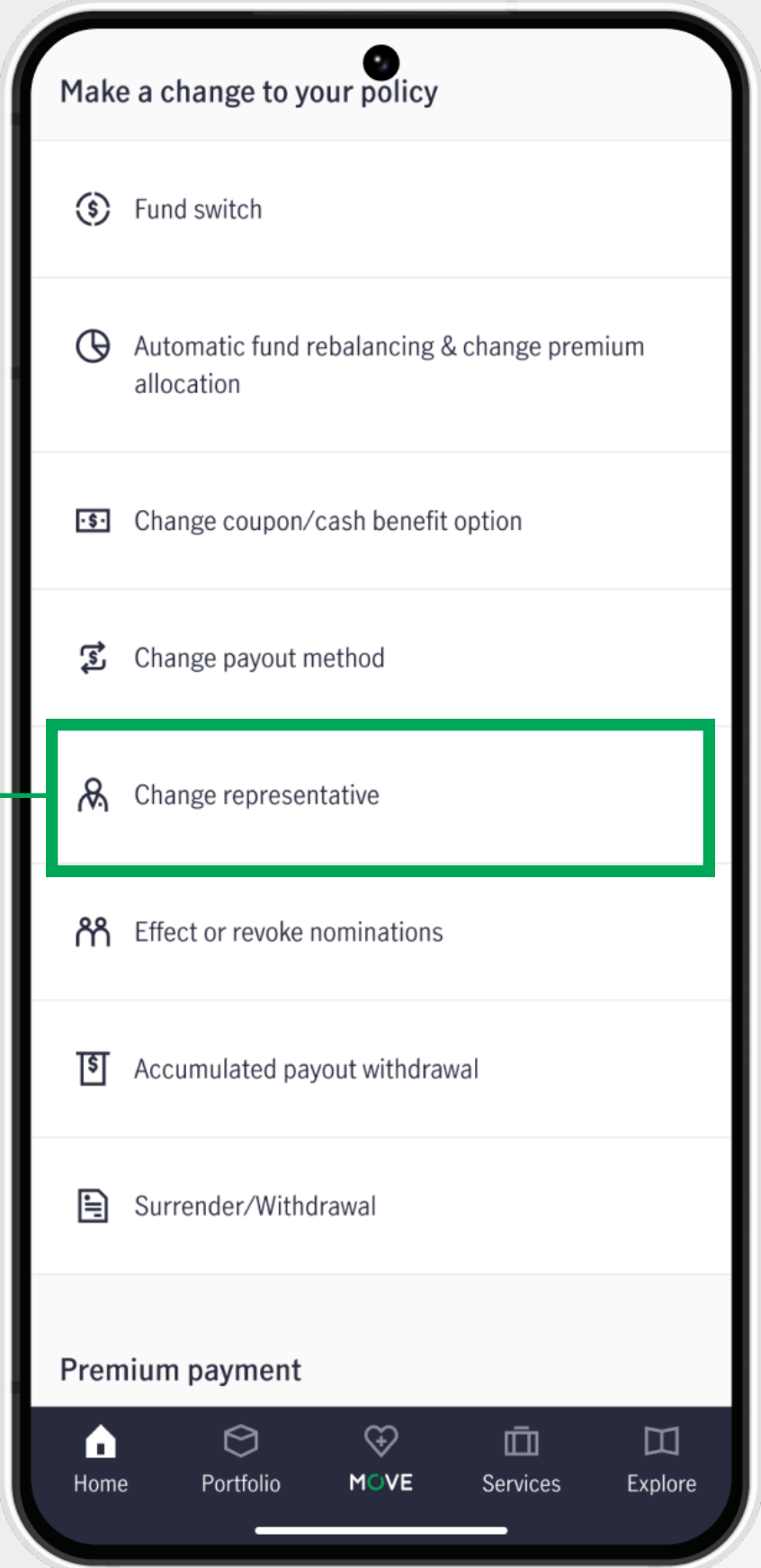
My policies See all

Life insurance

Policy LIFE PROTECTOR 20
Policy no.: 1355171 - 304 818
Insured: Randy Tan
Effective date 21 Nov 2012

Home Portfolio MOVE Services Explore

1 After logging in, select “**Services**” at the bottom of the screen.



Make a change to your policy

Fund switch

Automatic fund rebalancing & change premium allocation

Change coupon/cash benefit option

Change payout method

Change representative

Effect or revoke nominations

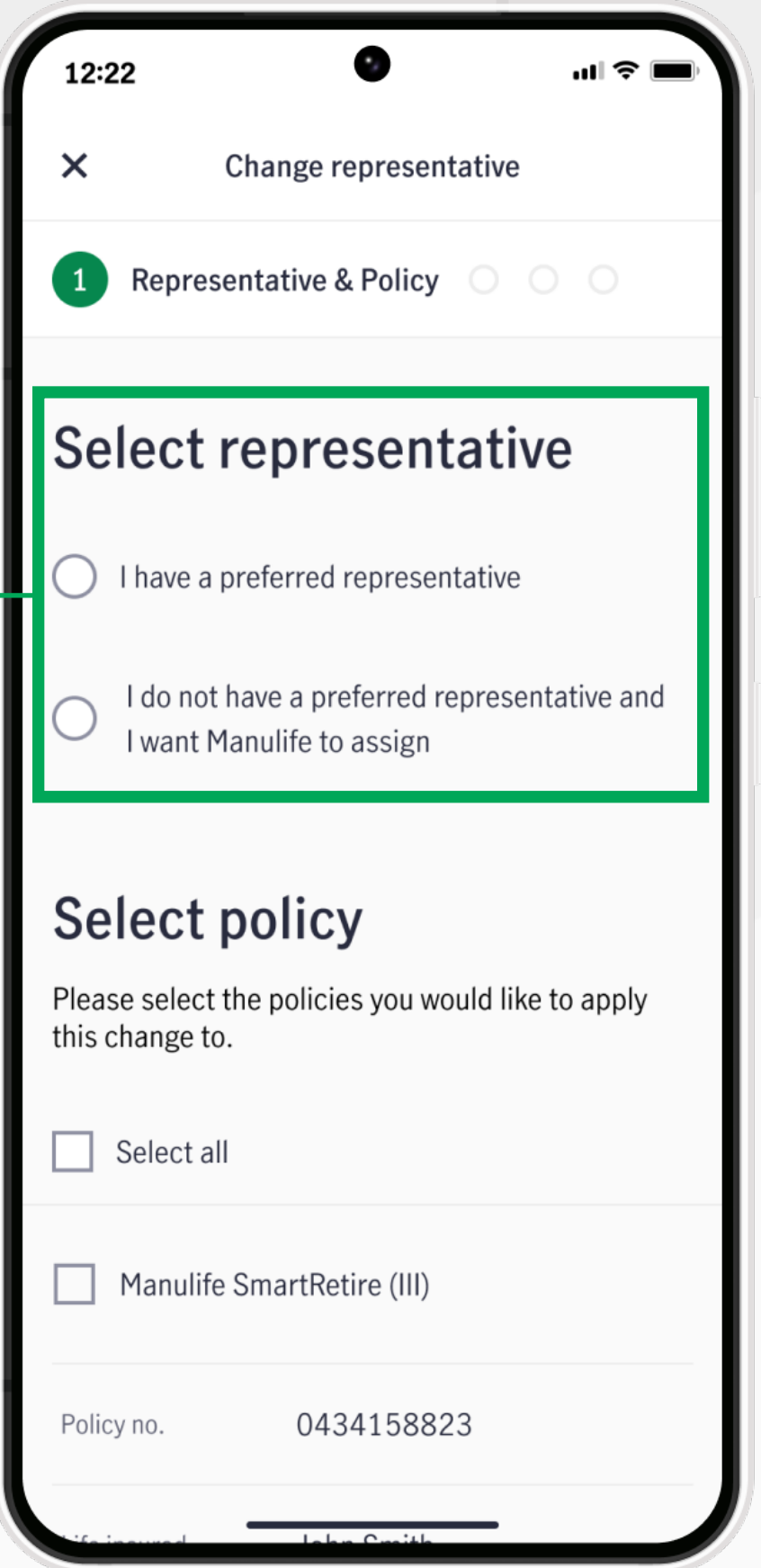
Accumulated payout withdrawal

Surrender/Withdrawal

Premium payment

Home Portfolio MOVE Services Explore

2 Select “**Change representative**” under “Make a change to your policy”.



12:22

Change representative

1 Representative & Policy

Select representative

I have a preferred representative

I do not have a preferred representative and I want Manulife to assign

Select policy

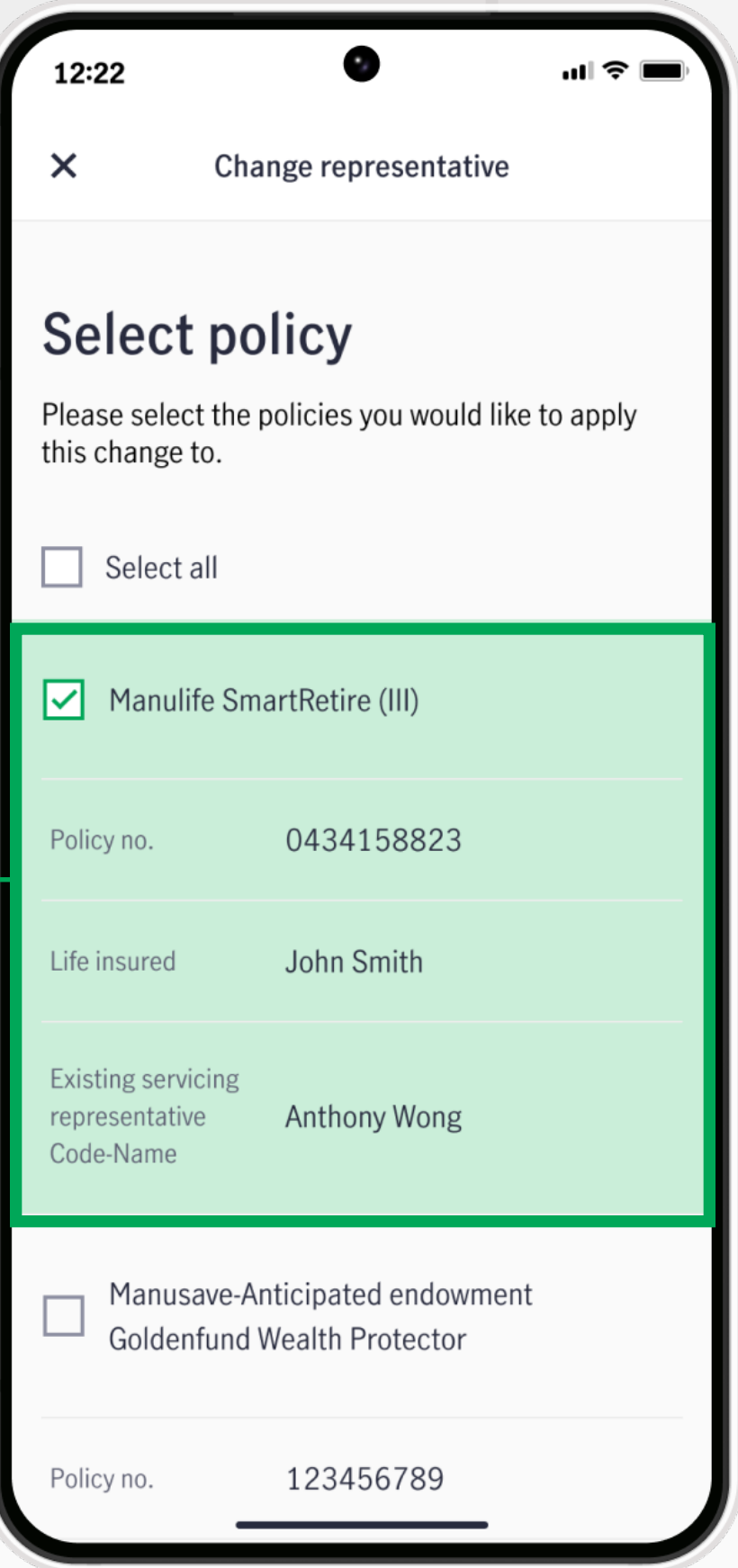
Please select the policies you would like to apply this change to.

Select all

Manulife SmartRetire (III)

Policy no. 0434158823

3 Indicate whether you have a preferred representative or if you would like Manulife to assign one for you.



12:22

Change representative

Select policy

Please select the policies you would like to apply this change to.

Select all

Manulife SmartRetire (III)

Policy no. 0434158823

Life insured John Smith

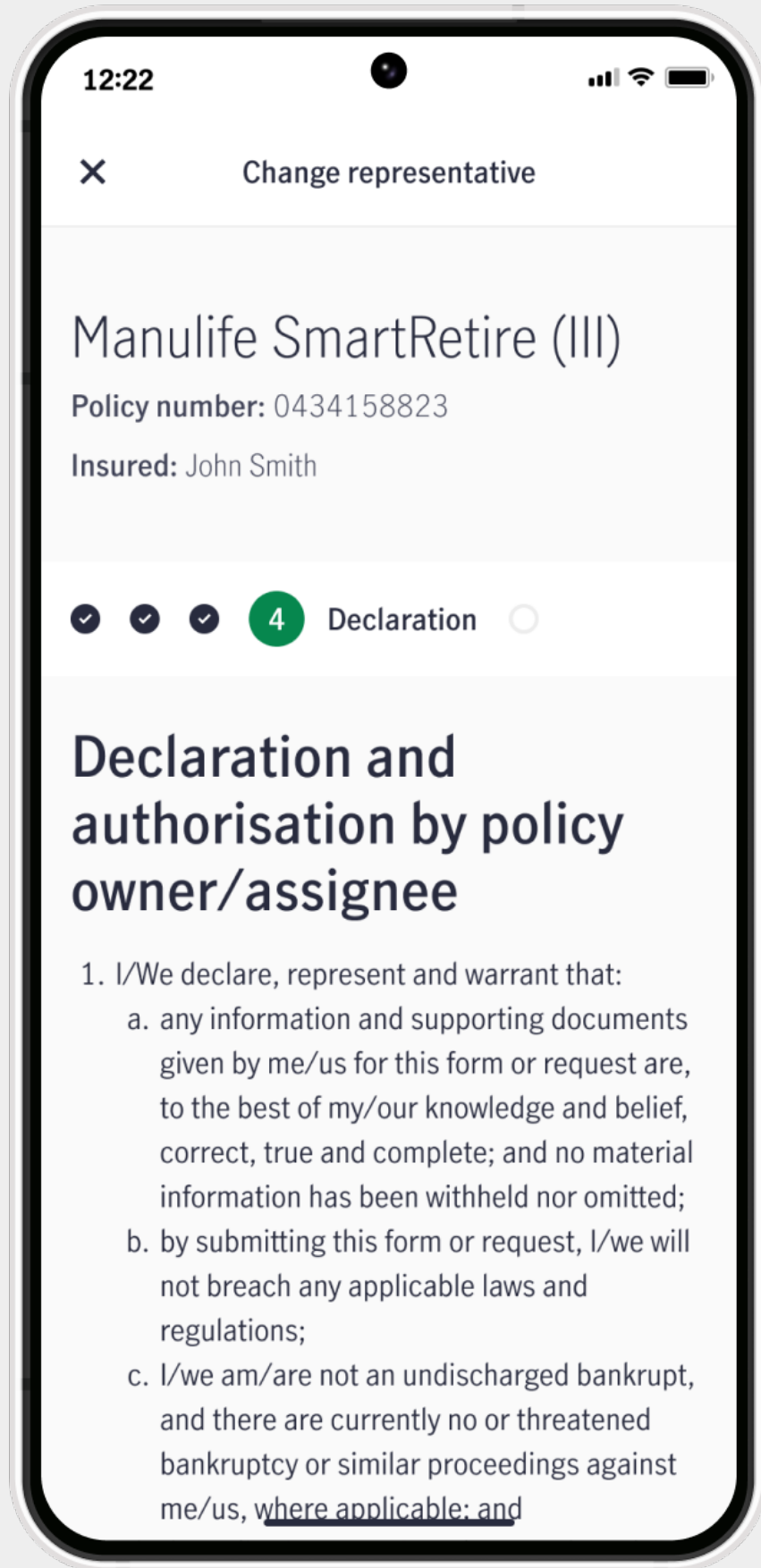
Existing servicing representative Code-Name Anthony Wong

Manusave-Anticipated endowment Goldenfund Wealth Protector

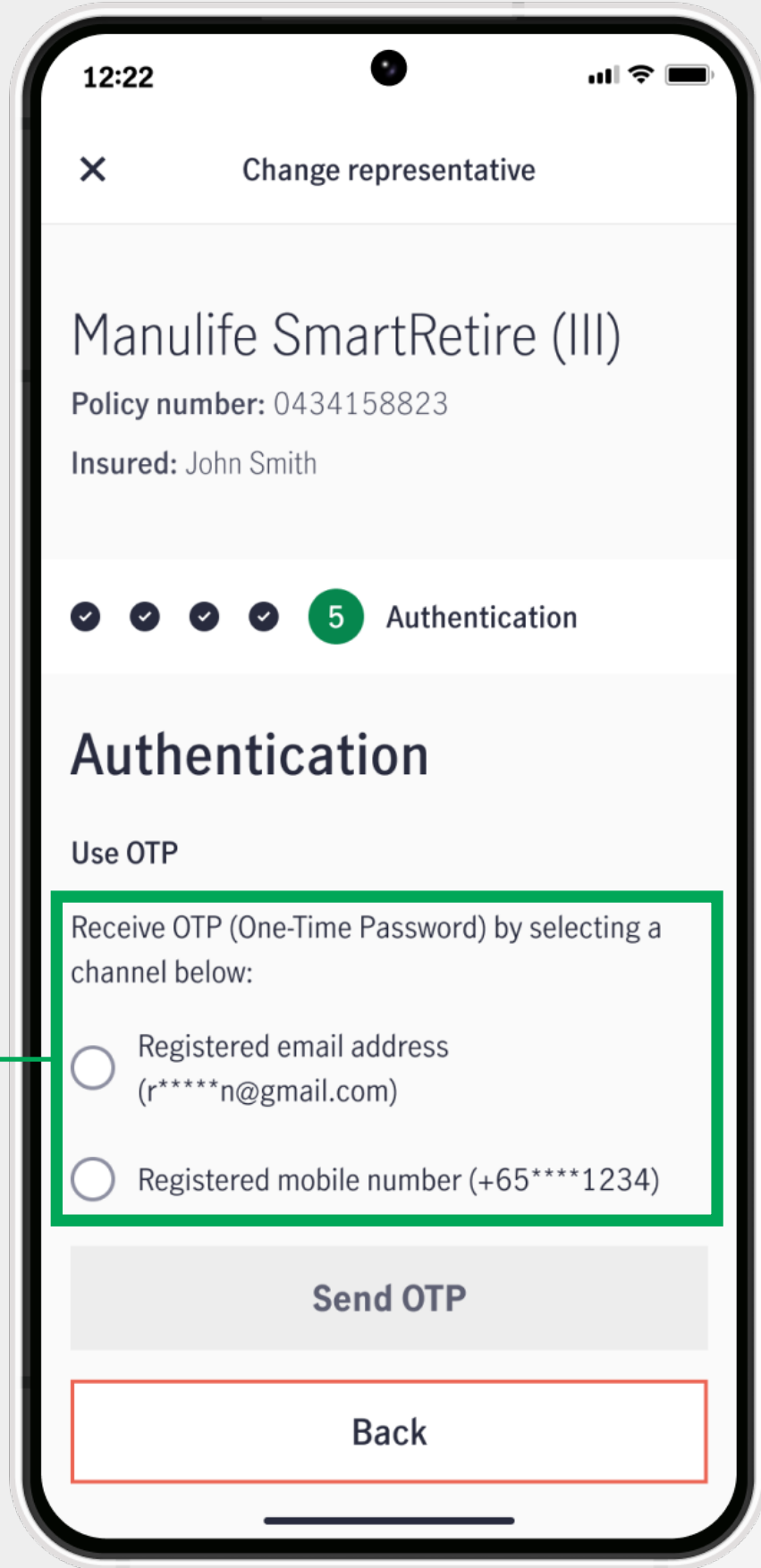
Policy no. 123456789

4 Select the policies you would like to apply this change to.

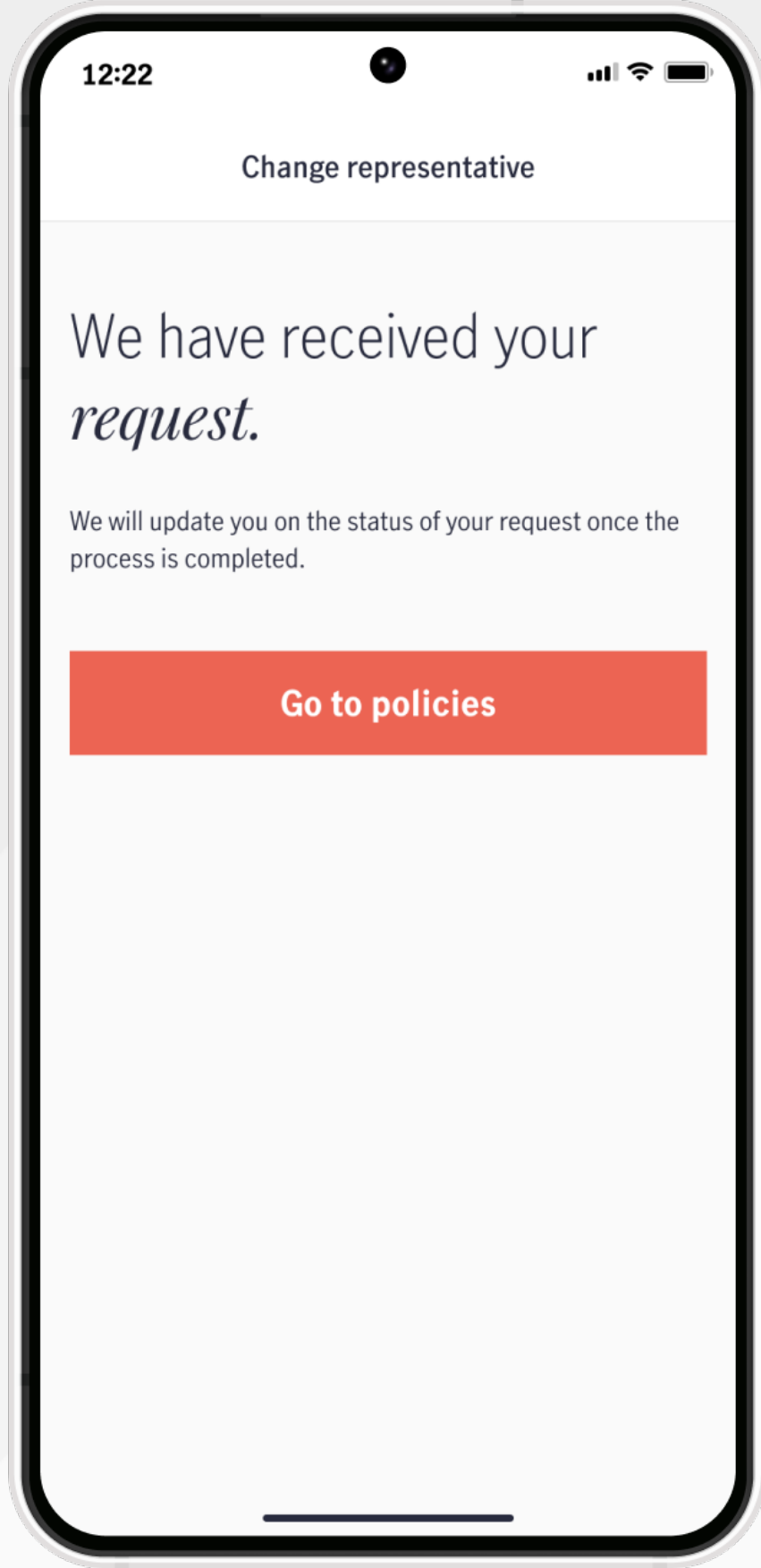
Change servicing representative



5 Read and acknowledge the **Declaration**, then click “**Next**”.

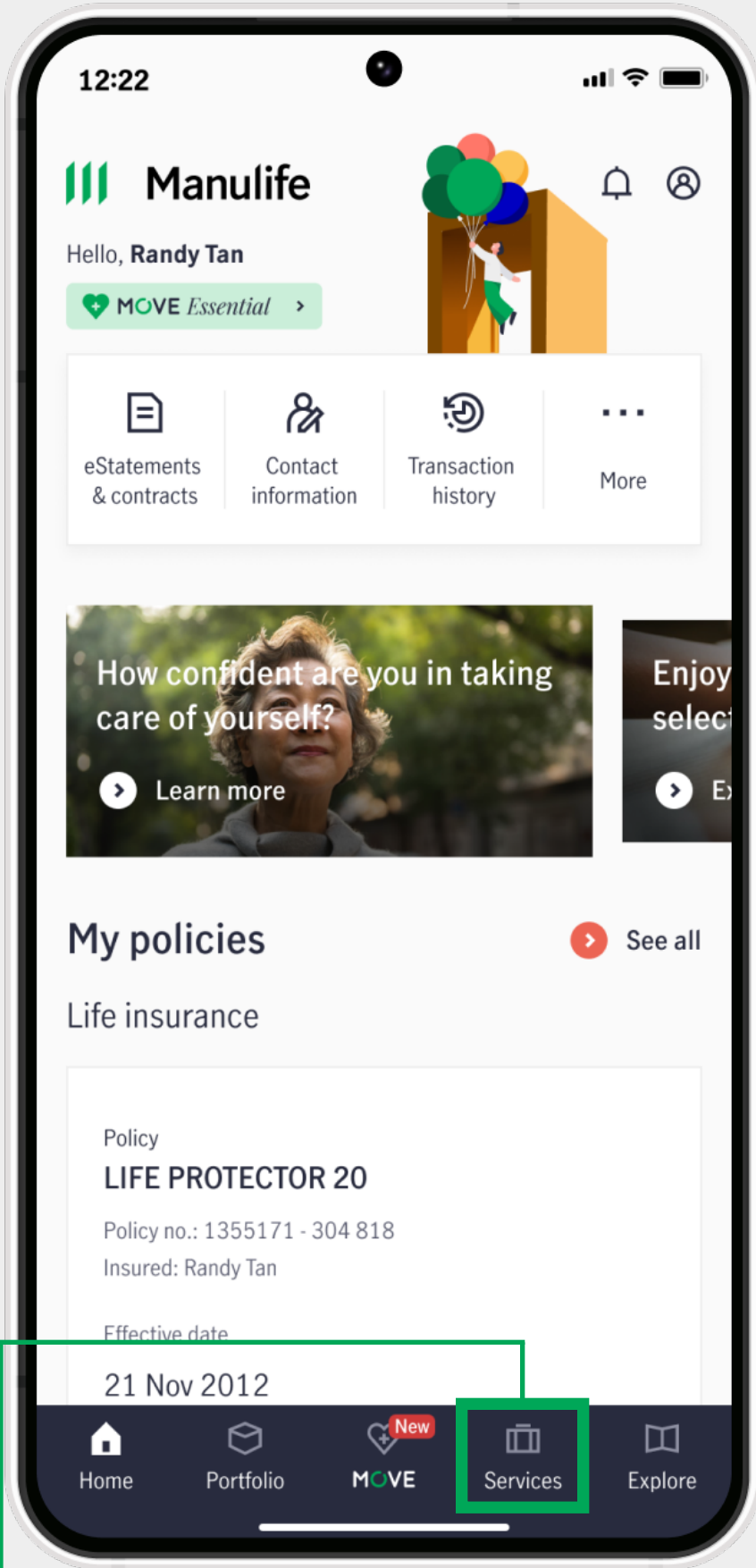


6 Select your preferred method to receive your One-Time Password (OTP), and key in your OTP.

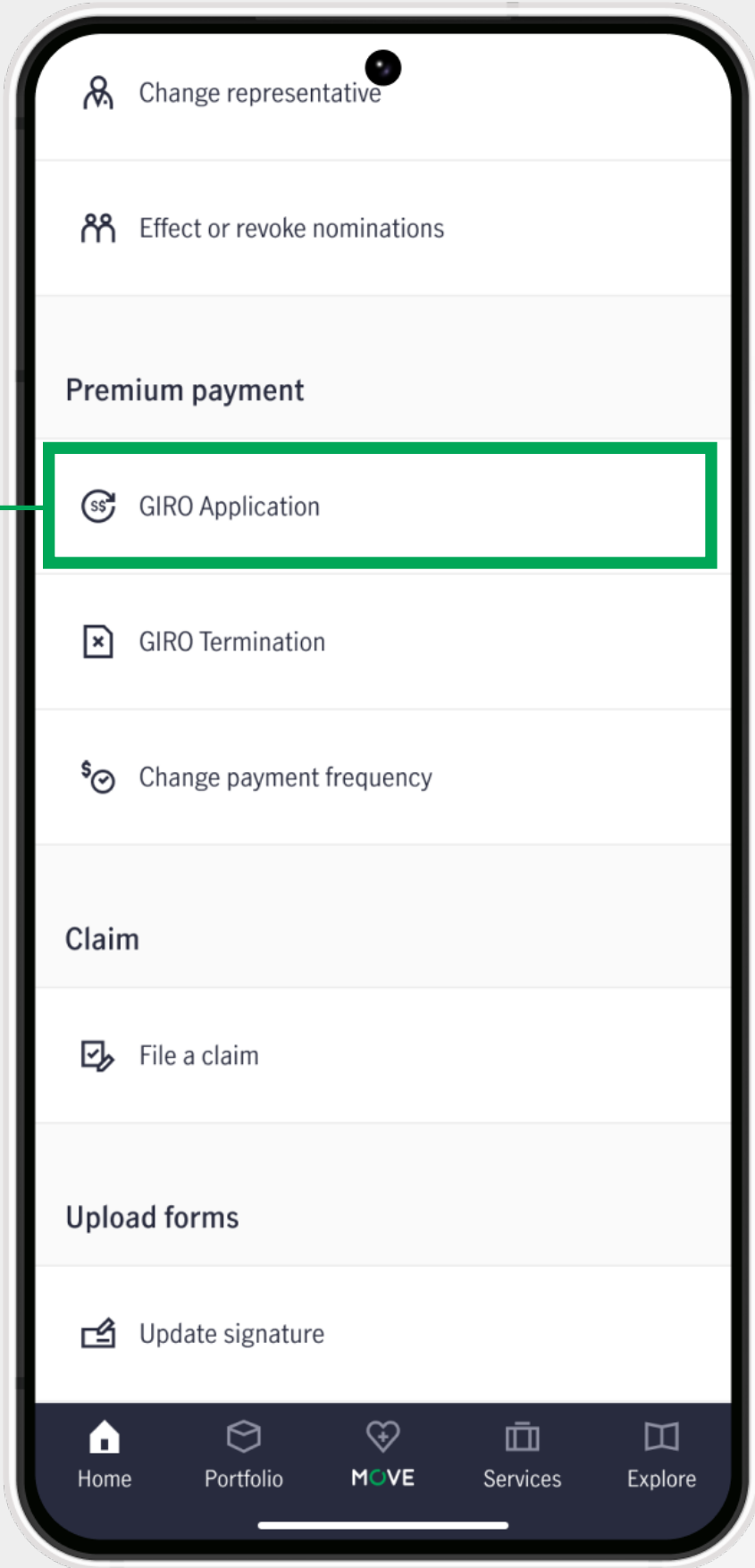


7 You will receive an immediate acknowledgement.

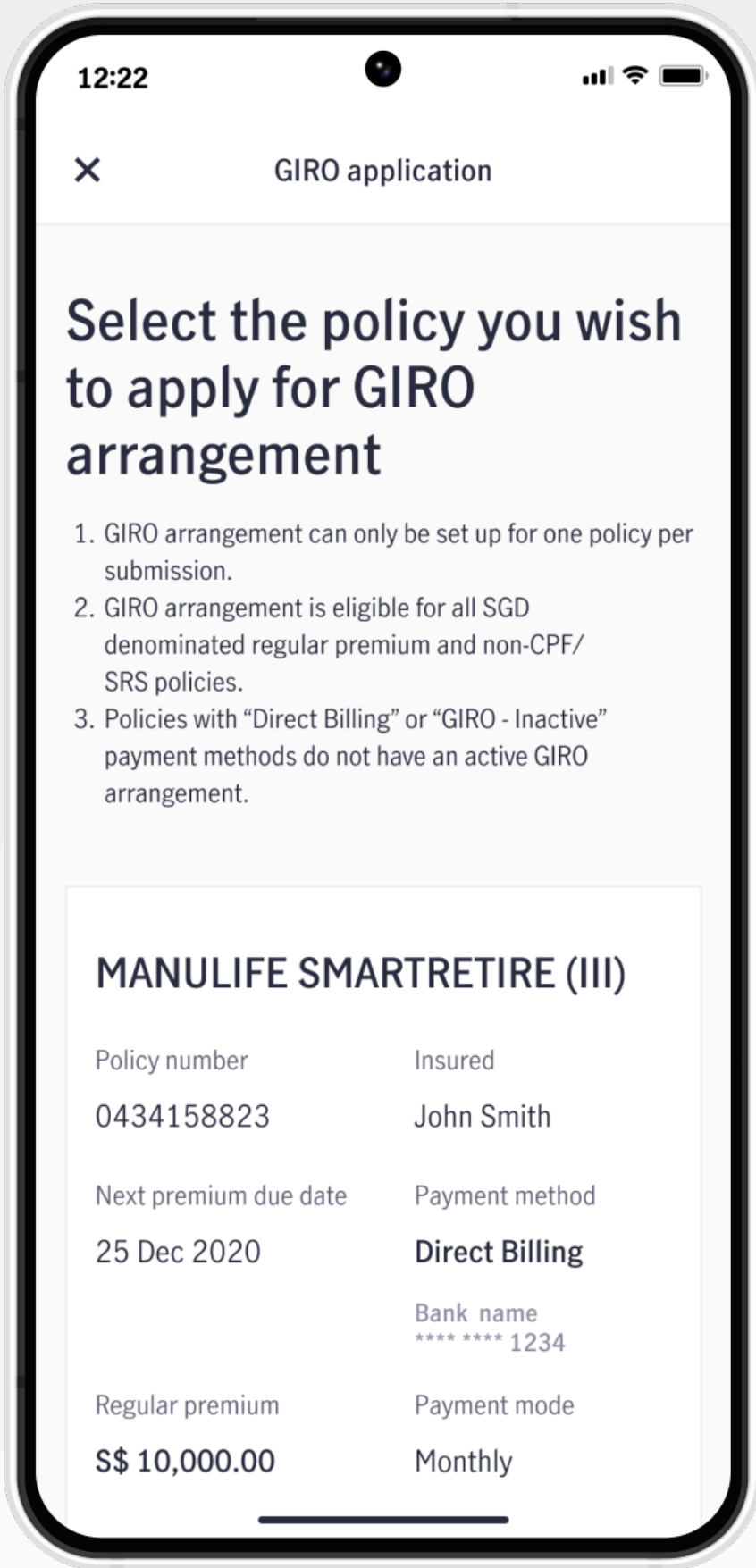
Set up a GIRO arrangement



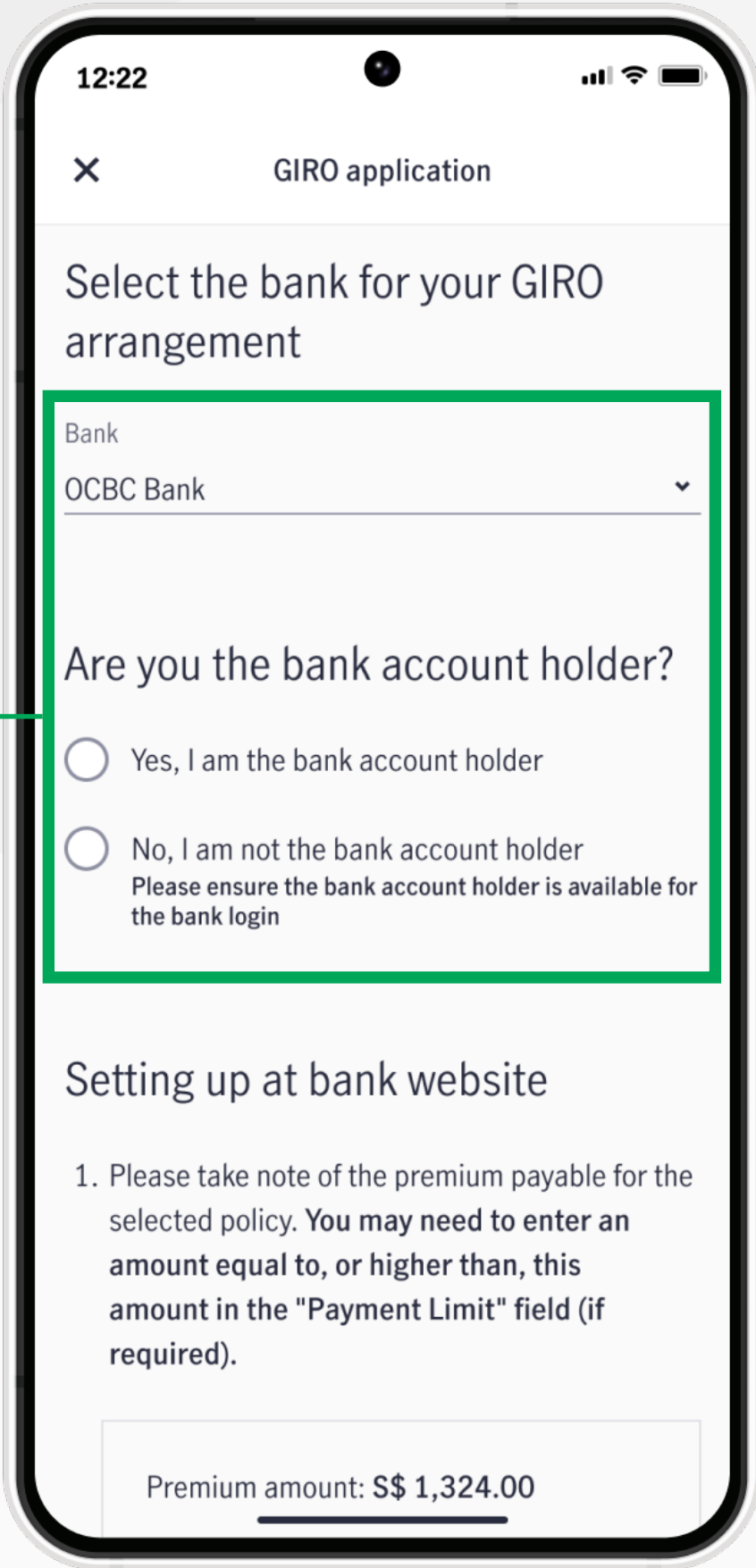
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**GIRO Application**” under “Premium payment”.

