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 available to direct walk-in customers 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

DIRECT- ManuAssure Life is a limited pay participating whole life plan that provides coverage against death, terminal illness (TI), and total and permanent disability (TPD). Premiums are payable either (i) up to age 70 or (ii) up to age 85 of the life insured, at your option.

This basic policy allows you to take part in the performance of the participating fund, in the form of bonuses that are not guaranteed. To find out more about participating policies, you may refer to the industry guide on participating policies which is available on our website or you can ask your financial adviser representative for a copy. The guide is also on the Life Insurance Association website at www.lia.org.sg.

Note:
"You" / "your" relates to the policy owner. For a single-life policy, the life insured will also be the policy owner.

Product Benefits

1. Death Benefit
   In the event of the death of the life insured during the policy term, the following death benefit is payable:
   (i) the sum insured;
   (ii) accumulated reversionary bonus (if any) in full; and
   (iii) claim bonus (if any),
   less any amount owing to us.

2. Total and Permanent Disability ("TPD") Benefit
   In the event of TPD before the policy anniversary immediately after the 65th birthday of the life insured, the death benefit will be accelerated in a lump sum. The disability must last for a minimum period of six consecutive months before a claim can be admitted.

<u>Quick Guide</u> 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 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

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

From	**Up to**	**<u>Definitions of TPD</u>** **TPD means any of the following situations:**
the policy anniversary immediately after the life insured's 18th birthday	the policy anniversary immediately after the 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) If the life insured has suffered: (i) total and irrecoverable loss of sight of both eyes; (ii) total and irrecoverable loss of use of two (2) limbs; or (iii) 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.

<u>Limits of compensation</u>
The most we will pay for this policy and all other policies we have issued covering the same life insured for any TPD coverage is S$5,000,000. The basic policy will remain in force for death benefit and terminal illness ("TI") benefit if the basic policy sum insured is not fully accelerated following the disability claim. Please see the policy contract for details.

3. Terminal Illness (TI) Benefit
In the event of TI before the policy anniversary immediately after the 99^{th} birthday of the life insured, 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.

Limits of compensation
The most we will pay for this policy and all other policies we have issued covering the same life insured for any TI benefit and critical illness ("CI") benefit is S$2,000,000 ("TI/CI Limit"), of which the TI benefit cannot be more than S$1,000,000 ("TI Limit"). The payment of the TI benefit will reduce the TI/CI Limit and TI Limit respectively by the amount we have paid. This policy will remain in force based on reduced sum insured for all the other applicable benefits if we have not paid the full sum insured following the TI claim. Please see the policy contract for details.

4. Maturity Benefit
Upon survival of the life insured on the policy anniversary immediately after his or her 99th birthday, the sum of the following is payable:
(i) guaranteed surrender value;
(ii) accumulated reversionary bonus (if any); and
(iii) maturity bonus (if any),
less any amount owing to us.

Bonus Features

The benefits shown in the policy illustration are based on the following illustrated investment rates of return:

1. Reversionary Bonus
We may declare a reversionary bonus on an annual basis. The bonus rate is non-guaranteed. We will guarantee to pay reversionary bonuses which have been declared, no matter how the participating fund performs. However, if you surrender the policy, we will pay the surrender value of the accumulated reversionary bonus. This will be less than the accumulated reversionary bonus that has been declared and guaranteed.

Once reversionary bonus is allocated, it will form part of the guaranteed benefits of this policy and will not be affected by any subsequent years' revisions. We will pay the accumulated reversionary bonus upon death, TPD, TI or on the policy maturity date.

Reversionary Bonus	At Illustrated Investment Rate of Return @ 4.25% p.a.
Per S$1,000 basic sum insured	S$7.65
Annual compounding rate throughout the policy term	0.765%

The compounding rate is used to calculate the interest that is added to the accumulated reversionary bonuses and interest which is built up on the reversionary bonuses.

2. Surrender Bonus, Claim Bonus and Maturity Bonus

2.1 Surrender Bonus
We may declare a non-guaranteed surrender bonus. This is an additional bonus which is payable when you surrender your policy. It is expressed as a percentage of the surrender value of the accumulated reversionary bonus and the percentages are illustrated in Table A.

