Product Summary

Details of Product Provider

Manulife (Singapore) Pte. Ltd. (we, our, us) (registration number 198002116D) is the product provider and underwriter for this policy. This policy is distributed through appointed distributors only. You may contact us for claims under this policy. Contact details: 8 Cross Street #15-01, Manulife Tower, Singapore 048424, Tel: 67371221, Website: www.manulife.com.sg.

Product Description

ProtectFirst is a regular premium non-participating term plan that offers:
- Coverage against death of the life insured
- Additional payout for early, intermediate and advanced stage for five Critical Illnesses
- Additional payout in the event of an accident resulting in surgery and hospitalization for at least 6 consecutive days
- Additional payout in the event of an accident resulting in death or Total and Permanent Disability

This plan does not have any cash value.

Please refer to the policy contract for the definition of Accident.

Note:
"You" / "your" relates to the policy owner.

Product Benefits

1. Death Benefit

   In the event of the death of the life insured while the policy is in force, we will pay 100% of the death sum insured less any amount you owe us under the policy.

   Upon payment of this benefit, the policy will end.

2. Critical Illness (CI) Benefit

   In the event of the life insured being diagnosed with a CI listed below while the policy is in force, we will pay an amount equivalent to the following:

Depending on CI stage:	What we will pay:
Early or intermediate stage CI	25% of the CI sum insured less any amount you owe us under the policy. This benefit can only be claimed once under this policy and upon payment, the CI sum insured will be reduced by the amount paid accordingly.
Advanced stage CI	100% of the CI sum insured (as available at the time of the claim) less any amount you owe us under the policy.

   The life insured must survive for a period of 7 days from the date of diagnosis of the CI.

   Once 100% of the CI sum insured is paid, this benefit will be terminated. The policy will continue to be in force and premium for this policy will be reduced.

List of covered early, intermediate, advanced CI:

No.	Early Stage	Intermediate Stage	Advanced Stage[1]
1	Cardiac Pacemaker Insertion, Pericardiectomy	Cardiac Defibrillator Insertion, Early Cardiomyopathy	Heart Attack of Specified Severity
2	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure
3	Carcinoma in situ, Early Prostate Cancer, Early Thyroid Cancer, Early Bladder Cancer, Early Chronic Lymphocytic Leukaemia, Neuroendocrine Tumours, Gastro-intestinal Stromal Tumours, Bone Marrow Malignancies	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer
4	Small Bowel Transplant	Major Organ/Bone Marrow Transplant (on waitlist)	Major Organ / Bone Marrow Transplantation
5	Brain Aneurysm Surgery, Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke with Permanent Neurological Deficit

[1] The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024).

Please refer to the policy contract for the definitions of the covered conditions.

3. Accidental Death or Accidental Total and Permanent Disability (TPD) Benefit

We will pay either of:

In the event of:	What we will pay:
Death of the life insured due to an accident within 365 days	We will pay 100% of the accidental death sum insured less any amount you owe us under the policy, so long as the Accidental TPD Benefit has not been paid. The most we will pay for this policy and all other policies issued by us covering the same life insured for accidental death benefit shall be a maximum of S$1,500,000. Policy will terminate after payment of this benefit.

OR

In the event of:	What we will pay:
Life insured is diagnosed with a TPD due to an accident within 365 days	We will pay 100% of the Accidental TPD sum insured less any amount you owe us under the policy, so long as the accidental death benefit has not been paid. Accidental TPD benefit can only be claimed once, and after such claim this benefit will be terminated. The policy will continue to be in force and premium for this policy will be reduced.

TPD means:
(i) If the life insured suffers from:
   a. total and irrecoverable loss of sight of both eyes;
   b. total and irrecoverable loss of use of two (2) limbs; or

c. total and irrecoverable loss of sight of one (1) eye and total and irrecoverable loss of use of one (1) limb.

Loss of use means total, continuous and permanent functional disablement of a limb, which has lasted for at least six (6) months

OR

(ii) The life insured has been, for a minimum period of six (6) consecutive months, continuously unable to engage in any occupation, business, work, or profession whatsoever (whether his or her usual or otherwise) for income, profit, compensation, wages, or remuneration. This inability to engage in any occupation, business, work, or profession whatsoever (whether his or her usual or otherwise) for income, profit, compensation, wages or remuneration is expected to be continuous and permanent and must result from an accident.

OR

(iii) The life insured's total and permanent inability due to accidental injury, to perform at least three (3) of the six (6) activities of daily living even with the aid of special equipment and always requiring physical assistance of another person throughout the entire activity for a continuous period of at least six (6) months.

Activities of daily living refers to:

Transferring:	The ability to move from a bed to an upright chair or wheelchair and vice versa.
Mobility:	The ability to move indoors from room to room on level surfaces.
Toileting:	The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
Dressing:	The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances.
Washing:	The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactory by any other means.
Feeding:	The ability to feed oneself once food has been prepared and made available.

Diagnosis must be confirmed and certified by a medical examiner.

4. Accidental Hospitalisation Benefit

Within 30 days of an accident, in the event that the life insured suffers from an accidental injury and was hospitalized for at least 6 days consecutively from date of admission requiring surgery, we will pay 100% of the accidental hospitalisation sum insured.

The stay in hospital must be confirmed as medically necessary.

The accidental hospitalisation benefit can only be claimed once, and upon payment, this benefit will be terminated. The policy will continue to be in force and premium for this policy will be reduced.

The most we will pay for this policy and for all ProtectFirst plan named policies (including any of its future versions issued by us) covering the same life insured for accidental hospitalisation benefit is S$15,000.