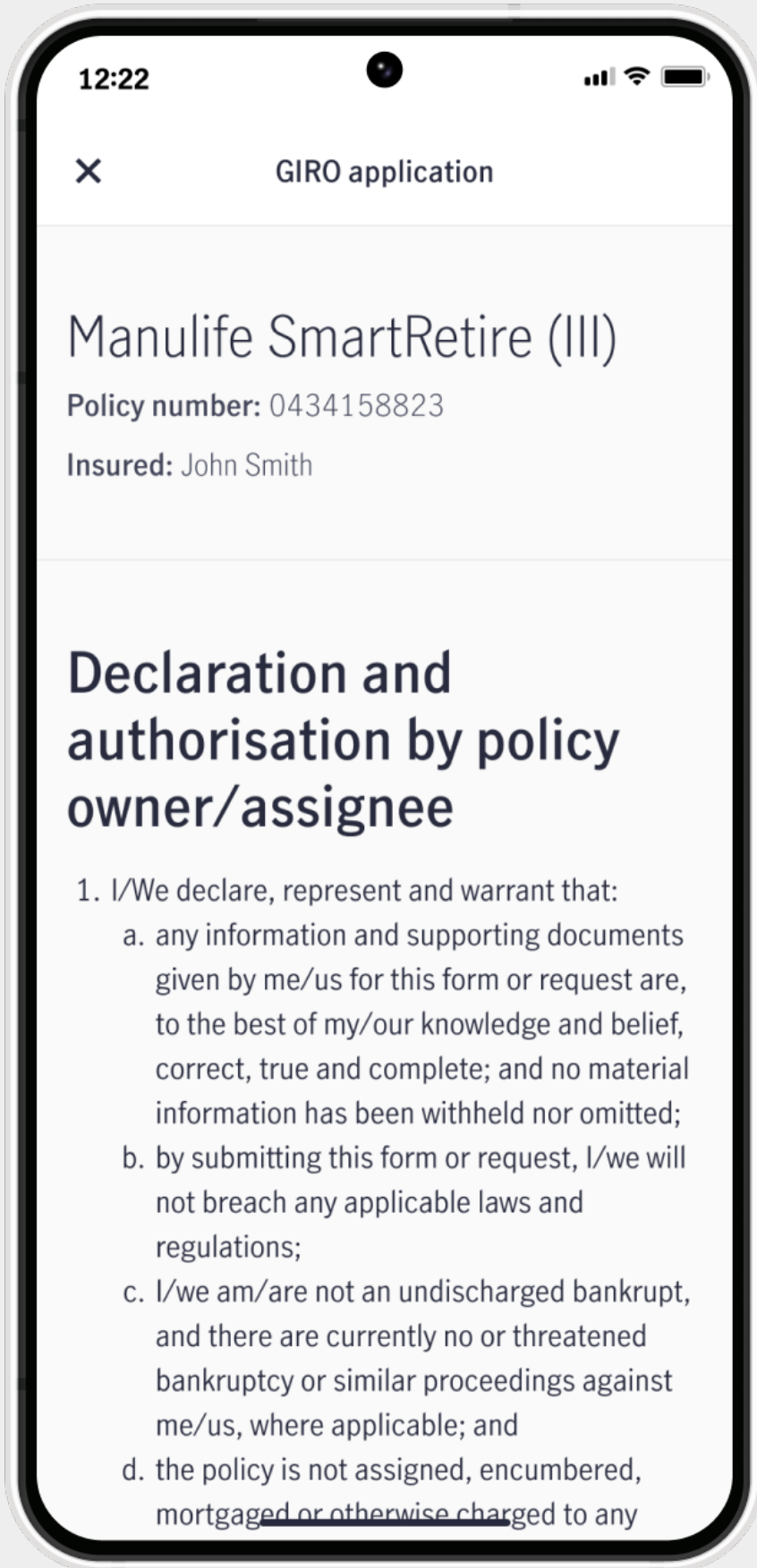


3 Select the policy you would like to set up the GIRO arrangement.

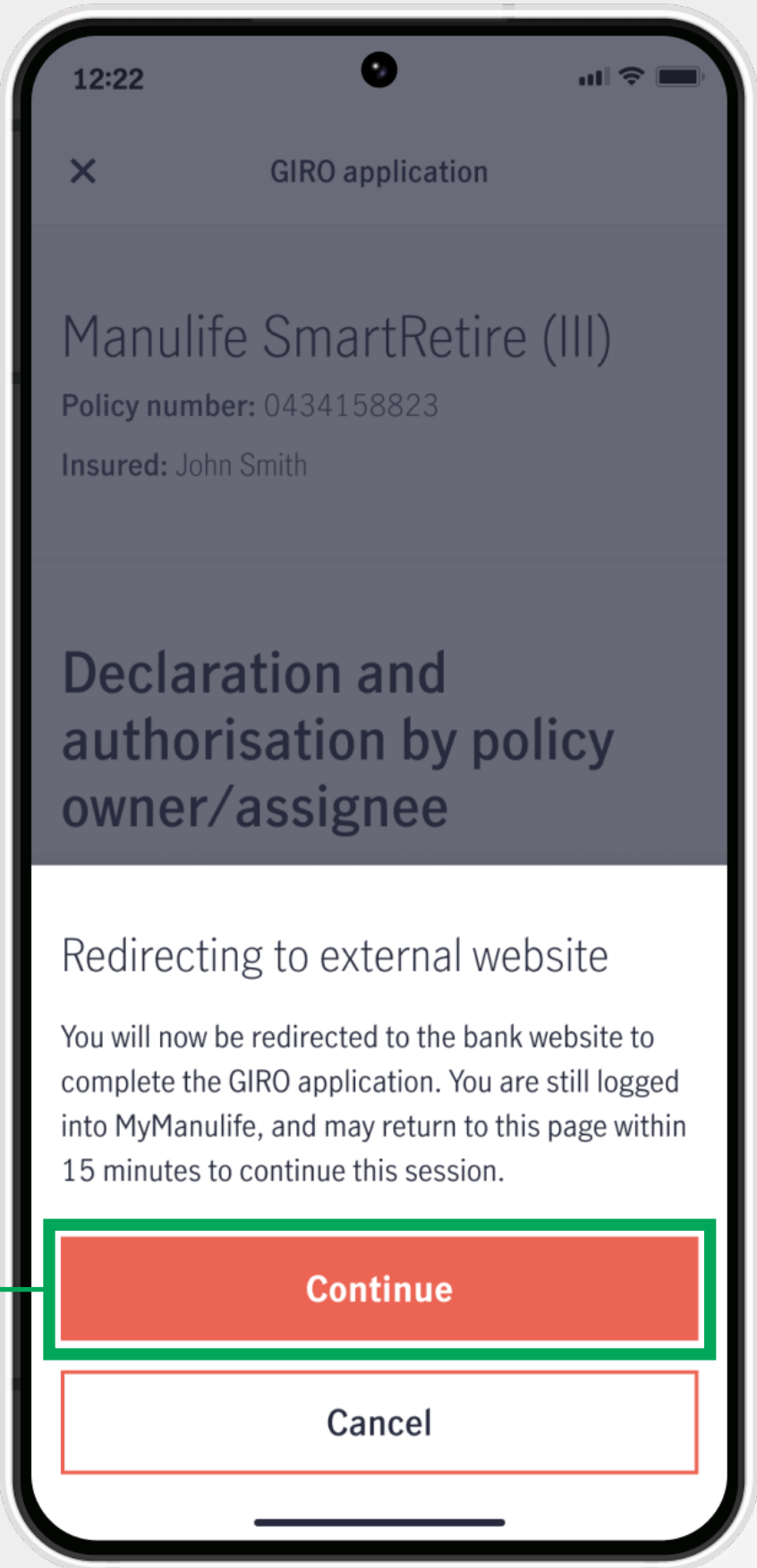


4 Select the **bank** for your GIRO arrangement, then confirm your details and premium amount.

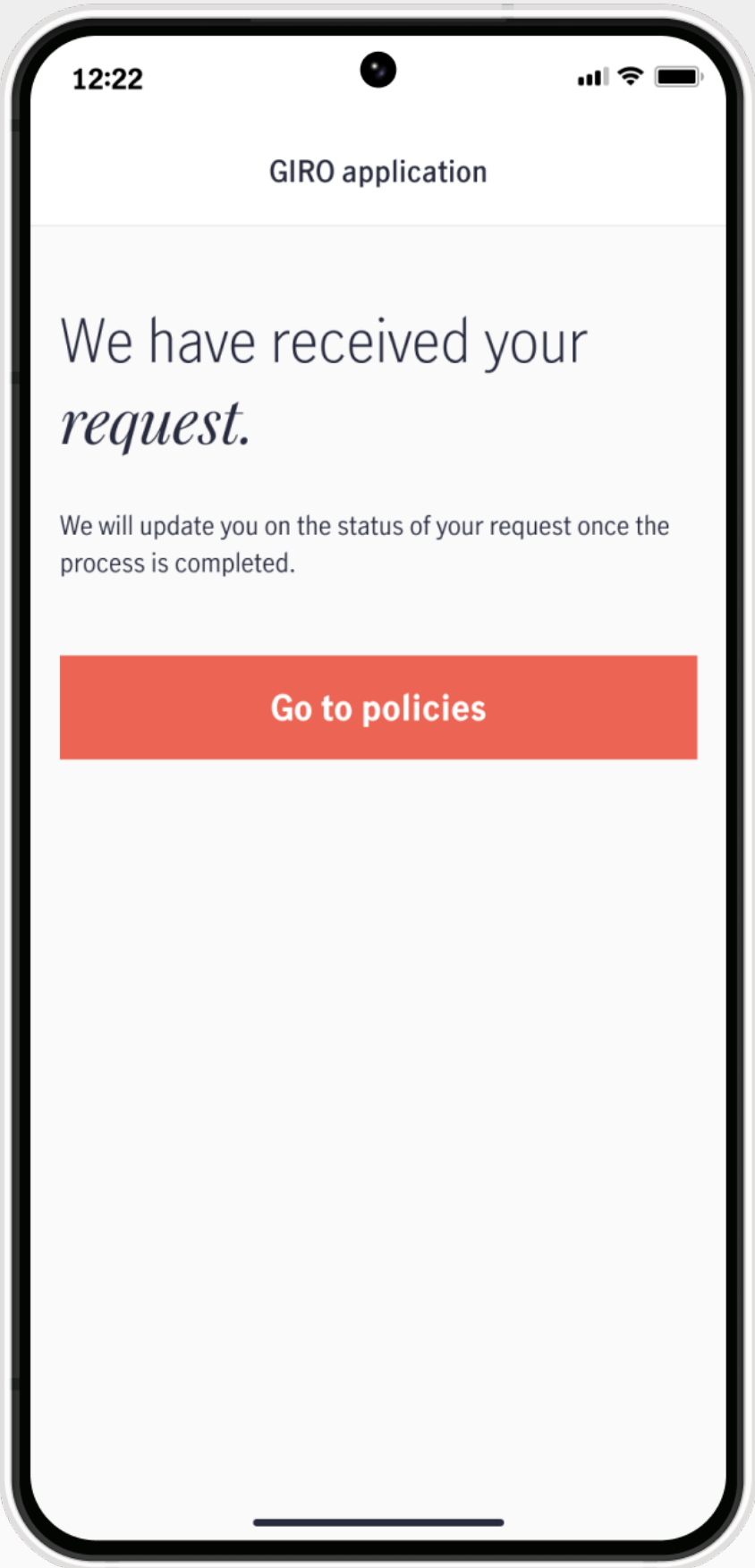
Set up a GIRO arrangement



5 Read and acknowledge the **Declaration**, then click “**Next**”.

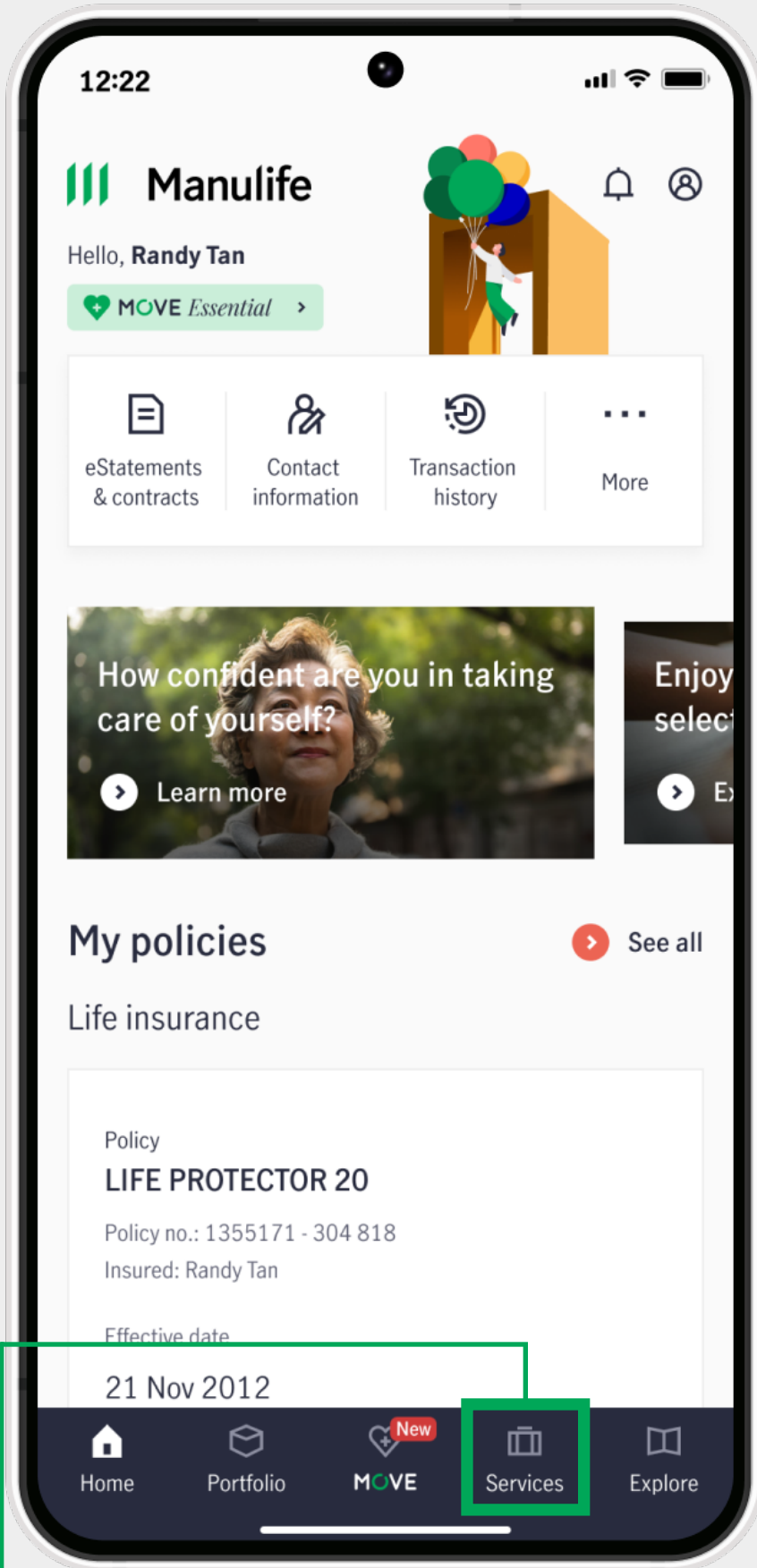


6 You will be directed to the bank’s website to complete the GIRO application.

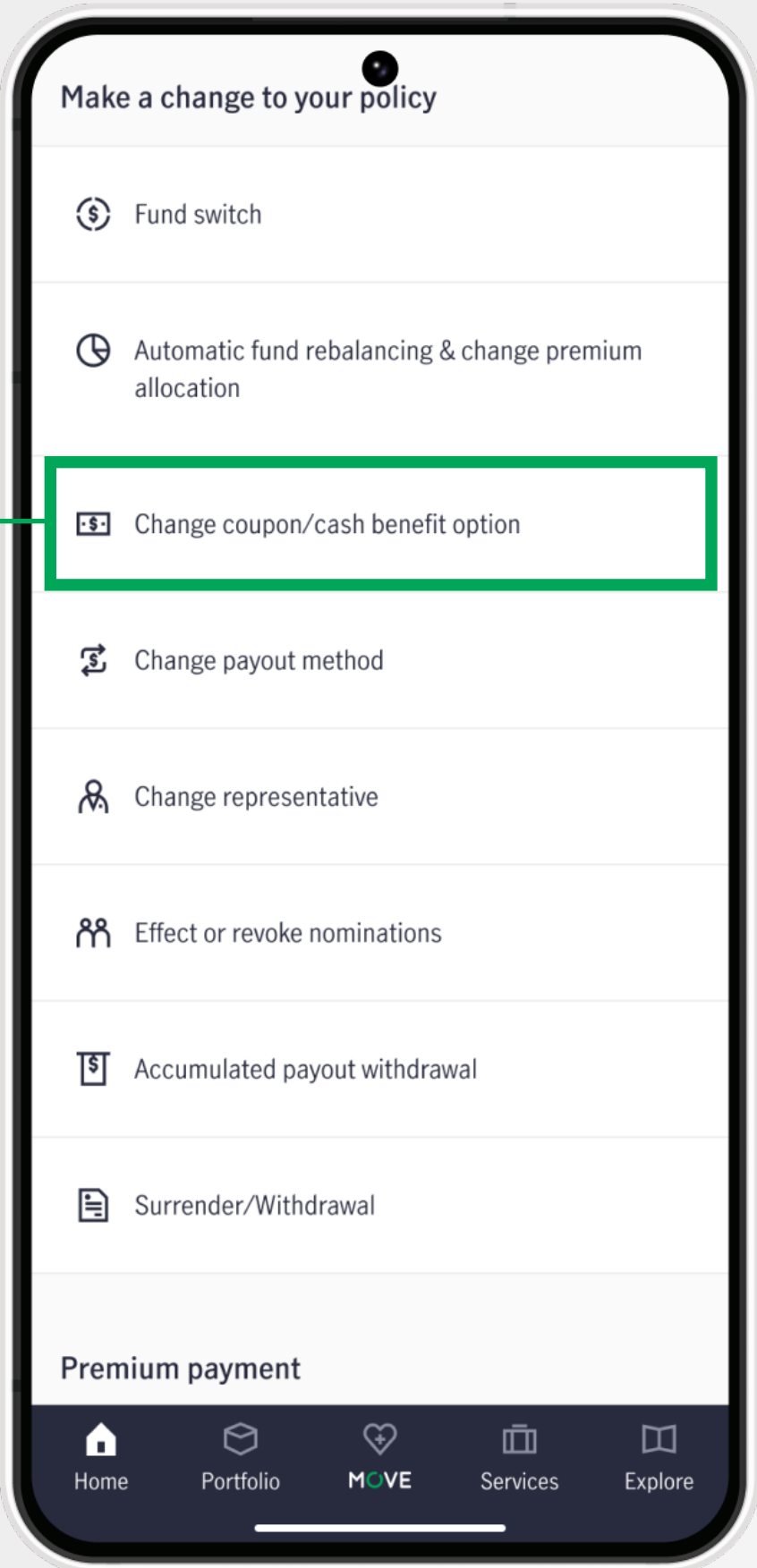


7 You will receive an immediate acknowledgement.

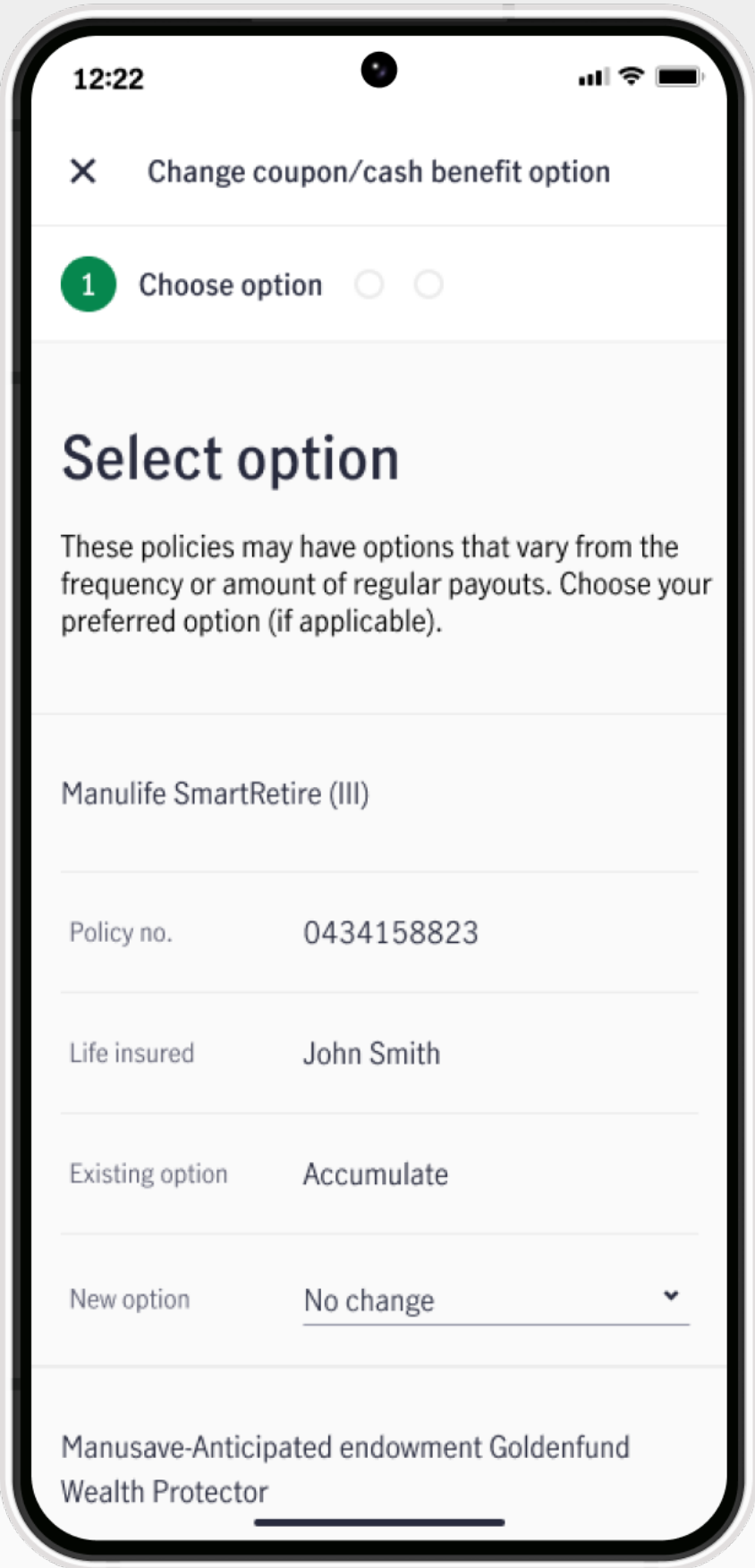
Change coupon/cash benefit option



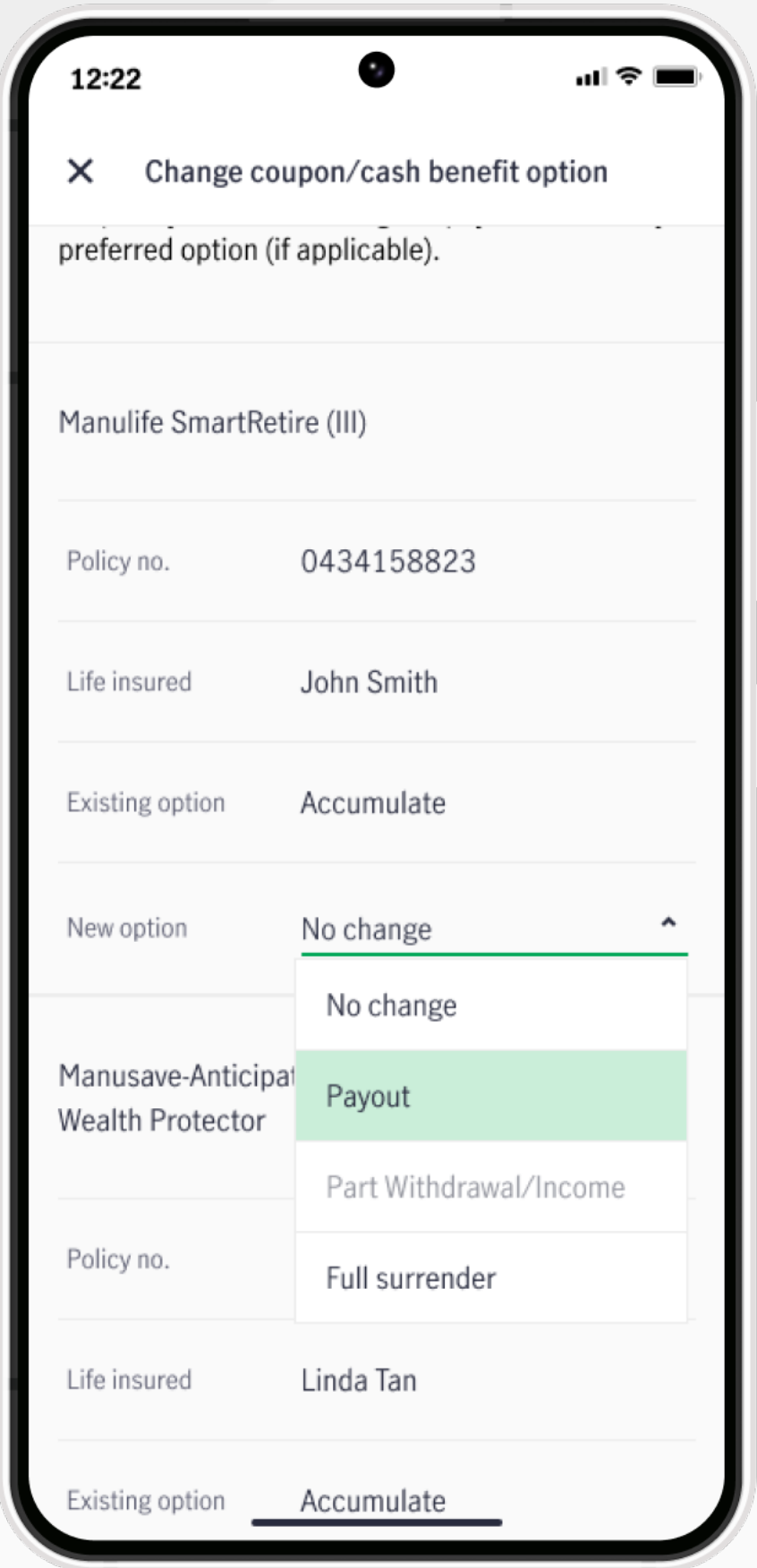
1 After logging in, select “**Services**” at the bottom of the screen.



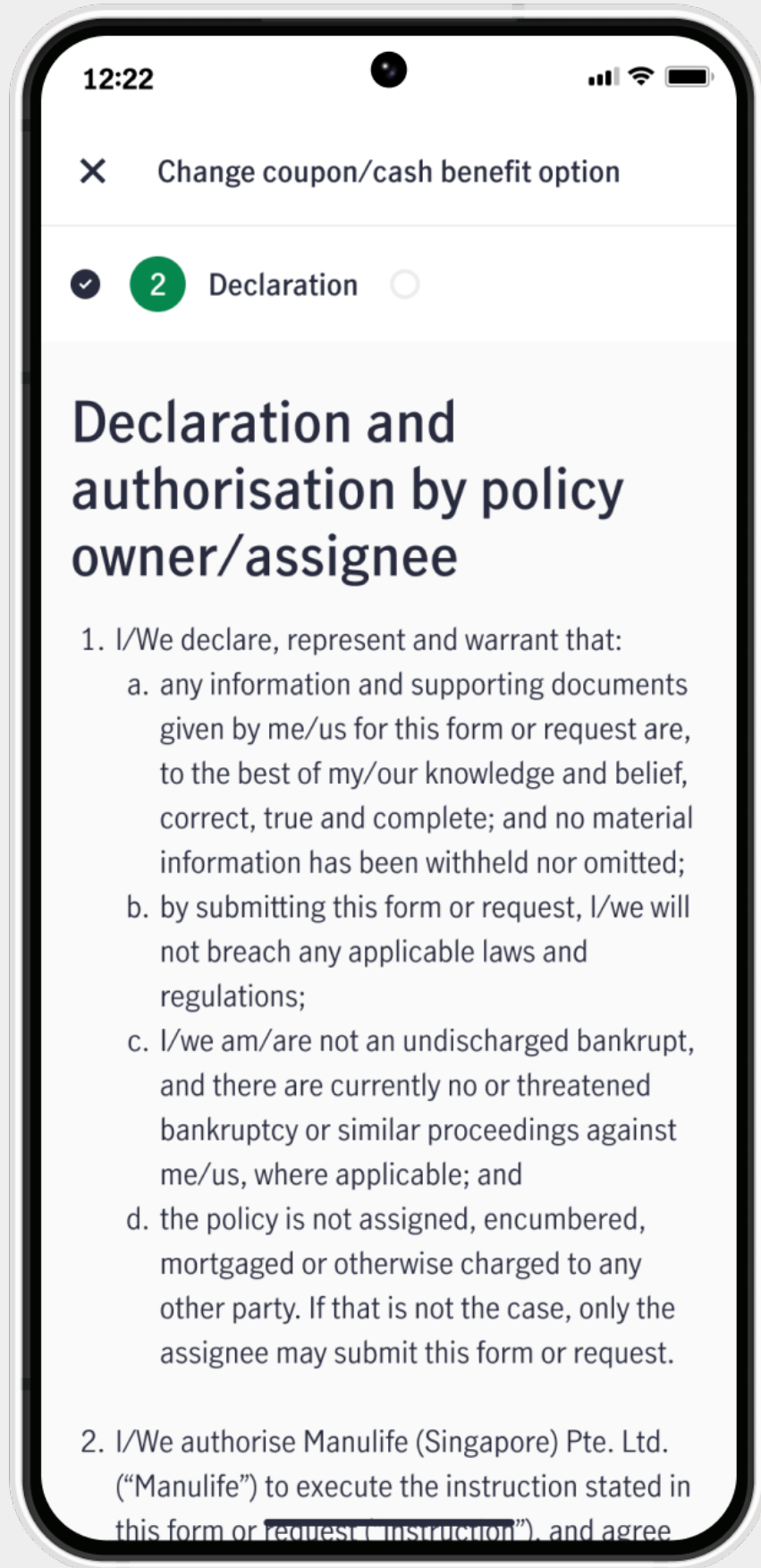
2 Select “**Change coupon/cash benefit option**” under “Make a change to your policy”.



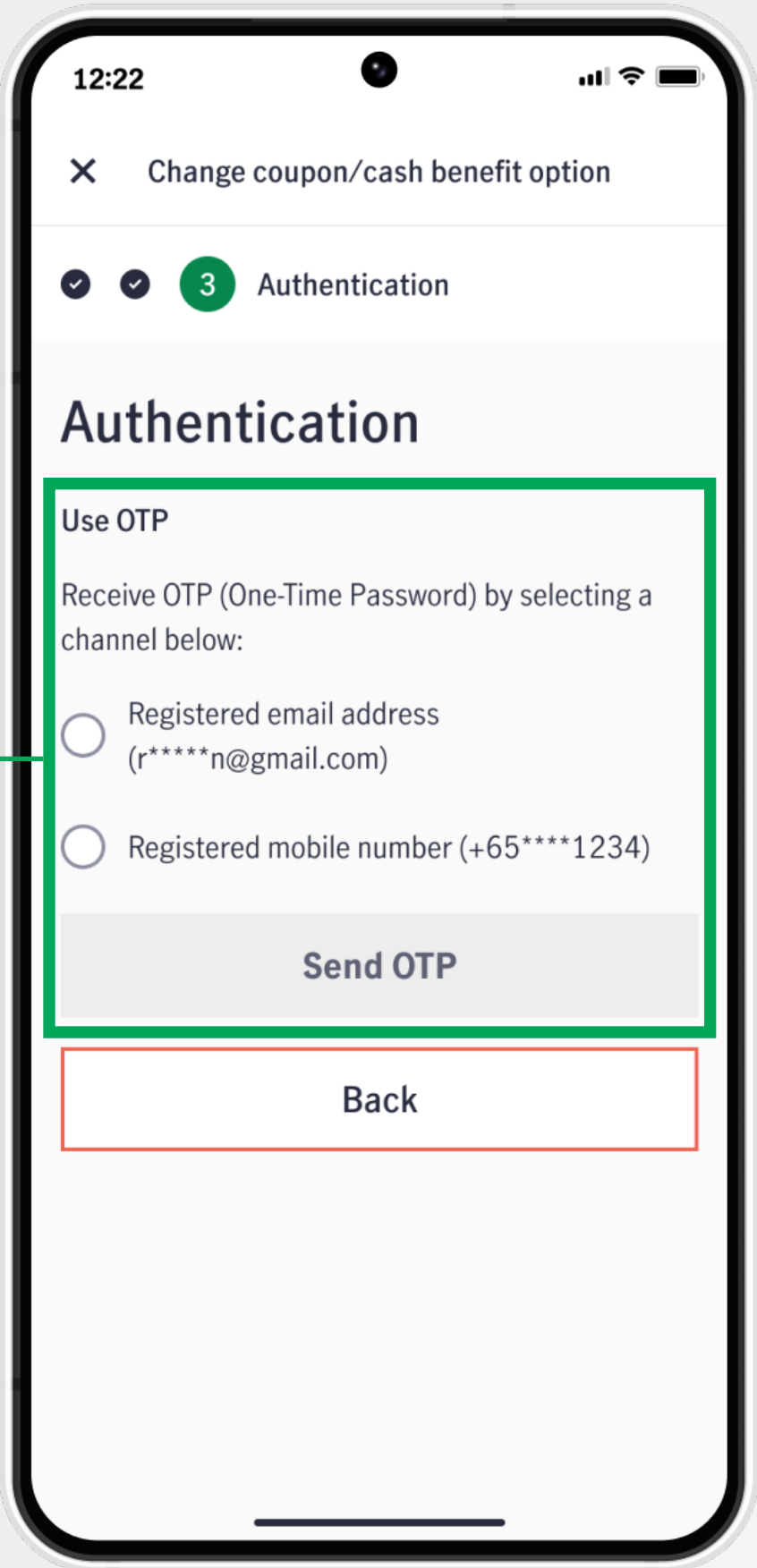
3 Under “New option”, select the preferred option for the required policy(ies) and click “Next”.



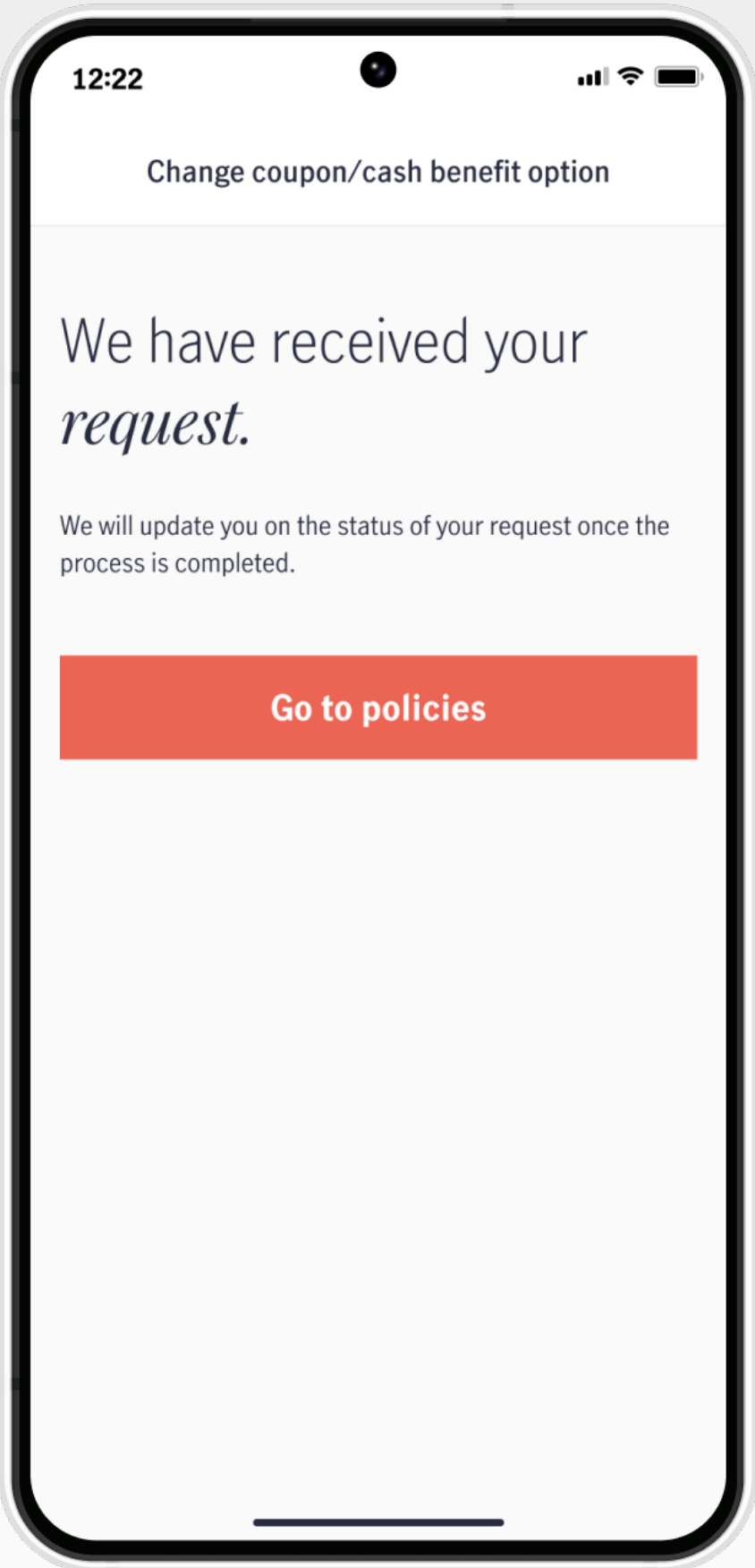
Change coupon/cash benefit option



4 Read and acknowledge the **Declaration**, then click “**Next**”.

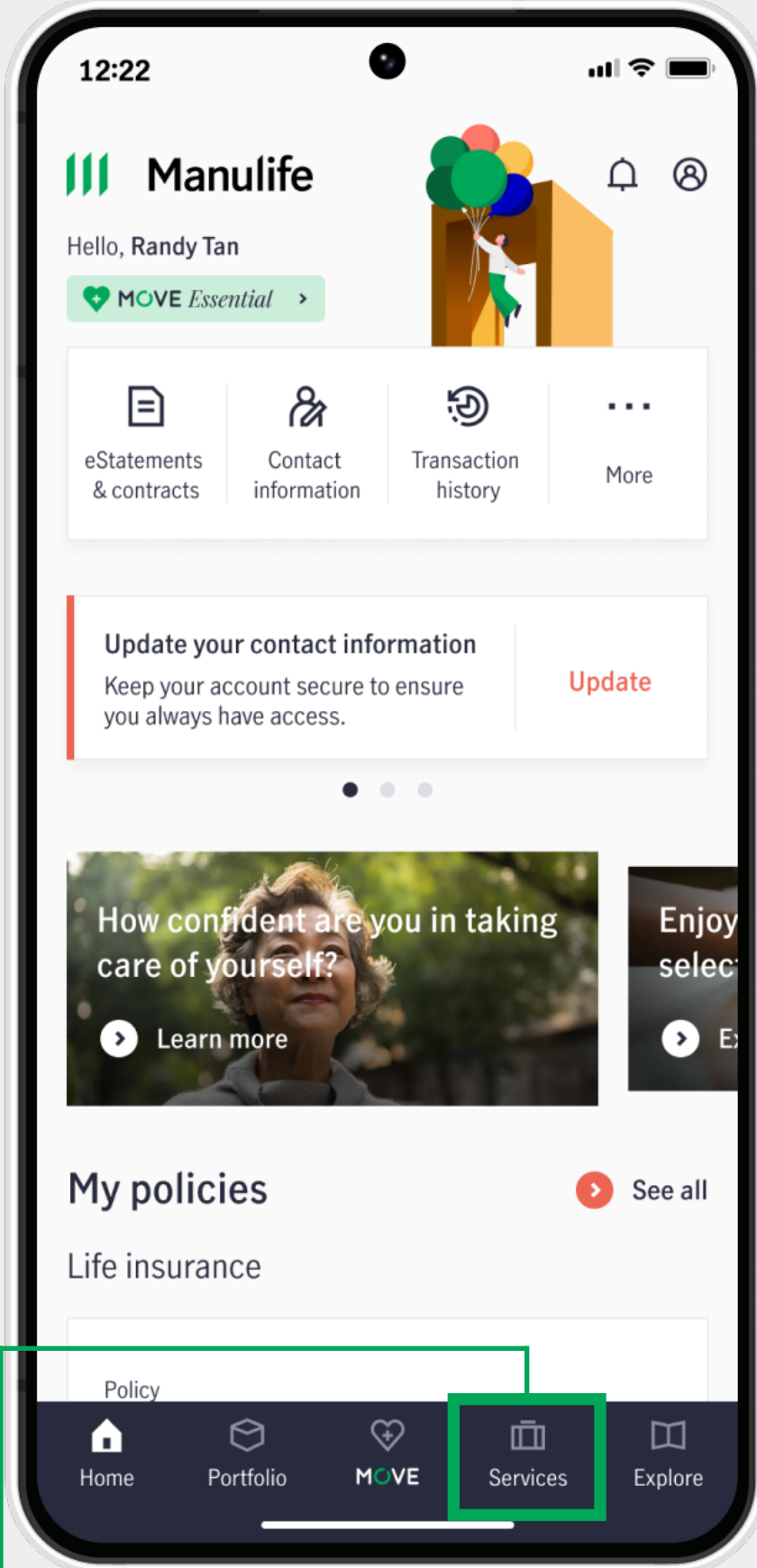


5 Select your preferred method to receive your One-Time Password (OTP), and key in your OTP.



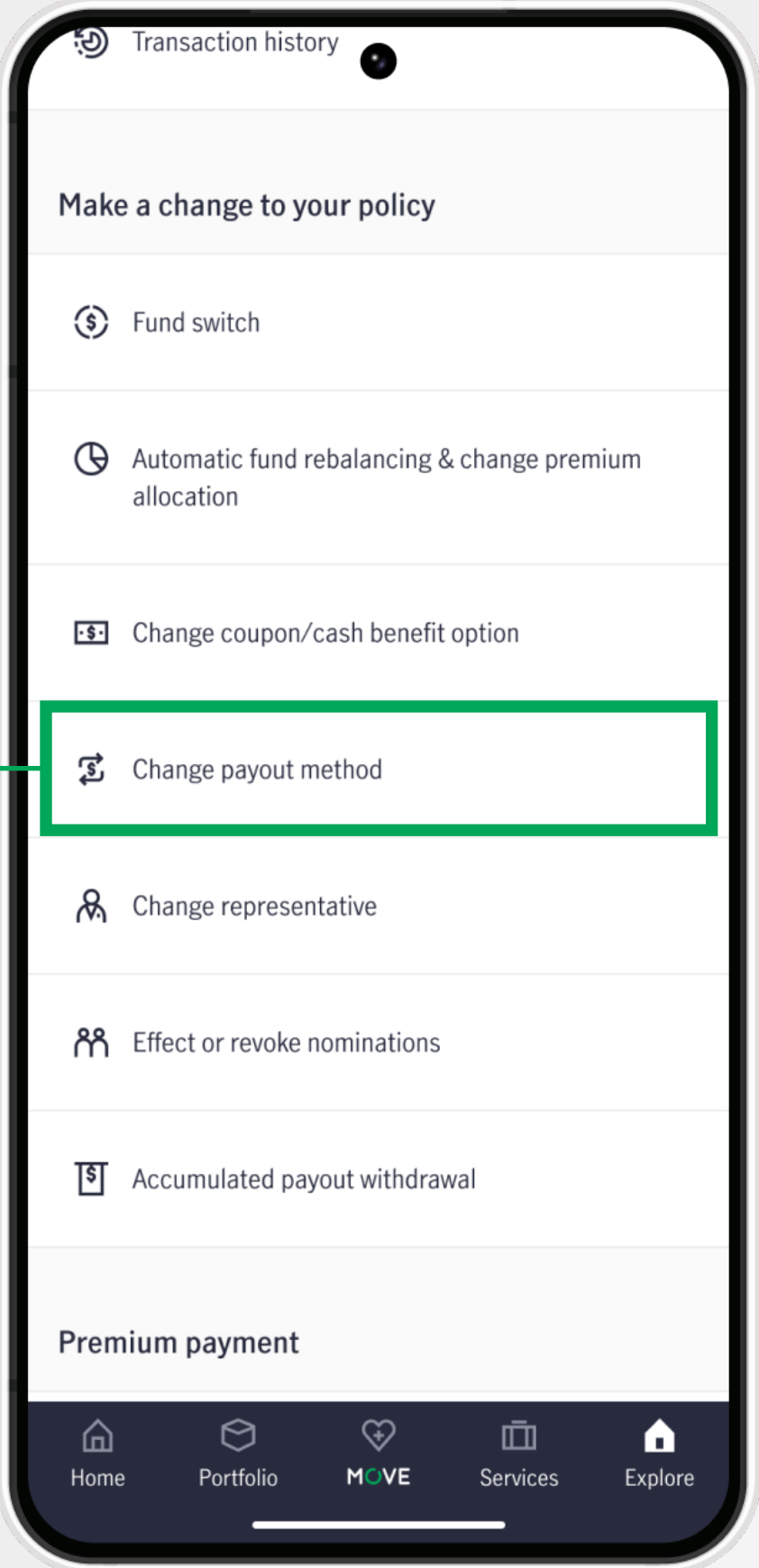
6 You will receive an immediate acknowledgement.

Change payout method



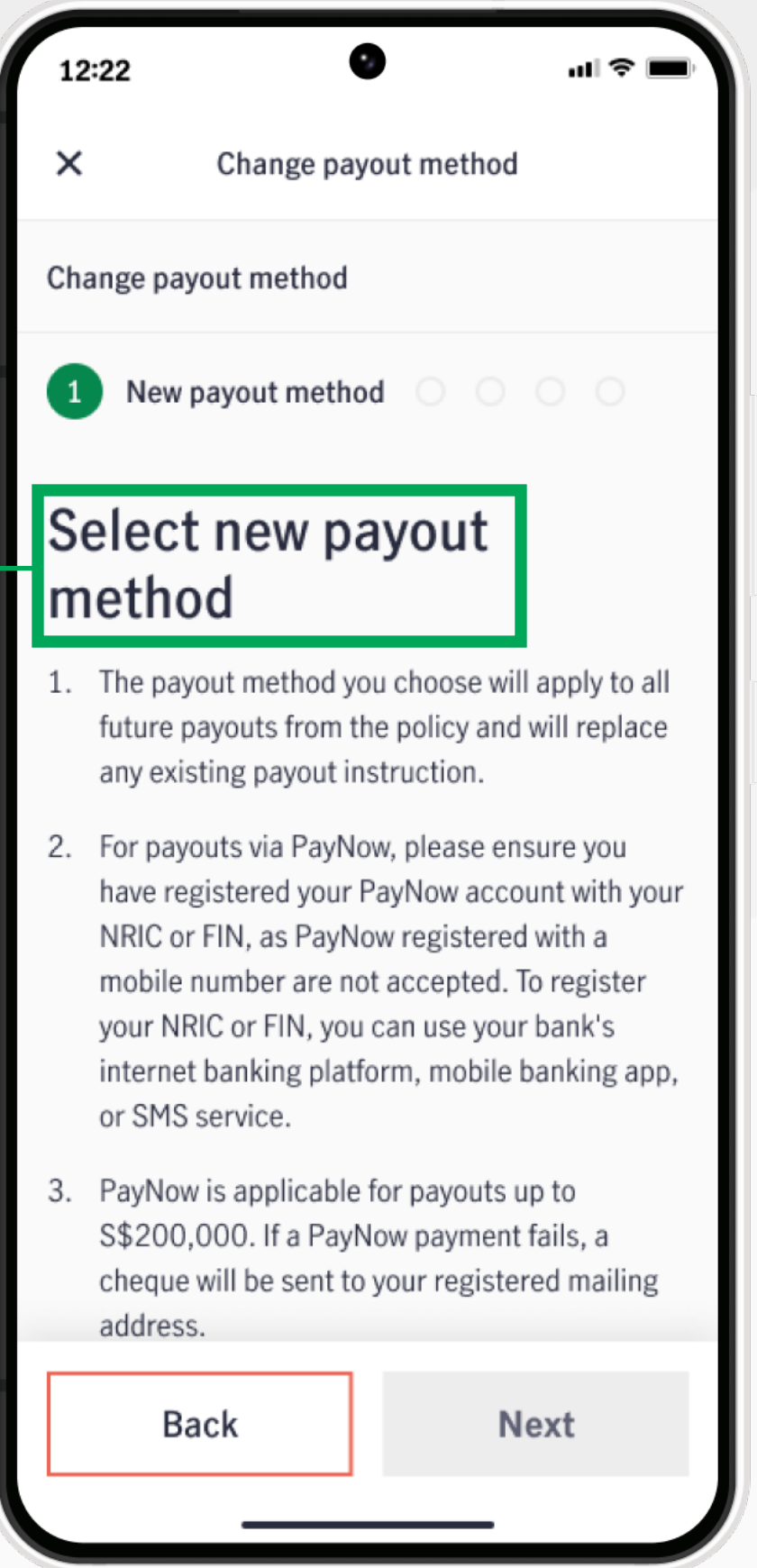
1

After logging in, select “**Services**” at the bottom of the screen.



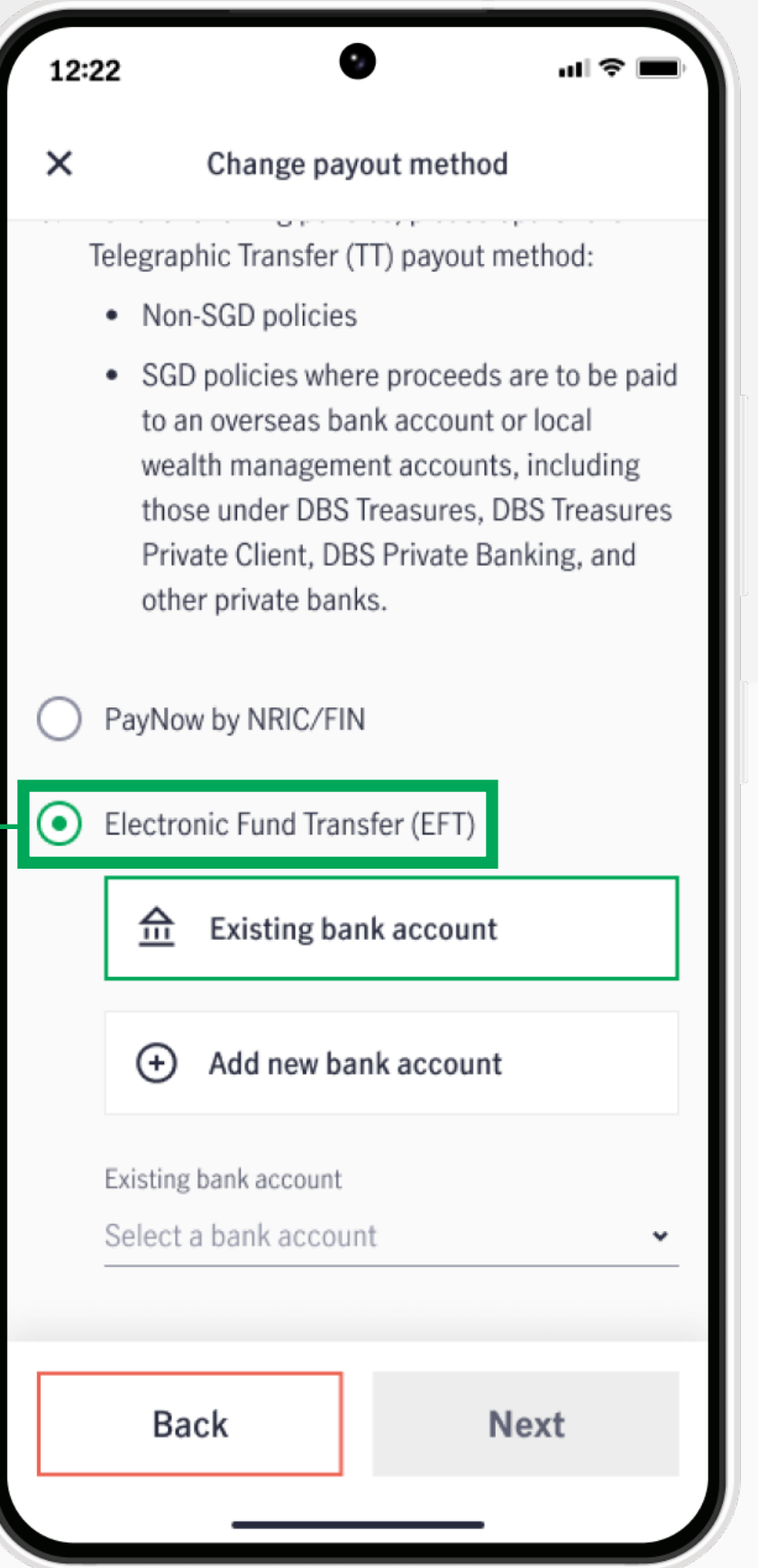
2

Select “**Change payout method**” under “Make a change to your policy”.



3

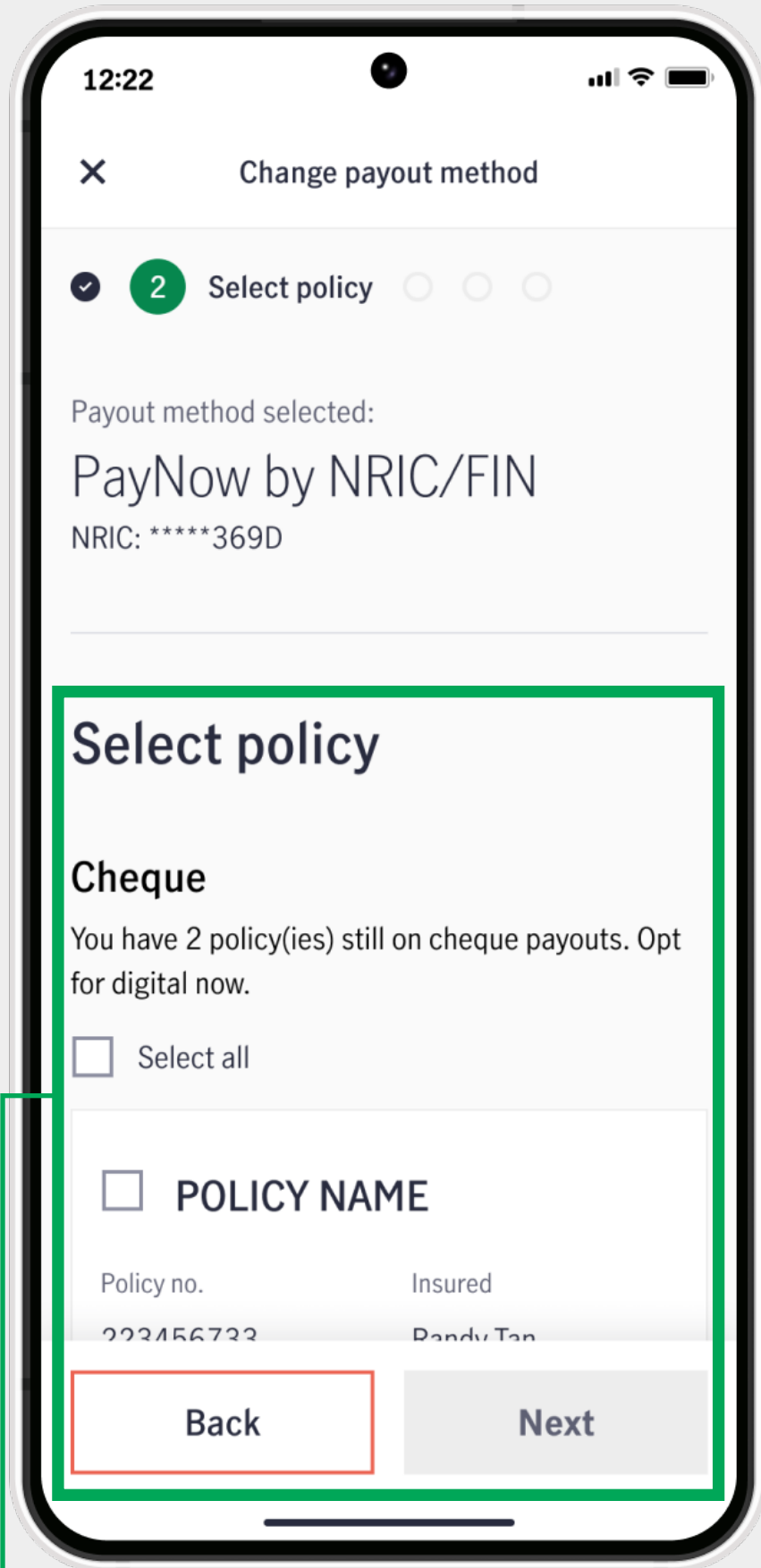
Select your preferred **new payout method**: PayNow by NRIC/FIN or Electronic Fund Transfer (EFT).