2.2 Claim Bonus
We may declare a non-guaranteed claim bonus. This is an additional bonus which is payable when you make a claim on this policy. It is expressed as a percentage of the accumulated reversionary bonus and the percentages are illustrated in Table A.

2.3 Maturity Bonus
We may declare a non-guaranteed maturity bonus. This is an additional bonus which is payable upon the maturity of this policy. It is expressed as a percentage of the accumulated reversionary bonus and the percentages are illustrated in Table B.

Table A

Year	At Illustrated Investment Rate of Return @ 4.25% p.a.
1 - 9	0%
10 - 14	45%
15 - 19	83%
20 - 24	120%
25 - 29	188%
30+	232%

Table B

At Illustrated Investment Rate of Return @ 4.25% p.a.
232%

In comparison, at an illustrated investment rate of return of 3.00% per annum, the reversionary bonus rates, surrender bonus rates, claim bonus rates and maturity bonus rates are expected to be adjusted downwards, depending on the future outlook of the participating fund.

Please refer to the policy illustration for the bonus amount at the illustrated investment rate of return of 3.00% per annum and 4.25% per annum respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the participating fund.

As the bonus rates used for the policy illustration are not guaranteed, the actual benefit we pay may vary according to the future performance of the participating fund that this policy is invested in. Please note that the actual bonuses that may be declared in the future may turn out to be higher or lower than illustrated in this section.

Future bonuses which have yet to be allocated in this policy, are not guaranteed. We will decide the level of bonus to be declared each year (if any) as approved by our board of directors, taking into account the written recommendation by our appointed actuary.

All guaranteed benefits, including bonuses which have already been allocated to your policy, will be paid regardless of the performance of the participating fund.

Main Product Conditions

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

1. Payment of Premiums
   Premiums are level and guaranteed and are payable throughout the premium payment 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 terminate:
   (i) when we receive your notice in writing to end this policy;
   (ii) when it lapses;
   (iii) when the life insured dies;
   (iv) on the benefit end date shown on the schedule page or endorsement; or
   (v) upon the full acceleration of the death benefit due to TI claim, TPD claim or any supplementary benefit that accelerates death benefit,
   whichever happens first.

4. When the policy is converted to Reduced Paid-up Insurance ("RPUI")
   If the policy has been converted into a RPUI, the amount payable is the revised sum insured as at death, TI or TPD (whichever is applicable) less any amount owing to us. Please refer to the policy contract for more details on how the sum insured is revised when the policy becomes a RPUI.

5. General exclusions
   There are certain conditions under 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.

   Death benefit
   If the life insured commits suicide within one year from the policy issue date or the most recent date this policy is reinstated, we will not pay the death benefit and will refund all premiums paid without interest and less any amount owing to us and medical or other expenses we had to pay in connection with this policy and this policy will end.

   TI benefit
   We will not pay the TI benefit if the TI is caused by the presence of human immunodeficiency virus (HIV) infection.

   TPD benefit
   TPD will not include any disability or condition caused by:
   (i) any self-inflicted injury or attempted suicide, while 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) war or any act incident to war, or service in the armed forces or civil defence force supporting any country at war except for peacetime national service duties;
   (iv) riot, insurrection, civil commotion, strikes or terrorist activities, except as a victim;
   (v) a pre-existing condition; and/or
   (vi) injuries suffered while travelling on any aircraft, except:
      (a) as a fare-paying passenger or a crew member (including the pilot) on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
      (b) operated by the Republic of Singapore Air Force.

Impact of Early Surrender

1. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Please see the policy illustration for the loss or low returns you may suffer if you surrender the policy early.

2. For this product, the surrender value will only be available after the policy has been in force for at least 3 years with all premiums paid in full.

Investment of Assets

1. The investment strategy aims to make the most of the long-term returns needed to meet all expected benefits of the participating fund. The aim is to maintain the solvency of the fund at all

times and meet the guaranteed benefits, as well as reinforce our strength and ability to take advantage of new opportunities.