5. Guaranteed Renewable

This policy is guaranteed renewable, without evidence of health, every 5 years at the end of the policy term or subsequent renewed term. This policy will be automatically renewed as long as the policy is in force and premium is paid by the grace period. The maximum renewable age is 60. Premium rate will be revised at every renewal term based on the attained age of the life insured at the start of each renewal.

6. Limits of Aggregation

   The maximum aggregated sum insured we allow for all ProtectFirst plan named policies (and any of its future versions issued by us), covering the same life insured is S$200,000 (sum of death sum insured and CI sum insured).

   The maximum aggregated accidental death sum insured we allow for all ProtectFirst plan named policies (and any of its future versions issued by us), covering the same life insured is S$300,000.

Main Product Conditions

The following are some of the conditions found in the policy contract. This is only a brief summary and you should read the actual terms and conditions in the policy contract.

1. Paying Premiums

   Premium is payable throughout the premium term of the policy. However, premium rates are not guaranteed and may be adjusted based on future experience. We may change the premium rates by giving you 30 days' notice.

   The premium upon each renewal will be revised based on the attained age of the life insured at the start of each renewal term.

2. Free Look

   You may cancel this policy by writing to us within 14 days after you receive this policy. If you decide to cancel your policy during this period, we will refund your premiums, without interest and less any medical or other expenses, to you. If we send this policy to you by post or email, we will consider it to have been delivered and received by you 7 days after the date of posting or email sent.

3. Waiting Period

   <u>CI Benefit</u>

   We will not cover any of the stages of the following critical illness of the life insured, if:
   (i) Major Cancer is diagnosed; or
   (ii) Heart Attack with specified severity is diagnosed;

   within ninety (90) days from:
   (i) the policy issue date; or
   (ii) the date of reinstatement of this policy;
   whichever is later.

4. Survival Period

   The life insured must survive for a period of 7 days from the date of diagnosis of the CI. Otherwise, only the death benefit shall be payable.

5. Termination Clause

   This policy will end:
   (a) when we receive your notice in writing to end the policy;
   (b) on the benefit end date shown on the schedule page or endorsement;
   (c) when it lapses; or
   (d) when the life insured dies and death benefit or accidental death benefit is paid,
   whichever happens first.

6. Exclusions

Death Benefit
If the life insured commits suicide within one year from the policy issue date or the most recent reinstatement date of the policy, we will not pay the death benefit and will refund all premiums paid without interest and less any medical or other expenses we have to pay in connection with this policy and this policy ends.

CI Benefit
We will not pay the CI benefit, if the illness or condition of the life insured is caused directly or indirectly, wholly or partly by any of the following:
(i) any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
(ii) the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;
(iii) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition;
(iv) donation of any of the life insured's organs; or
(v) a pre-existing condition.

Accidental Hospitalisation Benefit
We will not pay the accidental hospitalization benefit if the claim arises directly or indirectly, wholly or partly by any of the following:
(i) any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
(ii) the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;
(iii) confinement within hospital solely for rehabilitative therapies;
(iv) donation of any of the life insured's organs;
(v) a pre-existing condition;
(vi) overseas medical treatment;
(vii) pregnancy or complications from pregnancy, childbirth, abortion, miscarriage, prenatal or postnatal care, birth control, sterilisation and treatment or tests pertaining to fertility;
(viii) psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction;
(ix) elective cosmetic or plastic surgery for purposes of beautification except constructive surgery to treat functional defect due to Injury sustained;
(x) medical or surgical procedures which are experimental in nature or not generally accepted as standard medical treatment by the medical profession;
(xi) during war or any act related to it, or service in either the armed forces or Civil Defence Force supporting any country at war;
(xii) during riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim; or
(xiii) injuries arising while engaging in hazardous sports such as speed racing (boat, horse or automobile), mountaineering or rock climbing necessitating the use of guides or ropes, skiing or any kind including jet-ski, skating sport, parachuting (unless trying to save human life), ballooning, hang gliding, bungee-jumping, and underwater activities involving the use of breathing apparatus.

Accidental Death/Accidental TPD Benefit
We will not pay the accidental death/accidental TPD benefit if the claim arises directly or indirectly, wholly or partly by any of the following:
(i) self-inflicted injuries or suicide, while sane or insane;
(ii) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
(iii) the taking of poison, voluntarily or involuntarily;
(iv) any injury sustained:
    (a) during war or any act related to it, or service in either the armed forces or Civil Defence Force supporting any country at war;
    (b) during riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim;

(c) as the result of participation in any aerial activity including parachuting and sky diving;
(d) as a result of travel in any type of aircraft other than as a crew member or fare paying passenger on a regularly scheduled passenger flight of an international commercial airline;
(e) as a result of committing, attempting or provoking an assault or crime or any violation of the law by the life insured;
(f) while under the influence of alcohol or drugs;
(g) as a result of racing of any kind other than on foot; or
(h) as a result of participation in any underwater activity; or

(v) pre-existing condition (not applicable for accidental death benefit).

Pre-existing condition means any illness or condition which existed before the policy issue date or the most recent date of reinstatement of this policy, whichever is the latest, which would have affected our decision to accept your application and for which:
(i) presented signs or symptoms which you or the life insured was aware of or should have been aware of, and where the life insured should have sought medical advice or treatment;
(ii) treatment, test or investigation was recommended by or received from a medical examiner; or
(iii) the life insured has arranged or received medical consultation, test or investigation.

Important Notes

This product summary is published for general information only and does not take into account the specific investment objectives, financial situation and the particular needs of any specific person. This is not a contract of insurance. You will find full details of the terms, conditions and exclusions of this policy in the policy contract. You will receive the policy contract after we accept your application.

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).

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.