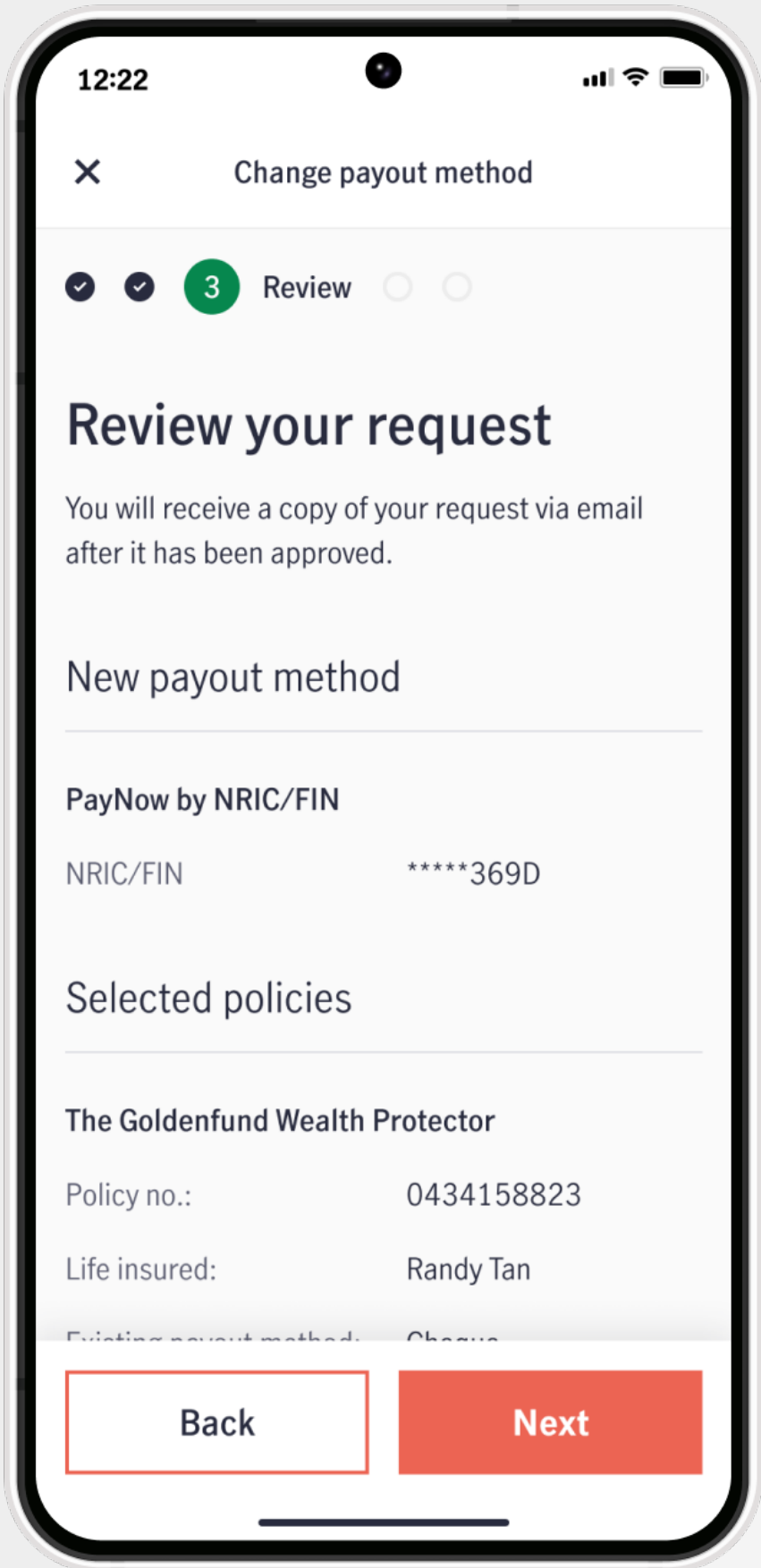
4

If you select **Electronic Fund Transfer (EFT)**, you can either choose an existing bank account already set up with Manulife or add a new bank account. Skip this step if you choose PayNow by NRIC/FIN.

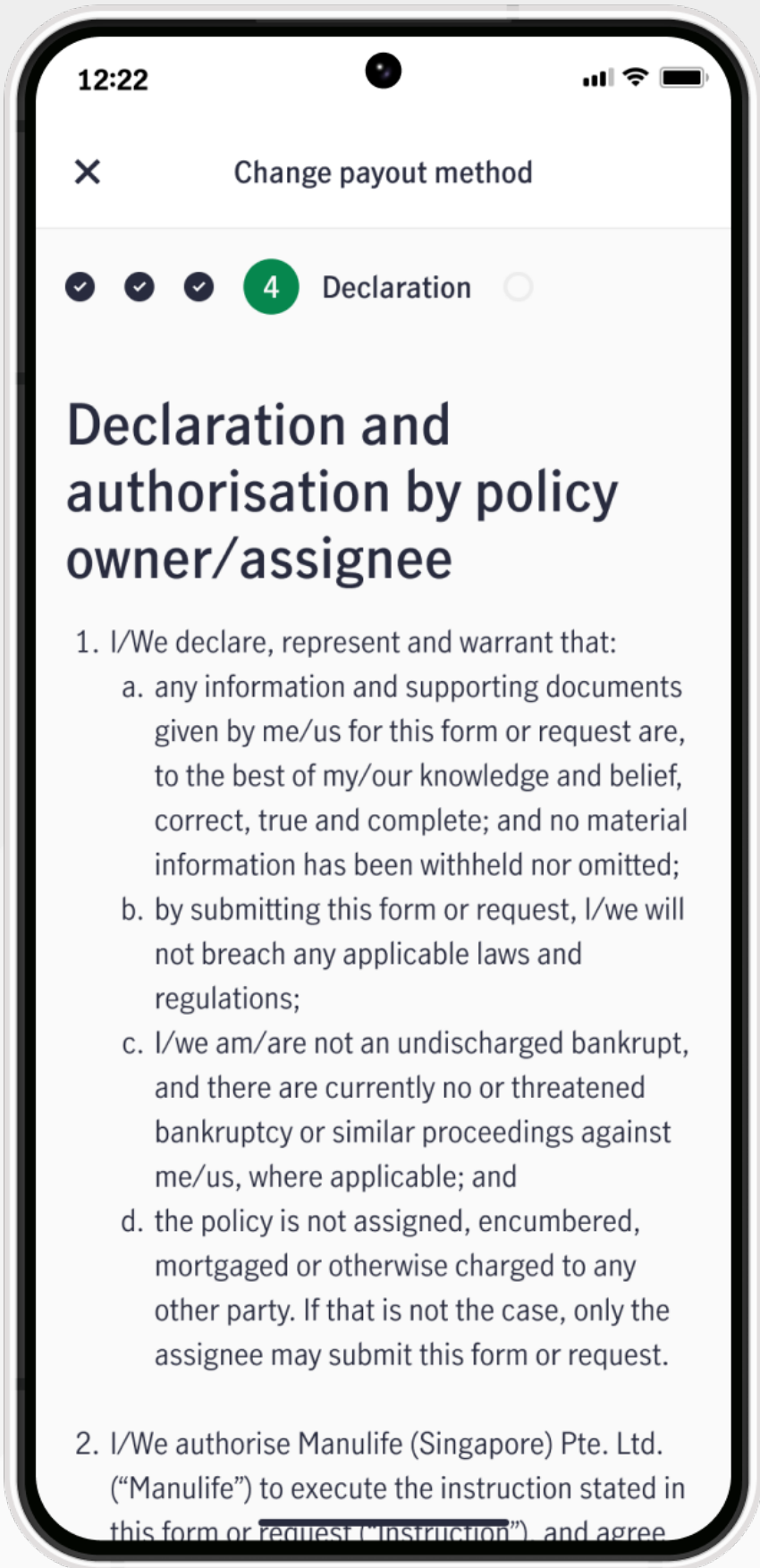
Change payout method



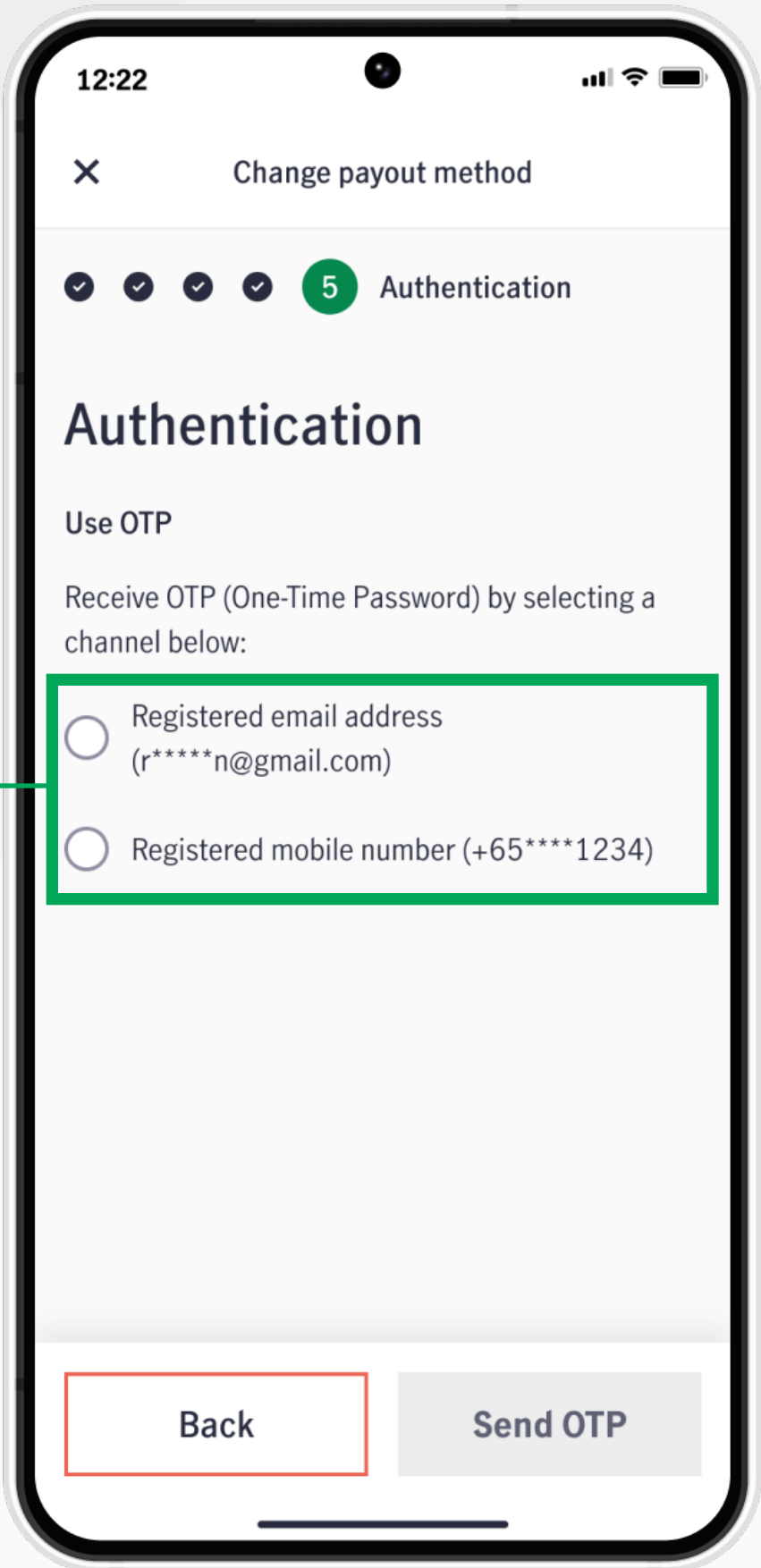
5 Select the policy(ies) you would like to make the change to and click “Next”.



6 Review your changes before submitting your request.

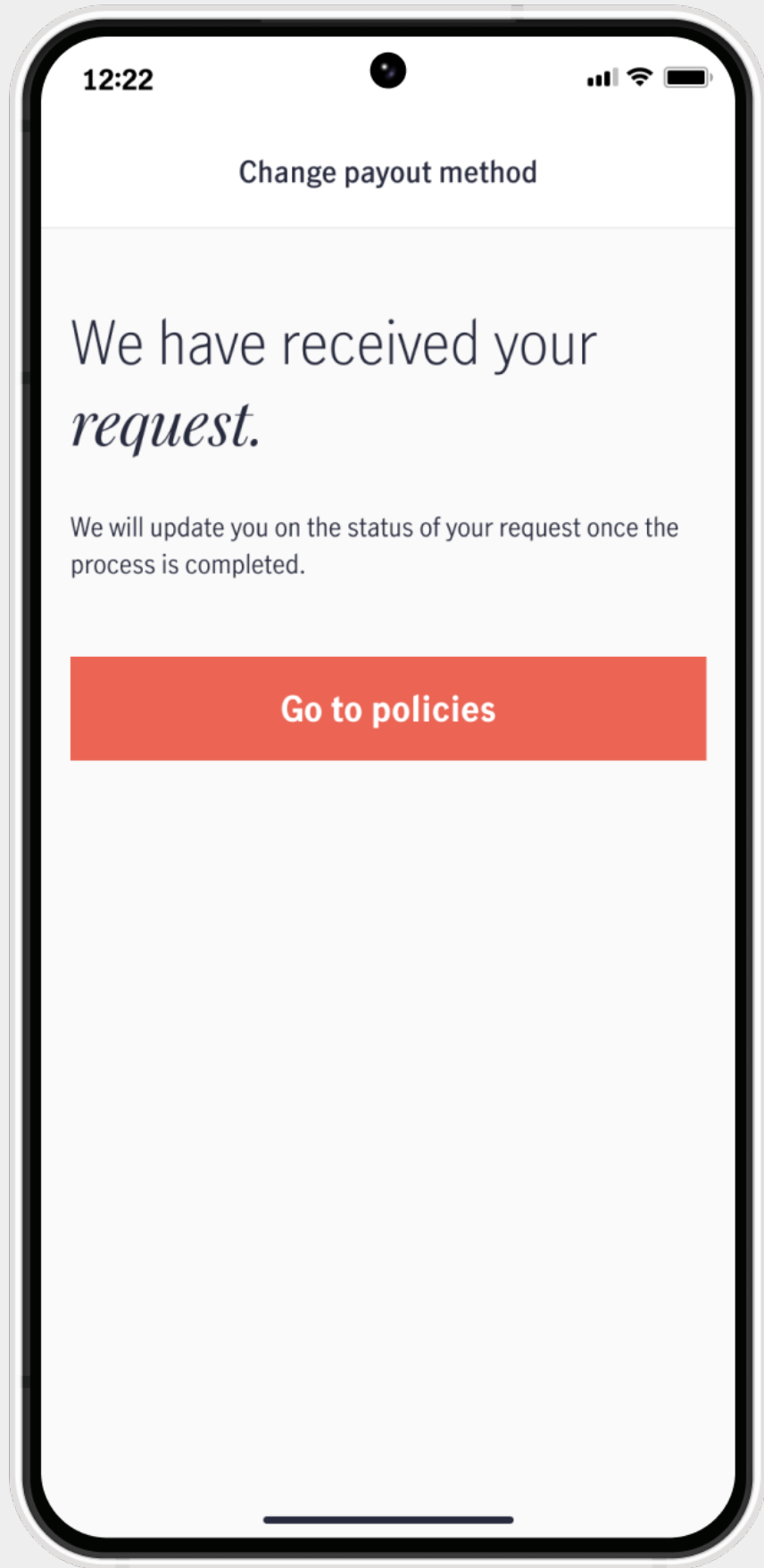


7 Read and acknowledge the **Declaration**, then click “Next”.



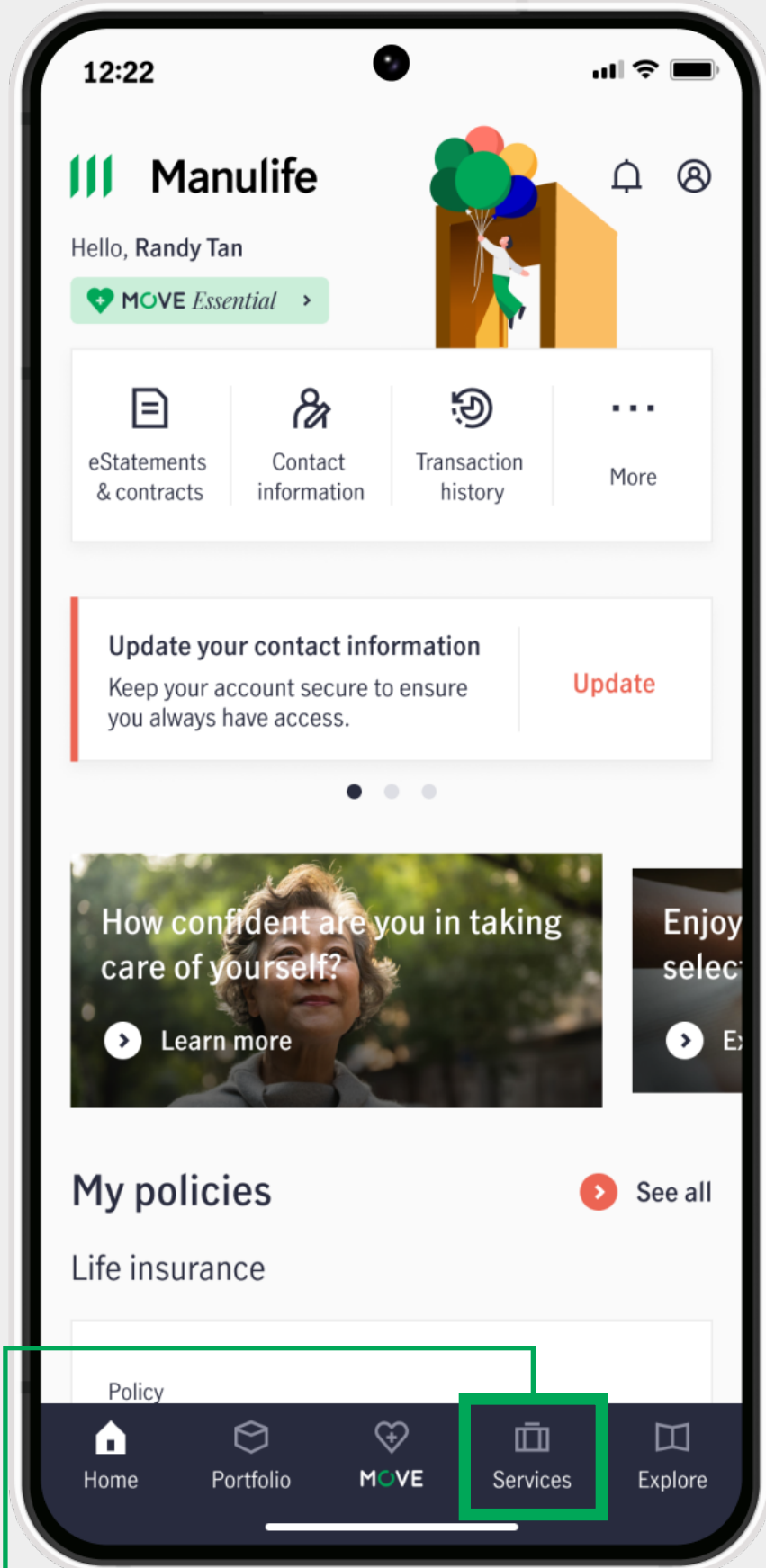
8 Select your preferred method to received your One-Time Password (OTP), and key in your OTP.

Change payout method



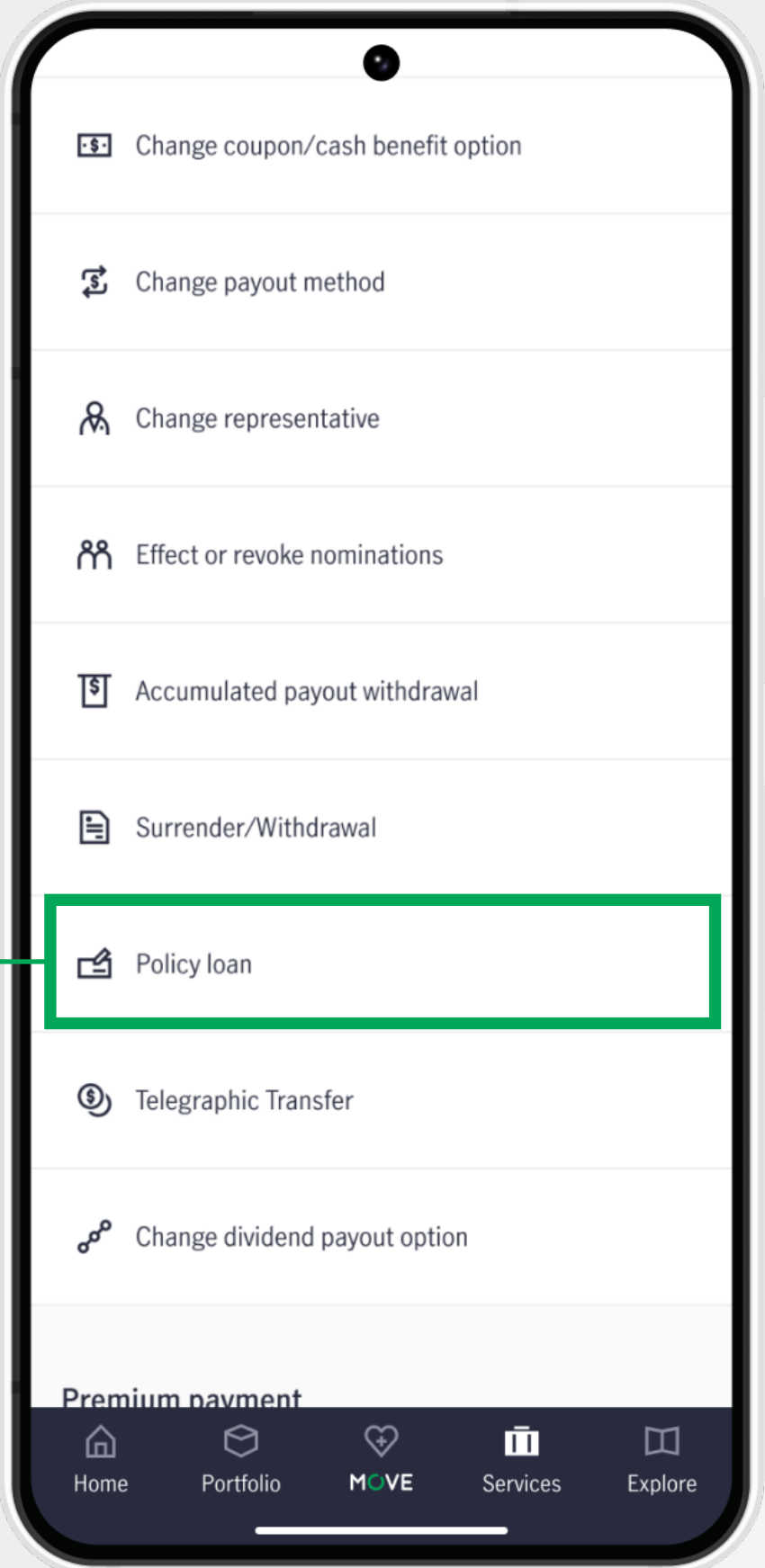
- 9 You will receive an immediate acknowledgement.

Apply for policy loan



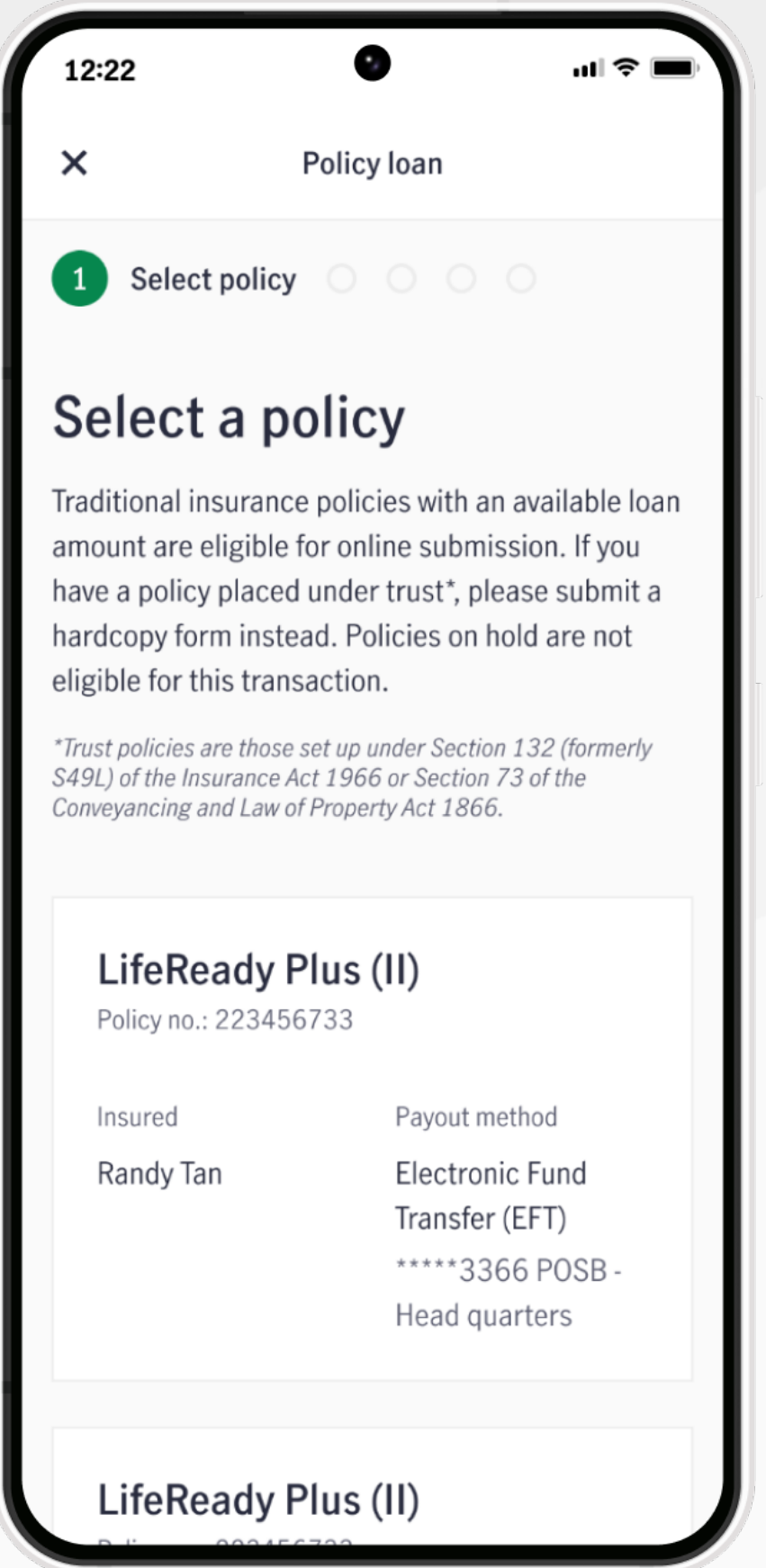
1

After logging in, select “**Services**” at the bottom of the screen.



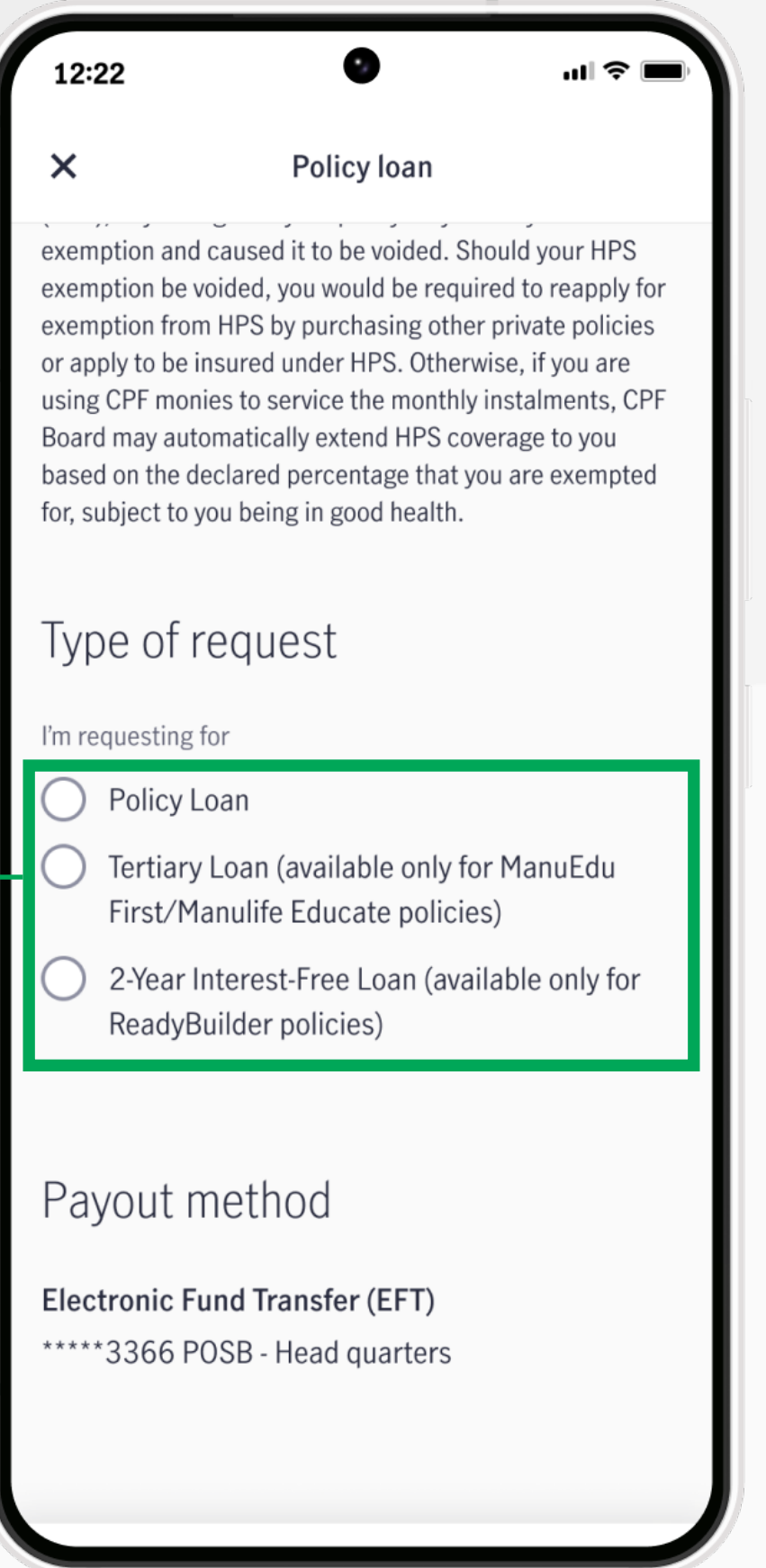
2

Select “**Policy loan**” under “Make a change to your policy”.



3

Select the policy you would like to apply this change to.



4

Choose the type of policy loan you are requesting for.

Apply for policy loan

☐ Tertiary Loan (available only for ManuEdu First/Manulife Educate policies)

☐ 2-Year Interest-Free Loan (available only for ReadyBuilder policies)

Payout method

Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Required information

To check the available loan amount, visit the Loan section under the Financial Information tab on your [policy details page](#).

Loan amount

\$

S\$/US\$ depending on the currency denomination of the policy.

Back

Next

5 Enter the loan amount.

12:22

Policy loan

3 Review

Review your request

Selected policy

LifeReady Plus (II)

Policy number223456733

InsuredRandy Tan

Type of request

I'm requesting forPolicy Loan

Required information

Loan amountS\$10,000

6 Review your changes before submitting your request.

12:22

Policy loan

4 Declaration

Declaration and authorisation by policy owner/assignee

1. I/We declare, represent and warrant that:

a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;

b. by submitting this form or request, I/we will not breach any applicable laws and regulations;

c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and

d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request.

7 Read and acknowledge the Declaration, then click "Next".

12:22

Policy loan

5 Authentication

Authentication

Select an authentication method to proceed:

☐ Digital Token (via Manulife SG App)

☐ Registered email address (r*****n@gmail.com)

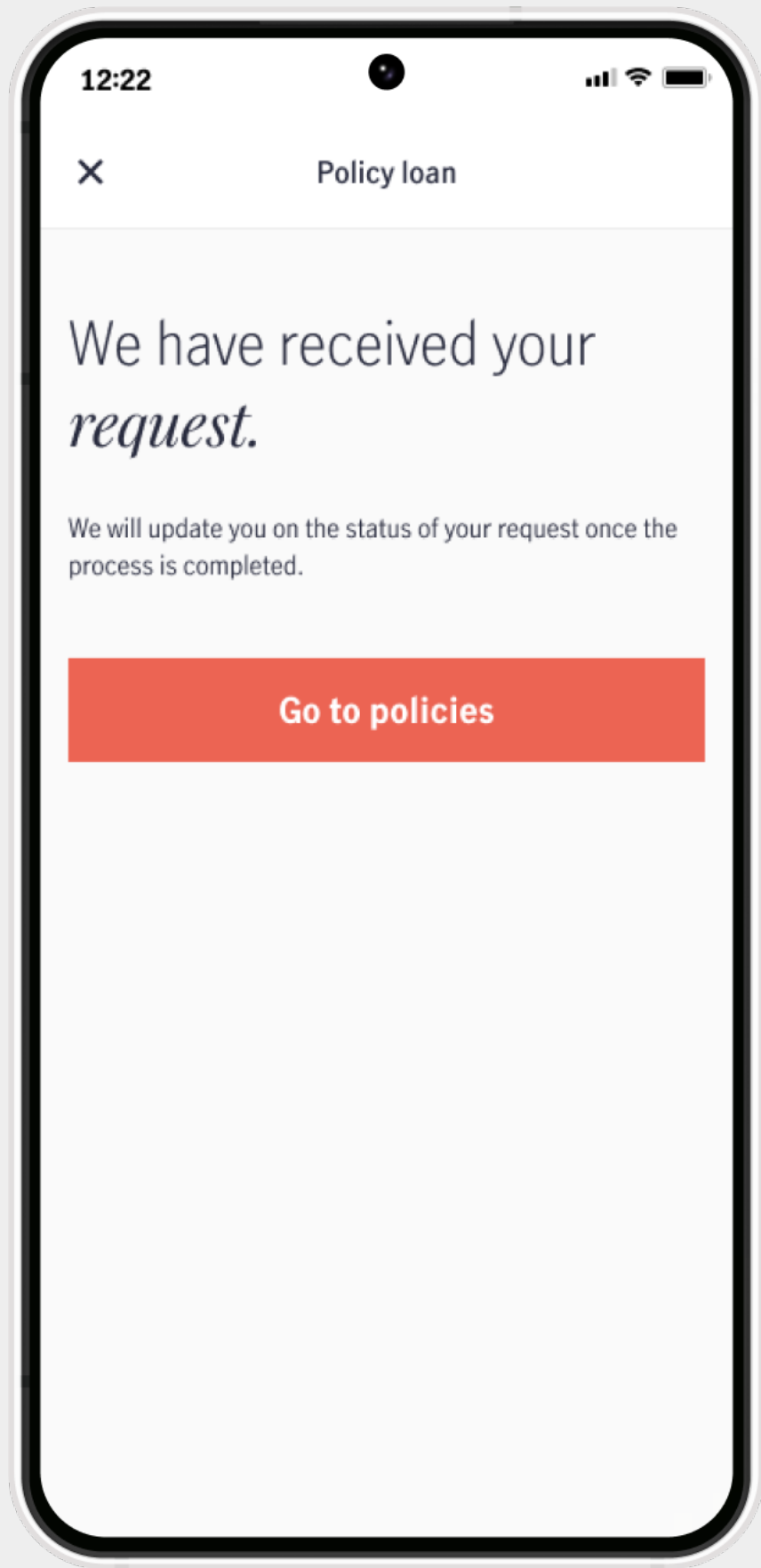
☐ Registered mobile number (+65****1234)

Next

Back

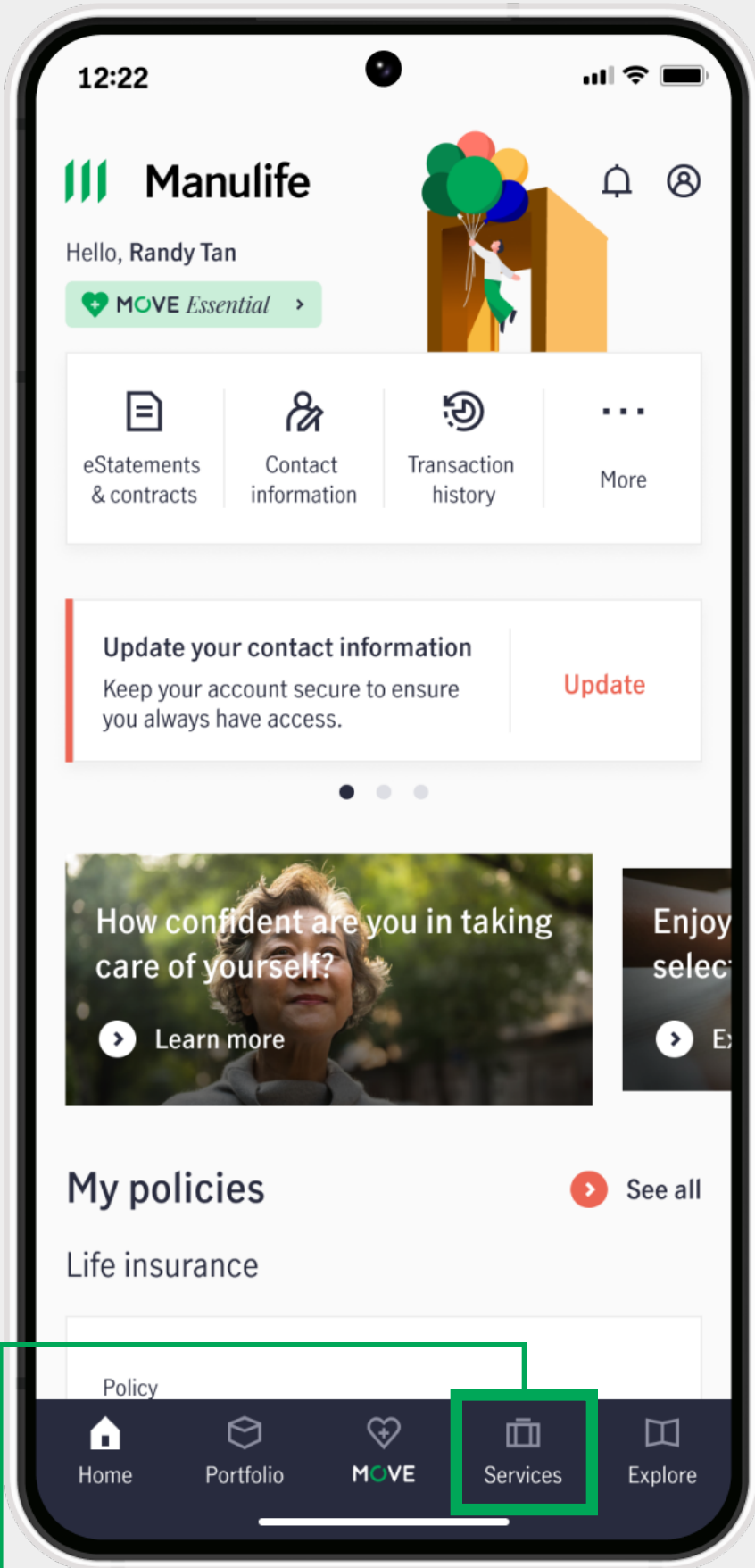
8 Select your preferred authentication method.

Apply for policy loan

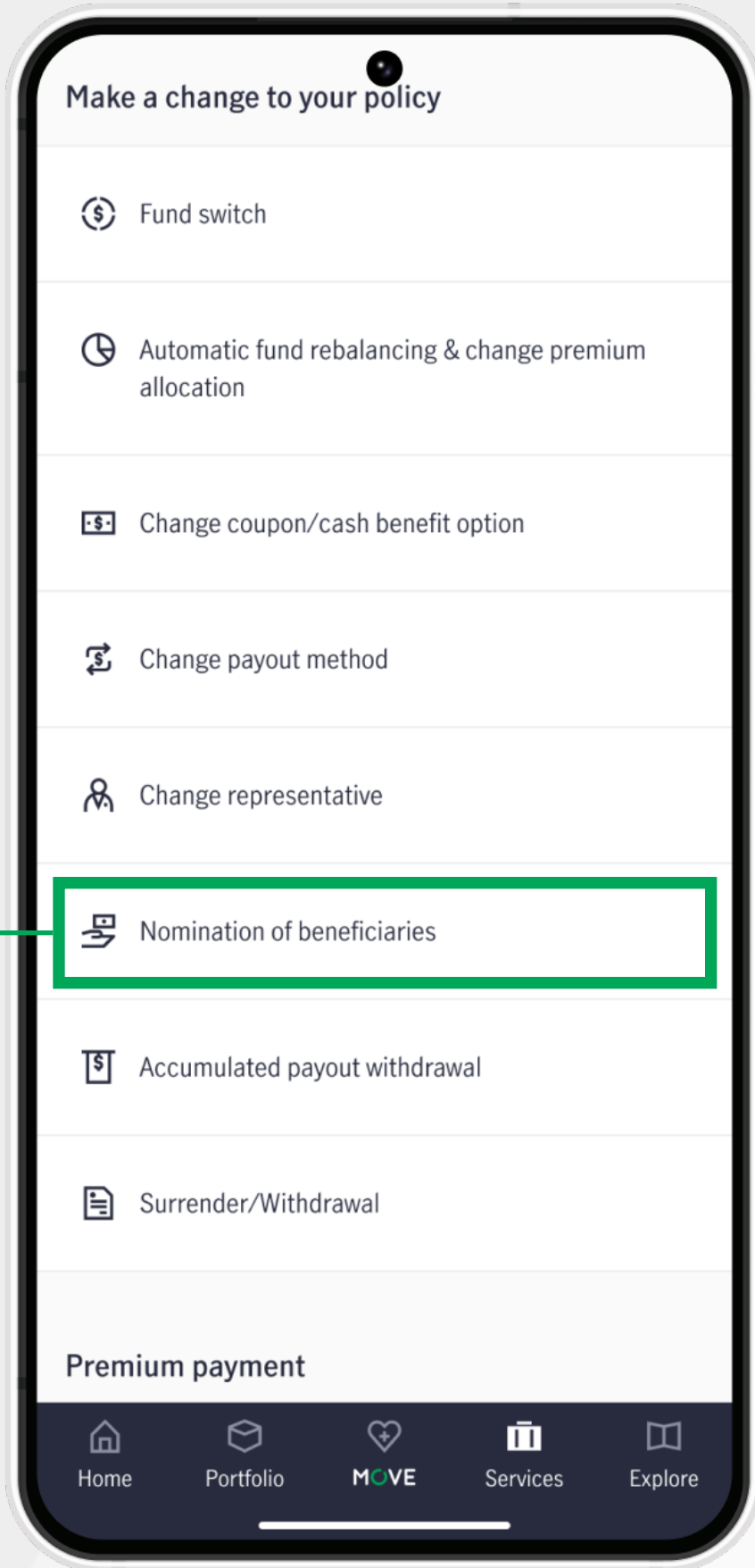


- 9 You will receive an immediate acknowledgement.

