Product Summary

Details of Product Provider

Manulife (Singapore) Pte. Ltd. (we, our, us) (Reg. No. 198002116D) is the product provider and underwriter for this policy. This policy is distributed through our representatives or 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

eDecreasingTerm is a regular premium non-participating decreasing term insurance plan that offers protection against death, terminal illness and total and permanent disability during the policy term.

The sum insured will decrease over the selected policy term of 5 years or between 10 to 35 years based on a chosen interest rate. The decreasing interest rate options are 1%, 2%, 3%, 4% and 5%.

This plan does not have any cash value.

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

Product Benefits

1. Death Benefit

   You will receive one lump sum which is equal to the reduced sum insured when the life insured dies during the policy term.

   Upon payment of the death benefit, this policy will end.

2. Terminal Illness ("TI") Benefit

   If the life insured is diagnosed with a TI while the policy is in force, we will pay the TI benefit as an acceleration of the death benefit in a lump sum.

Definition of TI
Any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the life insured is expected to live for no more than 12 months. The medical examiner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the life insured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical examiner who is an expert in the condition to confirm the diagnosis and prognosis. TI in the presence of human immunodeficiency virus (HIV) infection is excluded.

3. Total and Permanent Disability ("TPD") Plus Benefit

   If the life insured suffers a TPD during the policy term, the death benefit will be accelerated in a lump sum. The disability must last for a minimum period of 6 consecutive months before a claim can be admitted.

Quick Guide This example below is solely intended for illustrative purposes on what TPD covers. Please refer to the table below for the full set of definitions and details.

As a result of an accident, illness or disease, the life insured had					
 Age 0 to 18*	^ Suffered total & irrecoverable loss of use of: a) 2 eyes; b) 2 limbs; or c) 1 eye and 1 limb	OR	^ Been permanently confined to stay in a home, hospital or similar institution to receive constant care and medical attention		
 Age 18* to 65*	^ Suffered total & irrecoverable loss of use of: a) 2 eyes; b) 2 limbs; or c) 1 eye and 1 limb	OR	^ Been permanently unable to take part in any occupation, business or any activity which pays an income	OR	^ Been permanently unable to perform at least 3 ADLs** without physical help from another person, even with the aid of special equipment
 Age 65* to 70*	^ Suffered total & irrecoverable loss of use of: a) 2 eyes; b) 2 limbs; or c) 1 eye and 1 limb	OR	^ Been permanently unable to perform at least 3 ADLs** without physical help from another person, even with the aid of special equipment		
 Age 70* to 85*	^ Suffered total & irrecoverable loss of use of: a) 2 eyes; b) 2 limbs; or c) 1 eye and 1 limb				

** Refers to the policy anniversary after the life insured's birthday*
*** Refers to Activities of Daily Living*
^ Condition must last for a period of at least 6 consecutive months

E.& O.E (Sep 2025)

From	Up to	<u>Definitions of TPD Plus</u> TPD Plus means any of the following situations:
Age 0	the immediate policy anniversary after life insured's 85th birthday	If the life insured has suffered: (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.
Age 0	the immediate policy anniversary after life insured's 18th birthday	The life insured required for a minimum period of six (6) consecutive months, due to an accident, illness or disease, constant care and attention and continuous confinement to a home, hospital or similar institution. Such requirement for constant care and attention and continuous confinement to a home, hospital or similar institution is expected to be permanent.
the immediate policy anniversary after life insured's 18th birthday	the immediate policy anniversary after life insured's 65th birthday	(a) The life Insured had 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, illness or disease; or (b) As a result of accident, illness or disease, the life Insured becomes totally and permanently unable to perform at least three (3) of the six (6) activities of daily living even with the aid of special equipment, and always require physical assistance of another person throughout the entire activity for a continuous period of at least six (6) months. Activities of daily living are: (i) Transferring – The ability to move from a bed to an upright chair or wheelchair and vice versa (ii) Mobility – The ability to move indoors from room to room on level surfaces (iii) Toileting – The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene (iv) Dressing – The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances (v) Washing – The ability to wash in the bath or shower (including getting into and out of the bath

From	Up to	Definitions of TPD Plus TPD Plus means any of the following situations:
		or shower) or to wash satisfactorily by any other means (vi) Feeding — The ability to feed oneself once food has been prepared and made available The diagnosis must be confirmed and certified by a medical examiner. Please refer to the policy contract for definition of medical examiner.
the immediate policy anniversary after life insured's 65th birthday	the immediate policy anniversary after life insured's 70th birthday	As a result of accident, illness or disease, the life Insured becomes total and permanently unable to perform at least three (3) of the following six (6) activities of daily living even with the aid of special equipment, and always require physical assistance of another person throughout the entire activity for a continuous period of at least six (6) months. Activities of Daily Living are: (i) Transferring — The ability to move from a bed to an upright chair or wheelchair and vice versa (ii) Mobility — The ability to move indoors from room to room on level surfaces (iii) Toileting — The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene (iv) Dressing — The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances (v) Washing — The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactorily by any other means (vi) Feeding — The ability to feed oneself once food has been prepared and made available The diagnosis must be confirmed and certified by a medical examiner. Please refer to the policy contract for definition of medical examiner.

4. Limits of compensation

   The maximum we will pay for this policy and all other term policies aggregated, sold digitally and are issued by us covering the same life insured for any death, TI and TPD is S$1,000,000. This policy is also subject to a S$1,500,000 limit which is the maximum that we will pay for all term policies offered under simplified issuance offered by us.

   Limits of compensation for TI benefit
   The maximum we will pay for this policy and all other policies we have issued covering the same life insured for any TI benefit is S$1,000,000. This policy will stay in force for the death benefit if we have not paid the full sum insured following the TI claim.

   Please see the policy contract for details.

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. Please consult your financial adviser representative if you need more explanation.

1. Paying Premiums

   Premiums are payable up to 2 years before the end of the policy term. Premiums are level and guaranteed throughout the policy 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. Termination Clause

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

4. General exclusions

   There are certain conditions which no benefits will be payable under this policy as listed below. Please refer to the policy contract for the full details of the exclusions.

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

   <u>TI benefit</u>
   TI benefit shall not be payable if TI is caused by the presence of Human Immunodeficiency Virus (HIV) infection.

   <u>TPD Plus Benefit</u>
   TPD Plus benefit will not be payable if the disability is caused by:
   (a) any self-inflicted injury or attempt at suicide, while sane or insane;
   (b) 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;
   (c) war or any act incident to war, or service in the armed forces / civil defense force supporting any country at war except for peacetime national service duties;
   (d) riot, insurrection, civil commotion, strikes or terrorist activities, except as a victim;
   (e) injuries sustained while travelling on any aerial device or conveyance, except (i) as a fare-paying passenger or a crew member including a pilot on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route, or (ii) operated by the Republic of Singapore air force; or
   (f) any pre-existing condition which existed before the policy issue date or the most recent date of reinstatement of this policy, whichever is later, 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).