The strategic and current asset allocation for the participating fund that this product is invested in is as follows:

Asset Class	Strategic Asset Allocation			Current Asset Allocation as of 31 Dec 2024
	Target	Minimum	Maximum	
Fixed Income	70.0%	64.0%	76.0%	69.5%
Public Equity	25.0%	24.0%	36.0%	23.9%
Private Equity	2.5%			5.0%
Real Estate	2.5%			1.6%

The targets and ranges for each of the classes of asset may change in future.

2. At the fund level, the current asset allocation is close to the target asset allocation. Fixed income includes both government and corporate bonds, and is aimed at meeting the bulk of guaranteed liabilities. Equities and real estate provide potentially higher returns to provide for the non-guaranteed bonuses in participating policies. The fixed income portfolio includes cash and money-market instruments.

3. While Manulife (Singapore) Pte. Ltd. partly manages the assets of the participating fund, the following fund managers have been appointed to manage the assets.
   (i) Manulife Investment Management (Singapore) Pte. Ltd. whose address is 8 Cross Street #16-01, Manulife Tower, Singapore 048424.
   (ii) Manulife Investment Management Private Markets (US), LLC whose address is 197 Clarendon Street, C-2, Boston, Massachusetts 02116.
   (iii) Manulife General Account Investments (Singapore) Pte. Ltd. whose address is 8 Cross Street #16-02, Manulife Tower, Singapore 048424.

4. **Investment Rate of Return**
   Our participating fund can be separated into different participating sub-funds. The figures shown in the table below refer to the historical investment rates of return (after deducting investment expenses only) for the participating sub-fund to which this policy belongs.

	2022	2023	2024	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Investment returns	-4.92%	10.06%	6.35%	3.63%	NA	NA

Please note that historical performance, if any, may not be indicative of future performance.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the bonuses or dividends that you may receive.

5. **Total Expense Ratio**
   The total expense ratio is the proportion of total expenses incurred by the participating fund to the assets of the participating fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the participating fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For our participating fund, the historical total expense ratios are shown in the table below.

	2022	2023	2024	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Total expense ratio	2.35%	1.52%	1.54%	2.01%	2.40%	2.68%

Please note that historical expense ratios may not be indicative of future expense ratios.
Total Expense Ratio refers to the total expenses incurred by our total participating fund as a whole and is not specific to any participating sub-fund.

We work out the investment return and total expense ratio using the following.

Investment return	$\dfrac{\text{2 x total net investment income (including realized or unrealized capital gain or loss)}}{\text{(market value of asset at start of year + market value of asset at end of year less total net investment income)}}$
Total expense ratio	$\dfrac{\text{2 x total expense}}{\text{(market value of asset at start of year + market value of asset at end of year)}}$

Note:
This investment return reflects the investment performance of the participating fund alone. It does not reflect the actual return you will receive. Past performance is not necessarily a guide to future performance. The actual return you will receive depends on the actual bonus we declare. The capital gain is the increase in value of an asset from the purchase price. The gain is not 'realized' until the asset is sold. An unrealized gain is when the price of the asset rises above the purchase price but the asset is held and not sold.

Risks Affecting the Level of Bonuses

1. The type of risk affecting the participating fund performance are:
   - Investment
   - Expense
   - Mortality (rates of death)
   - Longevity
   - Other morbidity risks (e.g. risks related to terminal illness, critical illness, disability, loss of independence)
   - Persistency
   - Business risks:
     (i) providing guarantees to policyholders
     (ii) the critical illness riders in the fund
     (iii) changes in the population
     (iv) marketing practices
     (v) meeting policyholders' reasonable expectations
     (vi) regulatory changes
     (vii) catastrophic events and epidemic diseases

   We will decide on the bonus taking into account the current performance and the future outlook of the participating fund.

2. For the purpose of spreading risk, we group participating policies by type of product (whole life, endowment, single premium, regular premium, and rider). All the risks mentioned above are shared among the policies in the sub-fund.

3. We use a smoothing process when we allocate bonuses. During periods when the performance of the participating fund is above average, we will not distribute some assets as bonuses and we will set them aside as reserves for smoothing. During periods when the performance is below average, we use the reserves to support the bonus declared.