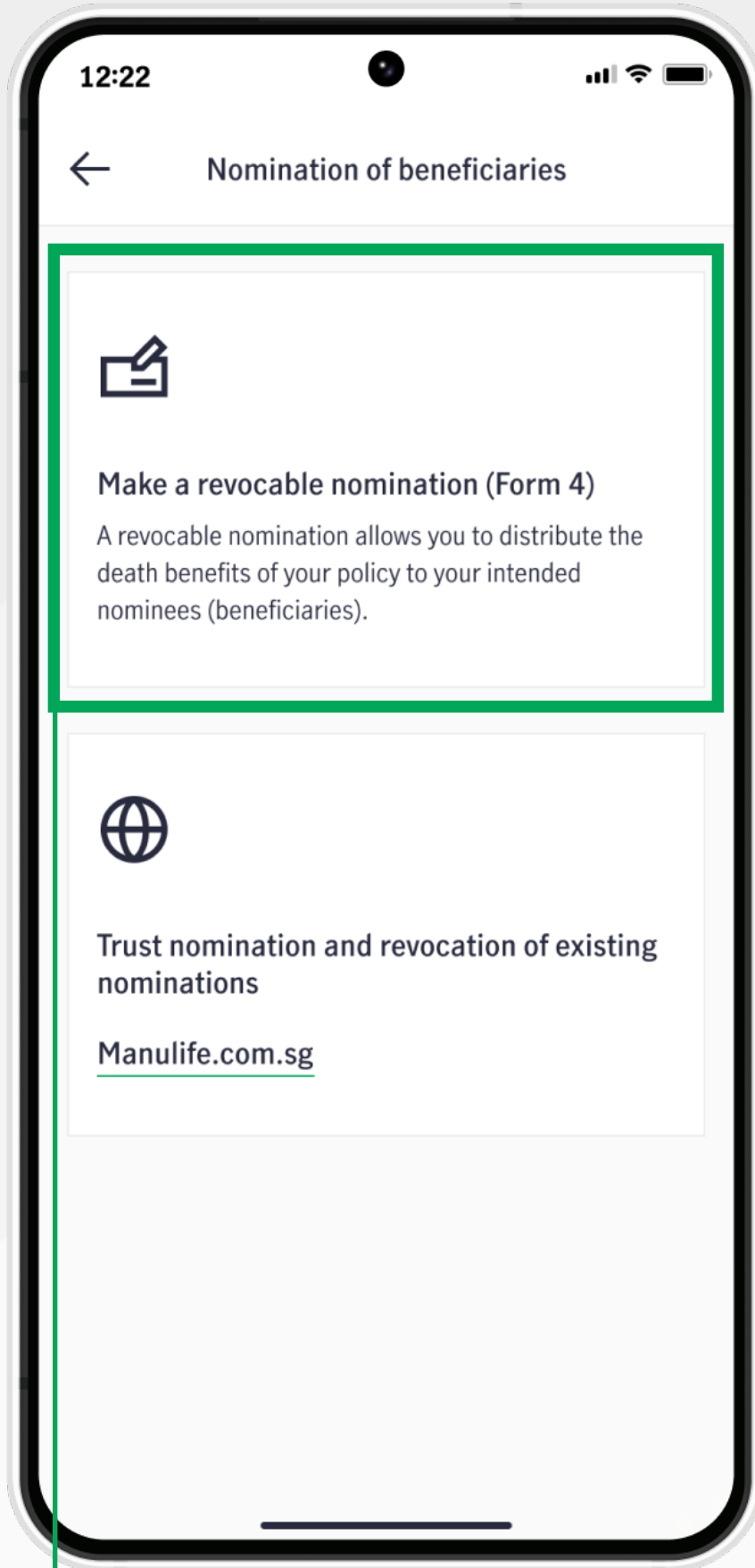
Make a revocable nomination



1 After logging in, select “**Services**” at the bottom of the screen.

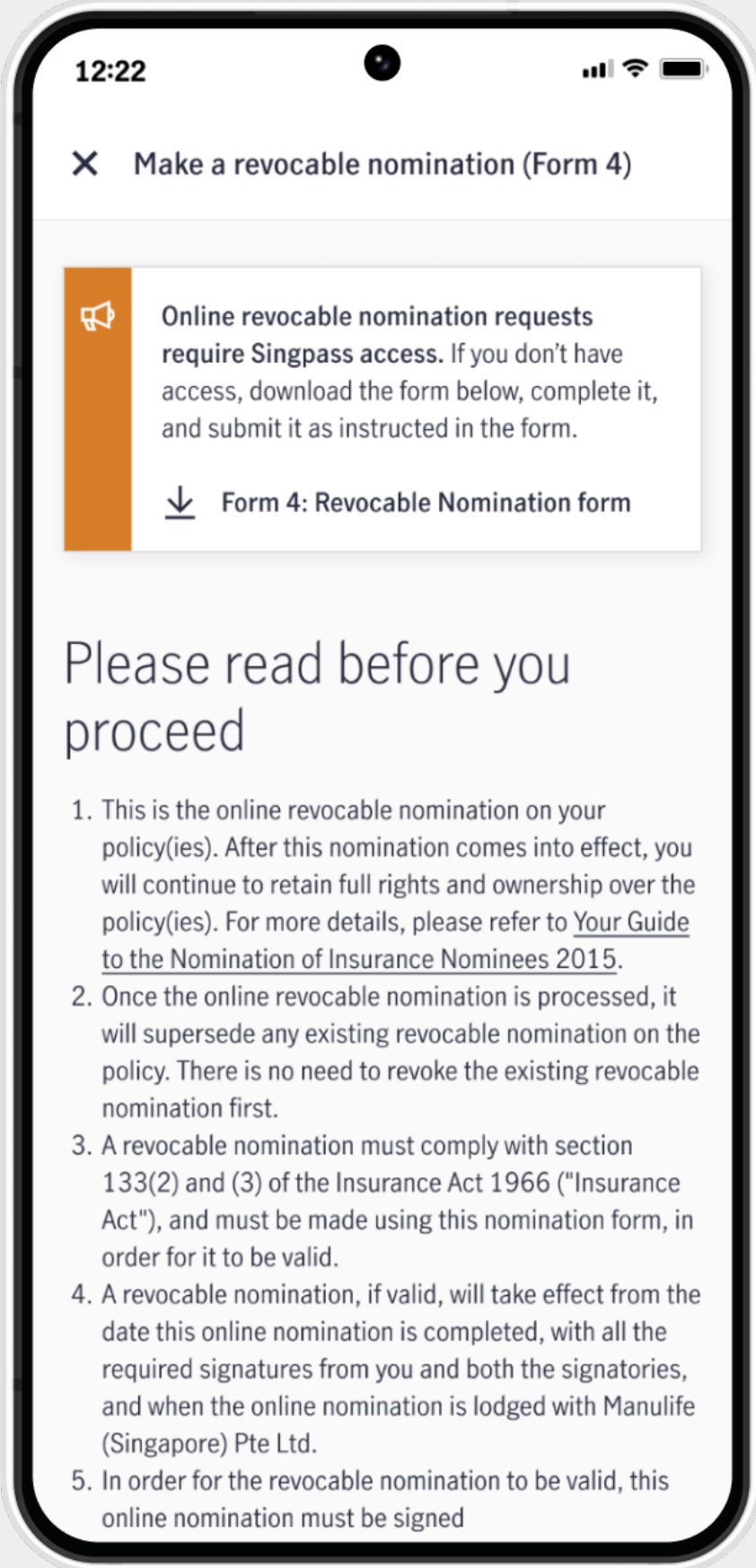


2 Select “**Nomination of beneficiaries**,”

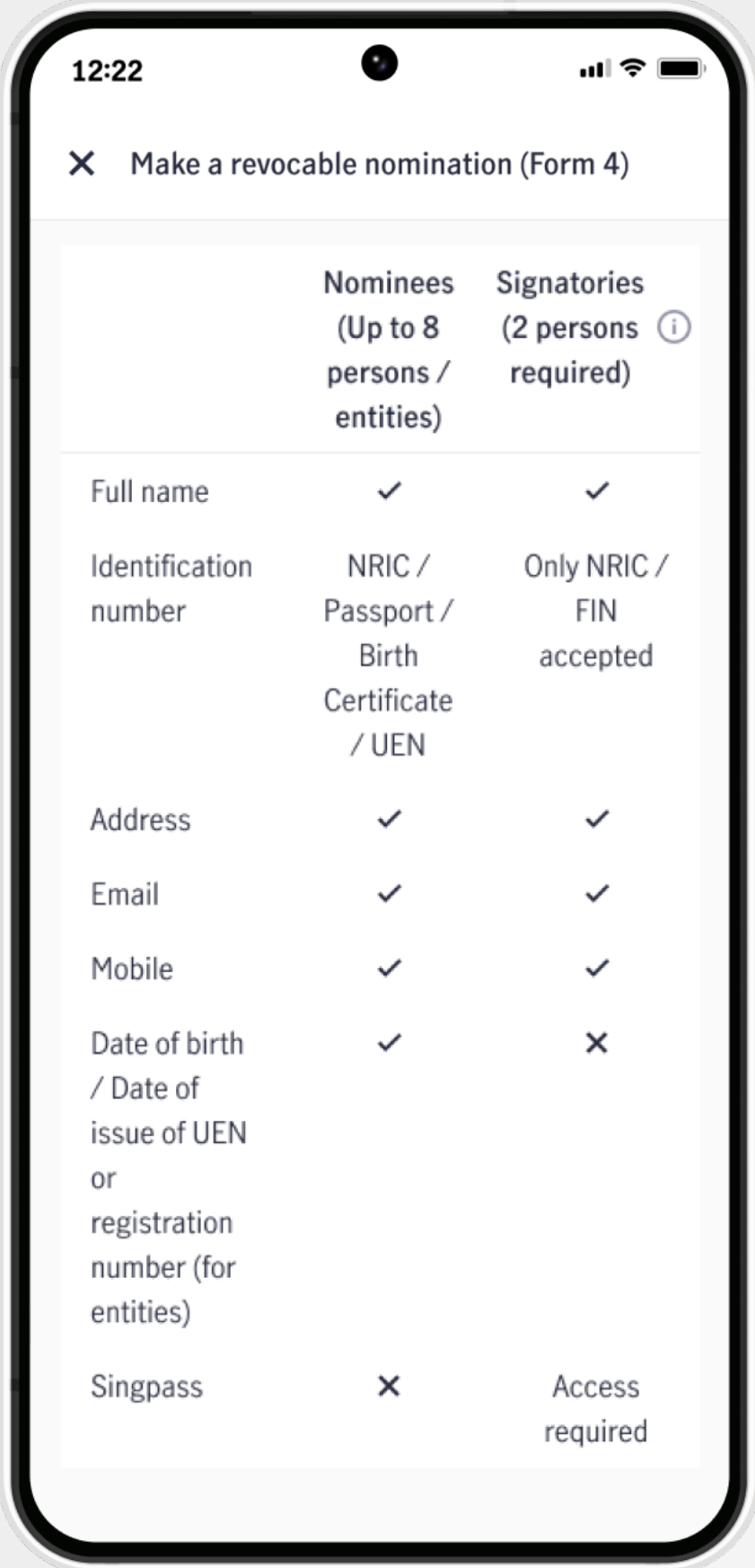


then click “**Make a revocable nomination (Form 4)**”.

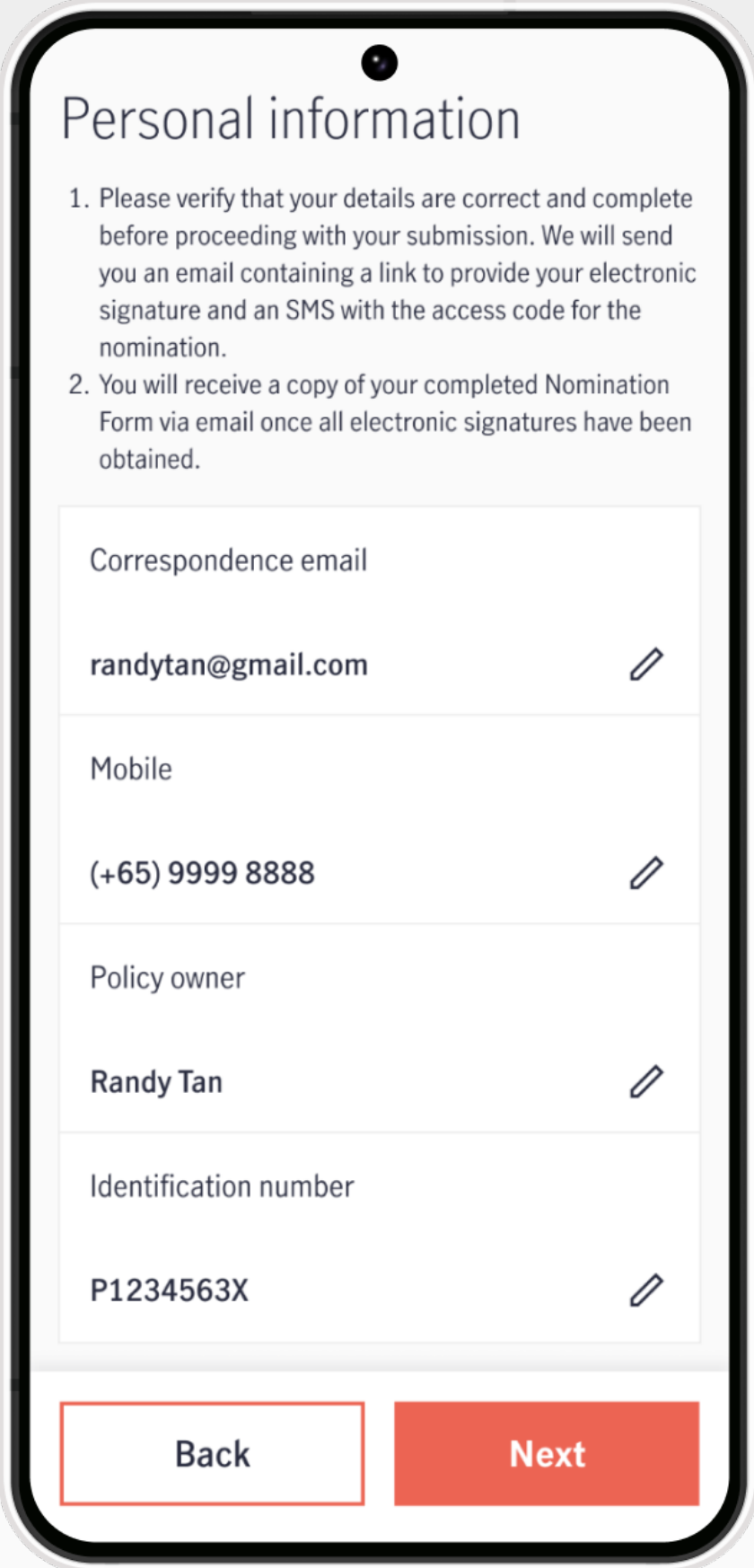
Make a revocable nomination



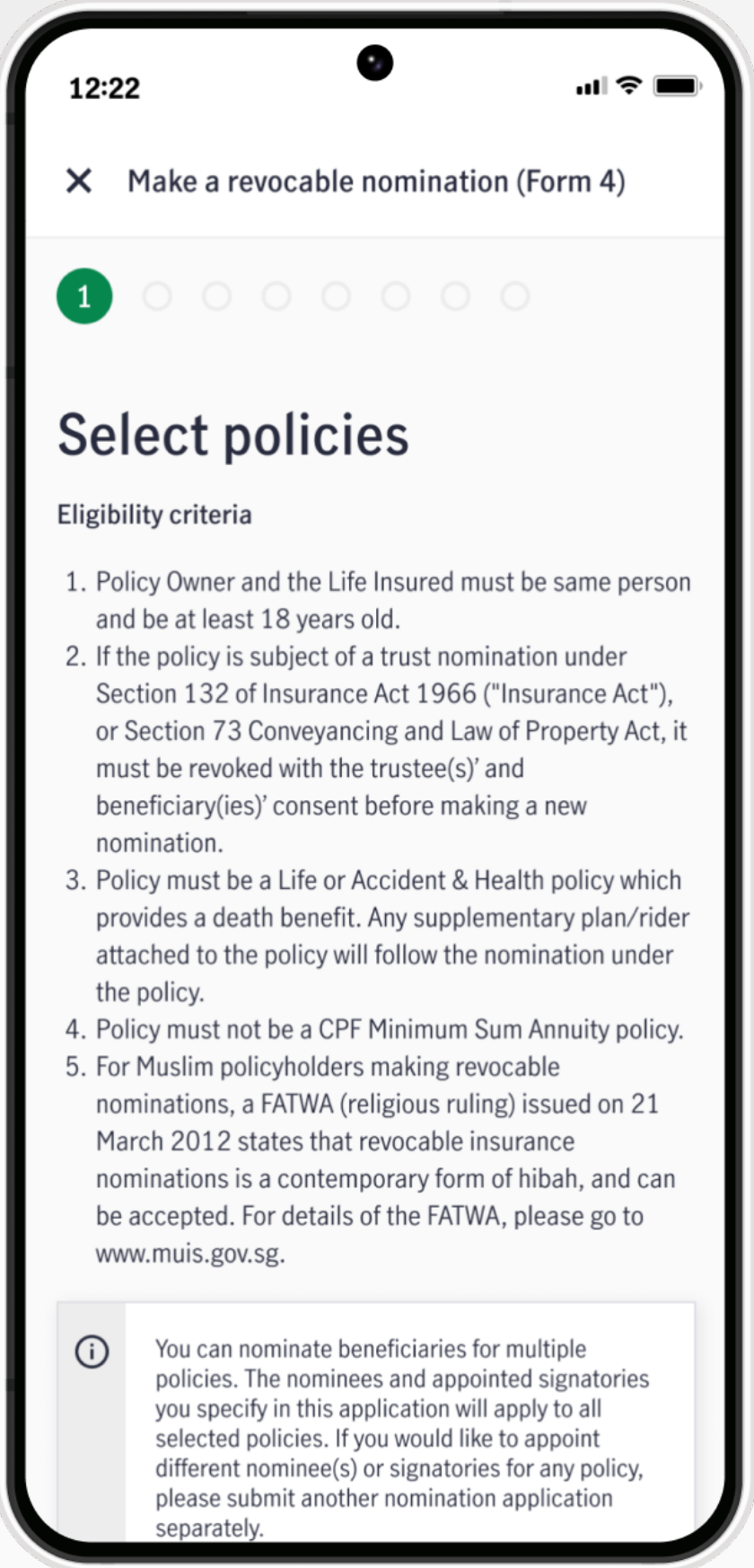
3 Ensure you have Singpass access for electronic signing.



4 Read through the details and confirm your personal information is correct.



5 Select the policies you want to nominate beneficiaries for.
You can choose multiple policies.



Make a revocable nomination

12:22

✕ Make a revocable nomination (Form 4)

2

Add nominees

For nominations with more than 8 nominees, please submit the hardcopy Form 4 available [here](#).

Nominee 1

Personal

Full name

Enter full name

Date of birth/ Date of issue of UEN or registration number

DD Mmm YYYY

Identification type

Select

Identification number

Enter Identification number

12:22

✕ Make a revocable nomination (Form 4)

3

Indicate share of nominee

1. A revocable nomination will not be valid if any nominee's share is not specified.

2. The shares of the nominee(s) must be reflected as a percentage (up to 2 decimal places).

3. A revocable nomination will not be valid if the total of the shares of all nominees does not add up to 100%.

Nominee	Share (%)
Nominee 1: Melissa Tan	100 %

Total shares of all nominees100%

Next

Back

12:22

✕ Make a revocable nomination (Form 4)

4

Add signatories

• Signatories will be required to provide their electronic signature via Singpass

• For the revocable nomination to be valid, you will need to appoint 2 signatories as a witness to your nomination.

• Each appropriate signatory must have attained the age of 21 years.

• An appropriate signatory must not be a nominee or the spouse of a nominee. Otherwise, the revocable nomination made using this online nomination will not be valid.

• Upon your online application with signature completion, both signatories will then be informed via email to provide their electronic signature within 7 days.

Signatory 1

Personal

To enable electronic signing via Singpass, the signatory must have an NRIC or FIN identification number.

Full name

Enter full name

12:22

✕ Make a revocable nomination (Form 4)

5

Review your nomination

You will receive a copy of your completed Nomination Form via email after all eSignatures have been obtained.

Selected policies

Manulife SmartRetire (III)Policy no.: 223451635

Manusave-Anticipated endowment Wealth ProtectorPolicy no.: 223459765

Manulife GrowSecurePolicy no.: 223459467

Signature Indexed Universal Life SelectPolicy no.: 223459999

Nominees

Nominee 1

6

Fill in the details for each nominee.

7

Indicate the share of each nominee.

8

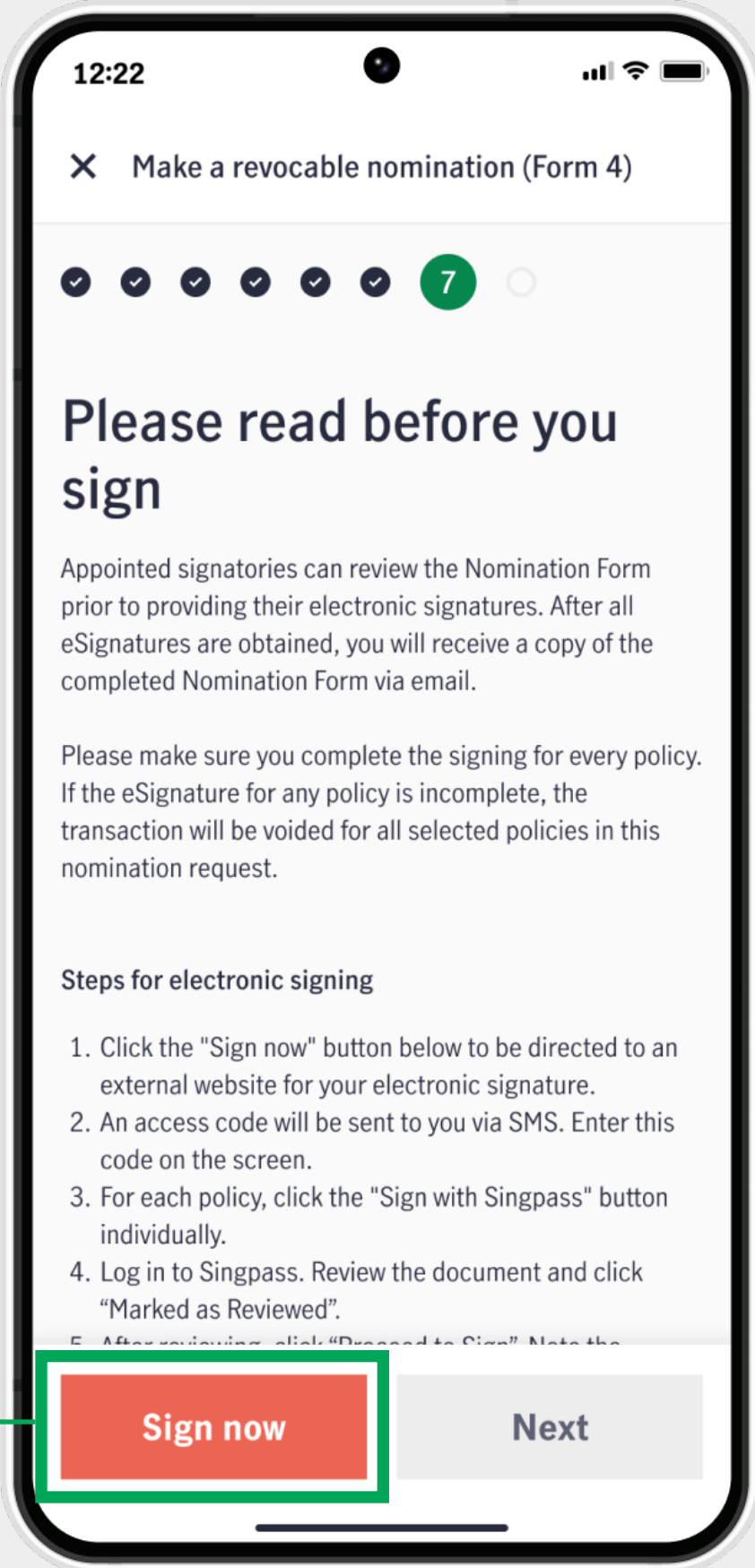
Provide your signatories' details.

9

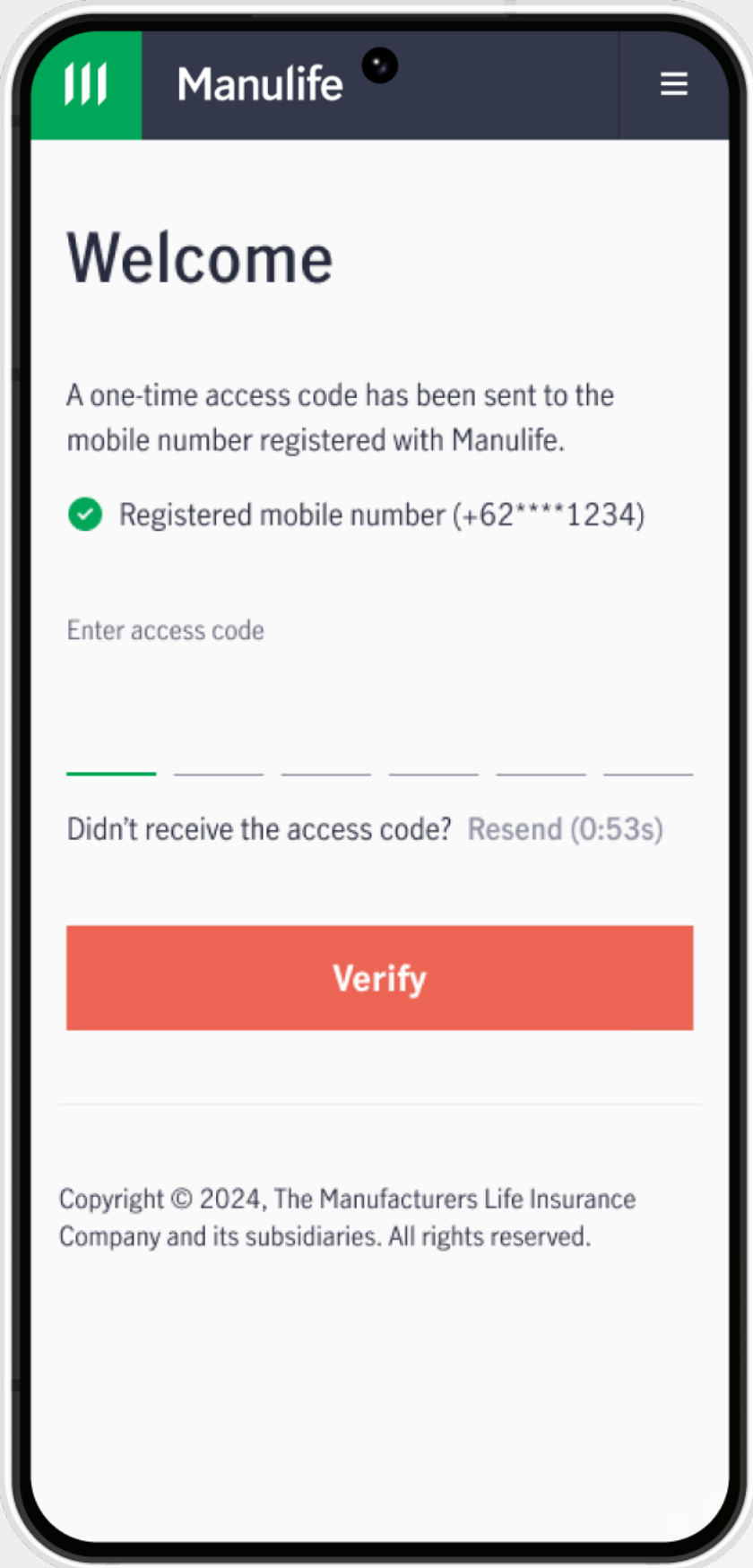
Review your nomination details carefully. Once confirmed, click "Next" to proceed to electronic signing.

Manulife Singapore Mobile App User Guide 63

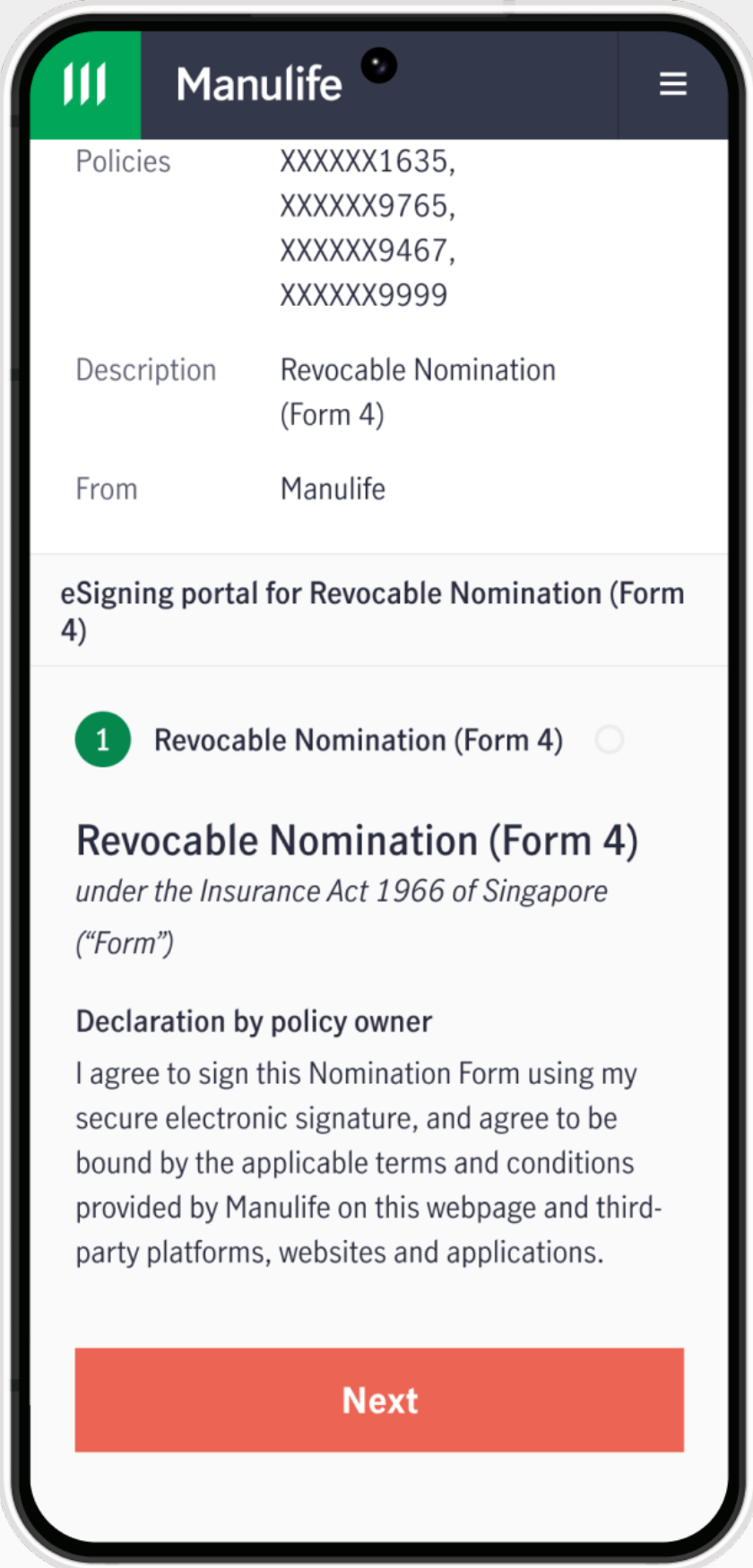
Make a revocable nomination



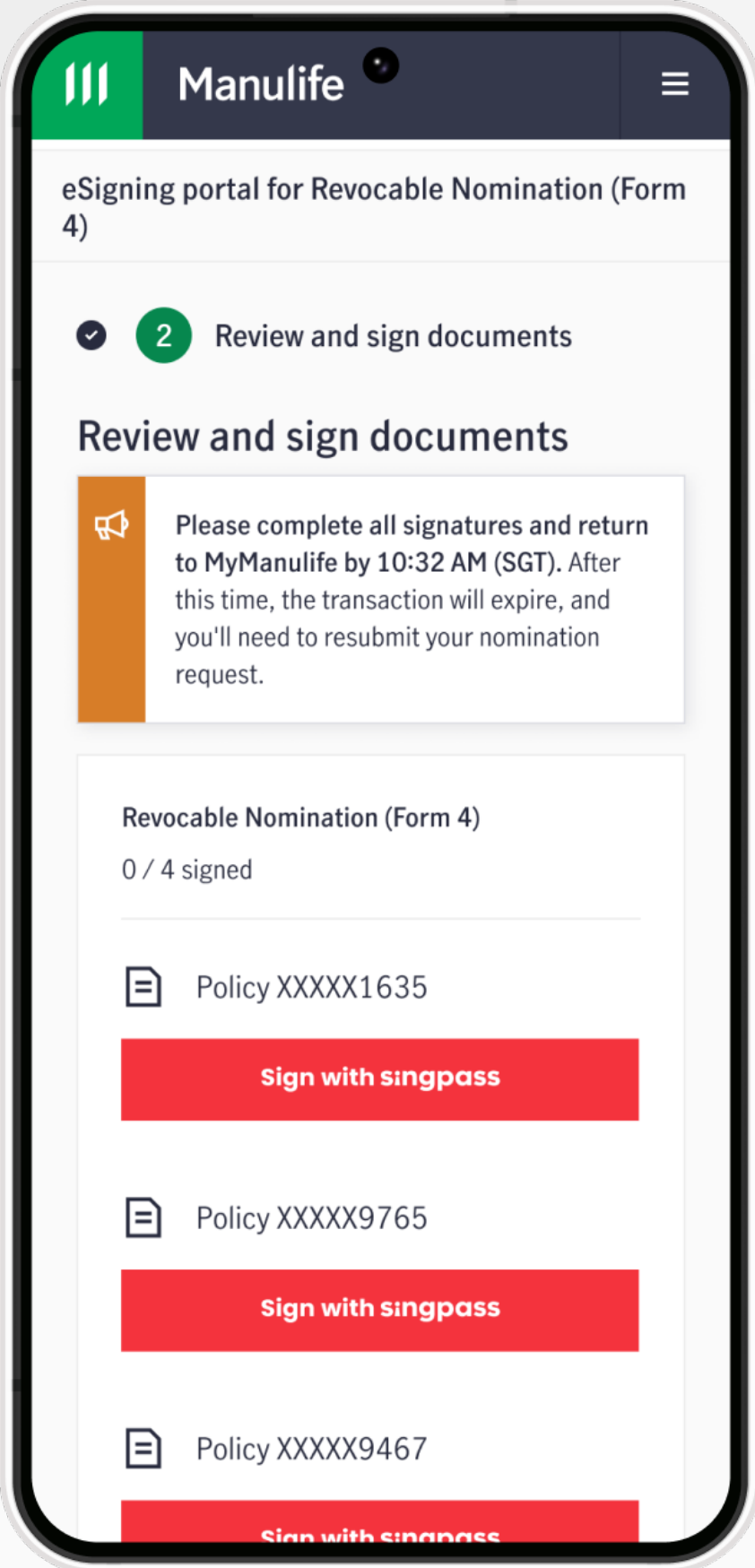
10 Click **“Sign now”** to be redirected to an external website for electronic signature.



11 An access code will be sent to your registered mobile number. Enter this code to access the eSigning portal.



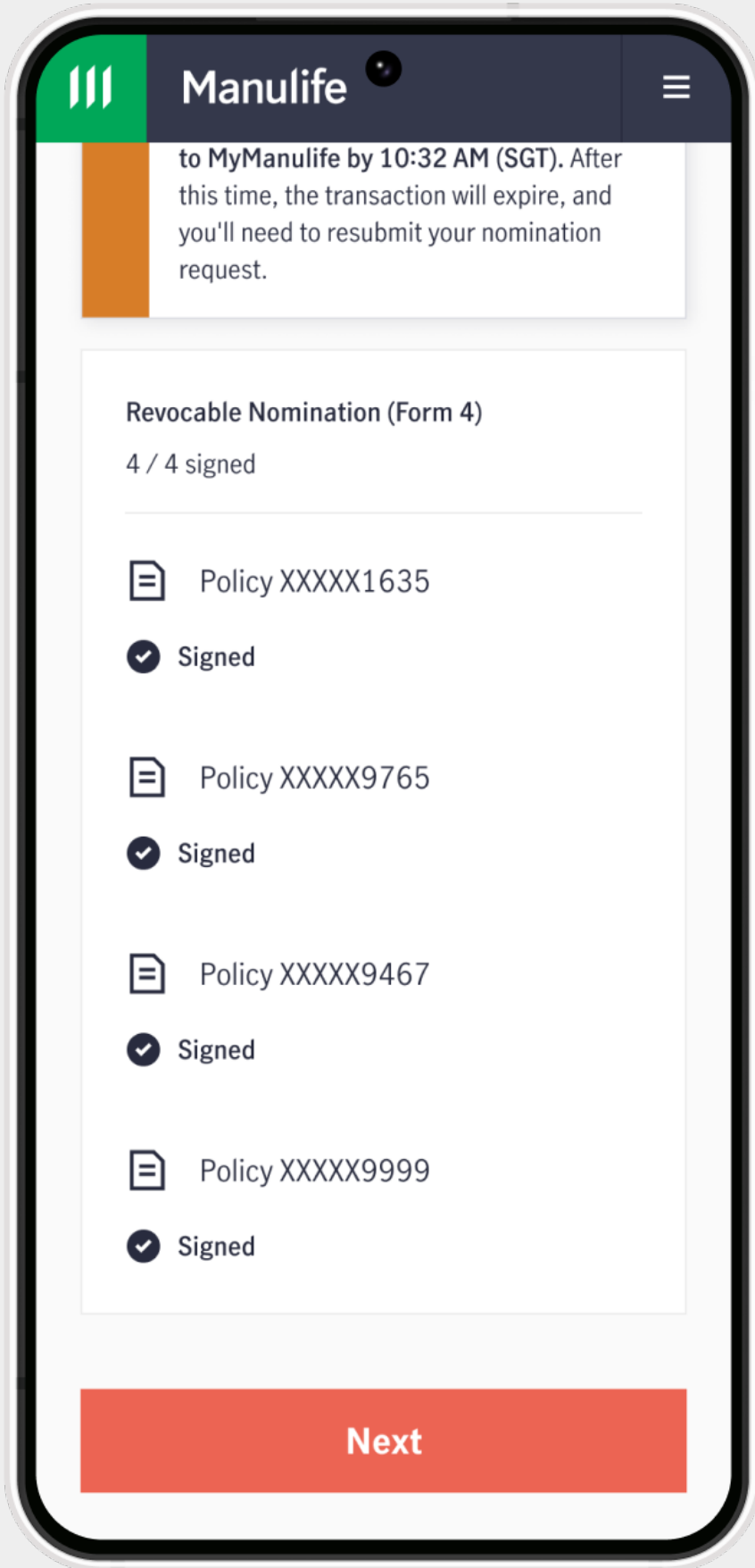
12 Read and acknowledge the **Declaration**, then click **“Next”**.



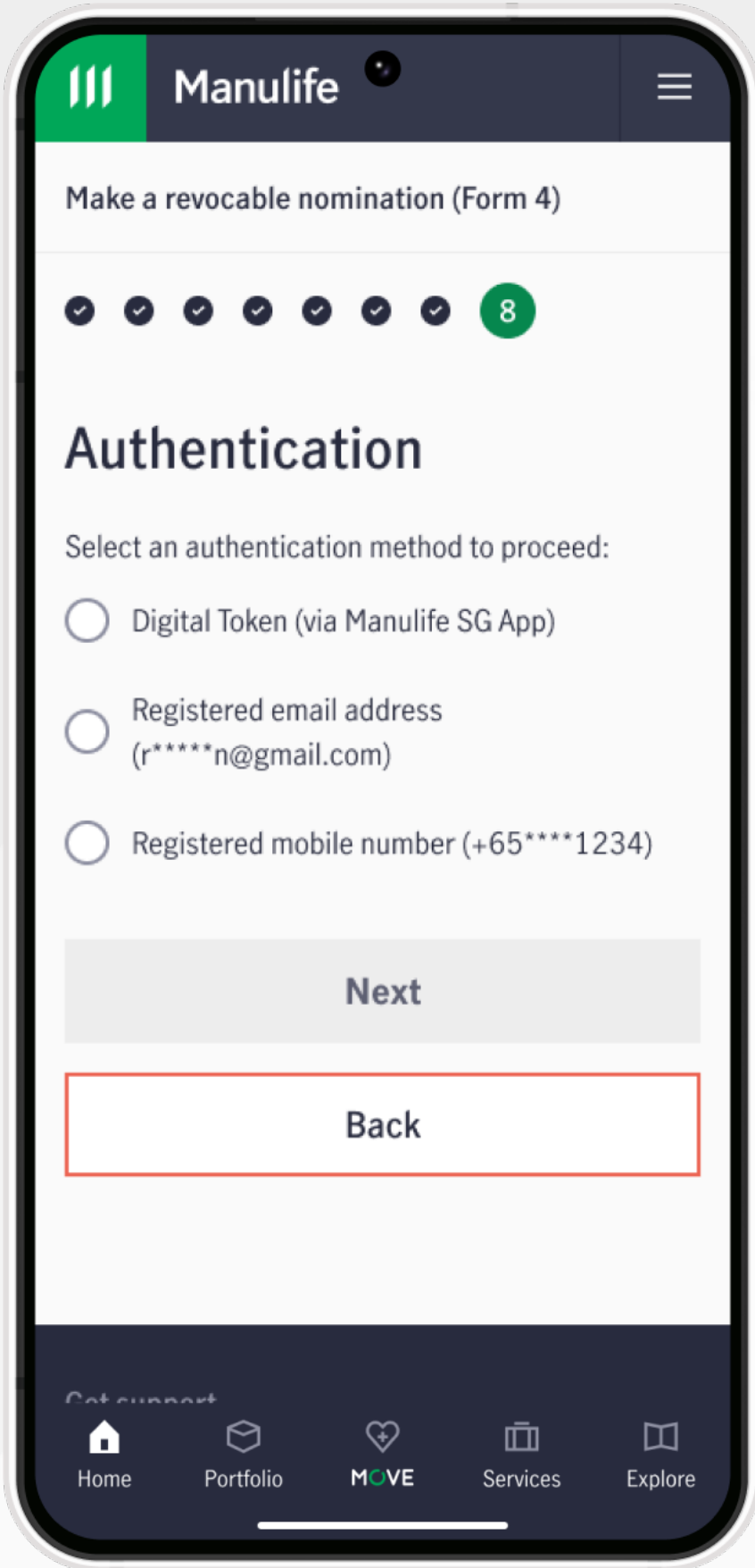
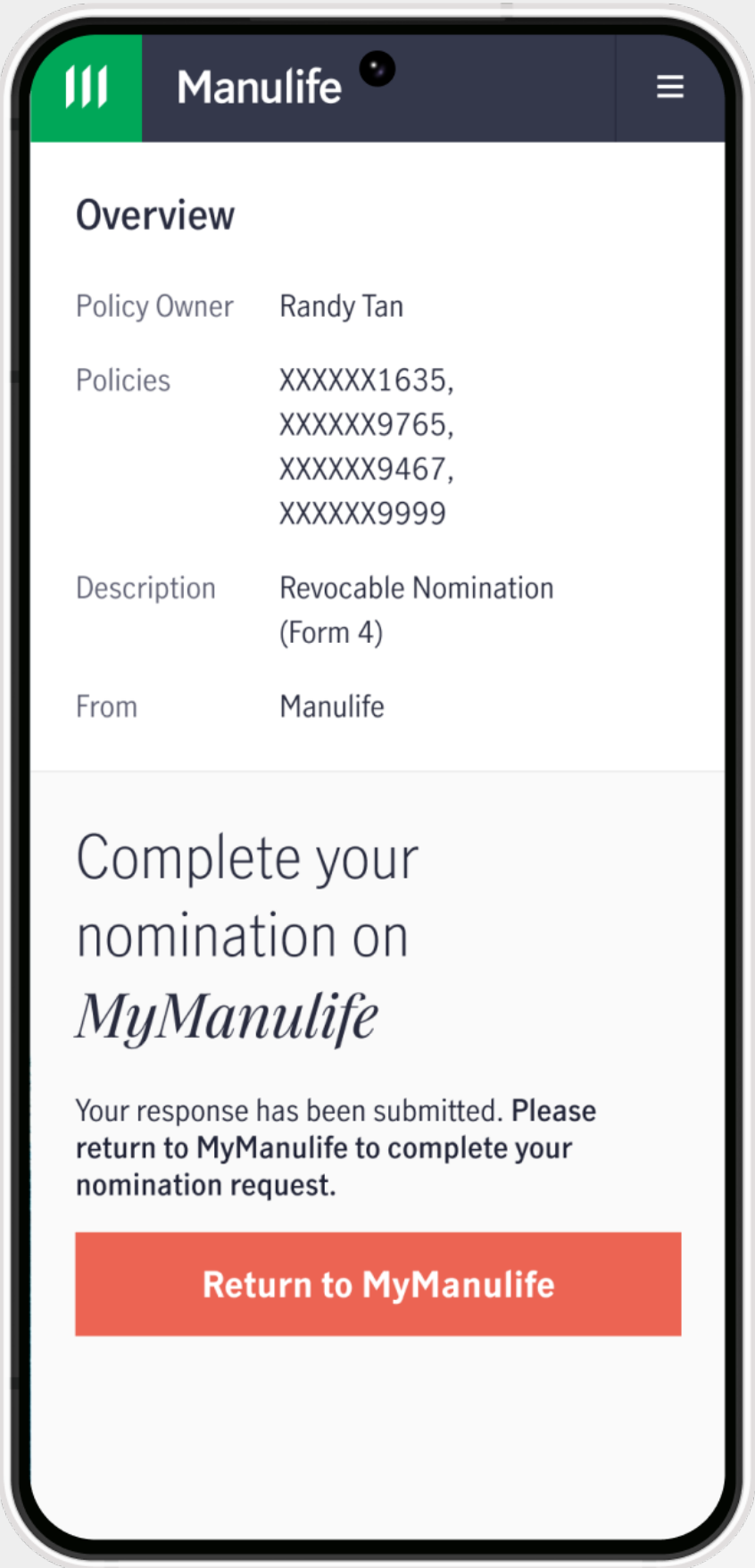
13 For each policy, click **“Sign with Singpass”**.

You will need to scan the Singpass QR code provided on screen.

