Footnotes

1. We (Manulife (Singapore)) will pay you the Guaranteed Monthly Income (less any policy debt), starting one month after the policy anniversary immediately after the life insured reaches the chosen retirement age and we will pay this until the end of your chosen income payout period. For a single-life policy, the life insured will also be the policy owner.

2. The guaranteed return varies depending on the different combination of entry age, premium payment term, retirement age and Income Payout Period. The guaranteed return of 2.57% per annum is applicable only upon policy maturity. It is based on the assumption that a 25 years old customer has opted to pay premiums annually for 10 years, and start receiving retirement income from retirement age of 70 to 90.

3. The total yield varies depending on the different combination of entry age, premium payment term, retirement age and Income Payout Period. The total return of 4.43% per annum is applicable only upon policy maturity. It is based on the assumption that the life insured has opted to pay premiums annually for 5 years, and start receiving retirement-income from retirement age of 60 to age 80.

4. We may declare an annual bonus from the second policy anniversary until the policy anniversary immediately before the life insured’s retirement age. We will keep the declared annual bonus, however, it will not earn any interest. We will pay the accumulated annual bonus as a lump sum when the life insured dies. If you cash in the policy, we will pay the cash-in value in value of accumulated annual bonus.

5. At any time during the income payout period, if the life insured meets the Loss of Independence definition, we will pay a Loss of Independence income equivalent to the Guaranteed Monthly Income. This will start from the next retirement income payment date, after the end of the deferment period. Deferment period means the 30-day period from the claim date (including the claim date). We will pay the Loss of Independence income together with the retirement income benefit as long as the life insured meets the Loss of Independence definition. You cannot have the Loss of Independence income due under this benefit with us. This benefit ends immediately on the date the life insured recovers and is no longer in the state of loss of independence. If the life insured has recovered but loses independence again, you are entitled to this benefit again as long as the life insured continues to meet the Loss of Independence definition. For the full definition of Loss of Independence and the 6 activities of daily living, please refer to the product summary and policy contract.

6. If you are not insured for Total and Permanent Disability before the policy anniversary immediately after the 65th birthday and at any time during the premium payment period, you will not have to pay (waive) the future premiums for this policy.

7. Annual premium quoted is based on male age 40 (retirement age 65) for premium payment term of 20 years, with a Guaranteed Monthly Income of S$3,000 up to age 90.

8. Projection is based on 4.75% per annum investment rate of return. The bonus rates used for the benefit illustrated are not guaranteed. The actual benefits payable may vary according to the future performance of Manulife’s Participating Fund.

9. Total projected payout comprises of Guaranteed Monthly Income, non-guaranteed cash bonus and additional monthly income (if any). As non-guaranteed cash bonus is not guaranteed, the actual benefits payable may vary according to the future performance of Manulife’s Participating Fund.

10. You have the flexibility of withdrawing the accumulated Guaranteed Monthly Income, Annual Monthly Income and cash bonus with interest subsequently. The minimum amount for a withdrawal is S$500 or the balance available. This withdrawal will not affect future monthly income amounts.

11. 3% per annum is the current interest rate. It is non-guaranteed and based on the projected investment return of rates of 4.75% per annum. The rate is subject to change by Manulife with 30 days advance notice to the Policy Owner.

12. Please refer to the product summary and policy contract for details of the death benefit.

Important Notes:

Manulife RetireReady is underwritten by Manulife (Singapore) Pte. Ltd. (Registered number 198002116D). Buying a life insurance policy is a long-term commitment. If you end the policy early, it usually involves high costs and the cash-in value (also known as surrender value) (if any) may be less than the total premiums you have paid. This brochure is for general information only and does not take account of 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 an offer or recommendation to buy the plan and the riders. The specific details which apply to this insurance plan and the riders 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, contact Manulife (Singapore) Pte Ltd or visit the Life Insurance Association of Singapore (LIA) website (www.lia.org.sg) or www.sdic.org.sg. If there is any difference between the English and Chinese versions, the English version will apply.
Example of how Manulife RetireReady can help in retirement planning

Jason, age 40, plans to retire at age 65 and would like to receive a Guaranteed Monthly Income of S$3,000 up to age 90. He selects RetireReady and will pay his premiums annually for 20 years.

Payouts assuming Jason converts his accumulated annual bonus into Additional Monthly Income:

- **Guaranteed Monthly Income**: S$3,000
- **Non-guaranteed cash bonus**: S$1,155/month
- **Additional Monthly Income**: S$751/month
- **Total Guaranteed Monthly Income**: S$3,000 x 12 x 25yrs = S$900,000
- **Total projected payout**: S$1,471,800
- **Guaranteed return at maturity**: 2.27%

**Total premium payment**

- **S$2,066/month for 20 years** = S$495,840

**Non-guaranteed cash bonus**

- **S$1,155/month**

**Additional Monthly Income**

- **S$751/month**

**Total Projected Payout**

- **S$1,471,800 at 90 years old**

**Jason has other income options**

- At age 65, he can also choose to receive his retirement income in one of the 3 other ways:
  1. **Withdraw accumulated annual bonus, with lower monthly payouts**
  2. **Earn further interest on his money**
  3. **Instantly redeem the total cash value**

**What is Loss of Independence?**

Loss of Independence occurs when a customer becomes unable to perform at least 3 of the following 6 activities of daily living:

1. Washing
2. Dressing
3. Transferring
4. Mobility
5. Toileting
6. Feeding

**Waiver of premiums**

- If Total and Permanent Disability occurs during your Premium Payment Period, your premiums will be waived.

