

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 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 Term Lite (II) is a regular premium non-participating term plan designed to provide protection against death and terminal illness.

Note:

“You” and “your” relate to the policy owner.

Product at-a-glance

ManuProtect Term Lite (II)	Renewable	Level
Choice of policy term	5 and 10 years	11 to 40 years, To age 65, To age 75, To age 85
Death Benefit /Terminal Illness (“TI”) Benefit	Available	Available
Guaranteed Renewability feature	Available	Not Available

Product Benefits

1. Death Benefit

In the event of death of the life insured while the policy is in force, the policy sum insured will be payable in a lump sum.

2. 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.

3. Guaranteed Renewable (Applicable to 'Renewable' plan only)

This policy is guaranteed renewable, without evidence of health, at the end of the policy term for the same duration. This policy will be automatically renewed as long as the policy is in force and premium is paid by the grace period.

At the last renewal before the expiry of this policy, the renewed term will only be for the remaining years up to the policy anniversary immediately following the 85th birthday of the life insured. The premium upon each renewal is not guaranteed and will be revised based on the attained age of the life insured at the start of each renewal.

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 representative if you need further explanation.

1. Paying premiums

Premiums are level and guaranteed and you will need to pay them throughout the policy term.

For plan with guaranteed renewability feature, the premium upon each renewal will be revised based on the attained age of the life insured at the start of each renewal. It will stay level and be payable throughout the renewed term.

2. 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.

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 upon the earliest of the following events:

- (a) our receipt of your notice in writing to end the policy;
- (b) the benefit end date as per stated on the policy schedule or endorsement;
- (c) the lapse of this policy;
- (d) the death of the life insured; or
- (e) the acceleration of death benefit in full under this policy or any supplementary benefit.

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).

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Product Description

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

Note:

“You” and “your” relate to the policy owner.

Supplementary benefit at-a-glance

Total and Permanent Disability Plus (II) supplementary benefit	Attached to ManuProtect Term Lite (II) (Renewable)	Attached to ManuProtect Term Lite (II) (Level)
Supplementary Benefit term	5 and 10 years (follow basic policy term)	11 to 40 years, To age 65, To age 75, To age 85
Total and Permanent Disability (“TPD”) Plus Benefit	Available	Available
Guaranteed Renewability feature	Available	Not Available

Product Benefits**1. TPD Plus Benefit**

If the life insured suffers a TPD while this TPD Plus supplementary benefit is in force, this supplementary benefit accelerates (in full or partially, depending on the supplementary benefit sum insured) the death benefit of ManuProtect Term Lite (II) to which it attaches.

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	O R ^ 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	O R ^ Been permanently unable to take part in any occupation, business or any activity which pays an income O R ^ 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	O R ^ 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

From	Up to	<u>Definitions of Total and Permanent Disability</u> TPD means any of the following situations:
Age 0	The policy anniversary immediately after the 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 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.
Age 0	The policy anniversary immediately after the life insured's 18th birthday	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.
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 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: (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

From	Up to	<u>Definitions of Total and Permanent Disability</u> TPD means any of the following situations:
		(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.

- Guaranteed Renewable (Applicable to Total and Permanent Disability Plus Rider (II) attached to ManuProtect Term Lite (II) (Renewable) only)

This supplementary benefit is guaranteed renewable, without evidence of health, at the end of the supplementary benefit term for the same duration. The supplementary benefit will be automatically renewed as long as the supplementary benefit is in force and premium is paid by the grace period.

At the last renewal before the expiry of this supplementary benefit, the renewed supplementary benefit term will only be for the remaining years up to the supplementary benefit anniversary immediately following the 85th birthday of the life insured. The premium upon each renewal is not guaranteed and will be revised based on the attained age of the life insured at the start of each renewal.

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 representative if you need more explanation.

1. Paying premiums

Premiums are level and guaranteed and you will need to pay them throughout the supplementary benefit term.

For plan with guaranteed renewability feature, the premium upon each renewal will be revised based on the attained age of the life insured at the start of each renewal. It will stay level and you will need to pay them throughout the renewed term.

2. 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) an aircraft 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.

3. Termination Clause

This supplementary benefit will end on the earliest of the following events:

- (a) the supplementary benefit expiry date;
- (b) the termination, expiry or lapse of the basic policy;
- (c) upon our receipt of your notice in writing to end this supplementary benefit;
- (d) the lapse of this supplementary benefit;
- (e) the full payment of TPD benefit; or
- (f) we have paid the TPD limit as stated in Section 1 of "Product Benefits" above.

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.

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Product Description

Critical Care Enhancer Rider (II) is a regular premium non-participating optional supplementary benefit on the basic plan, ManuProtect Term Lite (II). This supplementary benefit provides protection against any of the listed 36 covered critical illnesses.

Note:

"You" and "your" relate to the policy owner. For a single-life policy, the life insured will also be the policy owner.

Supplementary benefit at-a-glance

Critical Care Enhancer (II) supplementary benefit	Attached to ManuProtect Term Lite (II) (Renewable)	Attached to ManuProtect Term Lite (II) (Level)
Supplementary benefit term	5 and 10 years (follow basic policy term)	11 to 40 years, To age 65, To age 75, To age 85
Critical Care (CI) Benefit	Available	Available
Serious Illness of a Child Benefit	Available	Available
Guaranteed Renewability feature	Available	Not Available

Product Benefits

1. Critical Illness (CI) Benefit

If the life insured is diagnosed of any of the 36 covered CI listed below while this supplementary benefit is in force, the supplementary benefit accelerates (in full or partially, depending on the supplementary benefit sum insured) the death benefit of ManuProtect Term Lite (II) to which it attaches.