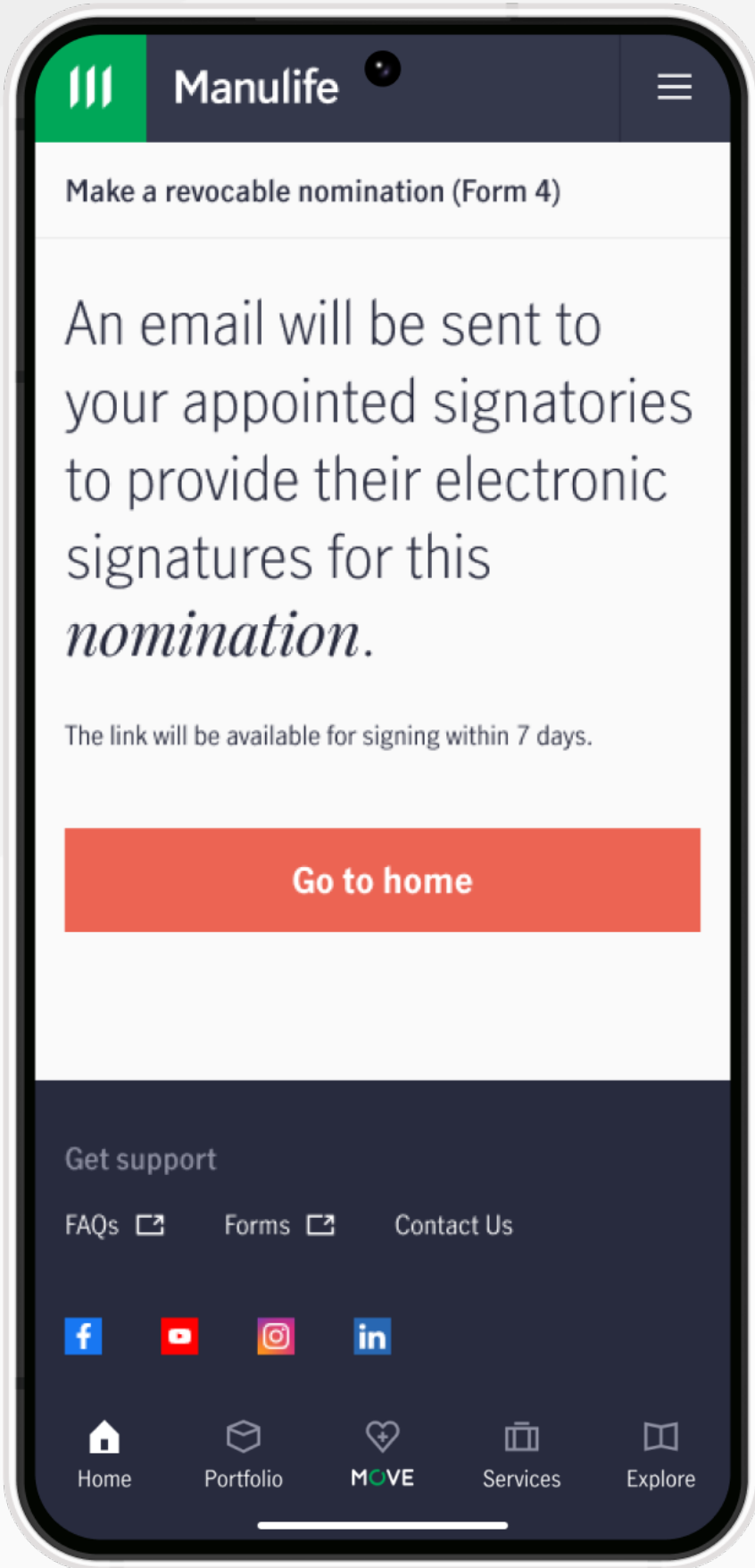
Make a revocable nomination



14 After signing, click “Next” to return to MyManulife and submit your request.



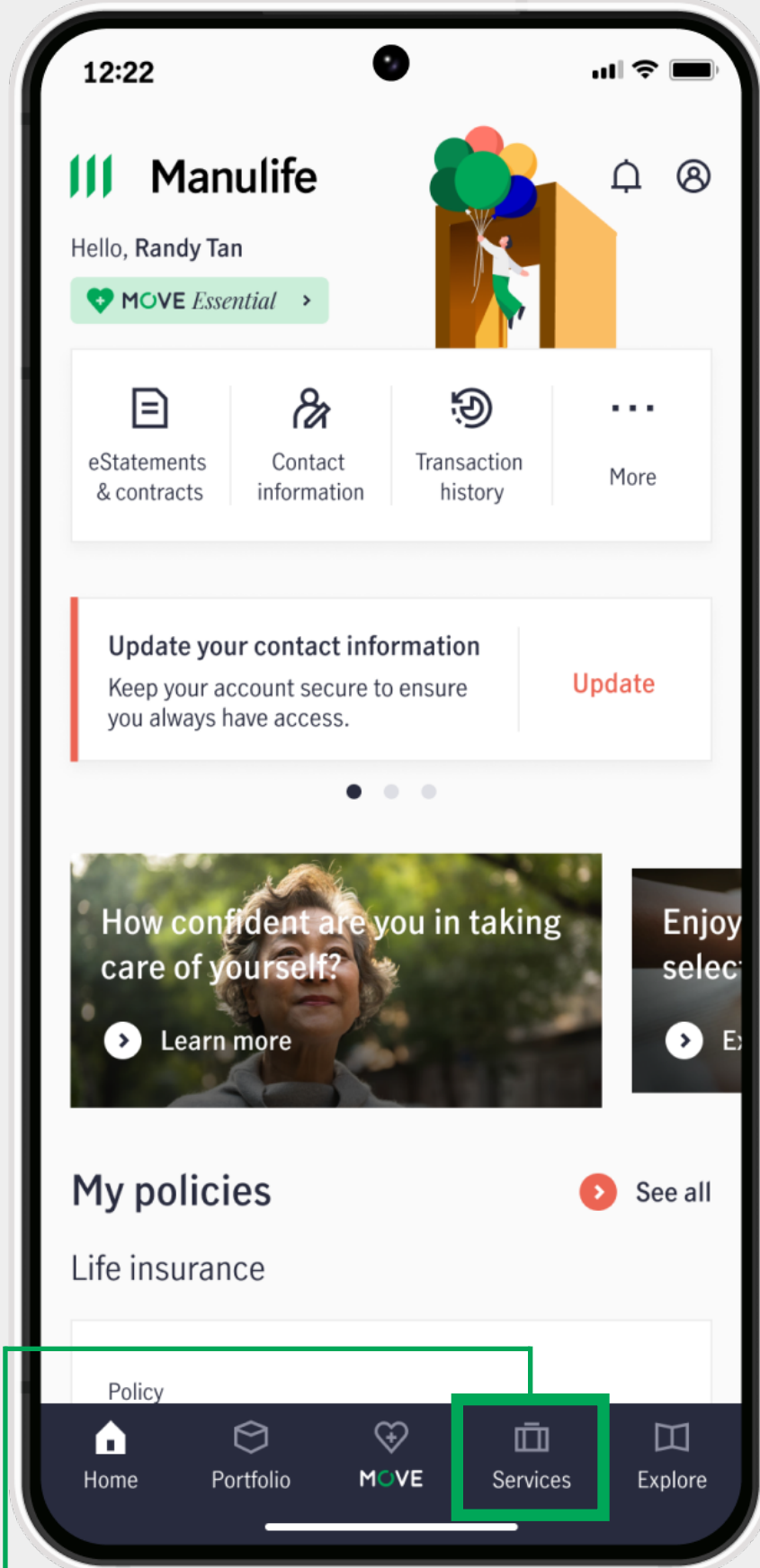
15 Select your preferred authentication method.



16 Once submitted, your signatories will receive an email prompting them to complete their electronic signatures.

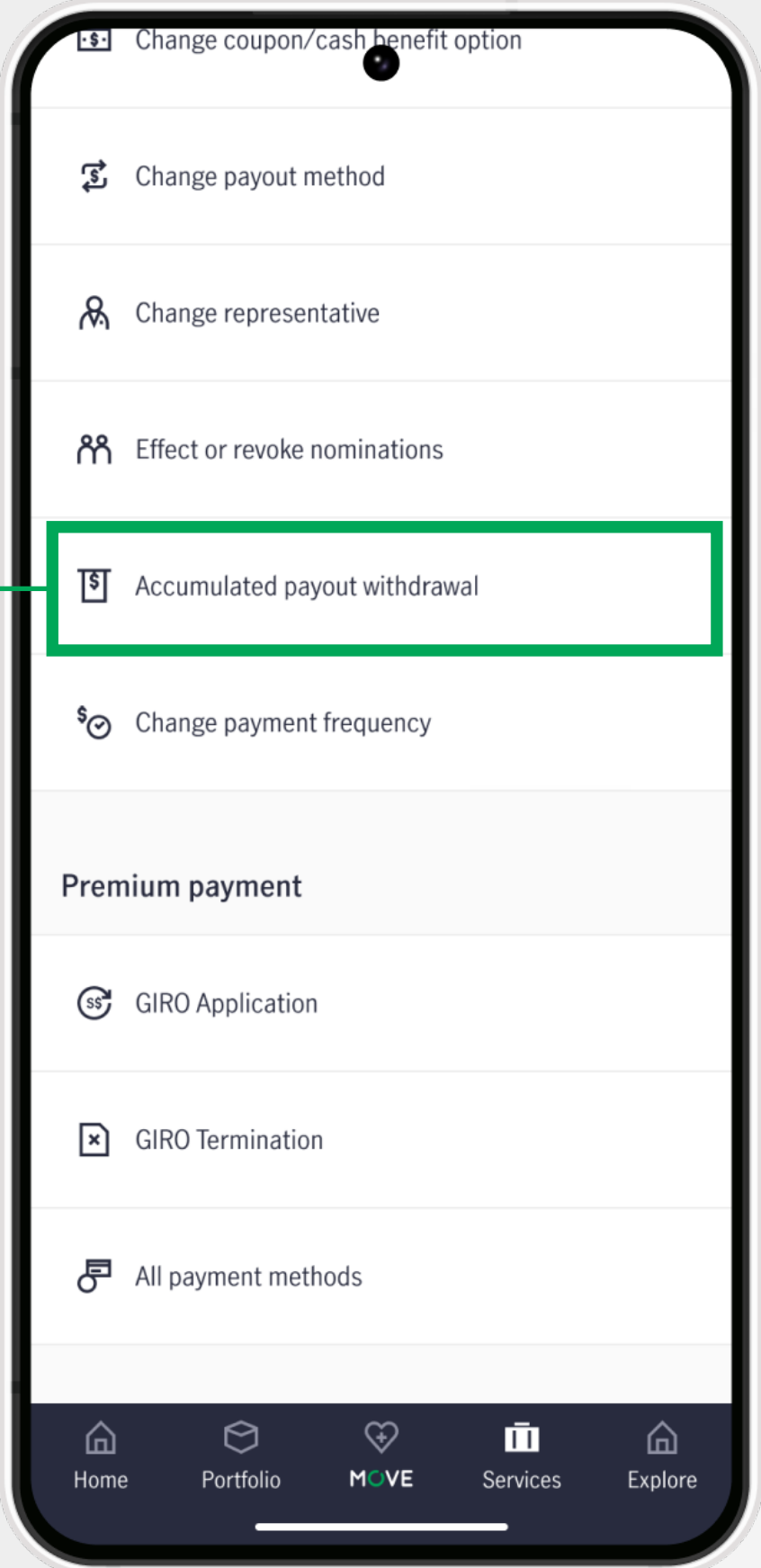
Your nomination request will be completed after all signatories have signed.

Apply for accumulated payout withdrawal



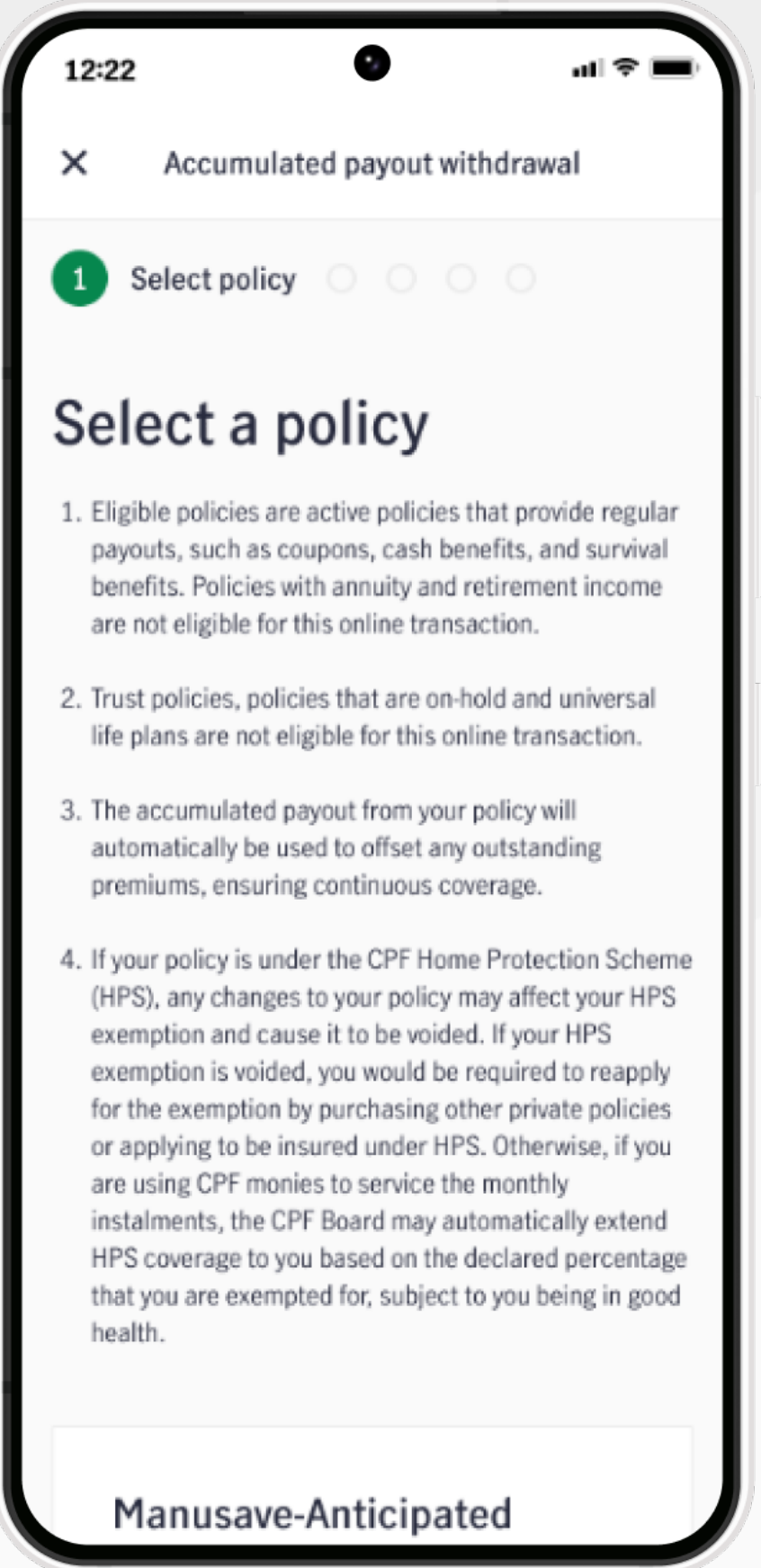
1

After logging in, select “**Services**” at the bottom of the screen.



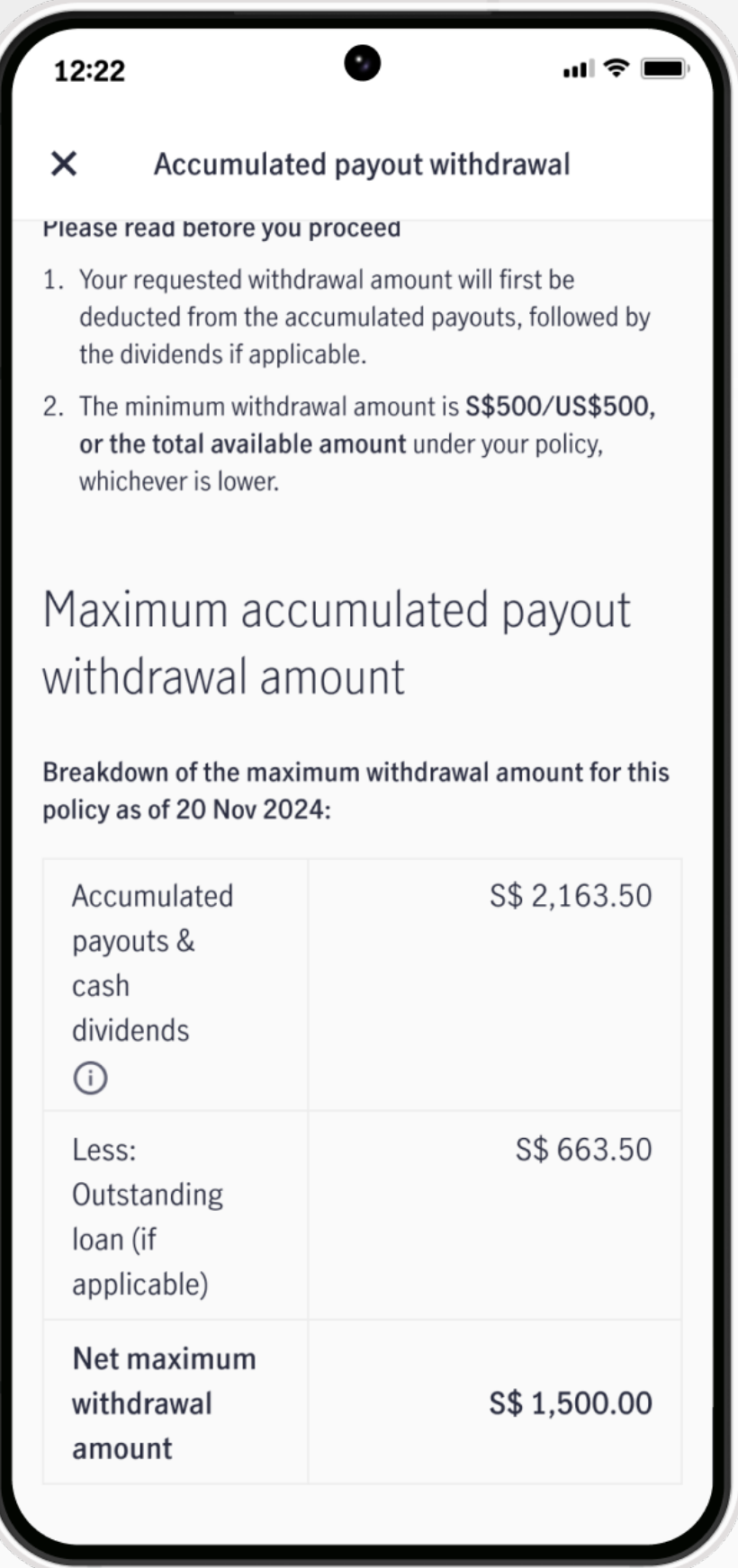
2

Select “**Accumulated payout withdrawal**” under “Make a change to your policy”.



3

Select the policy from which you would like to withdraw accumulated payouts.



4

You will see a breakdown of the maximum withdrawal amount available for your policy.

Maximum accumulated payout withdrawal amount

Breakdown of the maximum withdrawal amount for this policy as of 20 Nov 2024:

Accumulated payouts & cash dividends ⓘ	S\$ 2,163.50
Less: Outstanding loan (if applicable)	S\$ 663.50
Net maximum withdrawal amount	S\$ 1,500.00

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Apply for accumulated payout withdrawal

12:22

Accumulated payout withdrawal

Less:
Outstanding
loan (if
applicable)

S\$ 663.50

Net maximum
withdrawal
amount

S\$ 1,500.00

Required information

I'm requesting for

☐ Partial withdrawal

☐ Full withdrawal

Payout method

Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Back

Next

- 5
- Choose whether to make a partial or full withdrawal, and indicate the withdrawal amount if necessary.

Note that the minimum withdrawal amount is S\$500 or US\$500, or the total available amount under your policy, whichever is lower.

12:22

Accumulated payout withdrawal

3

Review

Review your request

Selected policy

LifeReady Plus (II)

Policy number

223456733

Insured

Randy Tan

Payout method

Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Maximum accumulated payout withdrawal amount

Accumulated payouts & cash dividends
S\$ 2,163.50

Less: Outstanding loan (if applicable)

S\$ 663.50

6

Review your changes before submitting your request.

12:22

Accumulated payout withdrawal

4

Declaration

Declaration and authorisation by policy owner/assignee

1. I/We declare, represent and warrant that:

a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;

b. by submitting this form or request, I/we will not breach any applicable laws and regulations;

c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and

d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request ("Instruction"), and agree

7

Read and acknowledge the **Declaration**, then click **"Next"**.

12:22

Accumulated payout withdrawal

5

Authentication

Authentication

Select an authentication method to proceed:

☐ Digital Token (via Manulife SG App)

☐ Registered email address (r*****n@gmail.com)

☐ Registered mobile number (+65****1234)

Next

Back

Get support

FAQs

Forms

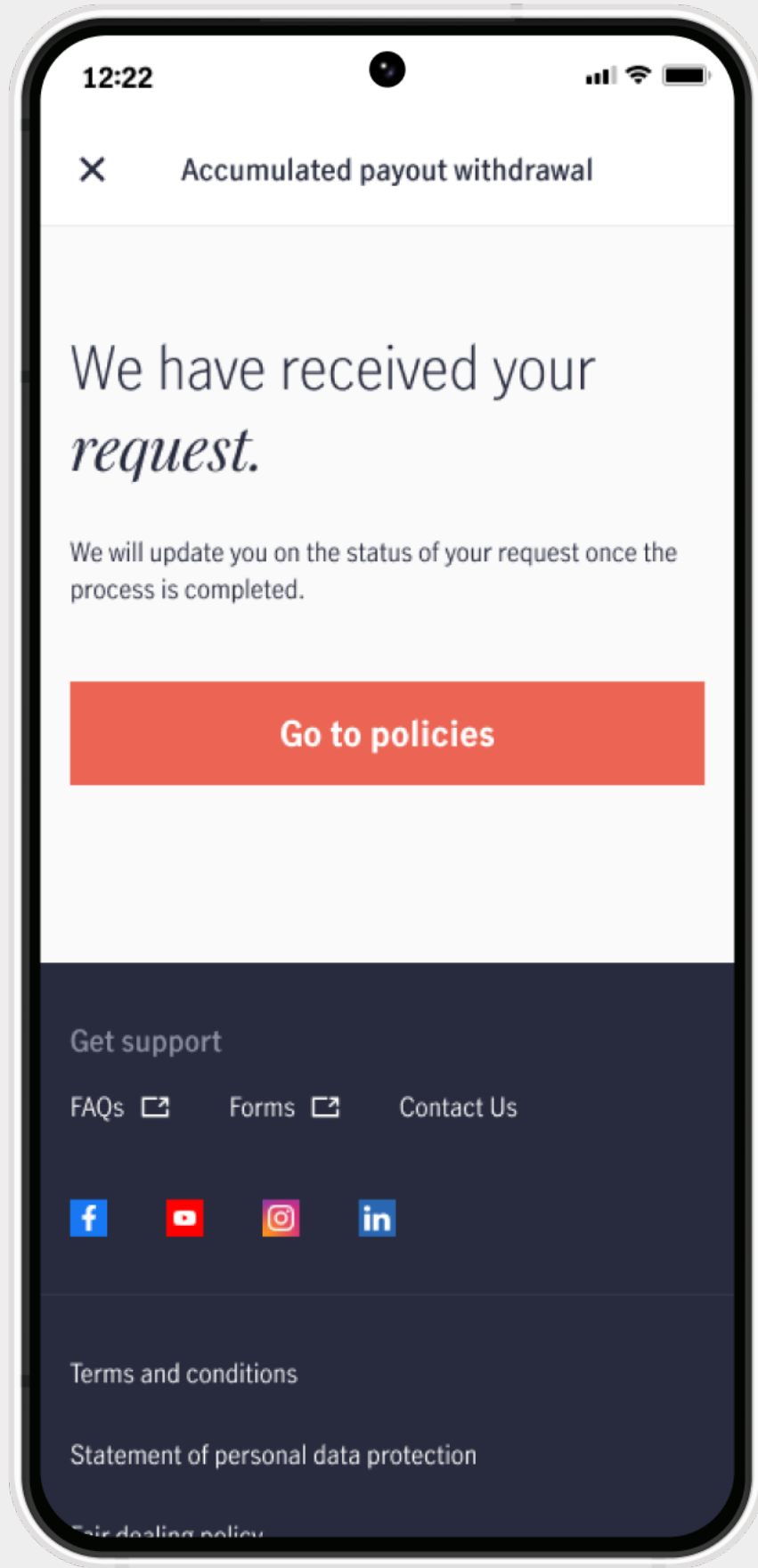
Contact Us

8

Select your preferred authentication method.

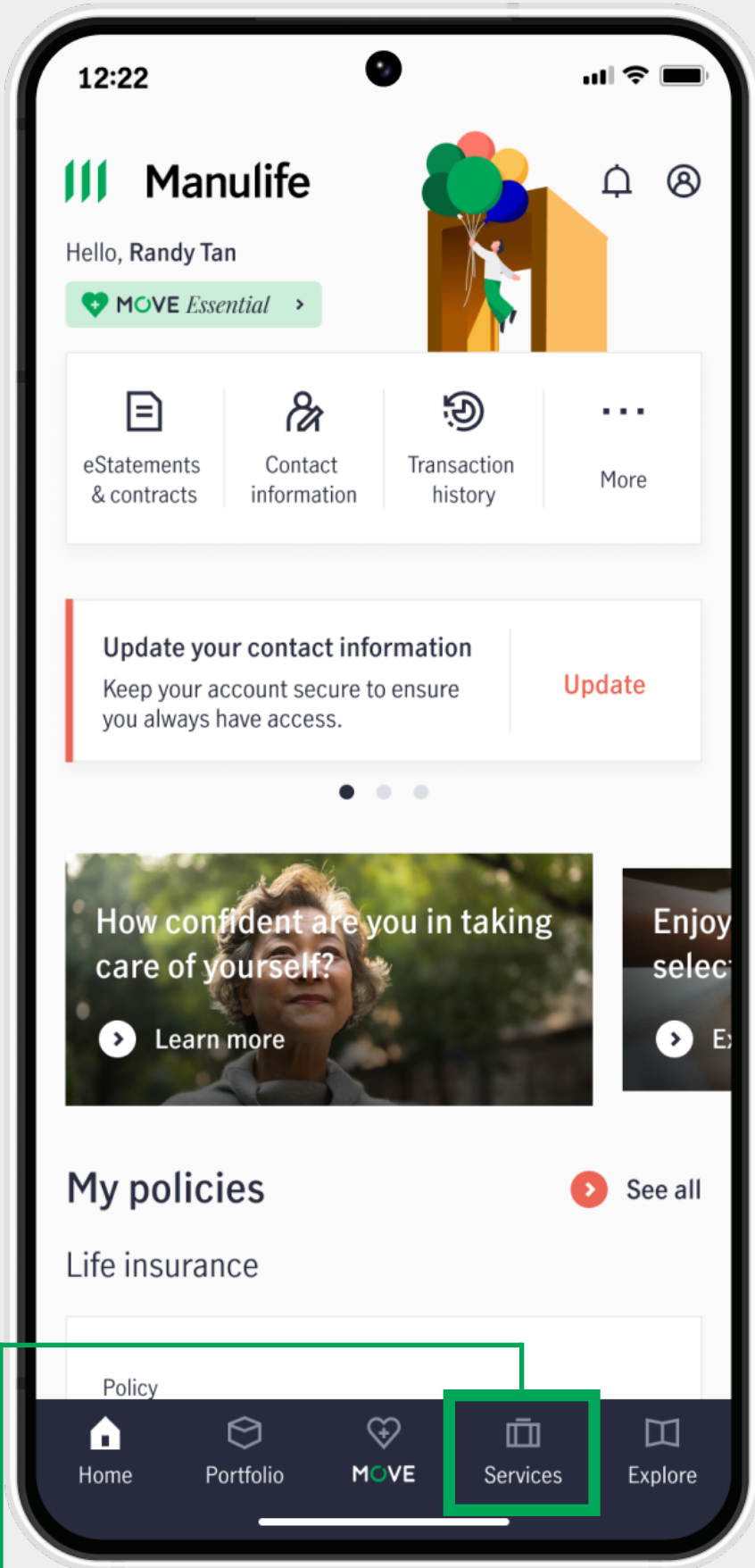
Manulife Singapore Mobile App User Guide 67

Apply for accumulated payout withdrawal

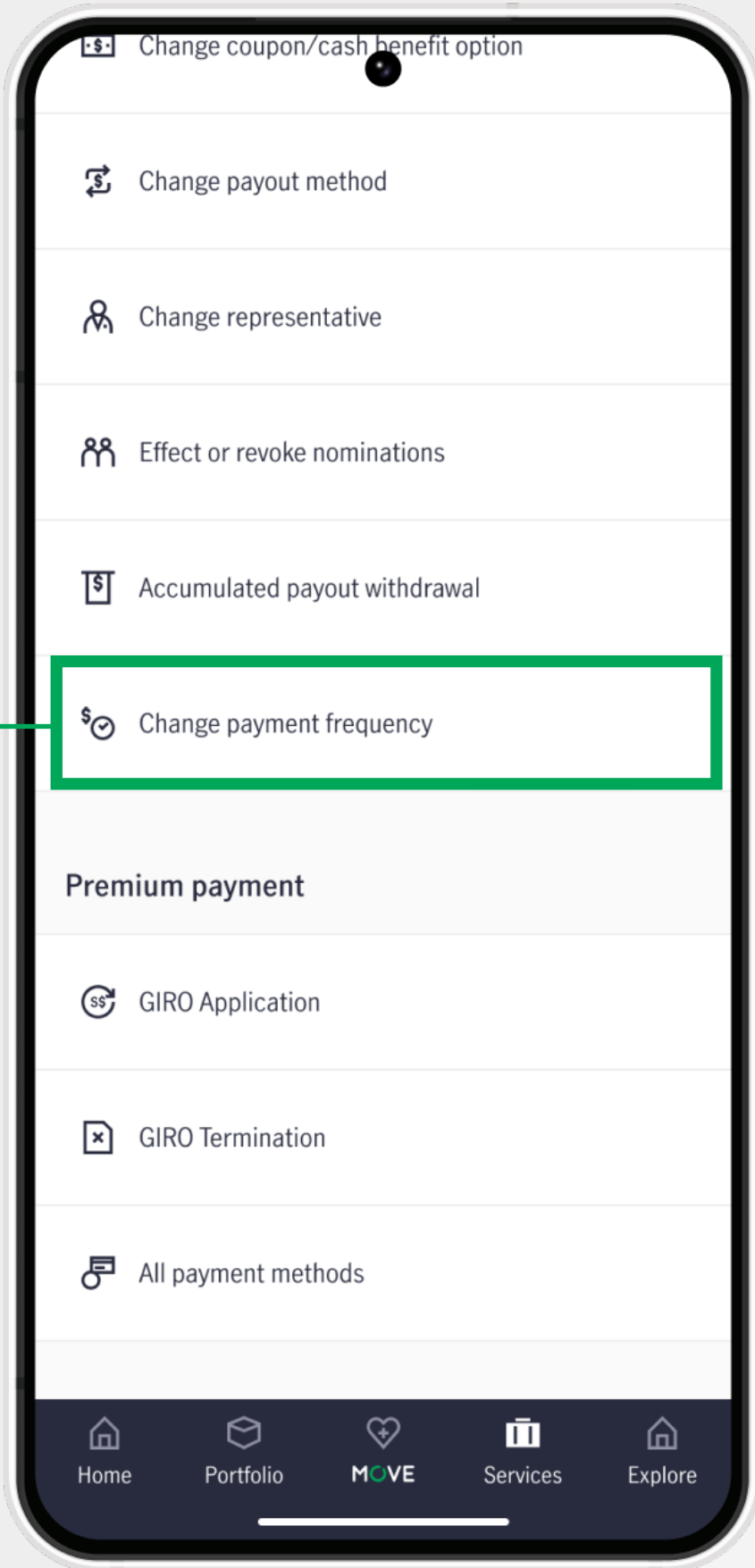


- 9 You will receive an immediate acknowledgement.

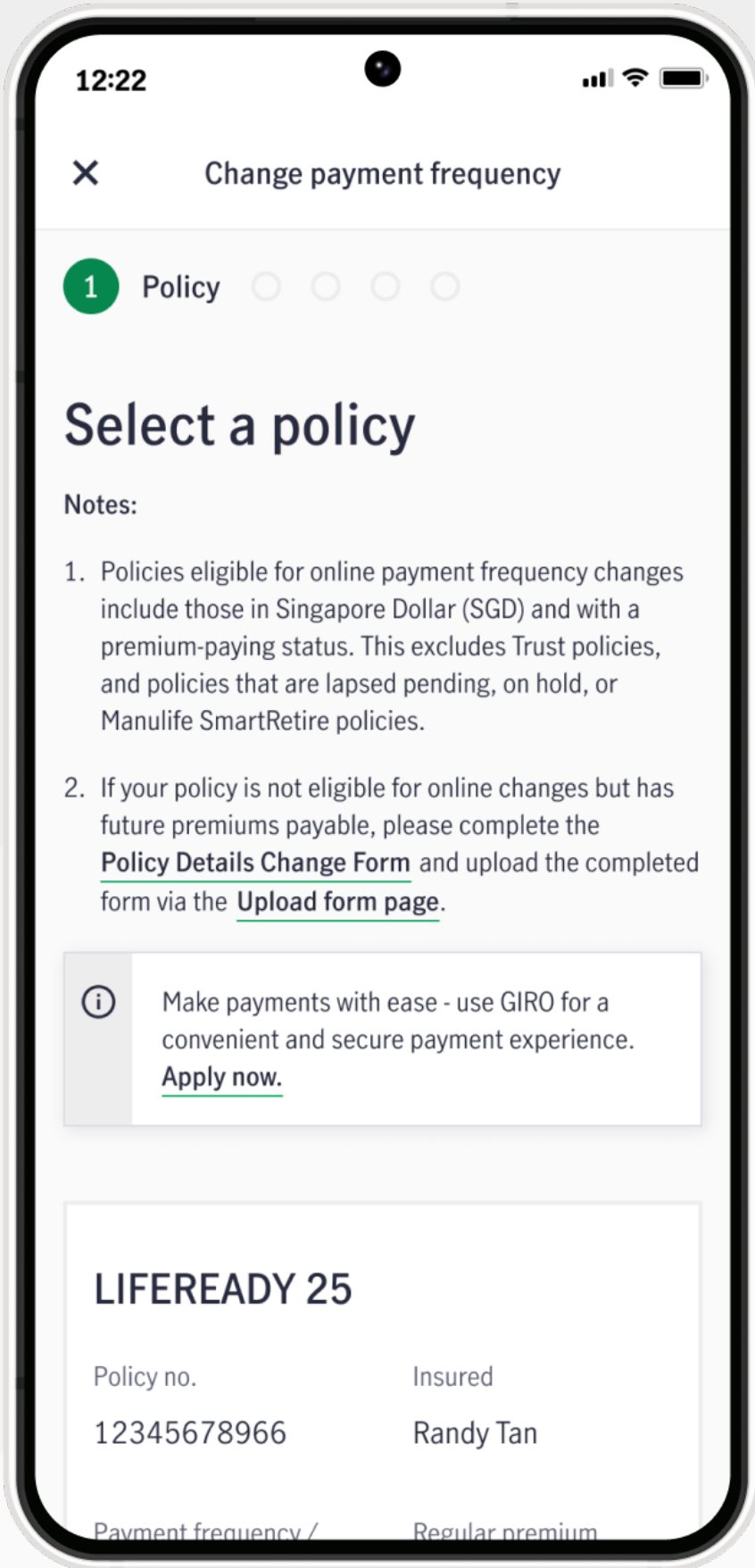
Change payment frequency



1 After logging in, select “**Services**” at the bottom of the screen.

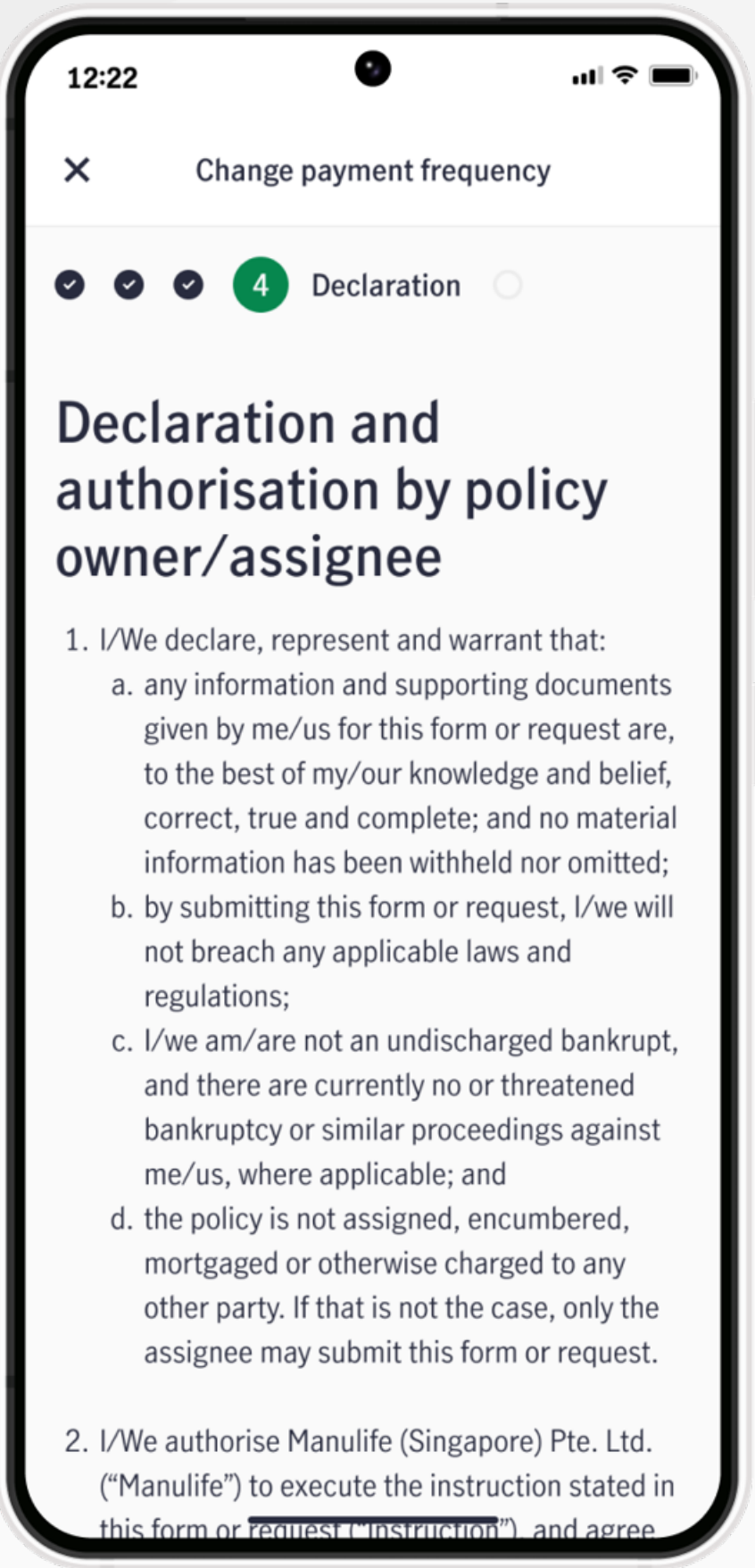
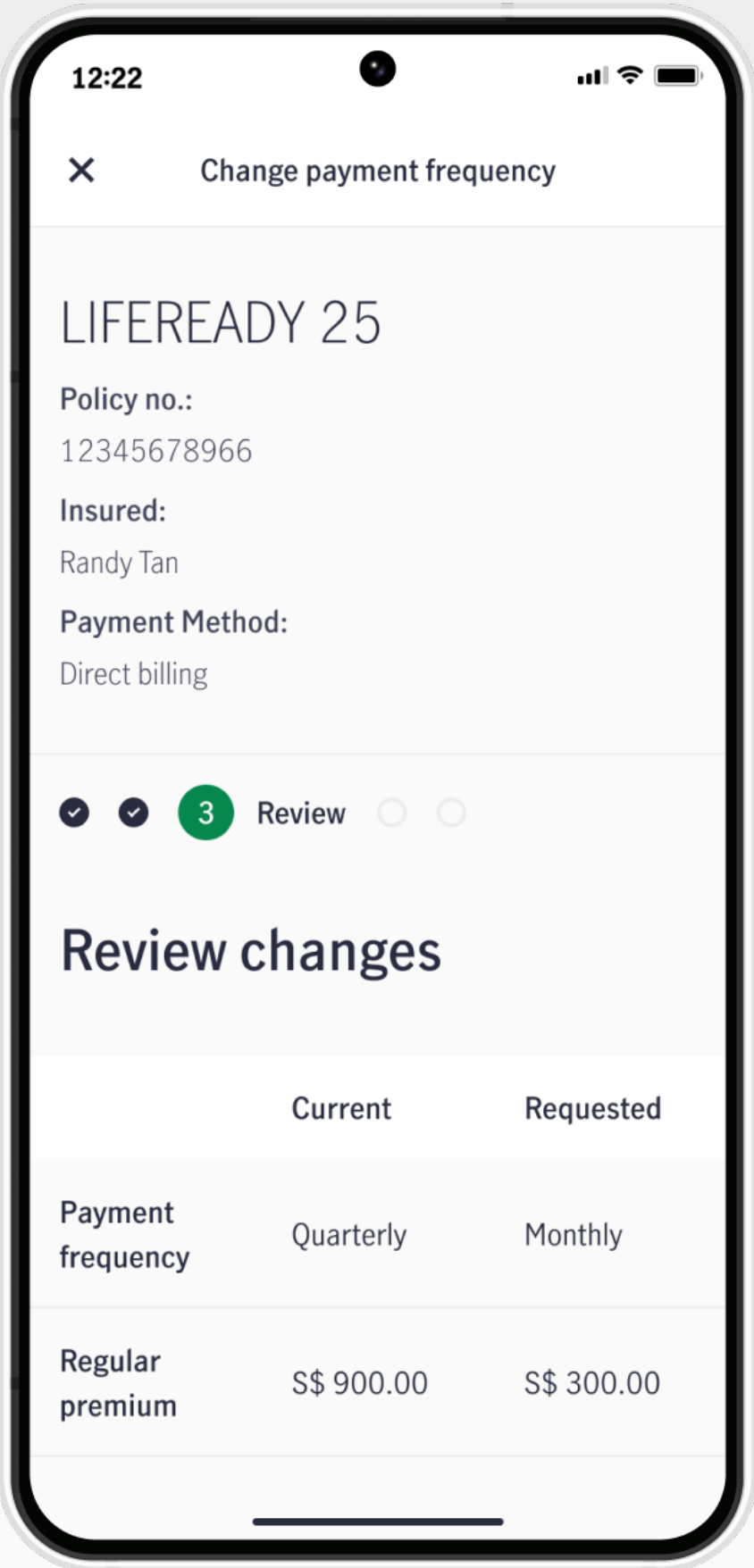
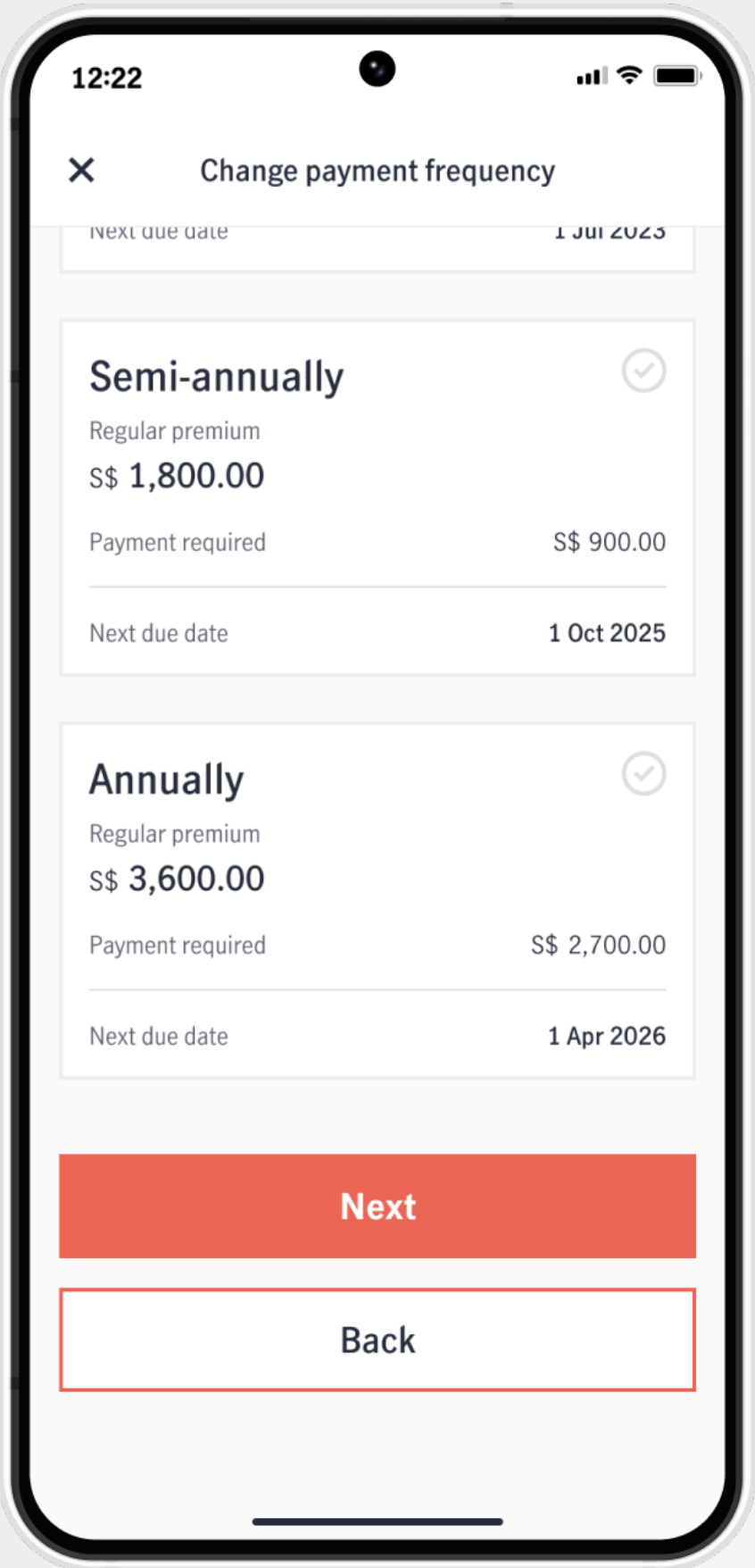
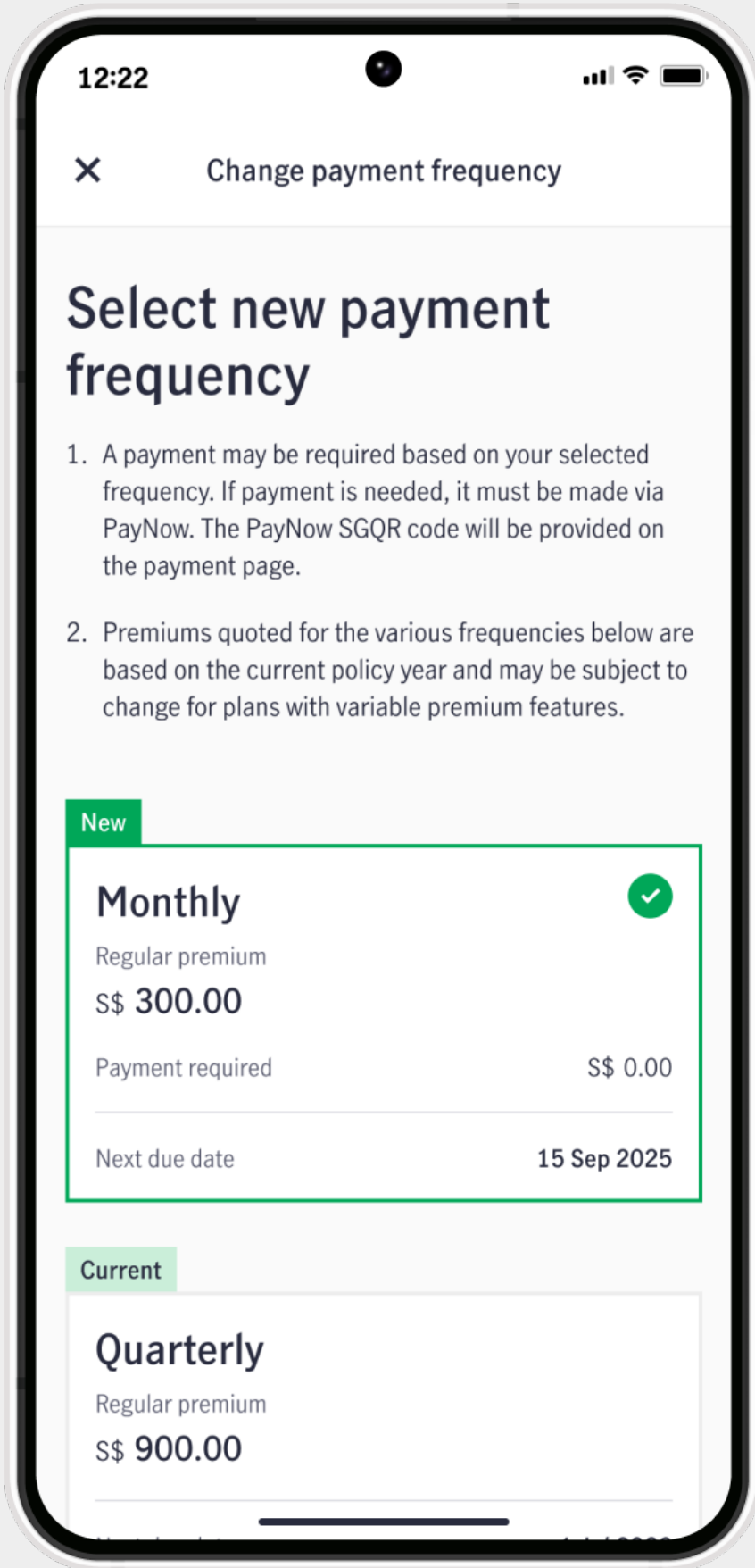


2 Select “**Change payment frequency**” under “Make a change to your policy”.



3 Select the policy you would like to apply this change to.

Change payment frequency



4

Choose the new payment frequency for your policy.
Note that payment may be required depending on your selected frequency.