**Your capital is 100% guaranteed upon retirement age**

**Guaranteed policy acceptance without the need for a medical check up**

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Example of how Manulife RetireReady can help in retirement planning

Jason, age 40, plans to retire at age 65 and would like to receive a Guaranteed Monthly Income of S$3,000 up to age 90. He selects RetireReady and will pay his premiums annually for 20 years.

Payouts assuming Jason converts his accumulated annual bonus into Additional Monthly Income:

- Premium payment will be waived if Jason suffers from Total and Permanent Disability during his premium payment period.
- If Jason suffers from Loss of Independence during his income payout period, he will receive an additional S$3,000 Guaranteed Monthly Income.
- Jason also benefits from protection for loss of life throughout the policy term.

Total premium payment:
S$2,066/mth x 20yrs = S$495,840

Non-guaranteed cash bonus:
S$1,155/mth

Additional Monthly Income:
S$751/mth

Total Guaranteed Monthly Income:
S$3,000 x 12 x 25yrs = S$900,000

Total projected payout:
S$1,471,800

Guaranteed return at maturity: 2.27%

Jason has other income options:
At age 65, he can also choose to receive his retirement income in one of the 3 other ways:

1. Withdraw accumulated annual bonus, with lower monthly payouts
2. Earn further interest on his money
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What is Loss of Independence?
Loss of Independence occurs when a customer becomes unable to perform at least 3 of the following 6 activities of daily living:
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Guaranteed policy acceptance without the need for a medical check up.
Footnotes

1 We (“Manulife (Singapore”) will pay you the Guaranteed Monthly Income (less any policy debt), starting one month after the policy anniversary immediately after the life insured reaches the chosen retirement age and we will pay this till the end of your chosen income payout period. For a single-life policy, the life insured will also be the policy owner.

2 The guaranteed return varies depending on the different combination of entry age, premium payment term, retirement age and Income Payout Period. The guaranteed return of 2.07% per annum is applicable only upon policy maturity. It is based on the assumption that a 25 years old customer has opted to pay premiums annually for 15 years, and start receiving retirement income from retirement age of 70 or 80.

3 The total yield varies depending on the different combination of entry age, premium payment term, retirement age and Income Payout Period. The guaranteed return of 2.57% per annum is applicable only upon policy maturity. It is based on the assumption that a 31 years old customer has opted to pay premiums annually for 5 years, and start receiving retirement income from retirement age of 60-65 or age 80.

4 We may declare an annual bonus from the second policy anniversary until the policy anniversary immediately before the life insured’s retirement age. We will keep the declared annual bonus, however, it will not earn any interest. We will pay the accumulated annual bonus as a lump sum when the life insured dies. If you cash in the policy, we will pay the cash-in value in value of accumulated annual bonus.

5 At any time during the income payout period, if the life insured meets the Loss of Independence definition, we will pay a Loss of Independence income equivalent to the Guaranteed Monthly Income. This will start from the next retirement income payment date, after the end of the deferment period. Deferment period means the 30 day period from the claim date (including the claim date). We will pay the Loss of Independence income together with the retirement income benefit as long as the life insured meets the Loss of Independence definition. You cannot leave the Loss of Independence income due under this benefit with us. This benefit ends immediately on the date the life insured recovers and is no longer in the state of loss of independence. If the life insured has recovered but loses independence again, you are entitled to this benefit again as long as the life insured continues to meet the Loss of Independence definition. For the full definition of Loss of Independence and the 6 activities of daily living, please refer to the product summary and policy contract.

6 If the life insured suffers a Total and Permanent Disability before the policy anniversary immediately after their 65th birthday and at any time during the premium payment period, you will not have to pay (leave) the future premiums for this policy.

7 Annual premium quoted is based on male, age 40 (retirement age 65) for premium payment term of 20 years, with a Guaranteed Monthly Income of S$3,000 up to age 90.

8 Projection is based on 4.75% per annum investment rate of return. The bonus rates used for the benefit illustrated are not guaranteed. The actual benefits payable may vary according to the future performance of Manulife’s Participating Fund.

9 Total projected payout comprises of Guaranteed Monthly Income, non-guaranteed cash bonus and additional monthly income of Manulife’s Participating Fund.

10 You have the flexibility of withdrawing the accumulated Guaranteed Monthly Income, Annual Monthly Income and cash bonus with interest subsequently. The minimum amount for a withdrawal is S$500 or the balance available. This withdrawal will not affect future monthly income amounts.

11 3% per annum is the current interest rate. It is non-guaranteed and based on the projected investment rate of return of 4.75% per annum. The rate is subject to change by Manulife with 30 days advance notice to the Policy Owner.

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Information is correct as of 8 March 2016.