

Manulife GrowSecure

Planning for your future in an uncertain economy requires an insurance plan that builds your funds while protecting your loved ones. Manulife GrowSecure guarantees your capital at policy maturity. It also waives future premiums upon diagnosis of total and permanent disability while extending accidental death coverage to you. When it comes to securing your future, every step matters. That's every day better for you.

Benefits



Flexibility

- **Premium freeze¹**

In times of need, put your premium payment on hold while your policy continues

- **Premium term options**

Choice of 3 premium payment terms: 5, 8 or 10 years

- **Policy term options**

Choice of 2 policy terms: 16 or 18 years



Coverage³

- Be covered against death and terminal illness
- Receive an additional payout of 50% of total premiums paid to date in the event of accidental death⁴ of the life insured before the age of 80



Change of Life Insured (COL)⁵

Option to change the life insured⁵ during the course of your policy. Applicable to both corporate and individual policies



Capital Guaranteed at Policy Maturity²

Get 100% of your capital return, upon policy maturity



Waiver of Future Premiums³

Get your premiums waived upon Total and Permanent Disability (TPD) during your premium payment term, or before the age of 70 of life insured while your policy continues



Easy Application with No Health Check-up

Guaranteed acceptance with no health questions asked



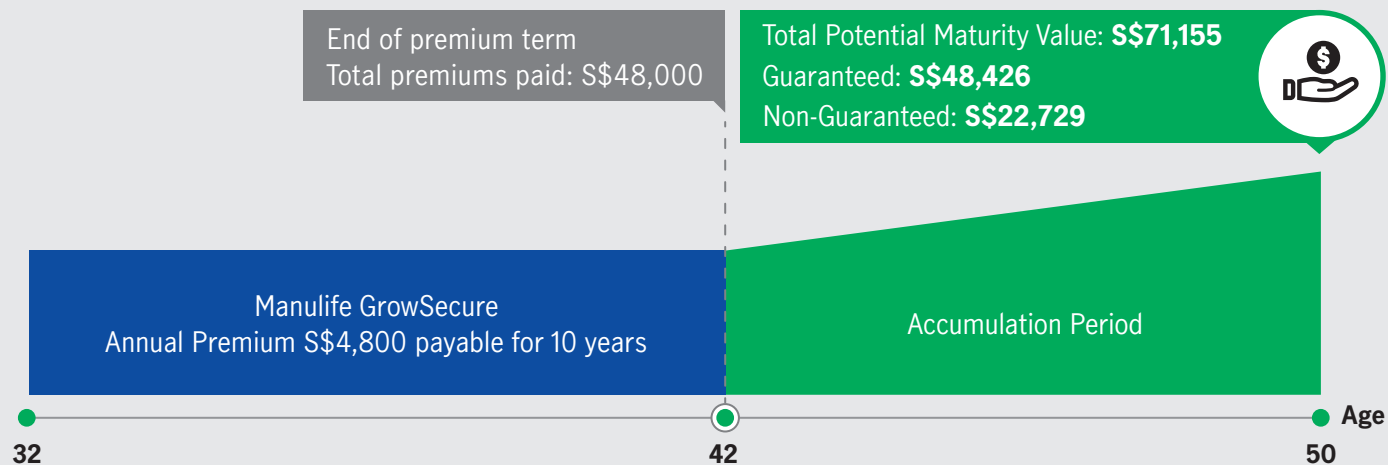
Optional Add-Ons

Get additional protection with optional supplementary benefits

Here's an example of how **Manulife GrowSecure** can help:

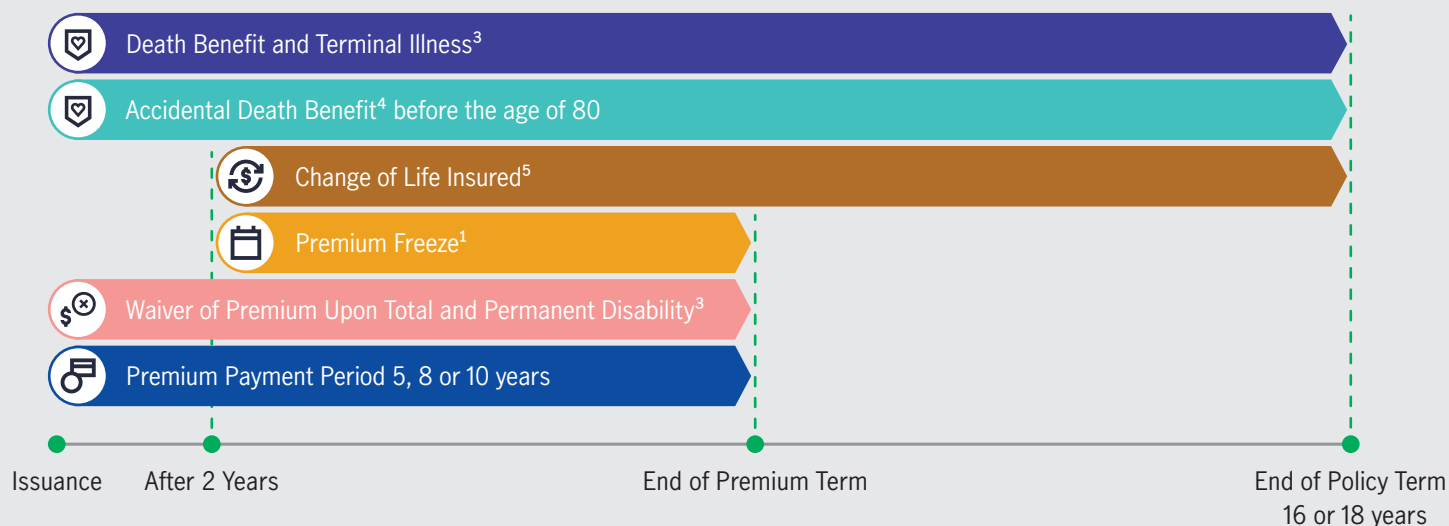


Alex, age 32, bought a Manulife GrowSecure plan with a monthly premium of S\$400 and chooses a premium payment term of 10 years. He would like the plan to mature when he reaches age 50 such that the maturity benefit can be used to fund a housing upgrade.



Note: The above illustration is based on illustrated investment rate of return of 4.25% p.a.. Illustrated figures are rounded to the nearest dollar. Based on illustrated investment rate of return of 3.00% p.a., the non-guaranteed maturity value is S\$13,066 and total potential maturity value is S\$61,492.

Here's how it works for **Manulife GrowSecure**:



Footnotes

- ¹ Provided the policy has been in force for 2 policy years with 2 full annual premium payments and subject to approval by Manulife.
- ² Not applicable for policies which have been altered.
- ³ Please refer to the Product Summary and Policy Contract for more details.
- ⁴ If there is a reduction in the sum insured, the total premiums paid to date used for the accidental death benefit calculation will be based on the reduced sum insured from the start of the policy.
- ⁵ After 2 policy years, the Policy Owner may request to change the life insured up to 2 times during the policy term for individual policies and unlimited number of times for corporate policies. Please refer to Product Summary for more information. Subject to acceptance by Manulife.

Important Notes

Manulife GrowSecure and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. There may be high costs involved if you terminate the policy early, and your policy's surrender value (if any) may be zero or less than the total premiums paid. This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors, or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as at 23 January 2022.