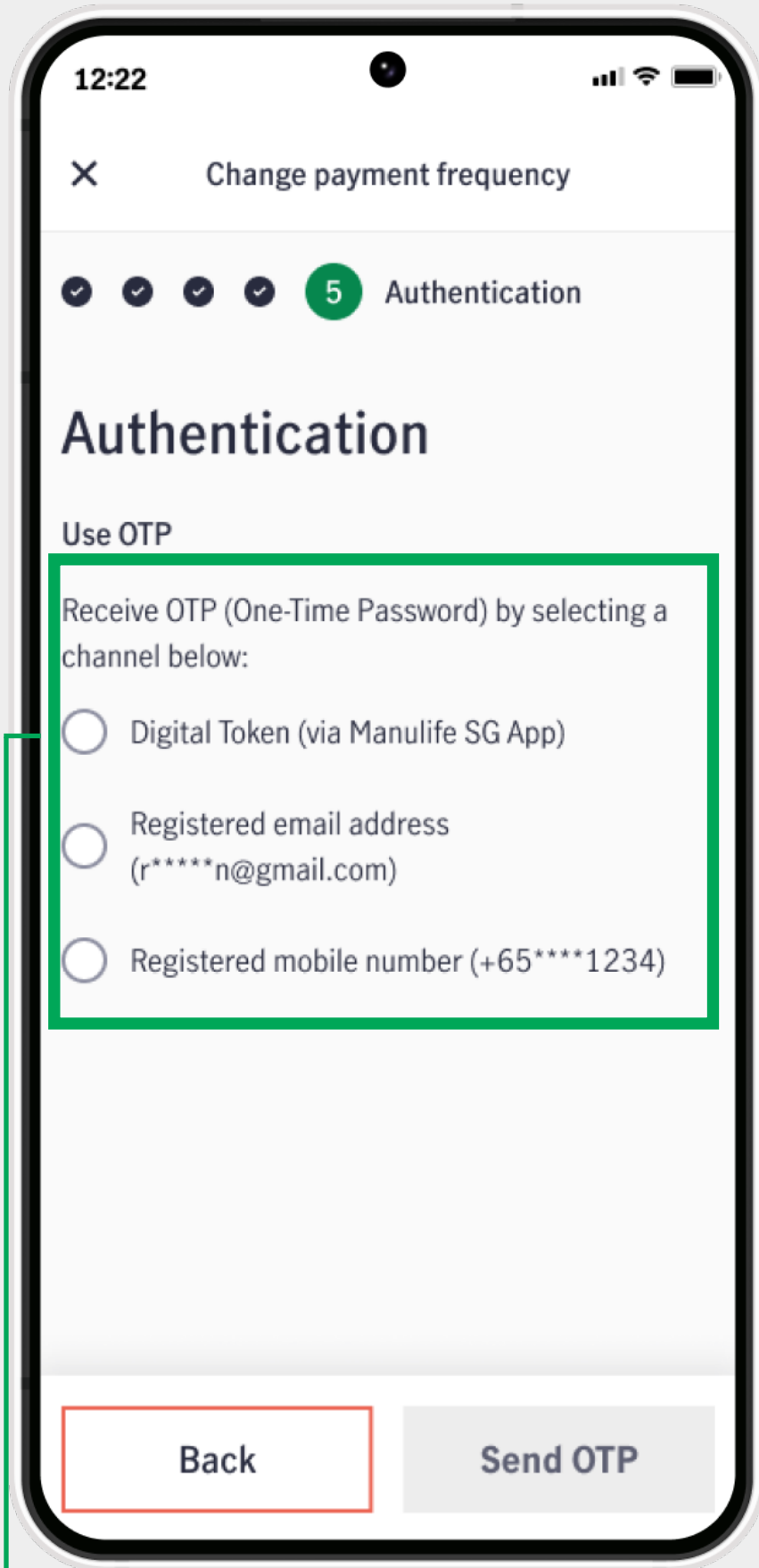
5

Review your changes before submitting your request.

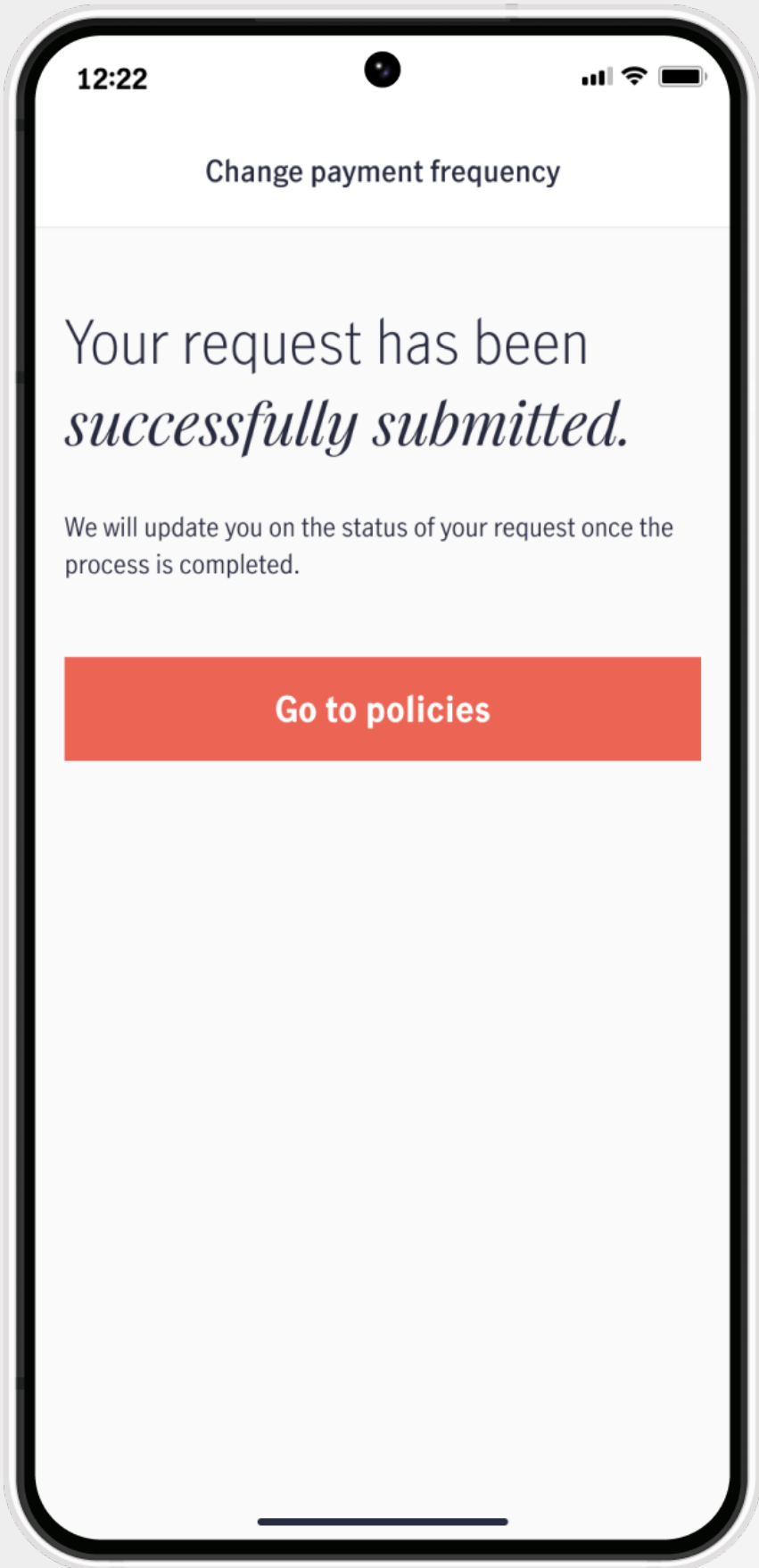
6

Read and acknowledge the **Declaration**, then click “**Next**”.

Change payment frequency

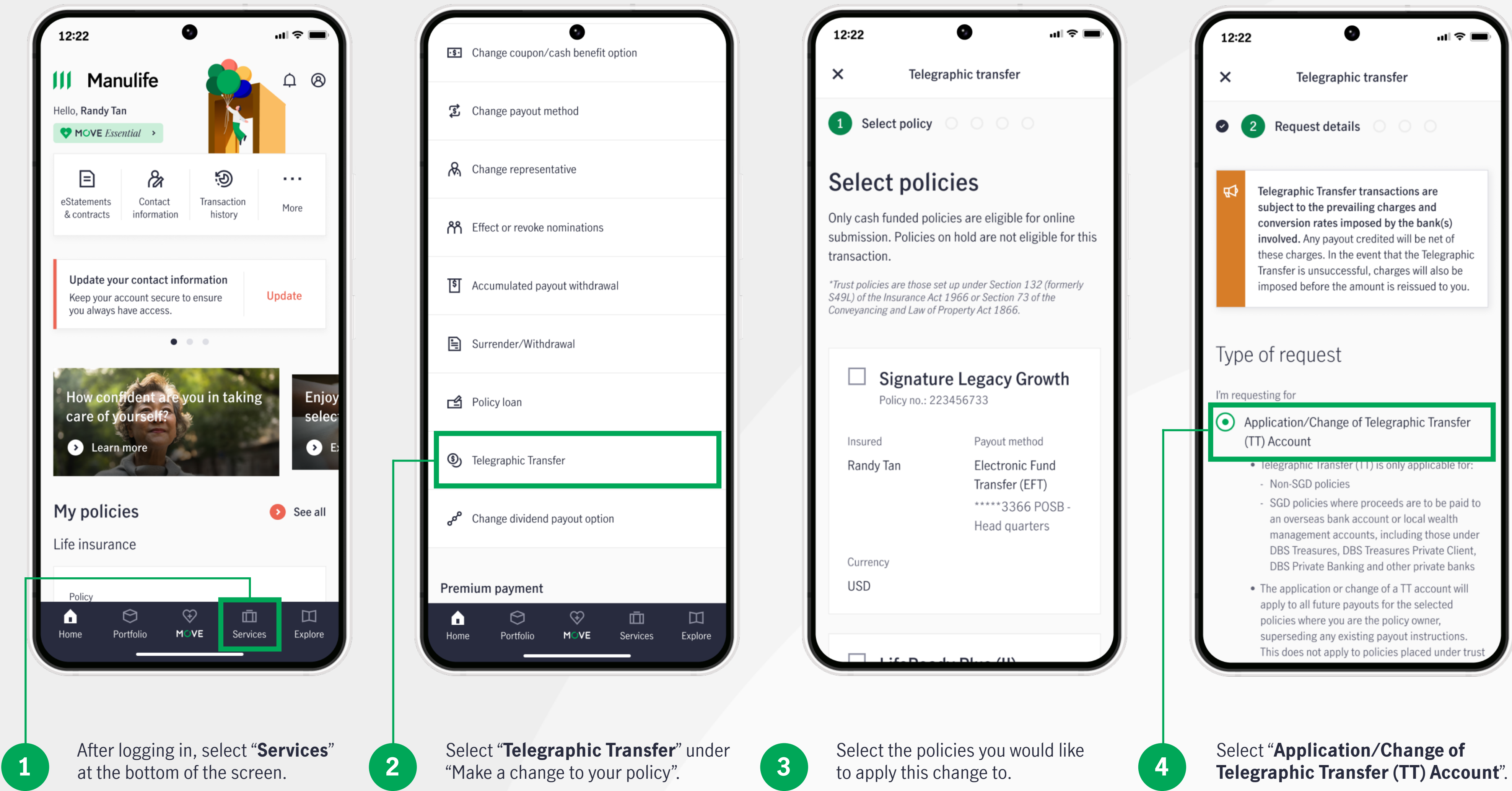


7 Select your preferred authentication method.



8 You will receive an immediate acknowledgement.

Apply or change telegraphic transfer account



Apply or change telegraphic transfer account

12:22

✕ Telegraphic transfer

Required information

Bank account holder name
Randy Tan

Name of bank
Chase Bank

Bank account number/International Bank Account Number (IBAN)
Enter bank account number

ⓘ Please note that this account must belong to the policy owner

Swift code
Enter swift code

Address of bank (optional)
Enter address of bank

Routing code (optional)

Back

Next

5 Complete the required information and upload a copy of your bank statement or passbook for verification.

12:22

✕ Telegraphic transfer

✓ ✓ **3** Review ○ ○

Review your request

Selected policies

Signature Legacy Growth

Policy number
223456733

Insured
Randy Tan

Payout method
Electronic Fund Transfer (EFT)
*****3366 POSB - Head quarters

Currency
USD

Type of request

I'm requesting for
Application/Change of Telegraphic Transfer (TT) Account

6 Review your changes before submitting your request.

12:22

✕ Telegraphic transfer

✓ ✓ ✓ **4** Declaration ○

Declaration and authorisation by policy owner/assignee

1. I/We declare, represent and warrant that:
a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;
b. by submitting this form or request, I/we will not breach any applicable laws and regulations;
c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and
d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request ("Instruction"), and agree

7 Read and acknowledge the **Declaration**, then click "**Next**".

12:22

✕ Telegraphic transfer

✓ ✓ ✓ ✓ **5** Authentication

Authentication

Use OTP

Receive OTP (One-Time Password) by selecting a channel below:

☐ Digital Token (via Manulife SG App)

☐ Registered email address (r*****n@gmail.com)

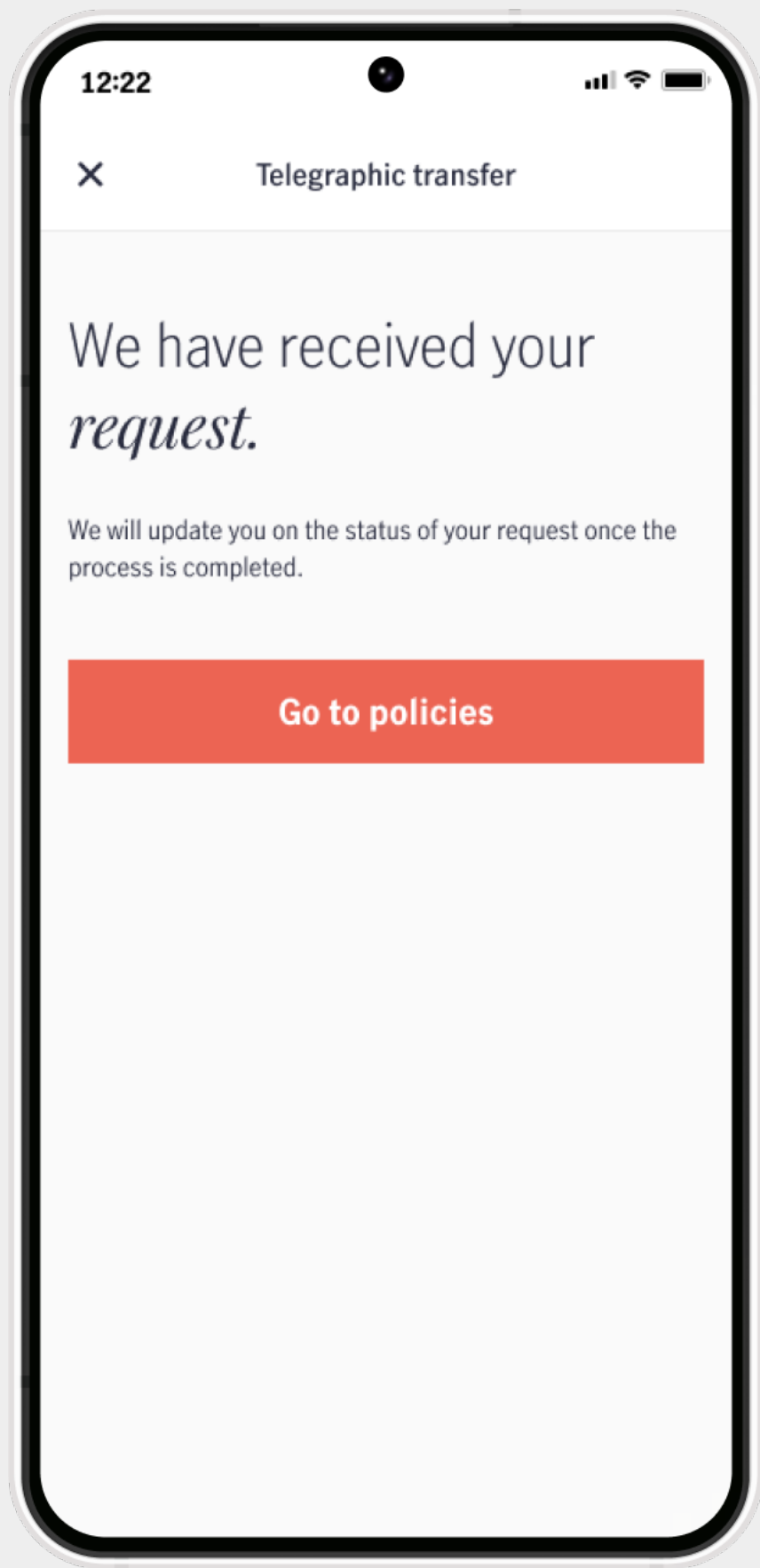
☐ Registered mobile number (+65****1234)

Back

Send OTP

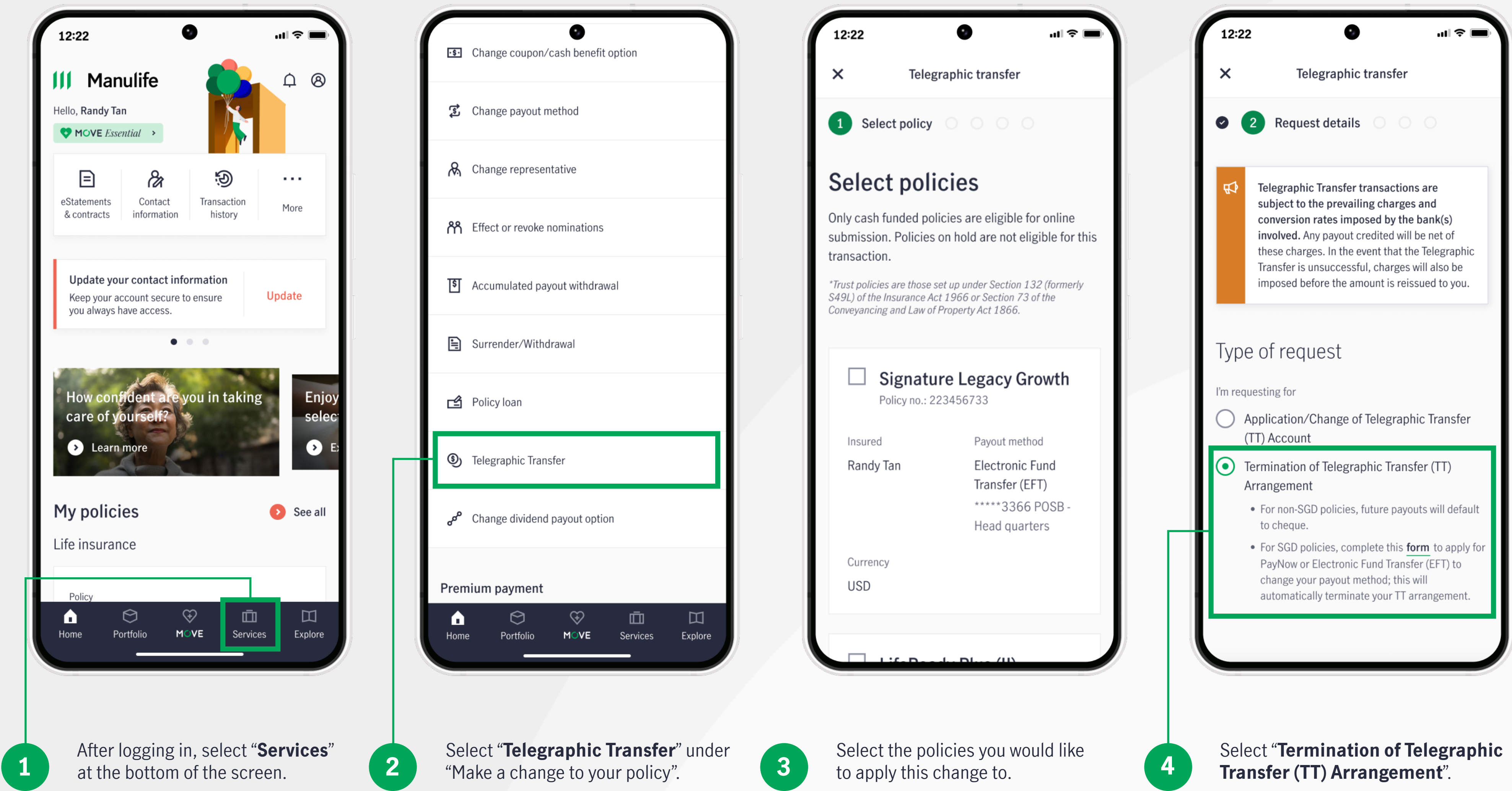
8 Select your preferred authentication method.

Apply or change telegraphic transfer account

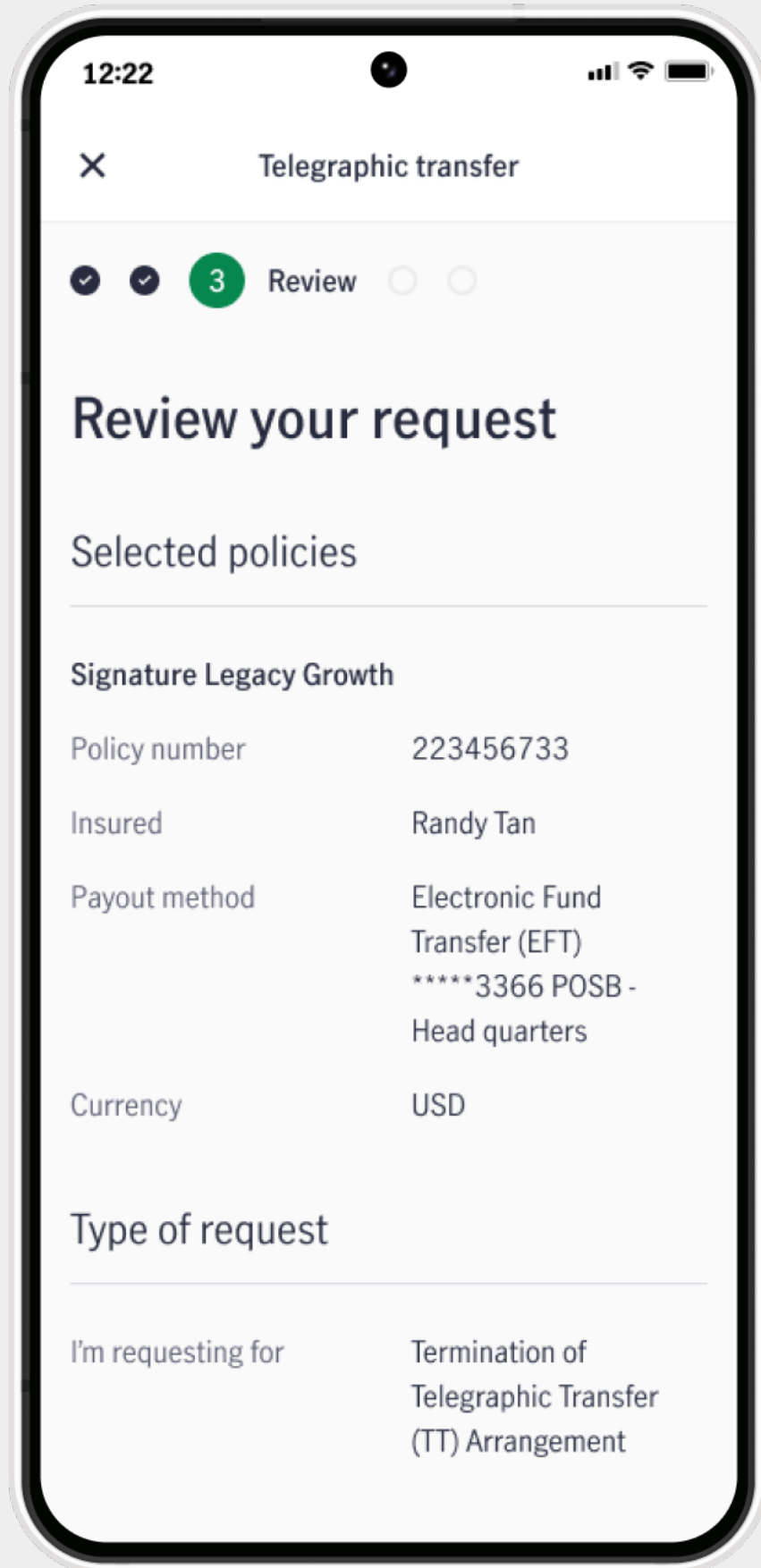


9 You will receive an immediate acknowledgement.

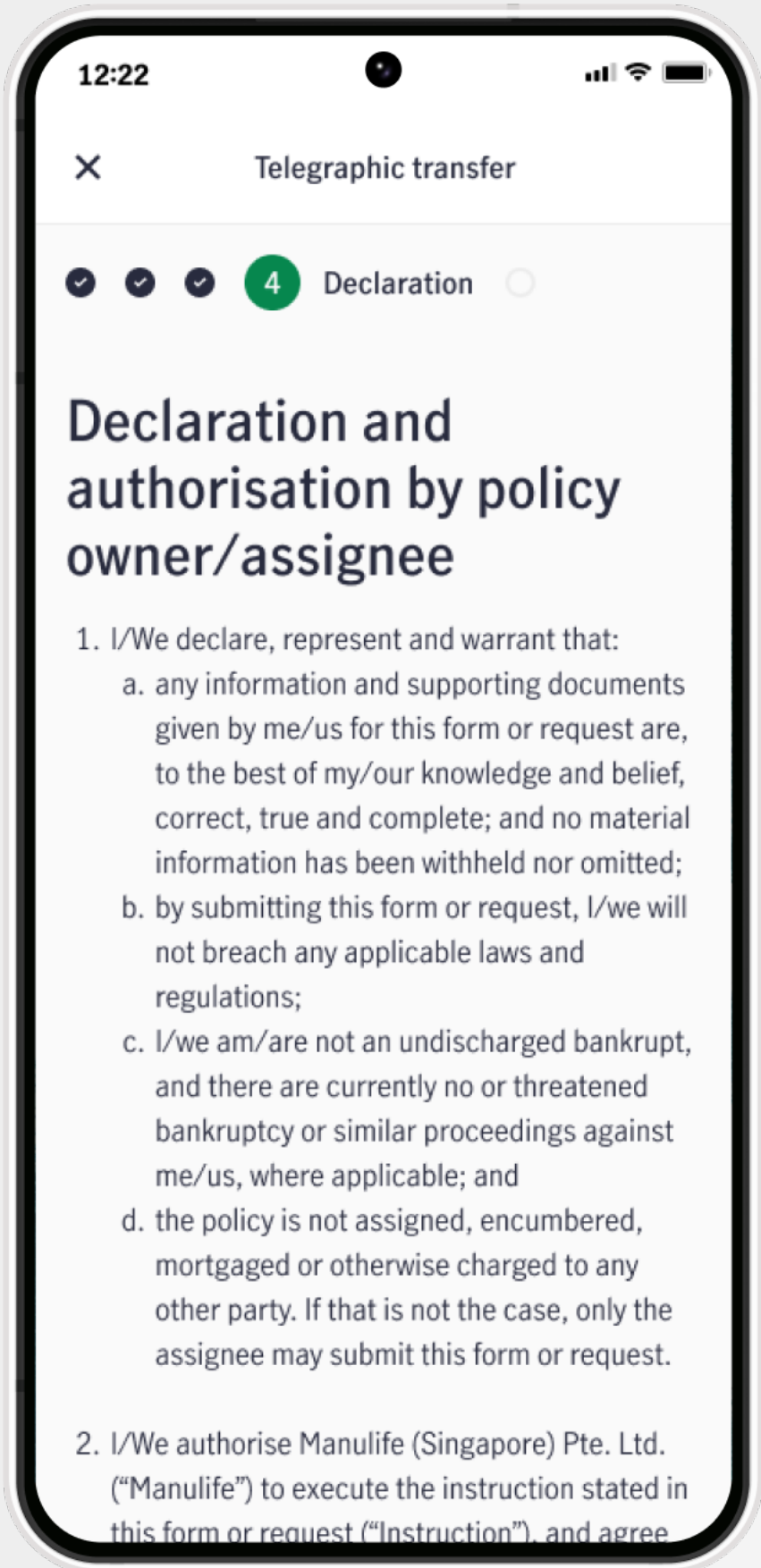
Terminate telegraphic transfer arrangement



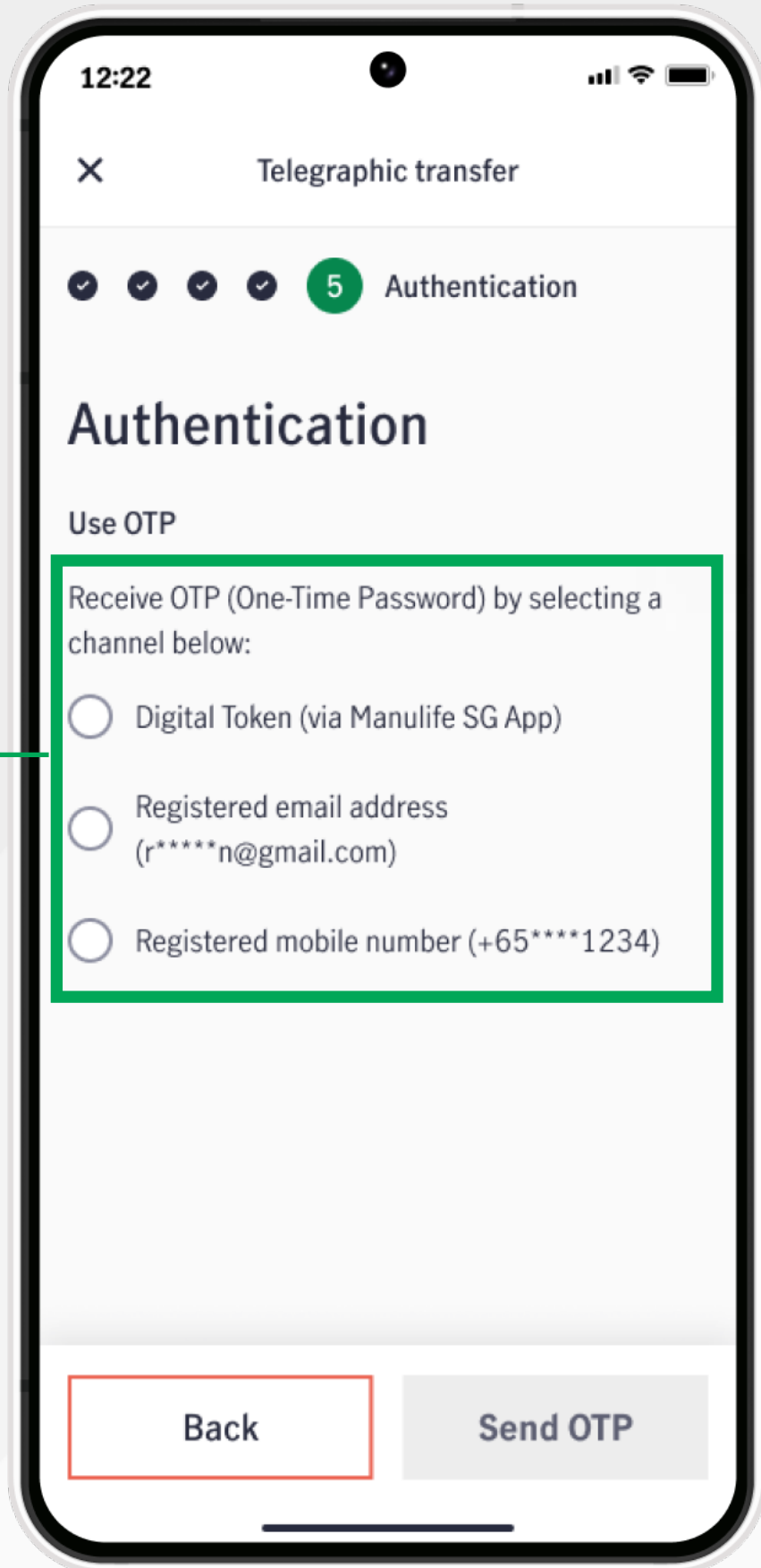
Terminate telegraphic transfer arrangement



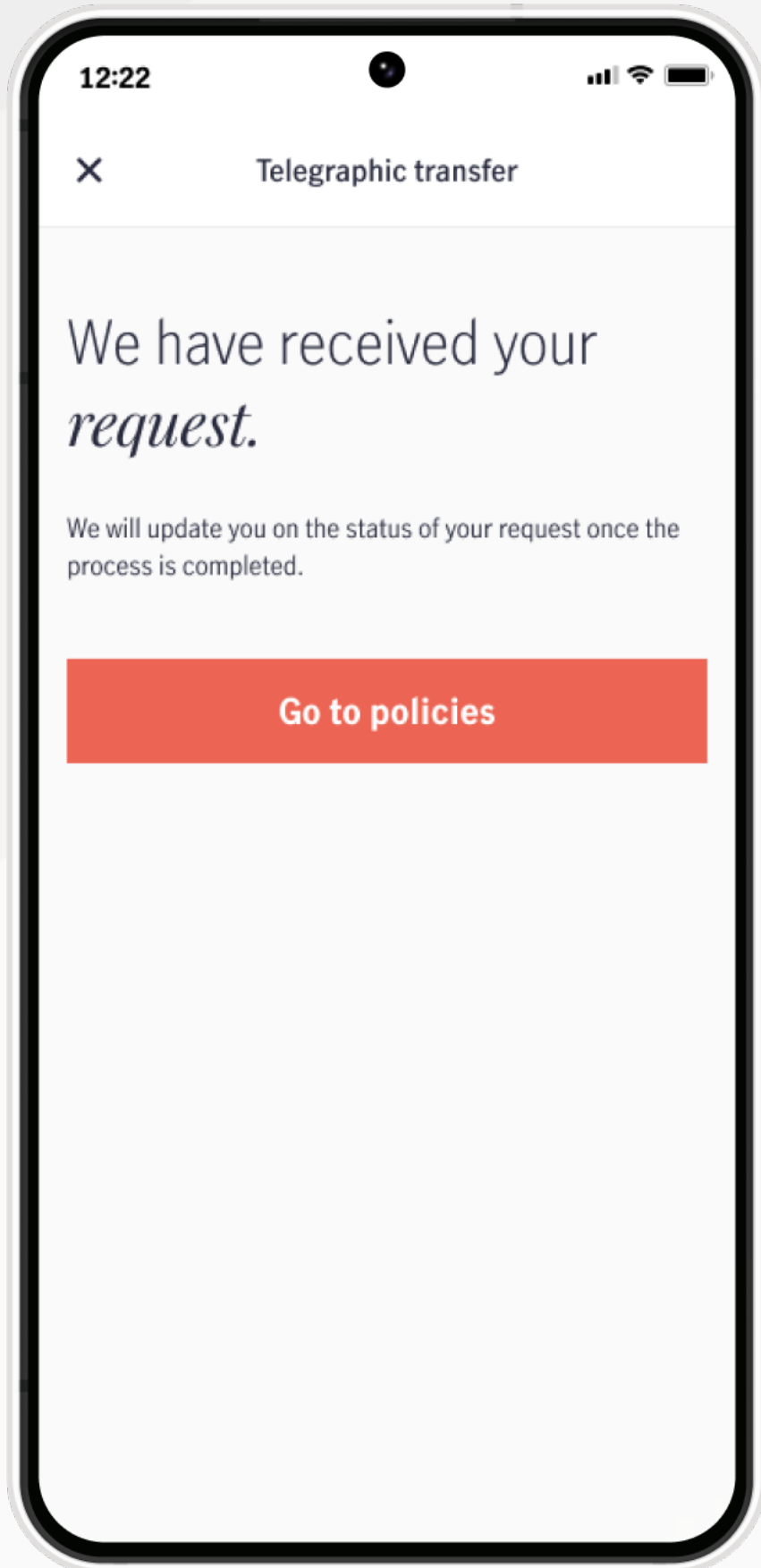
5 Review your changes before submitting your request.



6 Read and acknowledge the **Declaration**, then click "Next".

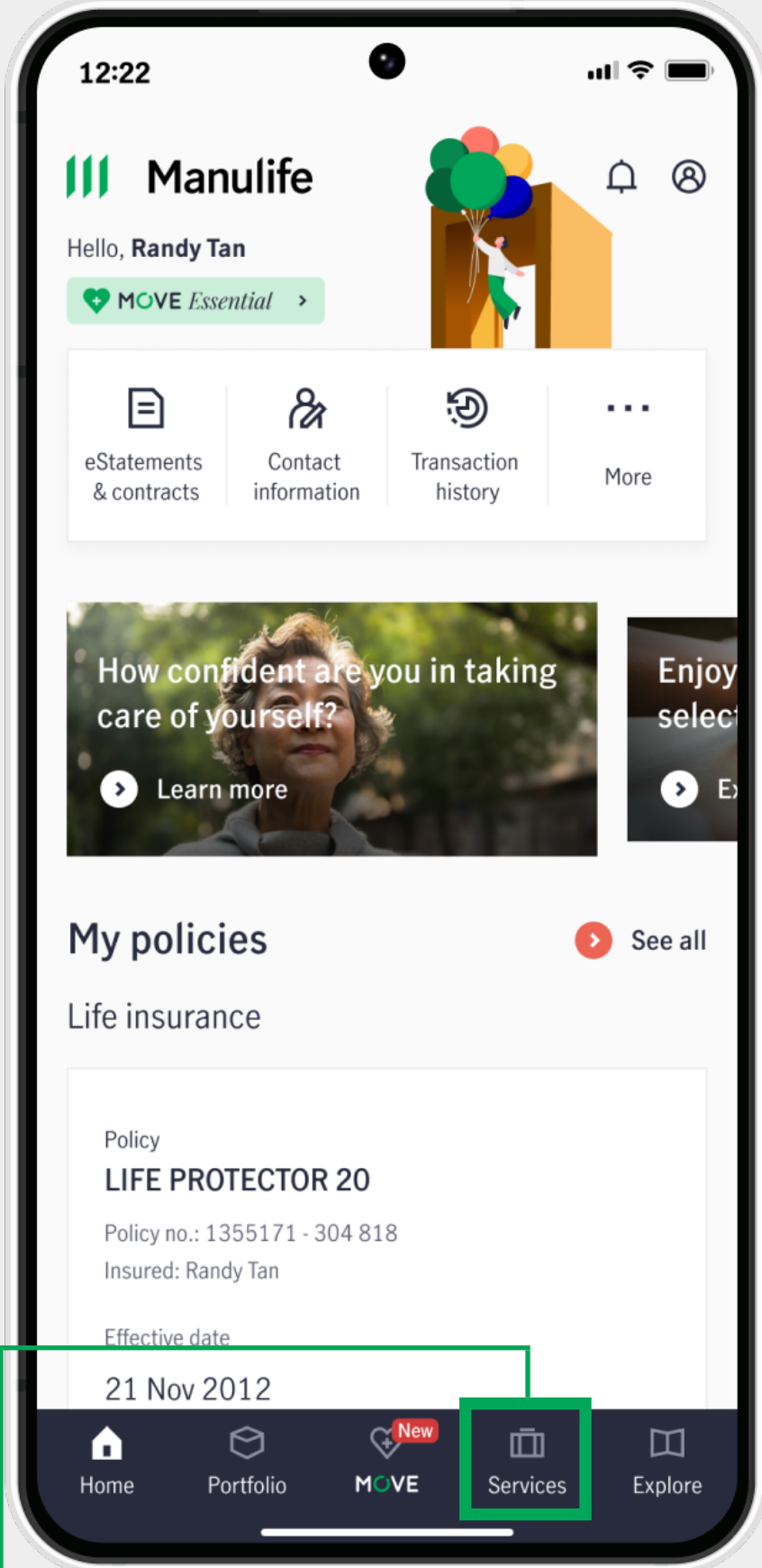


7 Select your preferred authentication method.

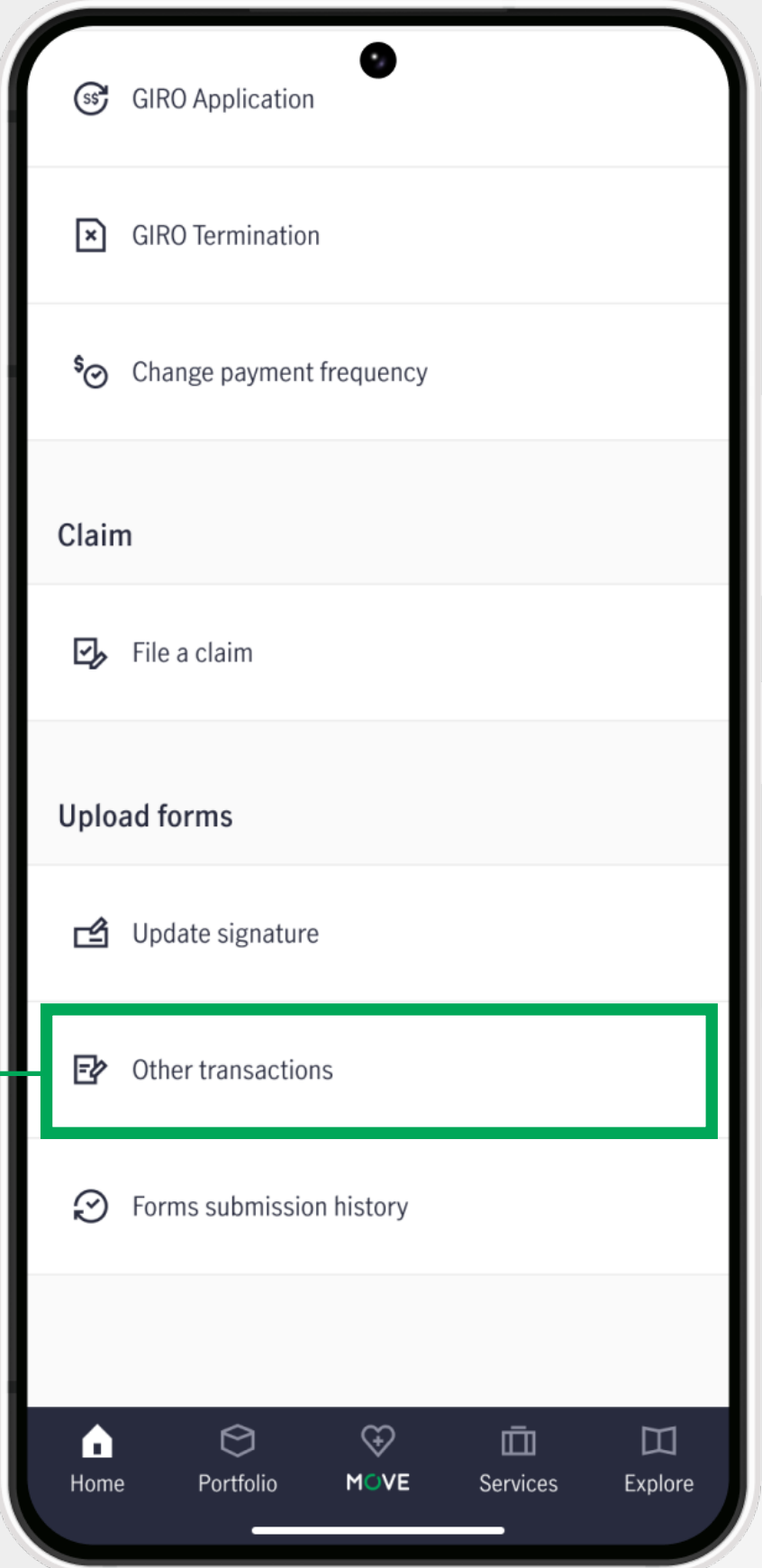


8 You will receive an immediate acknowledgement.

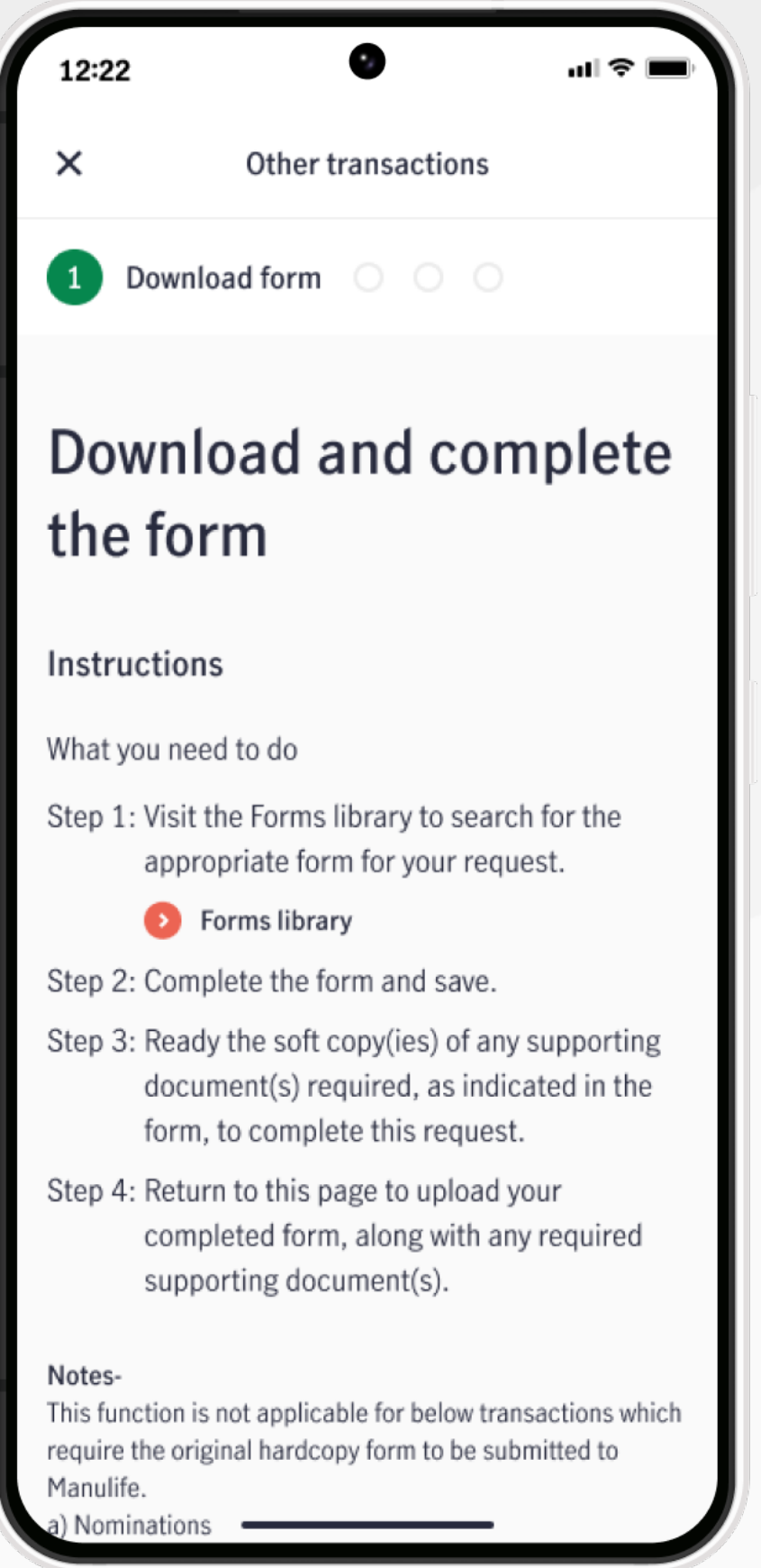
Submit and upload forms



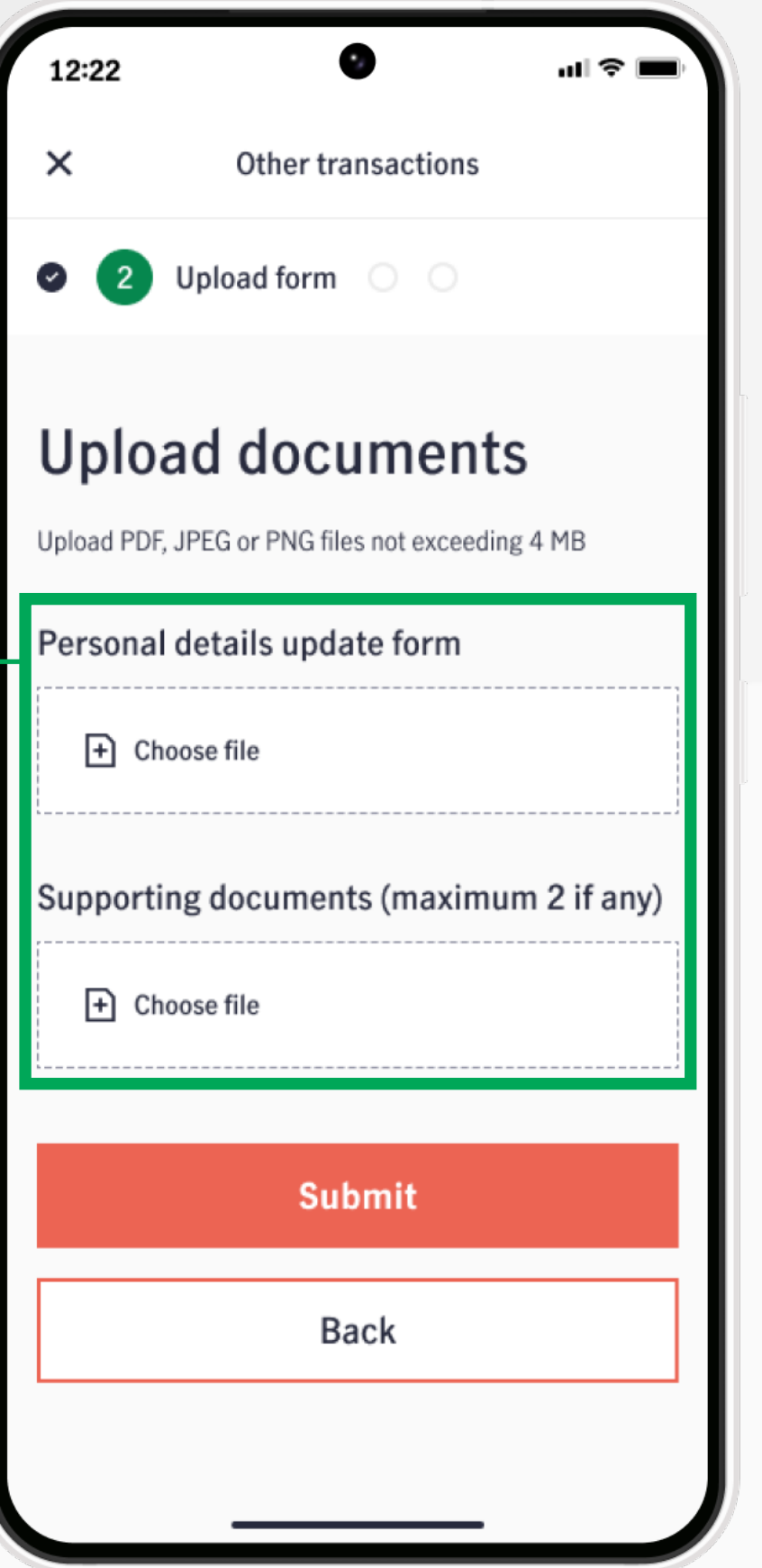
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**Other transactions**” under “Upload forms”.