*List of 36 Covered Critical Illnesses¹

1	Major Cancer	19	Idiopathic Parkinson's Disease
2	Heart Attack of Specified Severity	20	Surgery to Aorta
3	Stroke with Permanent Neurological Deficit	21	Alzheimer's Disease/Severe Dementia
4	Coronary Artery By-Pass Surgery	22	Fulminant Hepatitis
5	End Stage Kidney Failure	23	Motor Neurone Disease

6	Irreversible Aplastic Anaemia	24	Primary Pulmonary Hypertension
7	Blindness (Irreversible Loss of Sight)	25	HIV Due to Blood Transfusion and Occupationally Acquired HIV
8	End Stage Lung Disease	26	Benign Brain Tumor
9	End Stage Liver Failure	27	Severe Bacterial Meningitis
10	Coma	28	Major Head Trauma
11	Deafness (Irreversible Loss of Hearing)	29	Systemic Lupus Erythematosus with Lupus Nephritis
12	Open-Heart Heart Valve Surgery	30	Angioplasty and Other Invasive Treatment for Coronary Artery*
13	Irreversible Loss of Speech	31	Paralysis (Irreversible Loss of Use of Limbs)
14	Major Burns	32	Progressive Scleroderma
15	Major Organ/Bone Marrow Transplantation	33	Persistent Vegetative State (Apallic Syndrome)
16	Multiple Sclerosis	34	Other Serious Coronary Artery Disease
17	Muscular Dystrophy	35	Poliomyelitis
18	Severe Encephalitis	36	Loss of Independent Existence

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 and Other Invasive Treatment for Coronary Artery, 10% of this supplementary benefit sum insured will be advanced.

The payout for Angioplasty and Other Invasive Treatment for Coronary Artery is payable only once, subject to a maximum amount of S\$25,000 per life, for all policies which we are liable for. After such a claim, the supplementary benefit sum insured will be revised in accordance with the terms set up in the policy contract.

Limits of Compensation

The maximum which we will pay for critical illness (CI) claim(s) (aggregating all policies affixed with the word "Lite" which we are liable for on the same life) is S\$500,000. When payment is made for a CI benefit, the terminal illness limit of S\$1,000,000 will be reduced by the amount we have paid. 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 CI claim.

2. Serious Illness of a Child Benefit

We are offering an additional payout if the life insured's child is diagnosed with any of the 36 covered CIs listed above. Under this benefit, the payout will be subject to the following limits:

- We will pay a lump sum amount of S\$10,000 per child per policy.
- We will only pay for one CI claim per child per policy.
- The maximum amount claimable under this benefit is S\$20,000 per policy.

If the life insured has multiple policies that cover 'Serious Illness of a Child Benefit' then maximum payouts under this benefit will be subject to the following limits:

- S\$40,000 for each child regardless of the number of policies held by the life insured.
- The maximum amount claimable under this benefit is S\$80,000 per family regardless of the number of policies held by the life insured.

The child must be at least 30 days old but less than 18 years old as at the date of diagnosis. Only biological / legally adopted children are eligible for this benefit. Step-children are not eligible.

3. **Guaranteed Renewable** (Applicable to Critical Care Enhancer Rider (II) attached to ManuProtect Term Lite (II) (Renewable) only)

This supplementary benefit is guaranteed renewable, without evidence of health, at the end of the supplementary benefit term for the same duration. This Supplementary Benefit will be automatically renewed as long as the supplementary benefit is in force and premium is paid by the grace period.

At the last renewal before the expiry of this supplementary benefit, the renewed supplementary benefit term will only be for the remaining years up to the supplementary benefit anniversary immediately following the 85th birthday of the life insured. The premium upon each renewal is not guaranteed and will be revised based on the attained age of the life insured at the start of each renewal.

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

1. **Paying premiums**

Premiums are payable throughout the supplementary benefit term.

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.

For plan with guaranteed renewability feature, the premium upon each renewal will be revised based on the attained age of the life insured at the start of each renewal.

2. **Waiting Period**

This supplementary benefit will not be payable if:

- (a) Major Cancers is diagnosed;
- (b) Heart Attack of Specified Severity is diagnosed;
- (c) Other Serious Coronary Artery Disease is diagnosed;
- (d) the date of diagnosis of the condition that leads to performance of Coronary Artery By-Pass Surgery; or
- (e) the date of diagnosis of the condition that leads to performance of Angioplasty and Other Invasive Treatment for Coronary Artery is recommended or performed;

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

3. **Exclusions**

This supplementary benefit will not be payable if the life insured or the life insured's child (as the case may be) has been diagnosed with critical illnesses which is caused directly or indirectly, wholly or partly by the pre-existing conditions.

Pre-existing condition means any illness or condition which existed before the issue date of this supplementary benefit or the most recent reinstatement date of this policy, whichever is the latest, which would have affected our decision to accept your application and for which:

- (i) such condition has presented sign or symptom which you or the life insured was aware of or should have been aware of, and should have sought medical advice or treatment;

- (ii) treatment, test or investigation was recommended by or received from a medical examiner for such condition; or
- (iii) the life insured has arranged or received medical consultation, test or investigation for such condition.

4. Termination Clause

This supplementary benefit will end on the earliest of the following events:

- (a) the supplementary benefit expiry date;
- (b) the lapse of this supplementary benefit;
- (c) upon our receipt of your notice in writing to end this supplementary benefit;
- (d) the termination, expiry or lapse of the basic policy;
- (e) the full payment of CI benefit; or
- (f) we have paid the CI limit as stated in Section 1 of Product Benefit or terminal illness limit (as stated in the basic benefit product summary).

Important Notes

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