4. This product was launched in 2021. The reversionary bonus rate declared is as follows:

Year	Reversionary Bonus per S$1,000 Sum Insured	Annual compounding rate on Accumulated Reversionary Bonus
2022	S$7.65	0.765%
2023	S$7.65	0.765%
2024	S$7.65	0.765%

The surrender bonus rates and the claim bonus rates for the past 3 years (or less if the product was launched later) are consistent with the illustrated rates stated in the section on Bonus Features.

5. Past performance is not necessarily a guide to future performance.

Fees and Charges

1. The types of expenses charged to the participating fund are:
   - investment fees paid to the fund managers for providing management services of the participating fund;
   - marketing, sales and advertising fees in distributing participating policies;
   - administration fees in new business underwriting and policy renewals;
   - employee salaries and benefits;
   - overhead expenses such as office rental, utilities and equipment rental;
   - legal, audit, consultant and other types of regulatory fees;
   - servicing arrangement with intra-group parties (related companies);
   - tax; and
   - other expenses, such as depreciation, office supplies, and so on.

2. We have allowed for the expenses mentioned above when working out the premiums, so you will not be charged extra.

Contacting You

You can expect to receive the following documents from us to provide information about how your policy is doing.
(i) Annual bonus statement – you can expect to receive this within one month from the policy anniversary.
(ii) Annual performance report of the participating fund – you can expect to receive this in June or July each year.

Conflict of Interest

There is no conflict of interest in relation to the participating fund and how it is managed.

Related Party Transactions

We have reinsurance arrangement with Manulife (International) Limited; and transactions with the following related parties for the management of our participating fund:
(i) Manulife Investment Management (Singapore) Pte. Ltd.
(ii) Manulife Investment Management Private Markets (US), LLC
(iii) Manulife General Account Investments (Singapore) Pte. Ltd.

The above transactions are not expected to have any significant financial impact on the management of the participating fund. All transactions with the related parties are approved by relevant internal committee to ensure that transactions are done at arm's length.

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) (registration number 198002116D) is the product provider and underwriter for this supplementary benefit. This supplementary benefit can only be attached to DIRECT- ManuAssure Life and is available to direct walk-in customers only. You may contact us for claims under this supplementary benefit. Contact details: 8 Cross Street #15-01, Manulife Tower, Singapore 048424 Tel: 67371221, Website: www.manulife.com.sg.

Product Description

DIRECT- Life ManuCritical Care Rider is an optional critical illness supplementary benefit. Except for the benefit payment for Angioplasty & Other Invasive Treatment for Coronary Artery, this supplementary benefit accelerates the death benefit (in full or partially, depending on the supplementary benefit sum insured) of the basic plan to which it attaches, upon diagnosis of any of the critical illnesses listed below. It will not benefit from the performance of the participating fund.

This supplementary benefit does not have any cash value.

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

Product Benefits

1. Critical Illness ("CI") Benefit
   If you are diagnosed with any of the covered CI while the supplementary benefit is in force, the supplementary benefit accelerates the death benefit under the basic policy as follows:

Supplementary benefit sum insured equals basic sum insured	Supplementary benefit sum insured less than basic sum insured
It accelerates the basic sum insured together with the accumulated reversionary bonus (if any) and claim bonus (if any), less any amount owing us.	It accelerates the basic sum insured, up to the supplementary benefit sum insured, plus relevant accumulated reversionary bonus (if any) and relevant claim bonus (if any), less any amount owing us. This rider will terminate upon a claim for any of the covered CI excluding Angioplasty & Other Invasive Treatment for Coronary Artery, and the basic policy will continue for the remaining basic sum insured and bonuses. After paying a claim for Angioplasty & Other Invasive Treatment for Coronary Artery, the supplementary benefit sum insured will be revised in accordance with the terms set up in the policy contract, and the basic policy will continue for the remaining basic sum insured and bonuses.