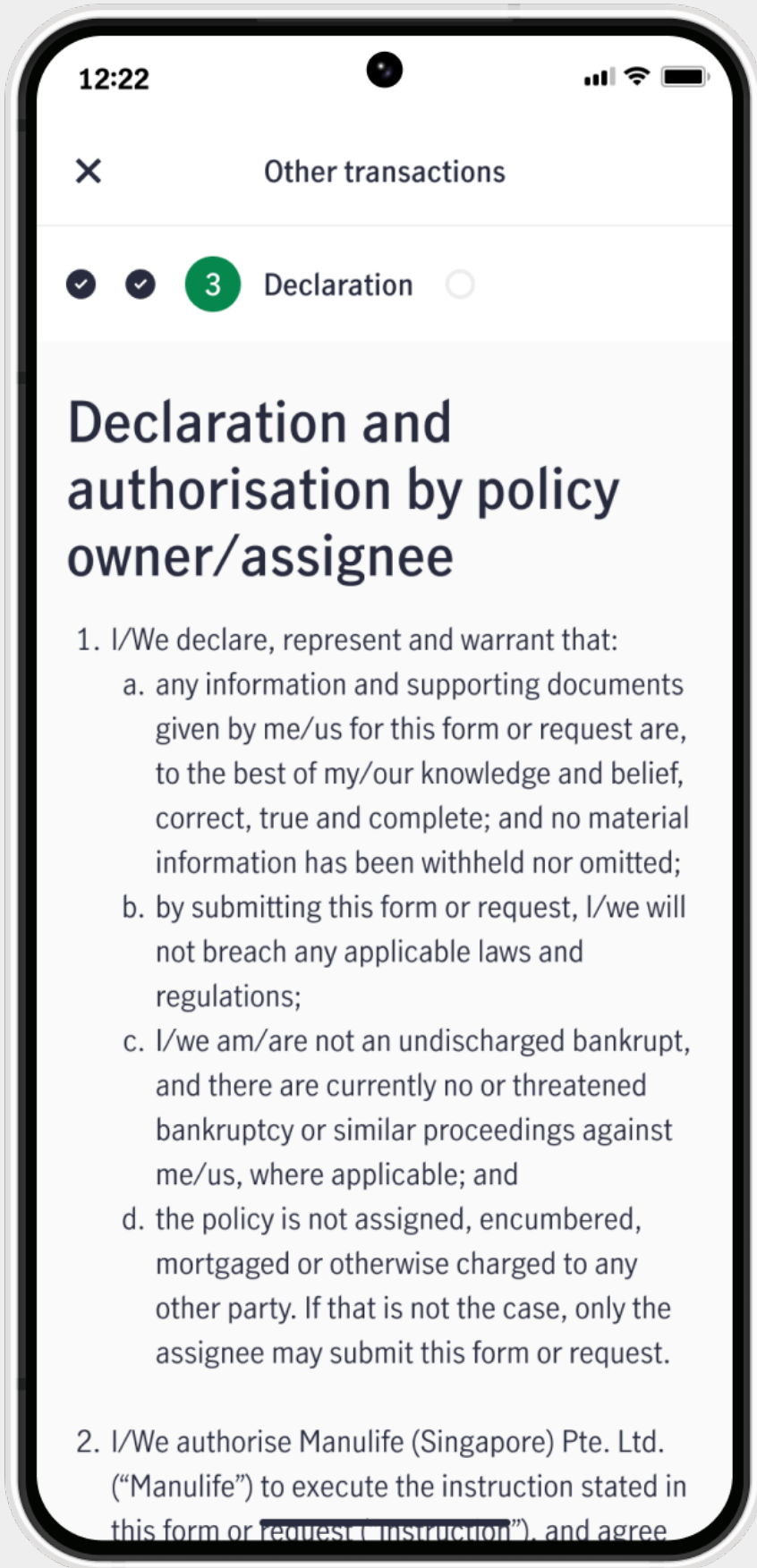


3 Follow the instructions on the page to submit the completed form.

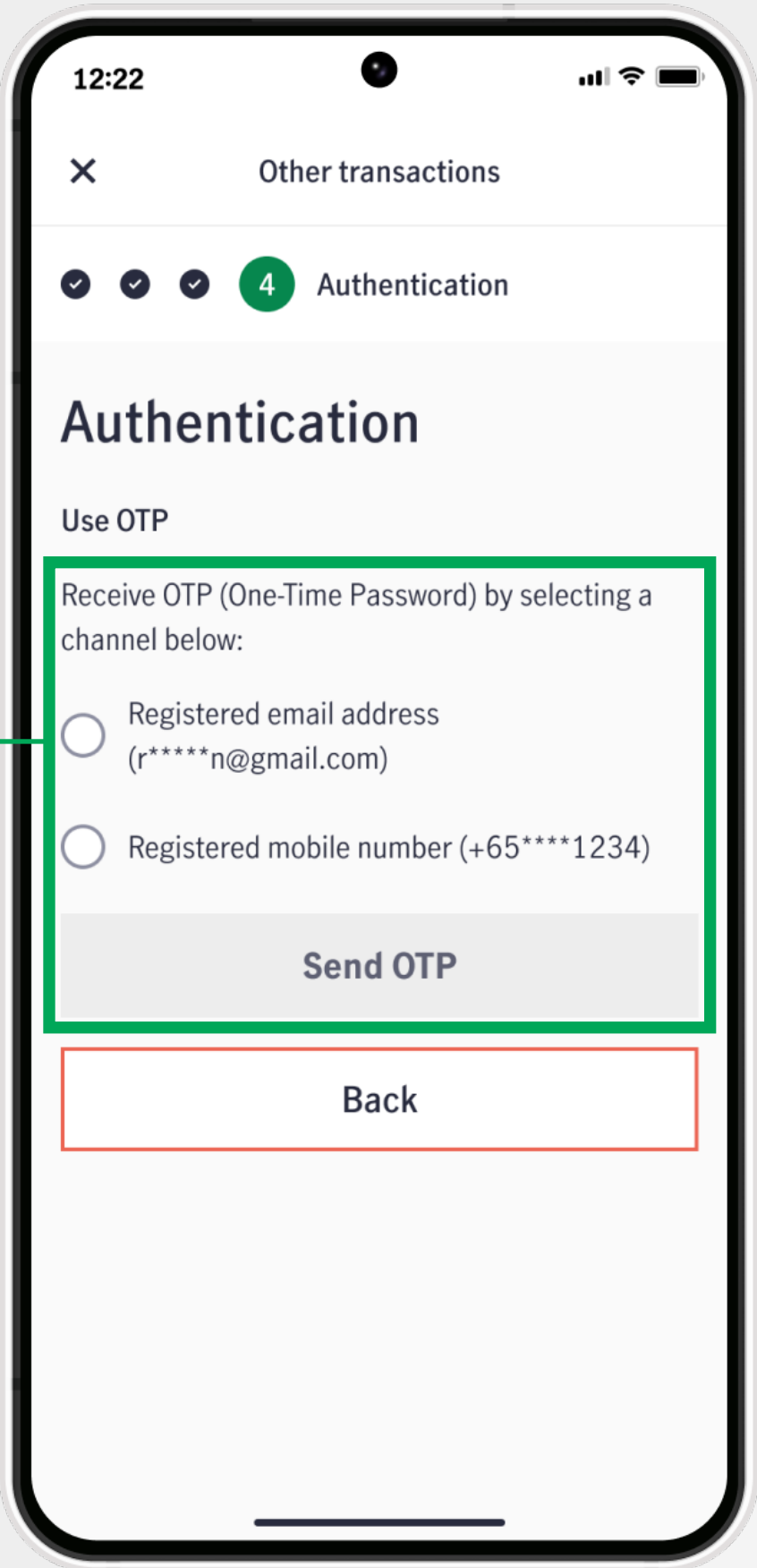


4 Upload your documents accordingly.

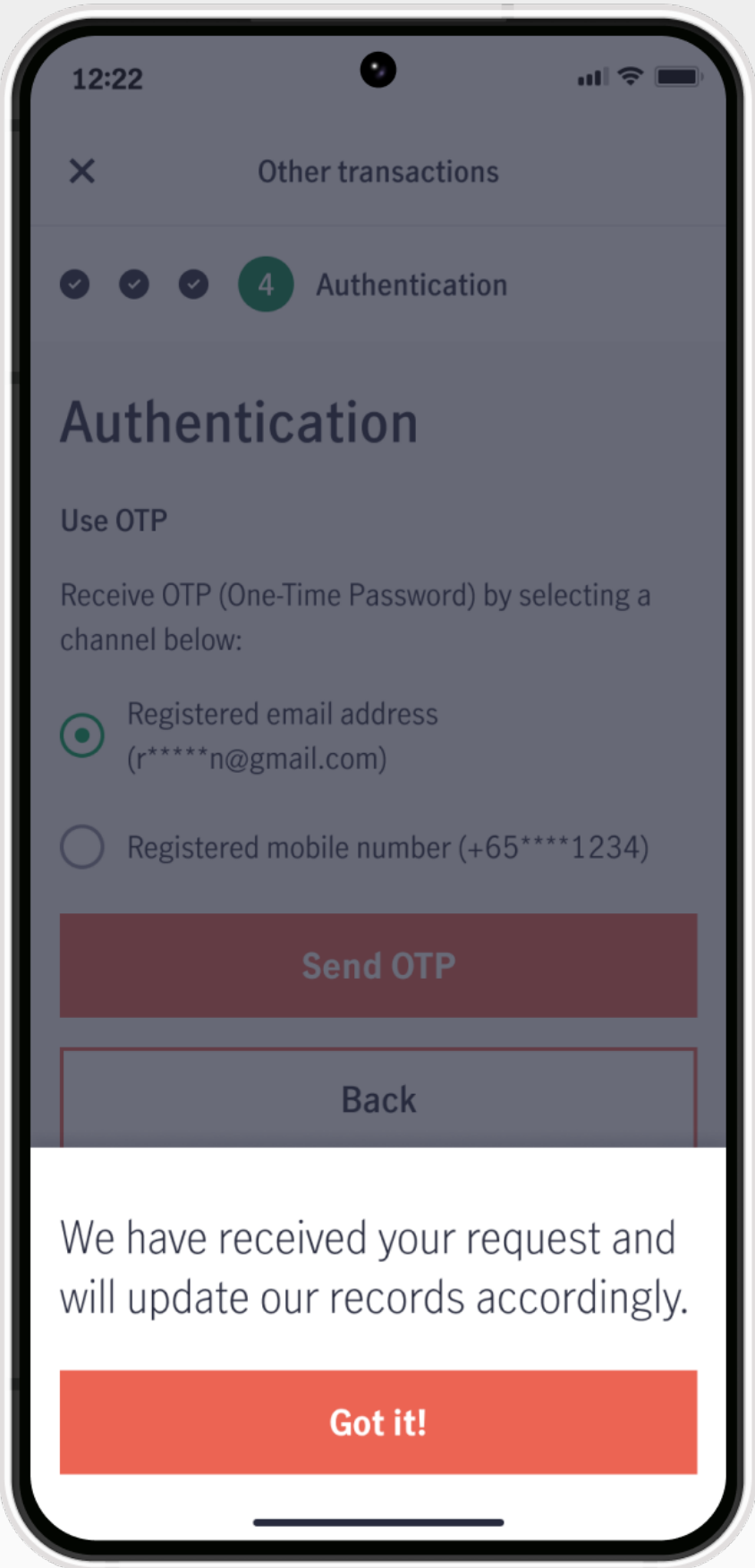
Submit and upload forms



5 Read and acknowledge the **Declaration**, then click “**Next**”.

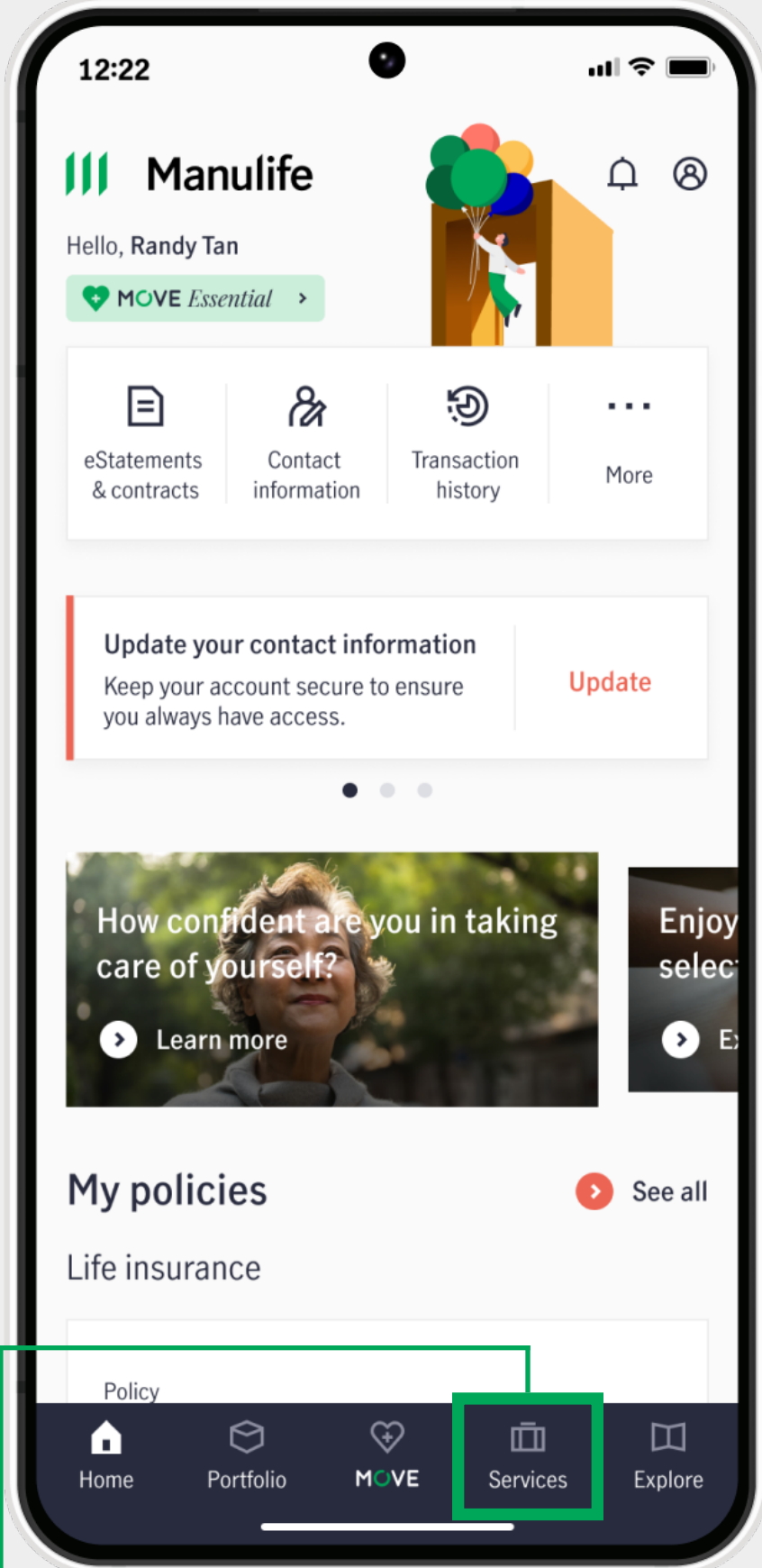


6 Select your preferred method to receive your One-Time Password (OTP), and key in your OTP.

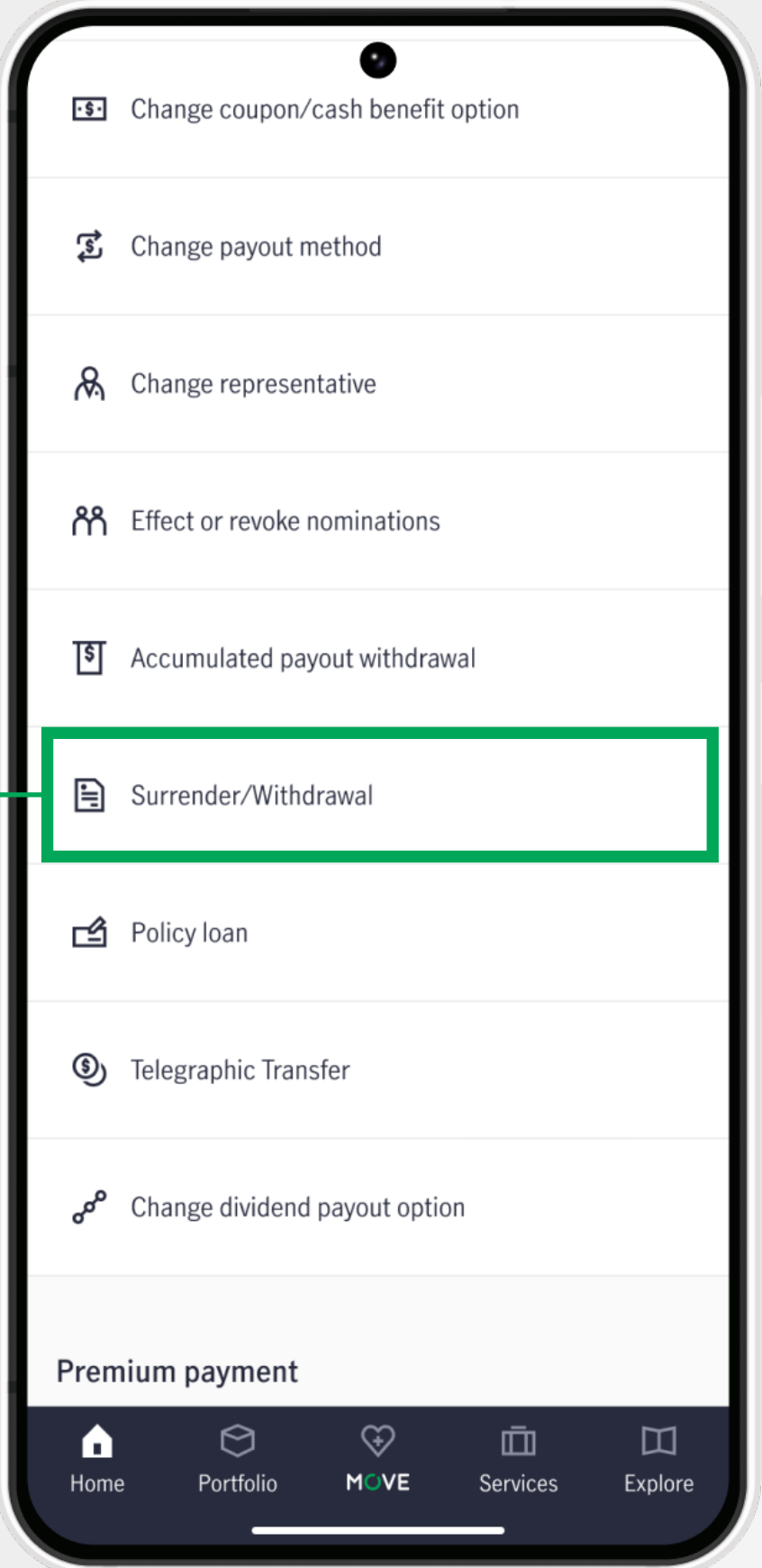


7 You will receive an immediate acknowledgement.

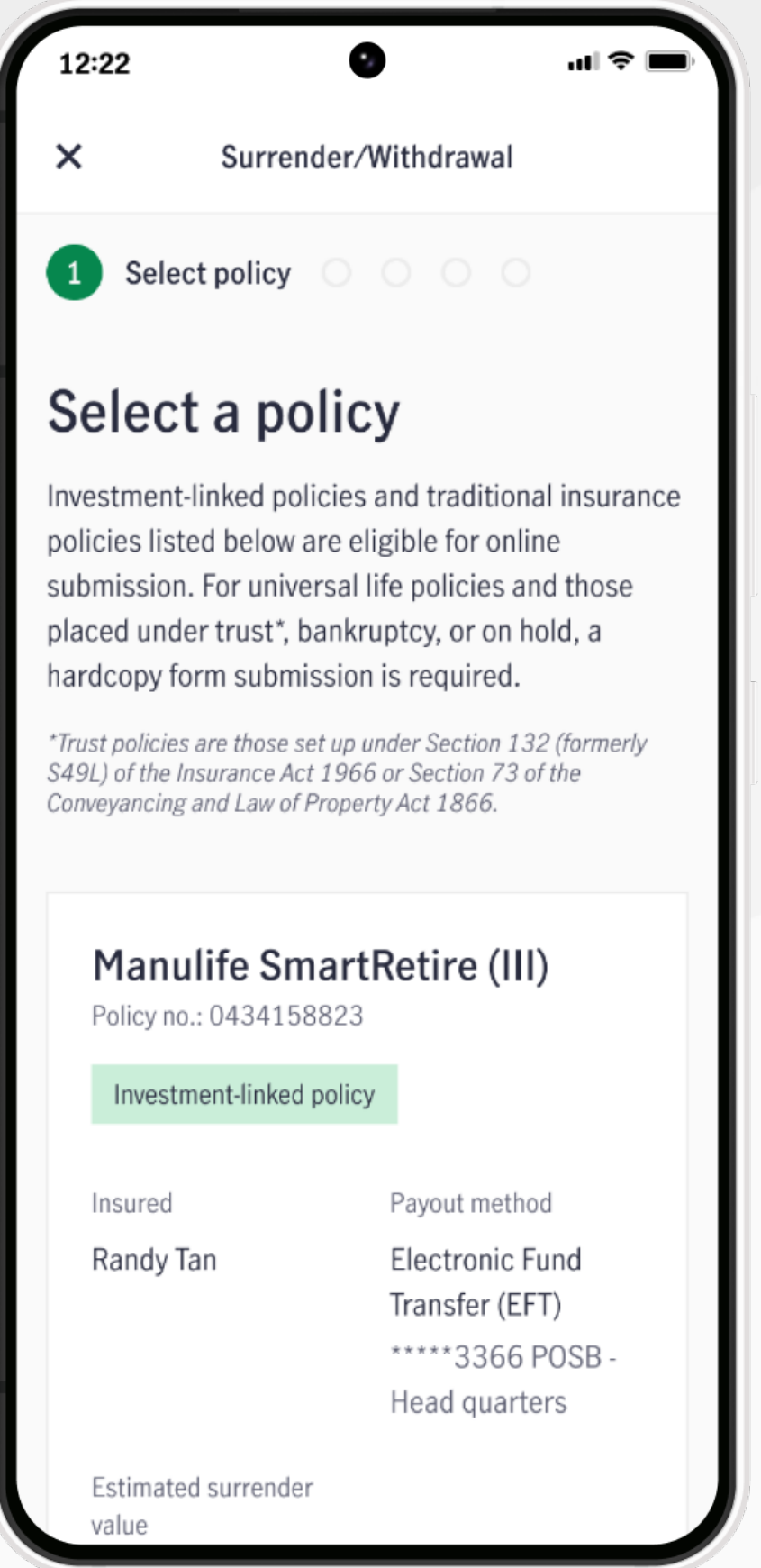
Cancel or surrender an investment-linked policy



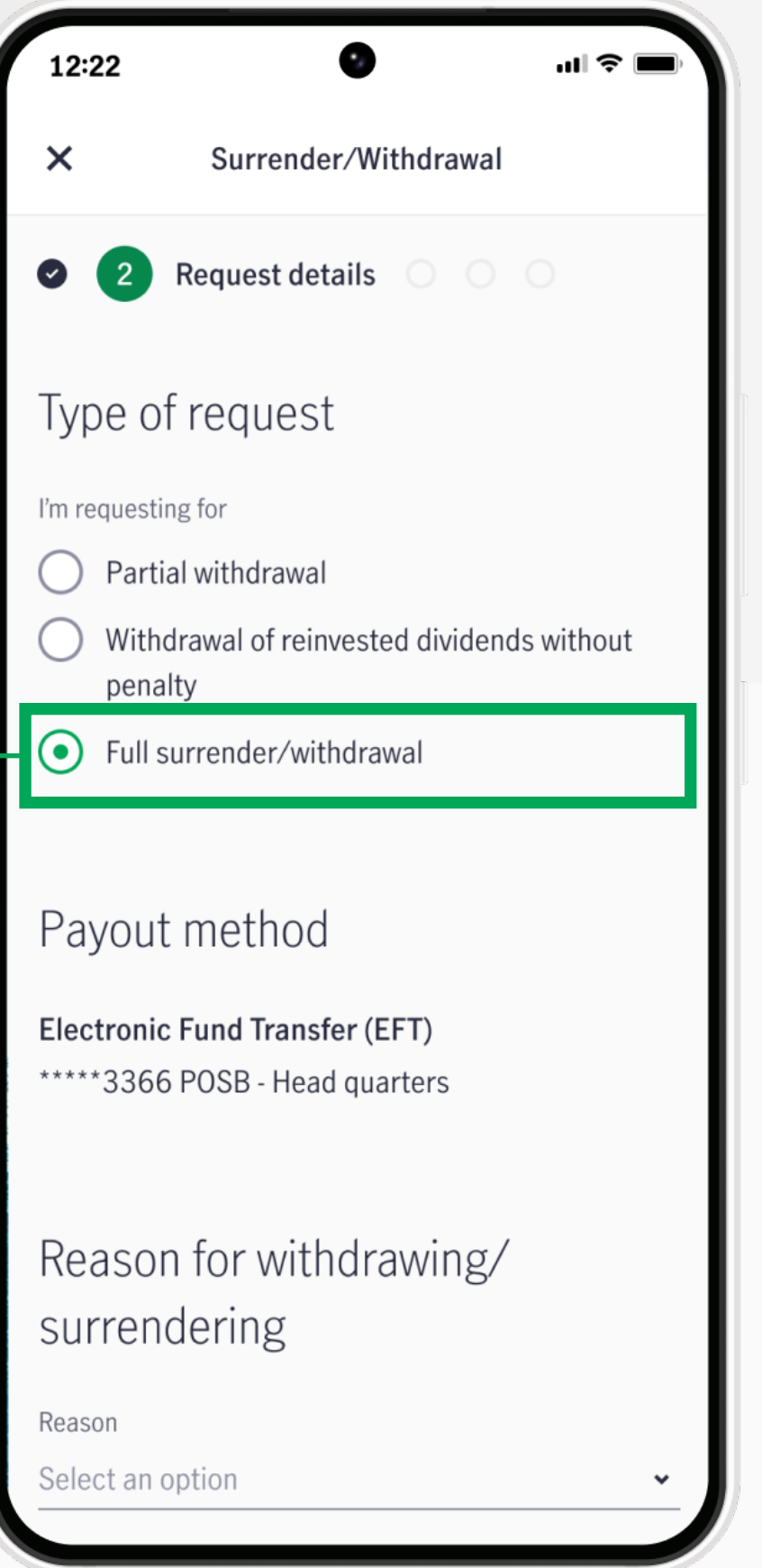
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**Surrender/Withdrawal**” under “Make a change to your policy”.

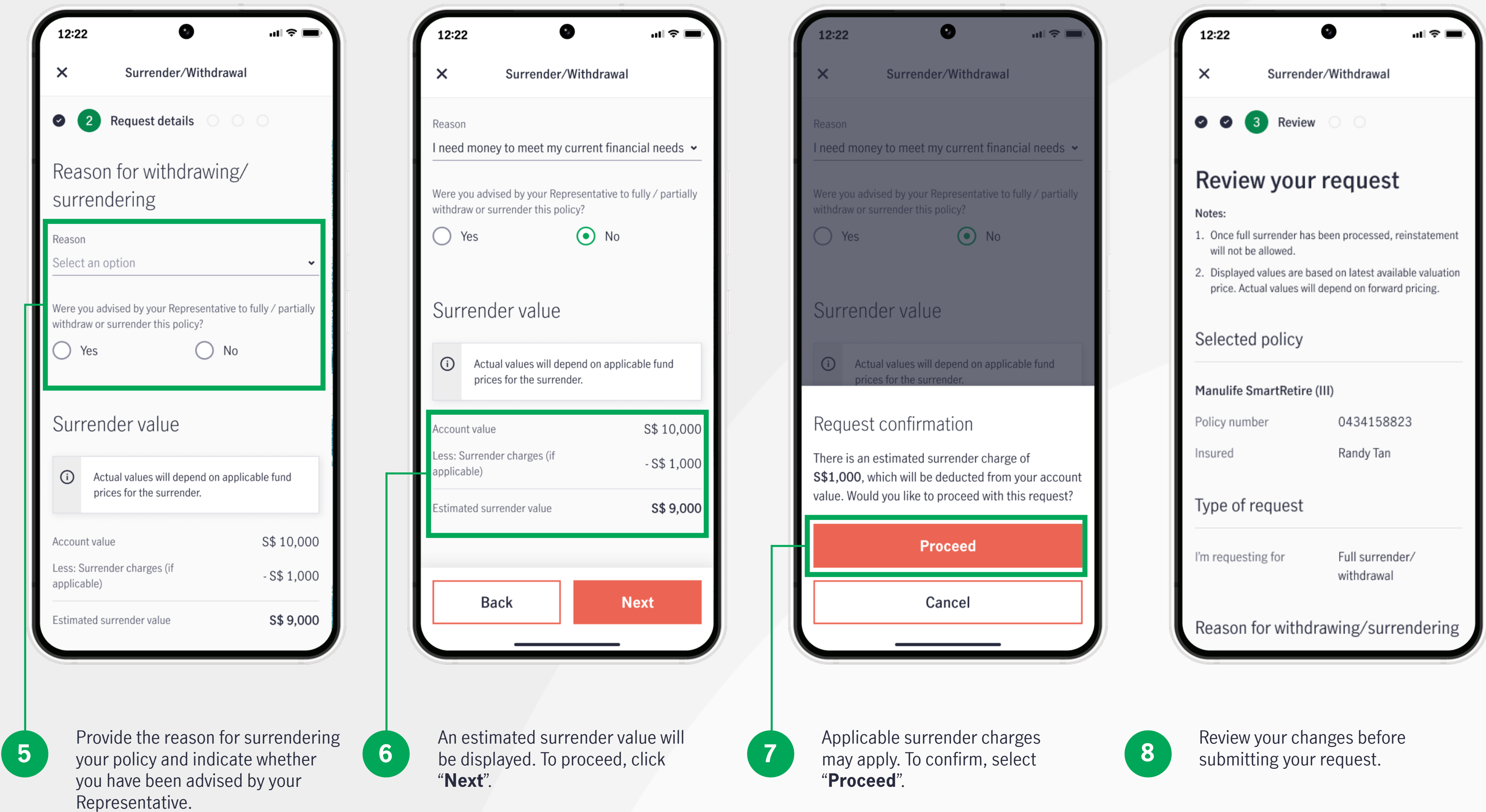


3 Select the policy you wish to surrender.

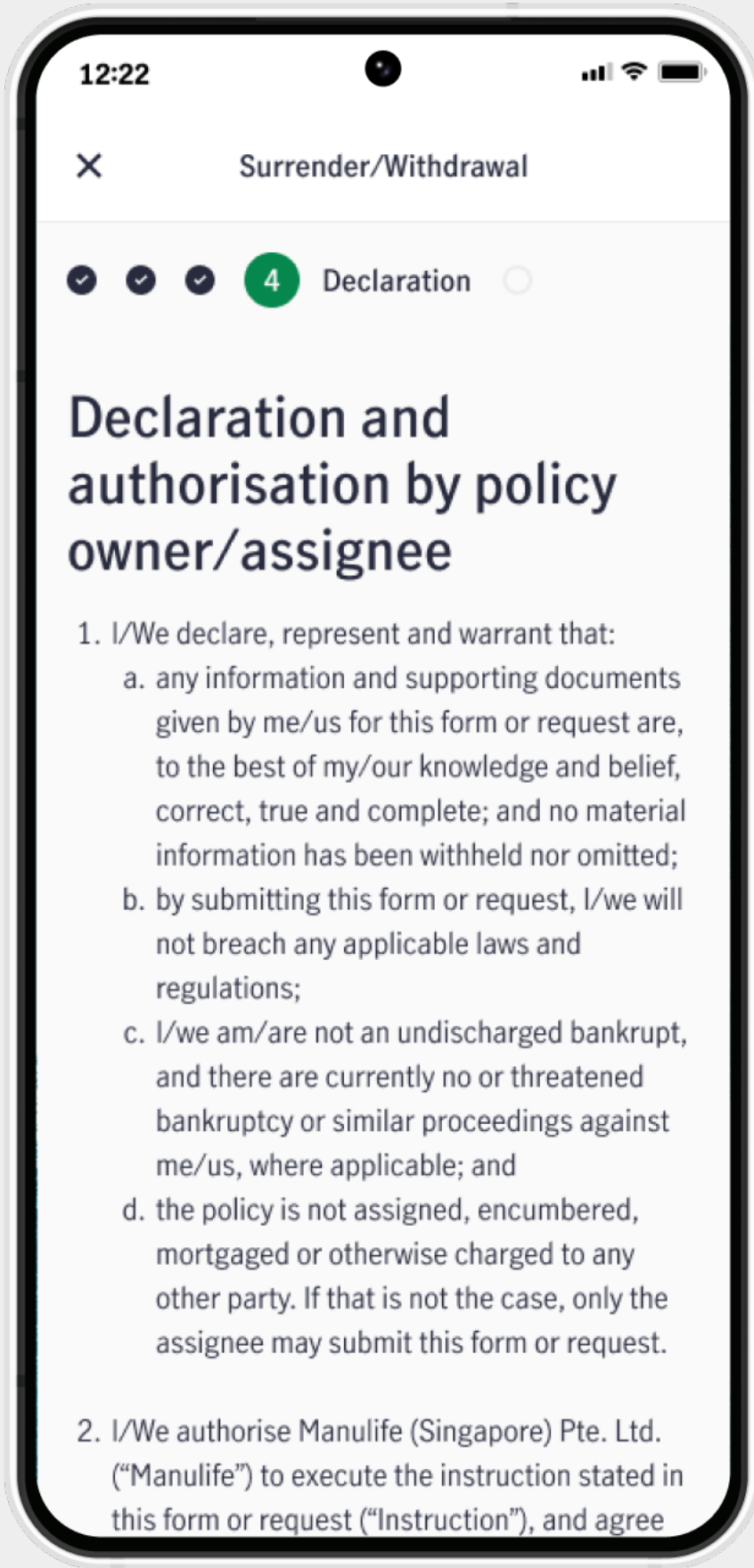


4 Select “**Full surrender/withdrawal**”.

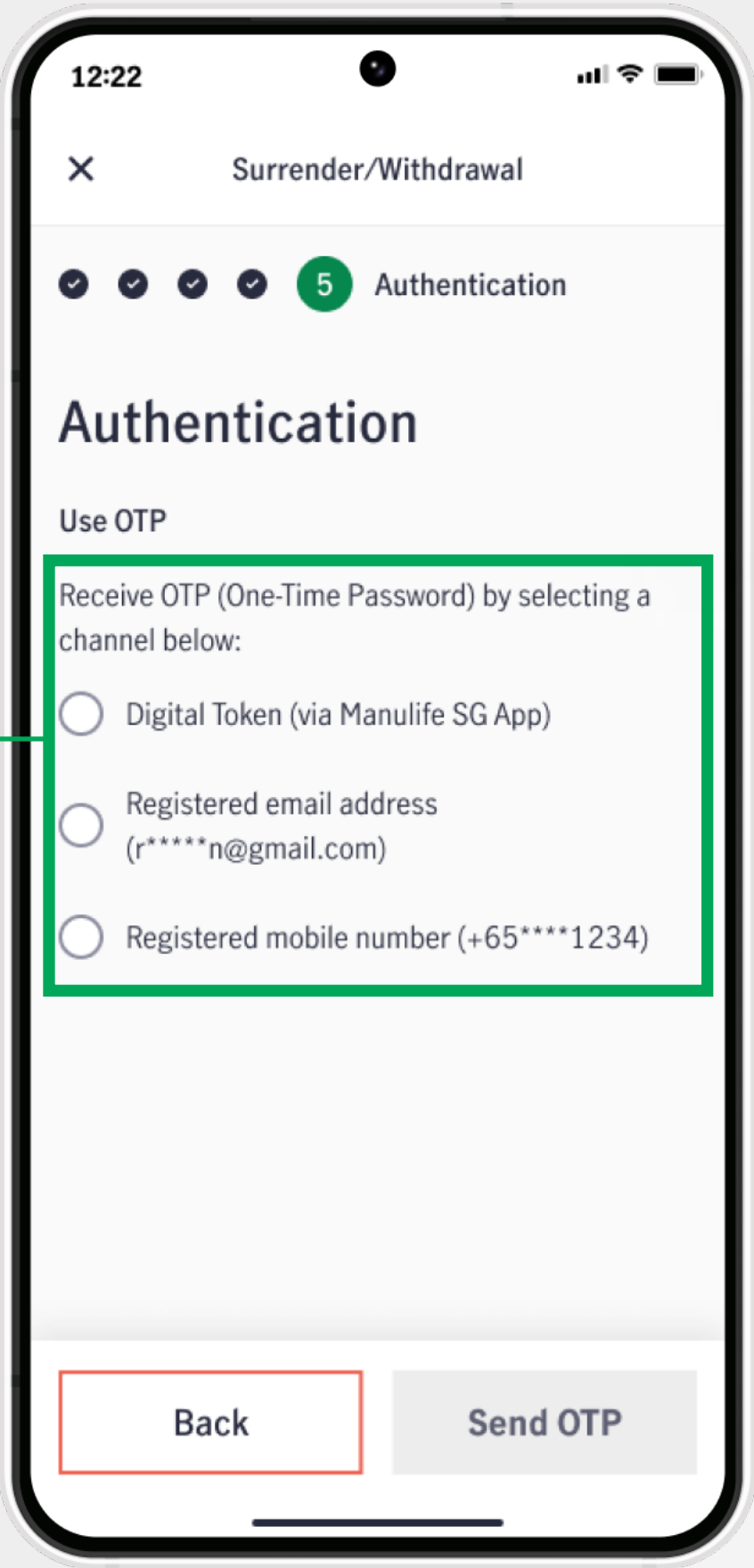
Cancel or surrender an investment-linked policy



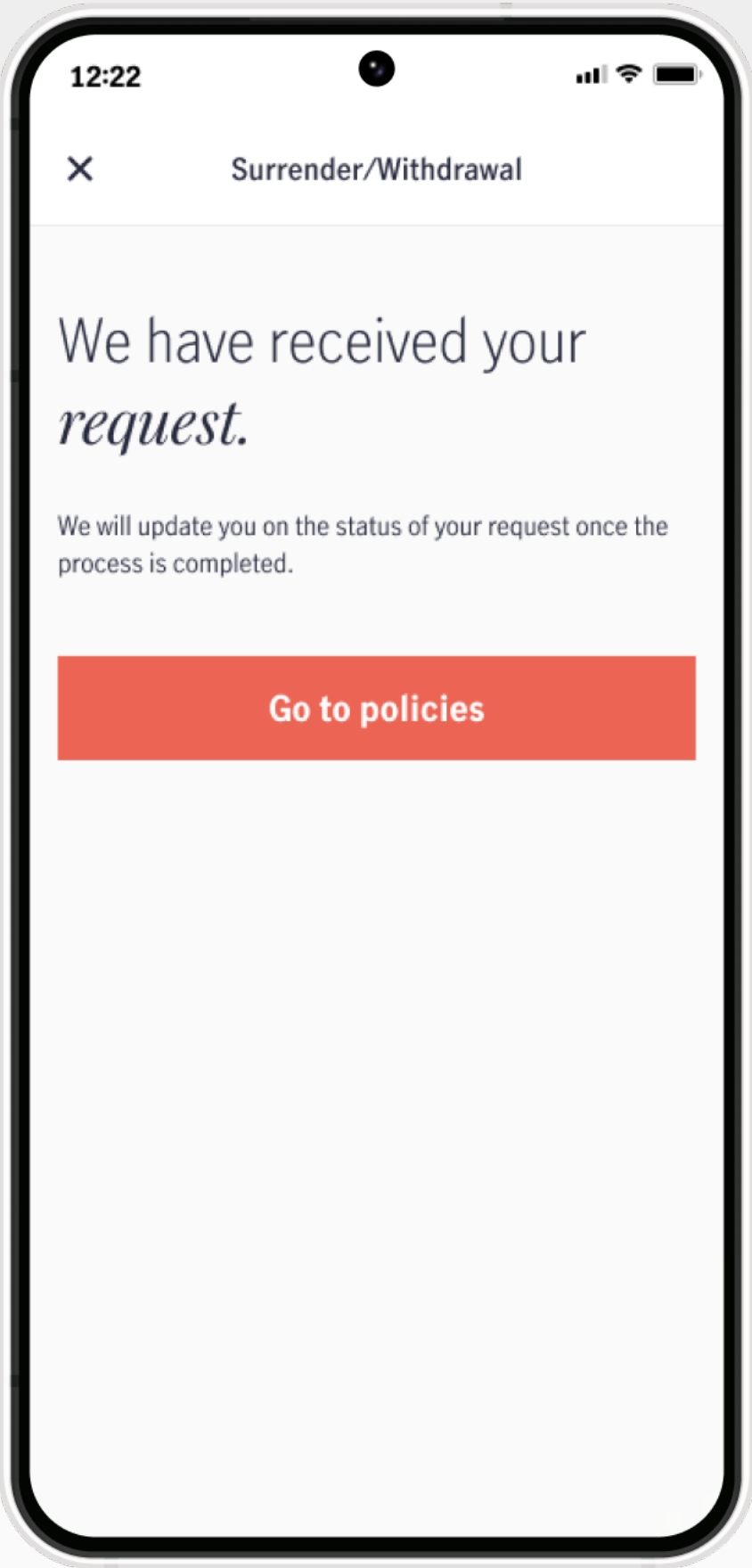
Cancel or surrender an investment-linked policy



