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

ManuProtect Decreasing Lite (II) is a regular premium non-participating decreasing insurance term plan that offers protection against death and terminal illness for the period of the policy term.

The sum insured will decrease over the policy term based on a chosen interest rate. Interest rate options available for the decreasing term plan: 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 within the policy term.

2. Terminal Illness (“TI”) Benefit

   If the life insured is diagnosed with a TI while the policy is in force, the death benefit will be accelerated 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.

The maximum which we will pay for TI claim(s) (aggregating all policies which we are liable for on the same life) is S$1 million. When we make payment for TI benefit, we will reduce the critical illness limit (where applicable) by the amount we have paid. The policy will remain in force for death benefit if the policy sum insured is not fully paid following the TI claim.

E.& O.E (Sep 2025)

Main product conditions

The following are some provisions 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 representatives if you need more explanation.

1. Joint-Lives Insured

   Where there are 2 life insureds, the death benefit and TI benefit will be payable in respect of the first life insured to die or be diagnosed as suffering from TI.

2. Paying premiums

   Premiums are payable up to 2 years before the end of the policy term. Premiums remain the same throughout the policy term and are guaranteed.

3. 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.

4. Termination Clause

   This policy will end:
   (a) when we receive your notice in writing to end this policy;
   (b) on the benefit end date as per stated on the policy schedule or endorsement;
   (c) When this policy lapses;
   (d) When the life insured dies;
   (e) When 1 of the 2 life insureds first dies, in the case of joint-lives application; or
   (f) when the death benefit is accelerated in full under this policy.
   whichever happens first.

5. Death Benefit Exclusion

   If the life insured commits suicide within one year from the policy issue date or the most recent reinstatement date 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.

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).

Product Summary

Details of Product Provider

Manulife (Singapore) Pte. Ltd. (we, our, Us) (Reg. No. 198002116D) is the product provider and underwriter for this supplementary benefit. This supplementary benefit 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

Total & Permanent Disability Rider (II) is a regular premium non-participating optional supplementary benefit on the basic plan, ManuProtect Decreasing Lite (II). This supplementary benefit offers protection against total and permanent disability.

The sum insured will decrease over the term of this supplementary benefit based on the interest rate chosen under the basic policy of which it is attached.

This supplementary benefit does not have any cash value.

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

Product Benefits

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

   You will receive one lump sum which is equal to the reduced TPD Plus supplementary benefit sum insured when the life insured suffers a TPD within the term period of the supplementary benefit. This benefit will be paid as an acceleration of the death benefit of the basic policy.

   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

As a result of an accident, illness or disease, the life insured had					
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

<table>
<tr><th>From</th><th>Up to</th><th><u>Definitions of Total and Permanent Disability</u>
TPD means any of the following situations:</th></tr>
<tr><td>Age 0</td><td>The policy anniversary immediately after the life insured's 85th birthday</td><td>If the life insured has suffered:

(a) total and irrecoverable loss of sight of both eyes;
(b) total and irrecoverable loss of use of 2 limbs; or
(c) total and irrecoverable loss of sight of 1 eye and total and irrecoverable loss of use of 1 limb.

Loss of use means total, continuous and permanent functional disablement of a limb, which has lasted for at least 6 months.</td></tr>
<tr><td>Age 0</td><td>The policy anniversary immediately after the life insured's 18th birthday</td><td>The life insured required for a minimum period of 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.</td></tr>
<tr><td>The policy anniversary immediately after life insured's 18th birthday</td><td>The policy anniversary immediately after the life insured's 65th birthday</td><td>(a) The life Insured had been, for a minimum period of 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 total and permanently unable to perform at least 3 of the 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 6 months.

Activities of daily living are:<table>
<tr><td>(i)</td><td>Transferring</td><td>The ability to move from a bed to an upright chair or wheelchair and vice versa</td></tr>
<tr><td>(ii)</td><td>Mobility</td><td>The ability to move indoors from room to room on level surfaces</td></tr>
<tr><td>(iii)</td><td>Toileting</td><td>The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene</td></tr>
<tr><td>(iv)</td><td>Dressing</td><td>The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances</td></tr>
<tr><td>(v)</td><td>Washing</td><td>The ability to wash in the bath or shower (including getting into and out of the bath</td></tr>
</table></td></tr>
</table>

From	Up to	**Definitions of Total and Permanent Disability** **TPD 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 policy anniversary immediately after the life insured's 65th birthday	The policy anniversary immediately after the 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 3 of the following 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 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.

The maximum which we will pay for disability claim(s) (aggregating all policies affixed with the word "Lite" which we are liable for on the same life) is S$1.0 million ("TPD limit"). The basic policy will remain in force for death benefit and terminal illness benefit if the basic policy sum insured is not fully accelerated following the disability claim.

Main product conditions

The following are some provisions found in the policy contract of this supplementary 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 representatives if you need more explanation.

1. Joint-Lives Insured

   Where there are 2 life insureds, the TPD Plus Benefit will be payable in respect of the first life insured to be diagnosed as suffering from TPD.

2. Paying premiums

   Premiums are payable up to 2 years before the end of the supplementary benefit term. Premiums remain the same throughout the supplementary benefit term and are guaranteed.

3. Termination Clause

   This supplementary benefit will end:
   (a) When we receive your notice in writing to end this supplementary benefit contract;
   (b) On the TPD Plus expiry date shown on the schedule page;
   (c) When it lapses;
   (d) When the policy ends, expires or lapses;
   (e) When we have paid the TPD Plus benefit in full; or
   (f) we have paid the TPD limit as stated above in Section 1 under "Product Benefits" above;
   whichever happens first.

4. Exclusions

   This supplementary benefit will not be payable if:
   (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 date of issue or the most recent reinstatement date of this supplementary benefit, 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

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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.