List of 30 Covered CI[1]

1. Major Cancer 2. Heart Attack of Specified Severity 3. Stroke with Permanent Neurological Deficit 4. Coronary Artery By-pass Surgery 5. End Stage Kidney Failure 6. Irreversible Aplastic Anaemia 7. End Stage Lung Disease 8. End Stage Liver Failure 9. Coma 10. Deafness (Irreversible Loss of Hearing) 11. Open-Heart Heart Valve Surgery 12. Irreversible Loss of Speech 13. Major Burns 14. Major Organ / Bone Marrow Transplantation 15. Multiple Sclerosis	16. Muscular Dystrophy 17. Idiopathic Parkinson's Disease 18. Surgery to Aorta 19. Alzheimer's Disease / Severe Dementia 20. Fulminant Hepatitis 21. Motor Neurone Disease 22. Primary Pulmonary Hypertension 23. HIV Due to Blood Transfusion and Occupationally Acquired HIV 24. Benign Brain Tumour 25. Severe Encephalitis 26. Severe Bacterial Meningitis 27. Angioplasty & Other Invasive Treatment for Coronary Artery * 28. Blindness (Irreversible Loss of Sight) 29. Major Head Trauma 30. Paralysis (Irreversible Loss of Use of Limbs)

[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).

* For Angioplasty & Other Invasive Treatment for Coronary Artery, 10% of this supplementary benefit sum insured will be advanced. The payout for Angioplasty & Other Invasive Treatment for Coronary Artery is payable only once, subject to a maximum amount of S$25,000 per life, for all policies for which the company is legally responsible for the same life. After such a claim, the supplementary benefit sum insured will be revised in accordance with the terms set up in the policy contract.

Main Product Conditions

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

1. Payment of premiums
   You need to pay the premiums throughout the premium term of the supplementary benefit. However, premium rates are not guaranteed and may be adjusted based on future experience. We may change the premium rates for this supplementary benefit by giving you 30 days' notice.

2. Limits of compensation
   The most we will pay for this supplementary benefit and all other policies we have issued covering the same life insured for any CI benefit and terminal illness ("TI") benefit is S$2 million (TI/CI limit), of which the TI benefit cannot be more than S$1 million. TI is not covered under this supplementary benefit.

3. Waiting period
   (a) This supplementary benefit will not be payable if:
      (i) Major Cancer is diagnosed;
      (ii) Heart Attack of Specified Severity is diagnosed;
      (iii) the date of diagnosis of the condition that leads to performance of Coronary Artery By-Pass Surgery is; or
      (iv) the date of diagnosis of the condition that leads to performance of Angioplasty and Other Invasive Treatment for Coronary Artery is,

      within 90 days from the issue date of this supplementary benefit, or the date of the most recent reinstatement of the policy, whichever is later.

   (b) If the life insured is diagnosed with the illness or condition shown in clause 3(a) and the diagnosis is not within any of the waiting periods shown in clause 3(a) but within 90 days of an increase in the CI sum insured, we will not pay benefits computed on the increase in the CI sum insured. We will only pay benefits computed on the CI sum insured before the increased CI sum insured.

4. Exclusions
   This supplementary benefit will not be payable if the illness or condition is caused by any of the following:
   (a) any self-inflicted injury, provoked assault or attempt at suicide, whether 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) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition unless the infection arose in accordance with the definition of HIV due to Blood Transfusion & Occupational Acquired HIV;
   (d) donation of any of the life insured's organs; or
   (e) a pre-existing condition, before:
       (i) the date of issue of this supplementary benefit; or
       (ii) the date of the most recent reinstatement of the policy,
       whichever is later, unless the condition or illness had been declared and accepted by us.

   This supplementary benefit will not pay any applicable benefits based on an increased CI sum insured if the illness of the life insured is caused by or arises from a pre-existing condition before the date of increase in CI sum insured. It will only pay the applicable benefits based on the CI sum insured before the increase.

5. Ending the supplementary benefit (termination)
   This supplementary benefit will terminate on any of the following events:
   (a) the supplementary benefit expiry date;
   (b) upon our receipt of your notice in writing to terminate this supplementary benefit;
   (c) the termination, lapse, surrender or expiry of the policy;
   (d) the full claim of CI benefit;
   (e) we have paid the S$2 million TI/CI limit as stated above; or
   (f) the policy to which this supplementary benefit is attached is converted to a reduced paid-up insurance.

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 Supplementary Benefit 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.

E.& O.E (Sep 2025)