9 Read and acknowledge the **Declaration**, then click “**Next**”.

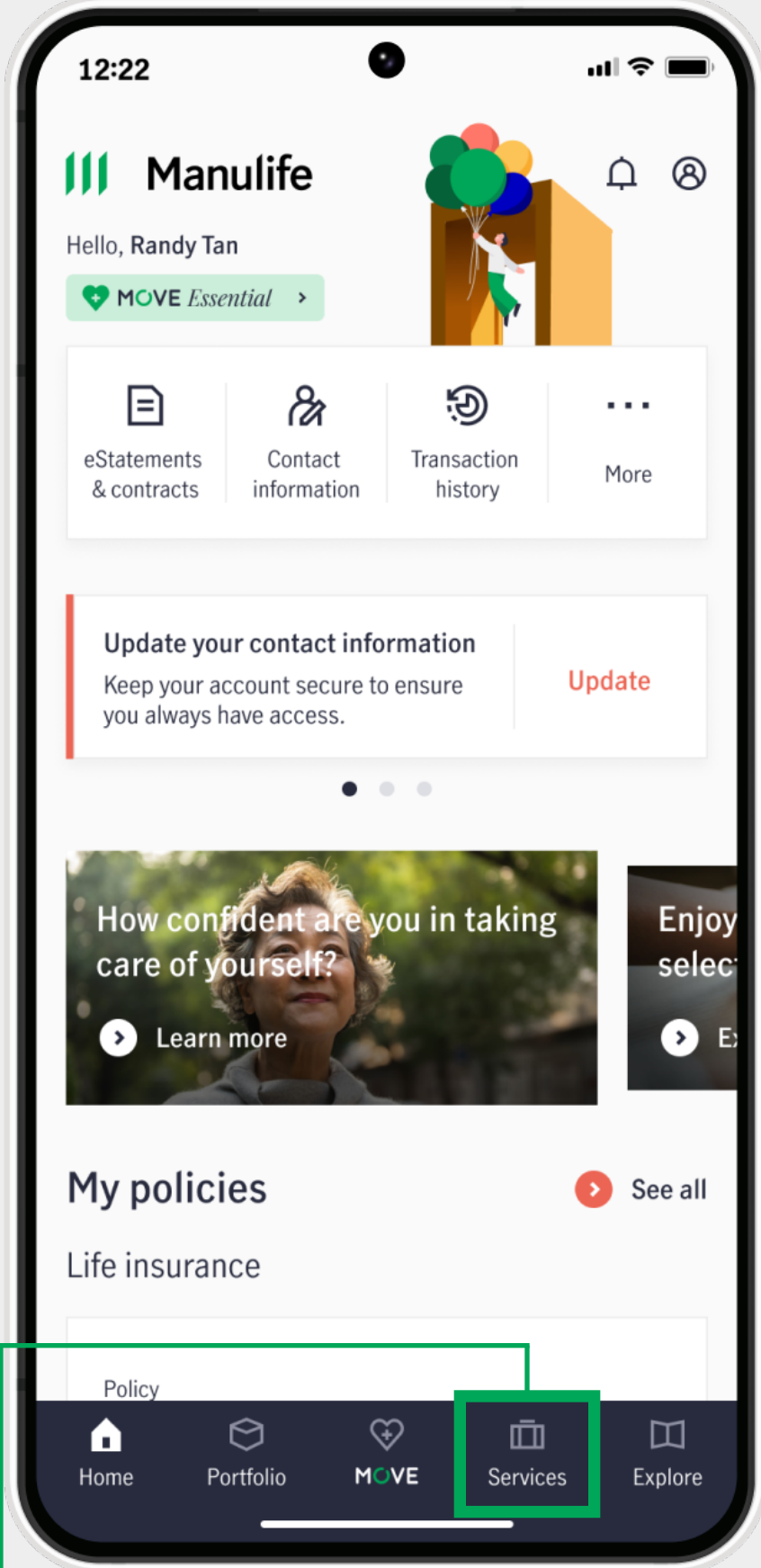


10 Select your preferred authentication method.

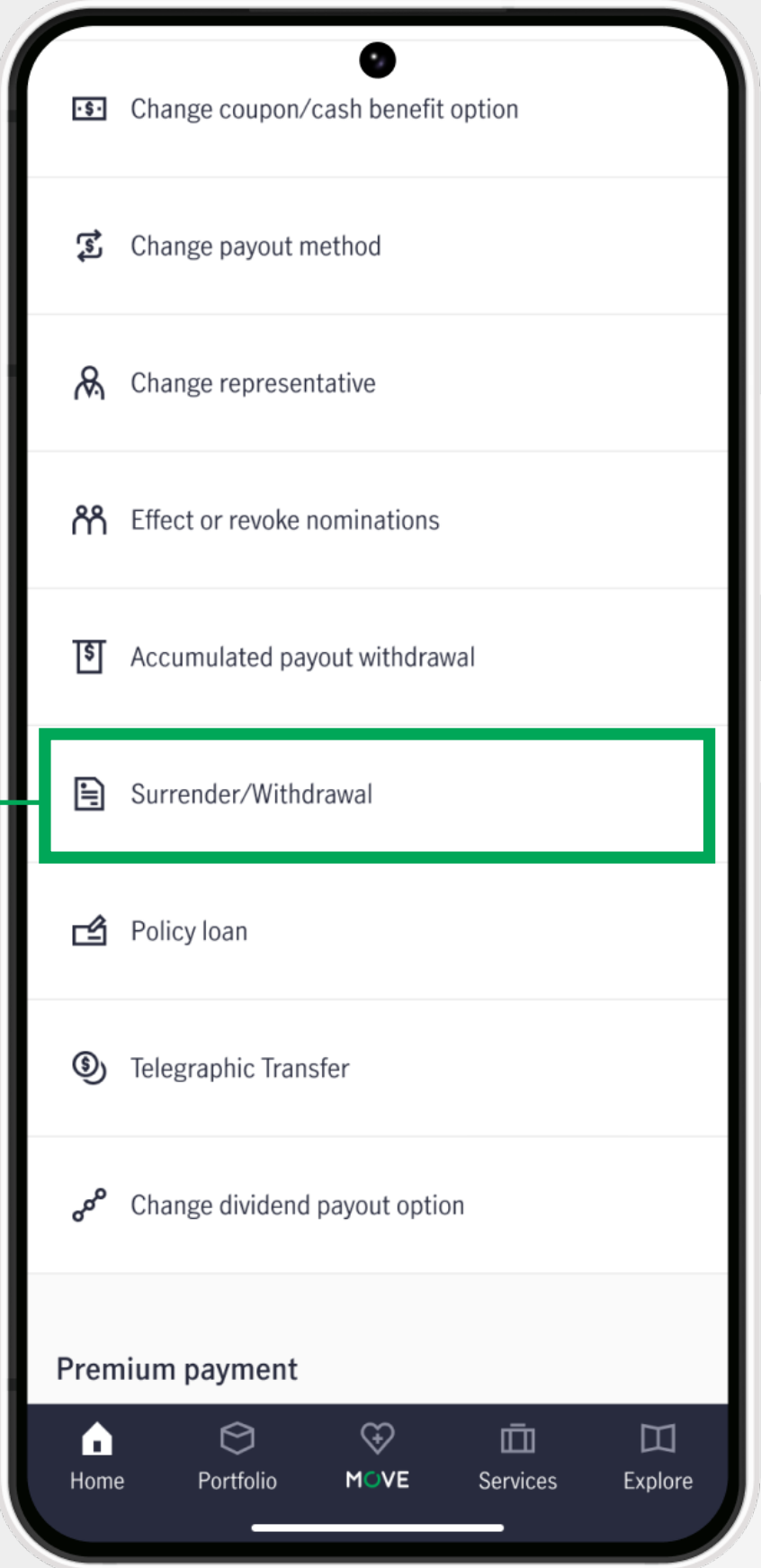


11 You will receive an immediate acknowledgement.

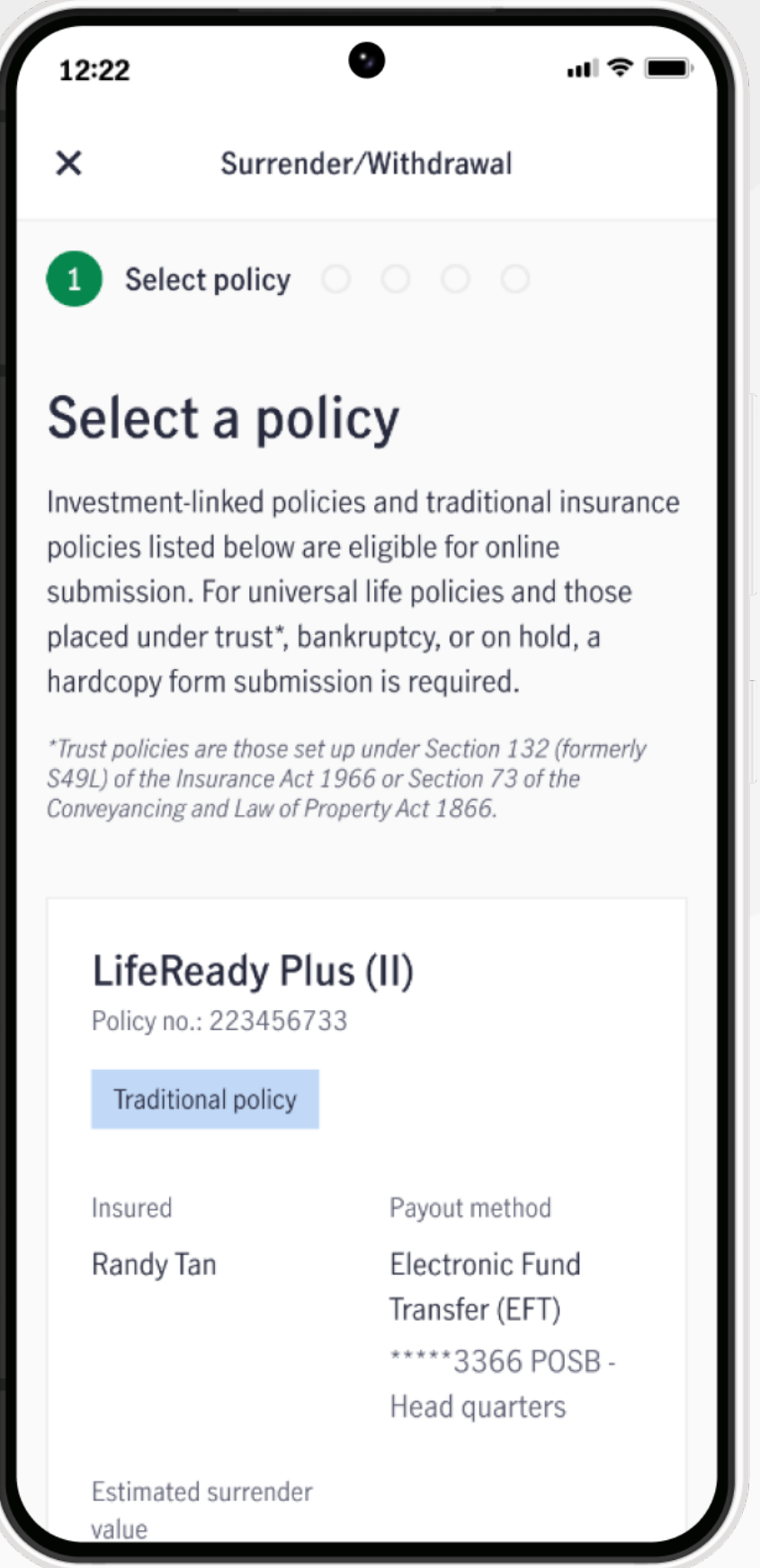
Cancel or surrender a traditional insurance policy



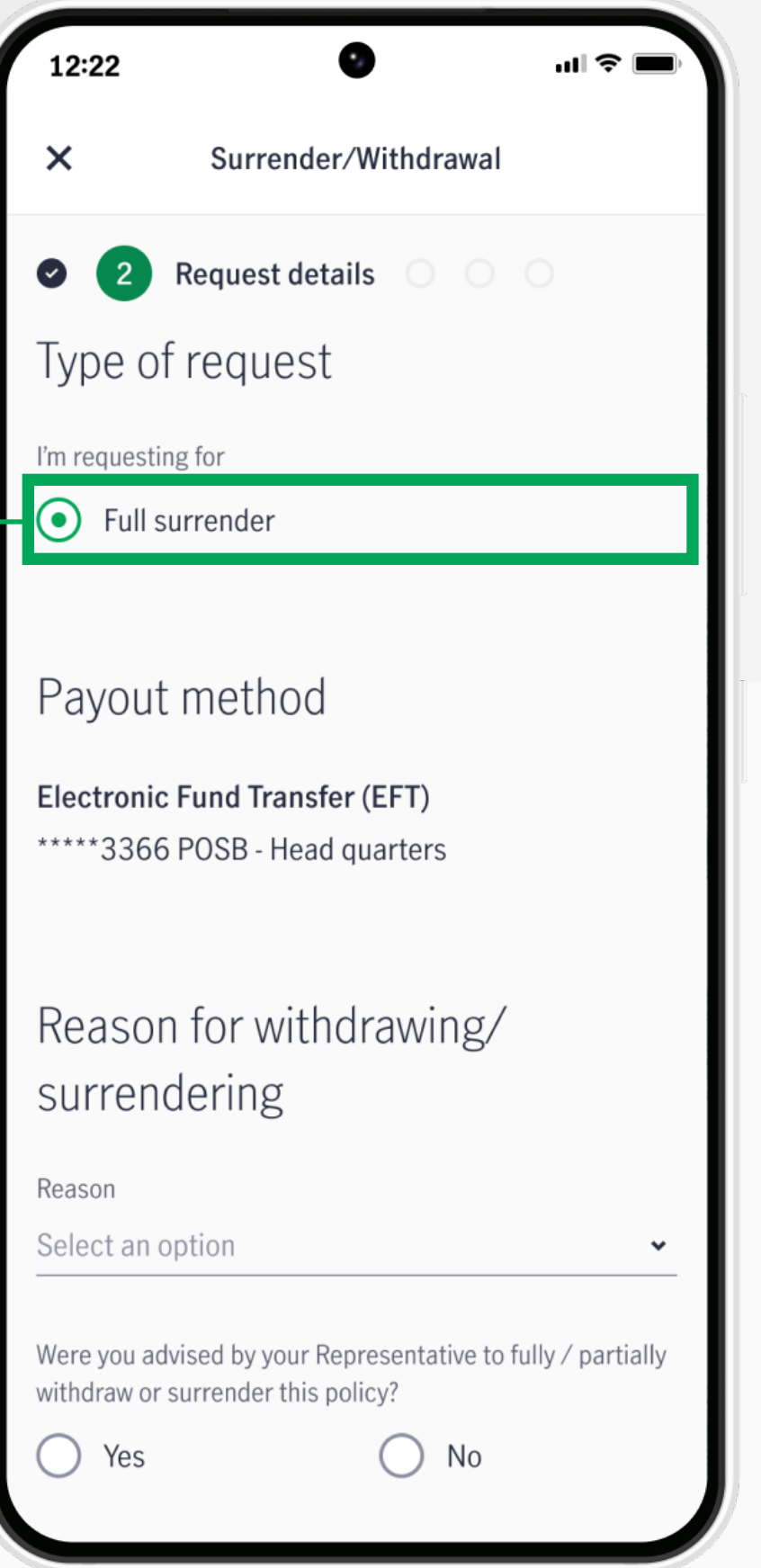
1 After logging in, select “**Services**” at the bottom of the screen.



2 Select “**Surrender/Withdrawal**” under “Make a change to your policy”.



3 Select the policy you wish to surrender.



4 Select “**Full surrender**”.

Cancel or surrender a traditional insurance policy

12:22

Surrender/Withdrawal

2

Request details

Type of request

I'm requesting for

Full surrender

Payout method

Electronic Fund Transfer (EFT)

*****3366 POSB - Head quarters

Reason for withdrawing/surrendering

Reason

Select an option

Were you advised by your Representative to fully / partially withdraw or surrender this policy?

Yes

No

5 Provide the reason for surrendering your policy and indicate whether you have been advised by your Representative.

12:22

Surrender/Withdrawal

2

Request details

Reason for withdrawing/surrendering

Reason

Select an option

Were you advised by your Representative to fully / partially withdraw or surrender this policy?

Yes

No

Estimated surrender value

\$S 9,000

Back

Next

6 An estimated surrender value will be displayed. To proceed, click "Next".

12:22

Surrender/Withdrawal

3

Review

Review your request

Selected policy

LifeReady Plus (II)

Policy number

223456733

Insured

Randy Tan

Type of request

I'm requesting for

Full surrender

Reason for withdrawing/surrendering

Reason

I need money to meet my current financial needs

Were you advised by your Representative to

No

7 Review your changes before submitting your request.

12:22

Surrender/Withdrawal

4

Declaration

Declaration and authorisation by policy owner/assignee

1. I/We declare, represent and warrant that:

a. any information and supporting documents given by me/us for this form or request are, to the best of my/our knowledge and belief, correct, true and complete; and no material information has been withheld nor omitted;

b. by submitting this form or request, I/we will not breach any applicable laws and regulations;

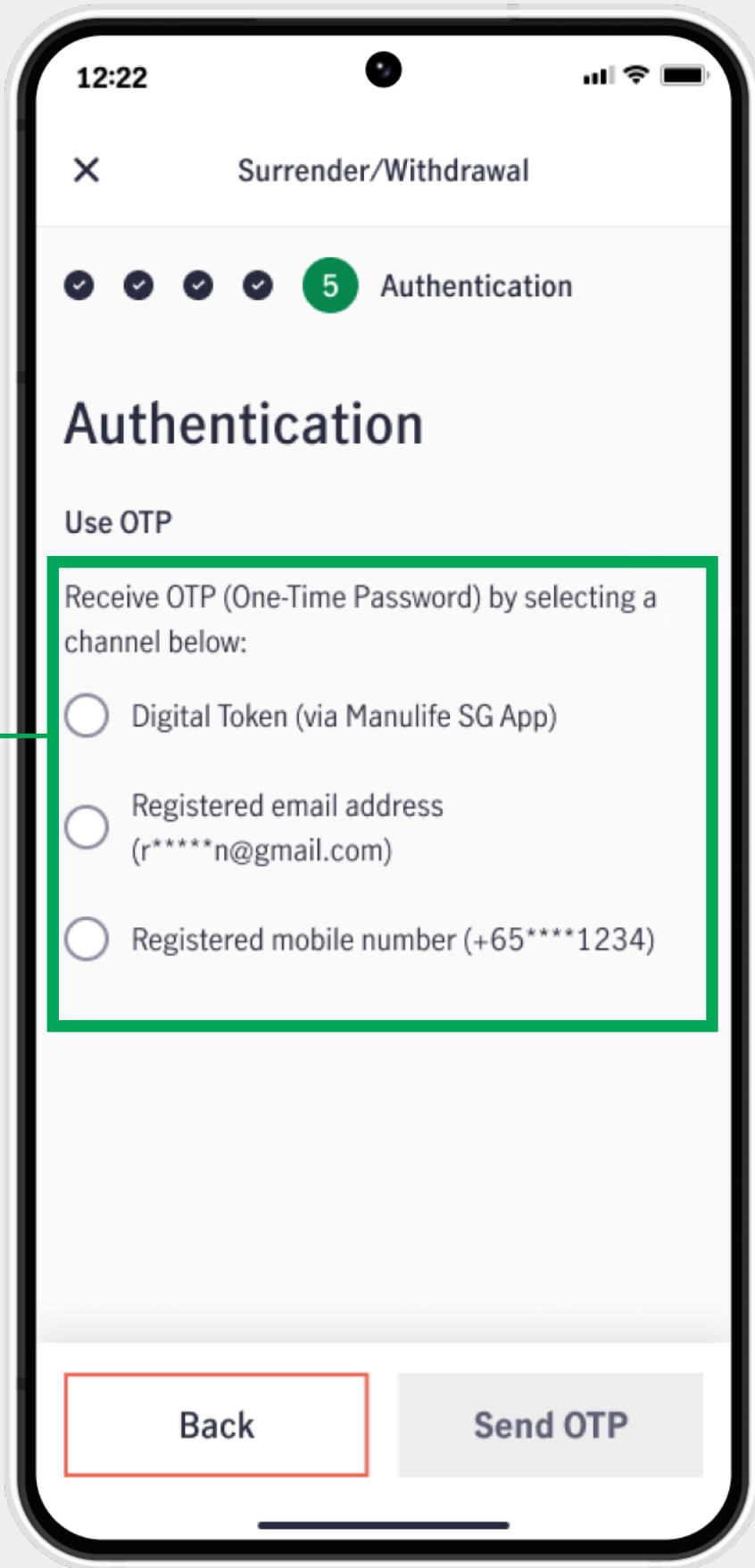
c. I/we am/are not an undischarged bankrupt, and there are currently no or threatened bankruptcy or similar proceedings against me/us, where applicable; and

d. the policy is not assigned, encumbered, mortgaged or otherwise charged to any other party. If that is not the case, only the assignee may submit this form or request.

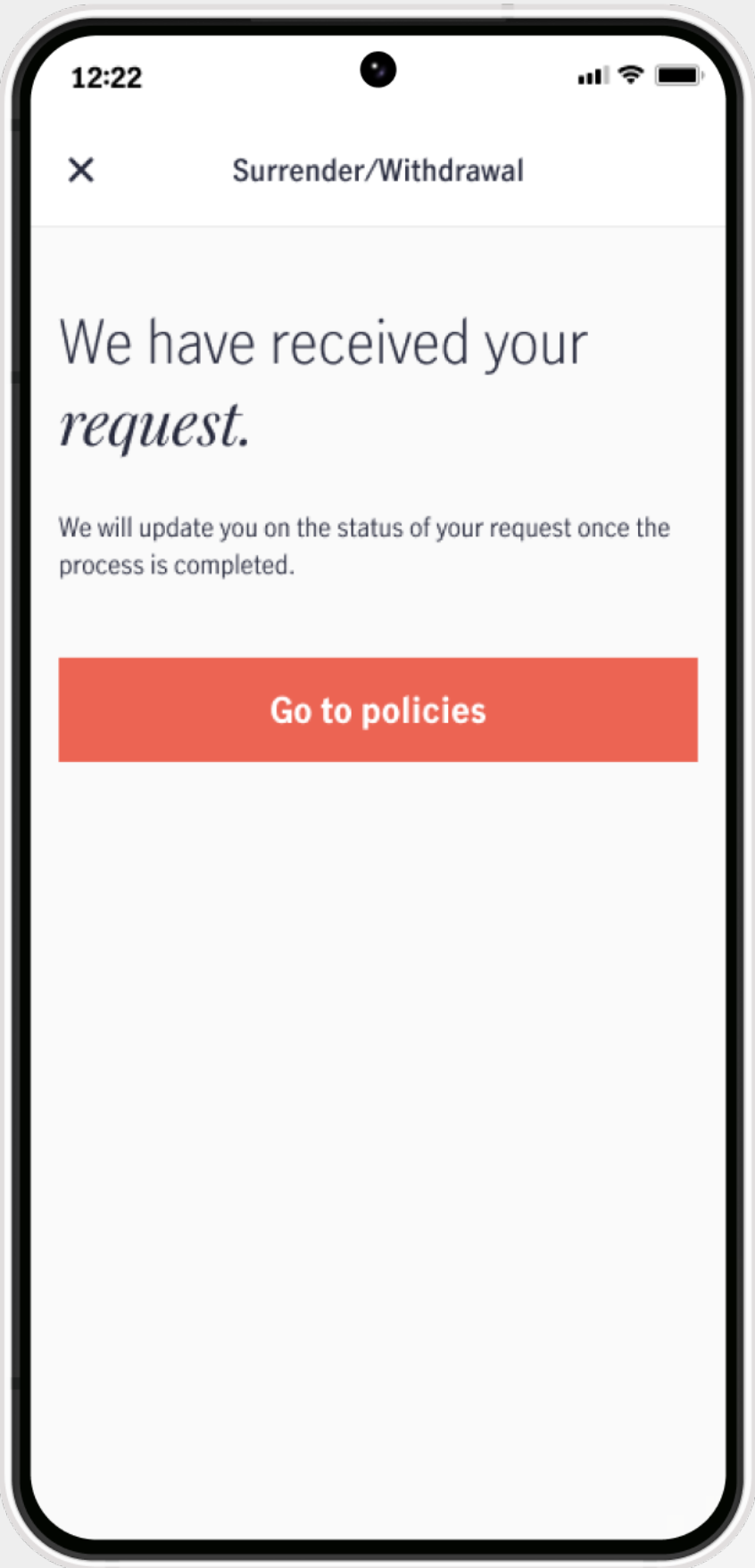
2. I/We authorise Manulife (Singapore) Pte. Ltd. ("Manulife") to execute the instruction stated in this form or request ("Instruction"), and agree

8 Read and acknowledge the Declaration, then click "Next".

Cancel or surrender a traditional insurance policy

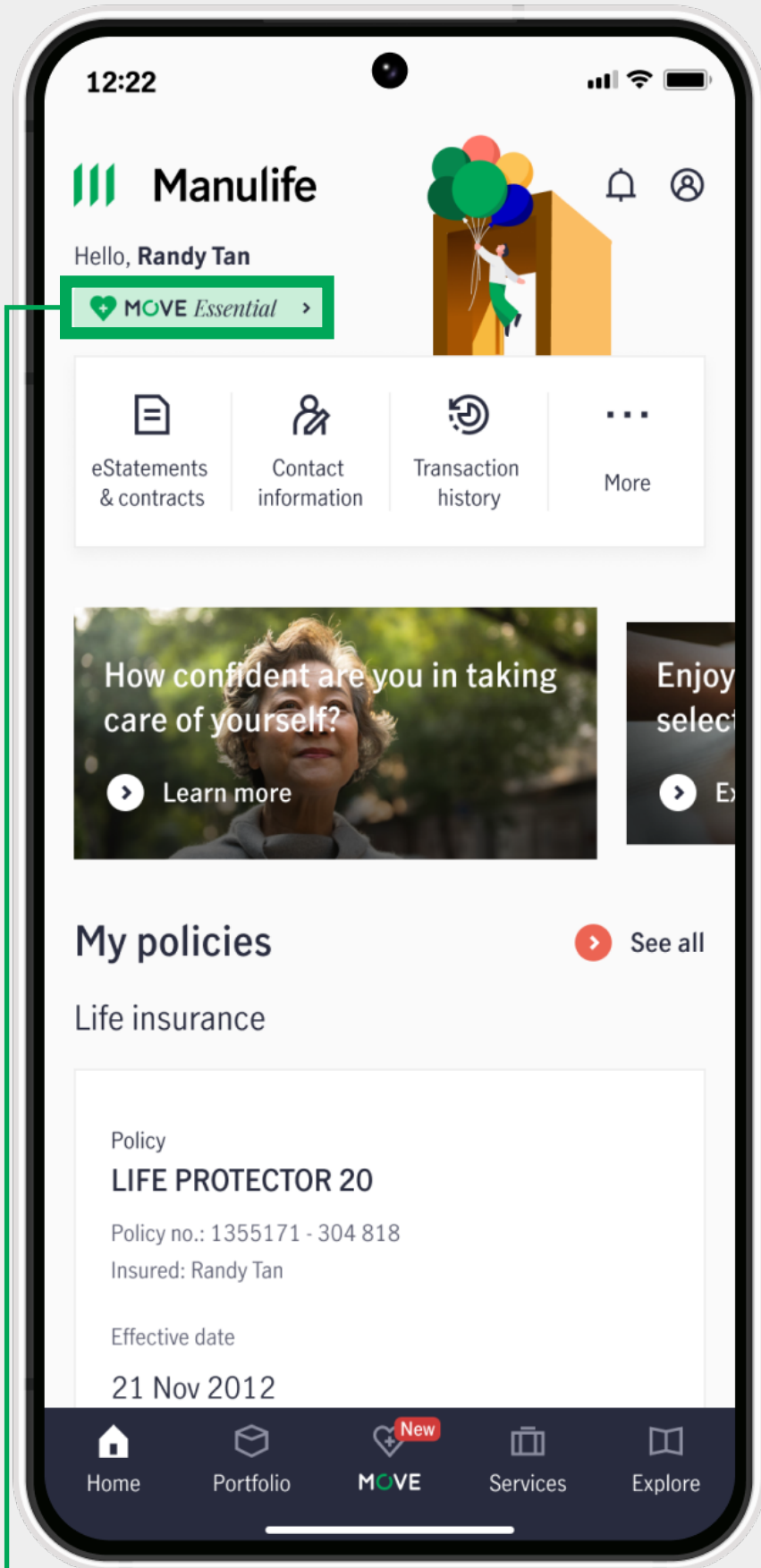


9 Select your preferred authentication method.

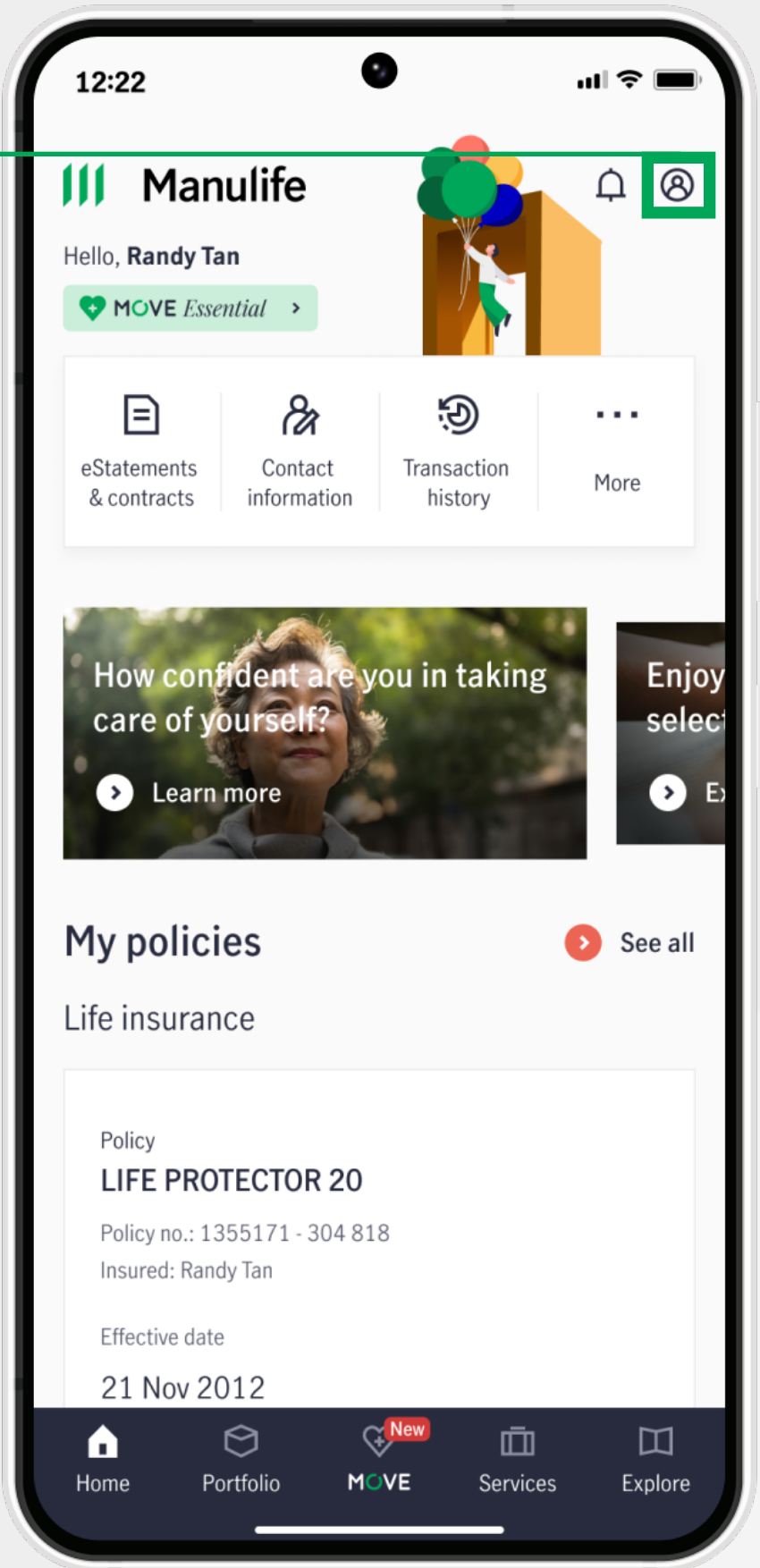


10 You will receive an immediate acknowledgement.

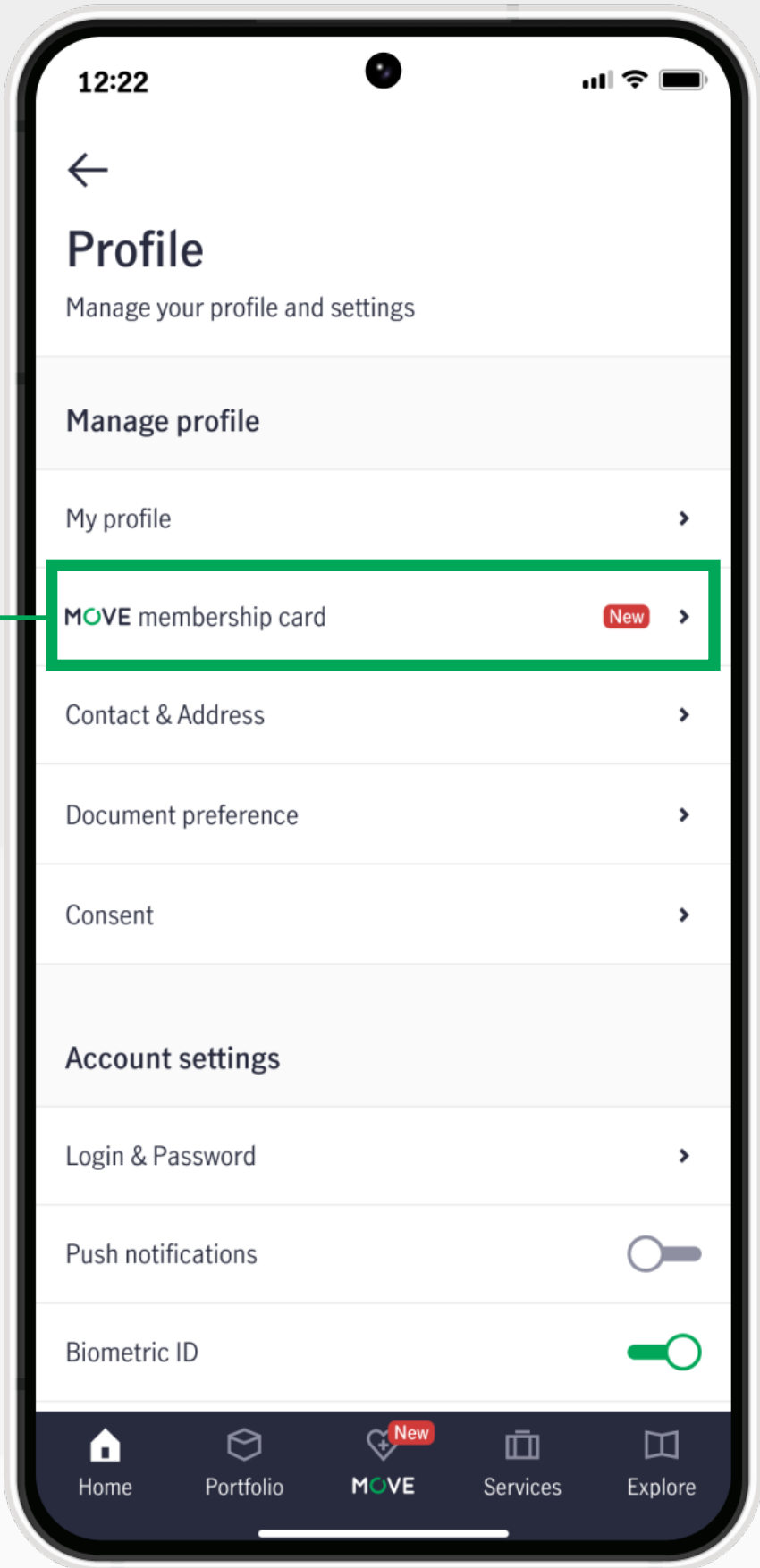
Access membership card



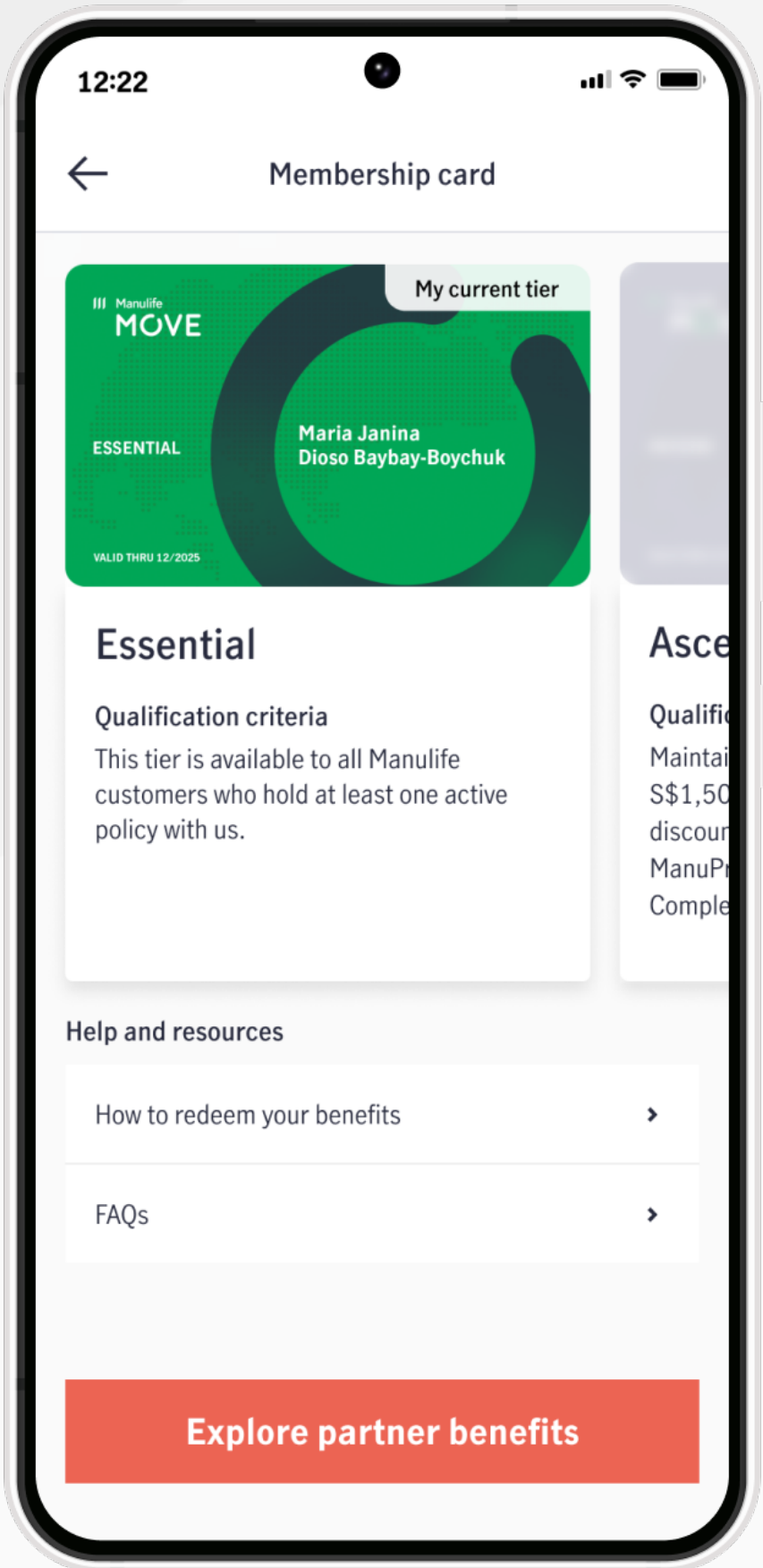
1 After logging in, you will see your membership tier beneath your name on the homepage.



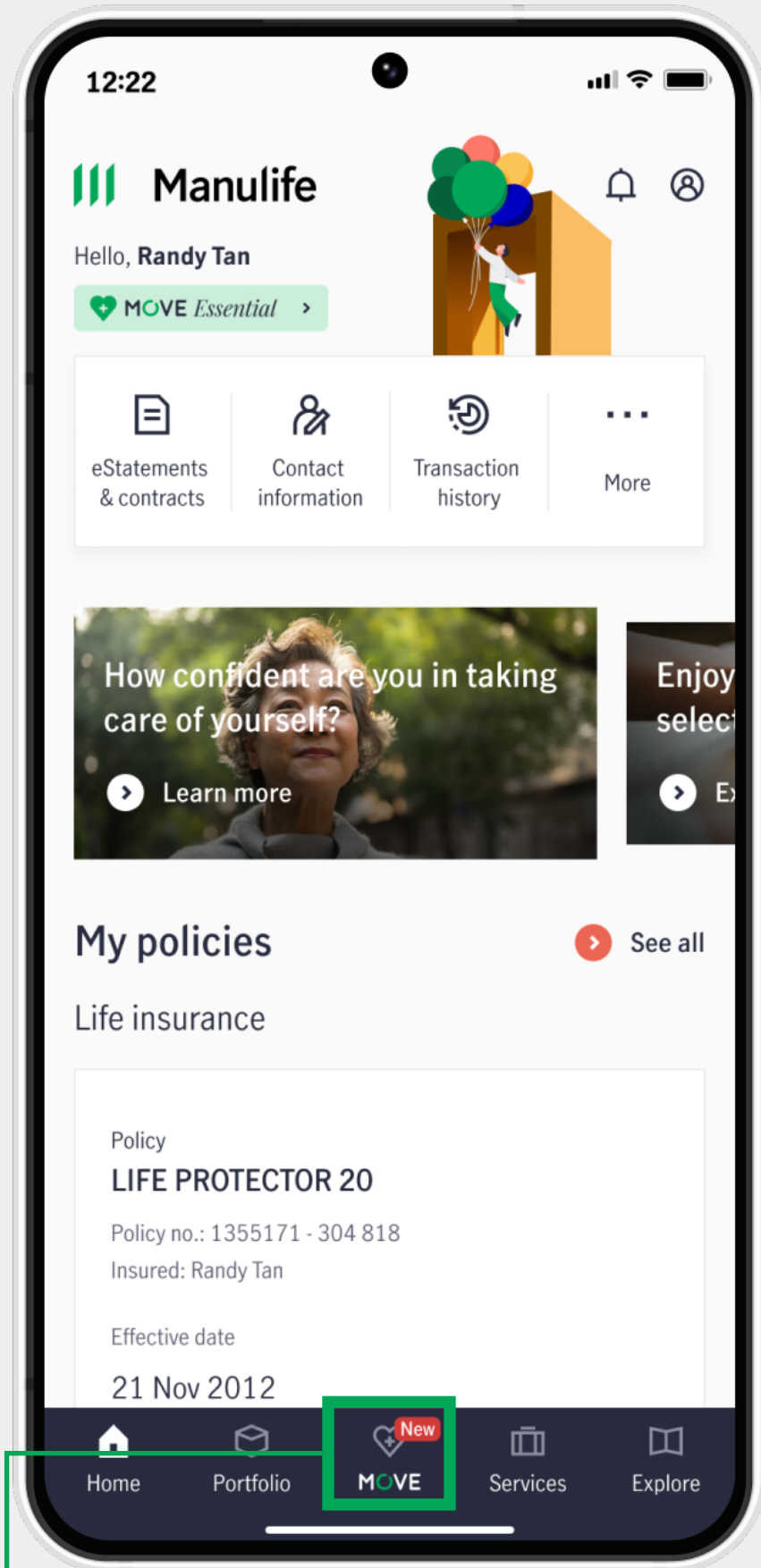
2 Access your membership card exclusively through the app. To view your card, tap the “**Profile**” icon located in the top right corner of the homepage.



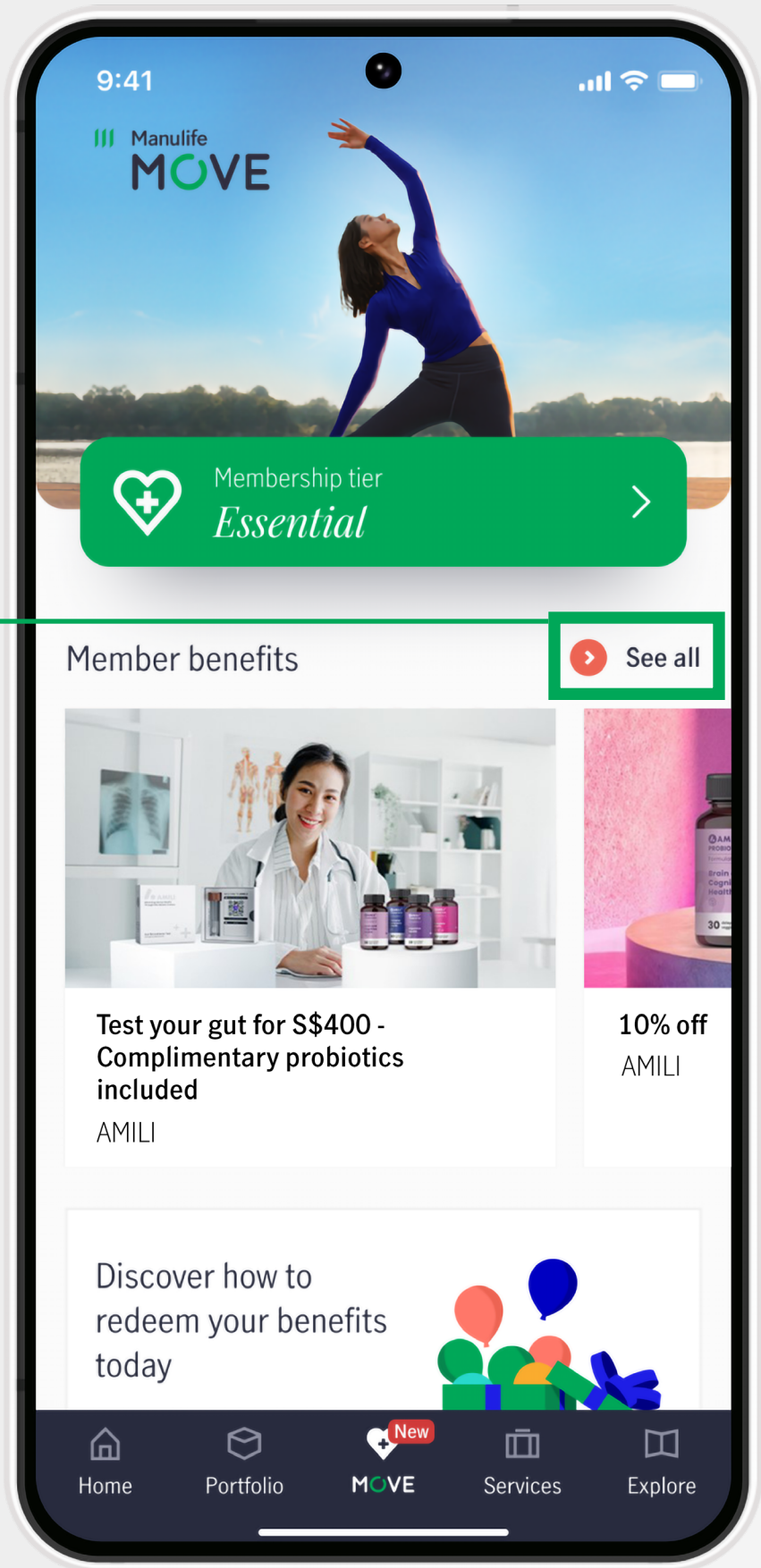
3 Select “**MOVE membership card**” under “Manage profile” to view your membership card.



Access member benefits



1 After logging in, select “**MOVE**” at the bottom of the screen.



2 Select “**See all**” under “**Member benefits**” to browse the services provided by our partners. Click on the respective service for the redemption information.



Manulife