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 048424Tel: 67371221, Website: www.manulife.com.sg.

Product Description

DIRECT- ManuAssure Term is a regular premium non-participating term plan designed to provide protection against death, terminal illness and total and permanent disability coverage at an affordable cost.

This plan is available for 3 coverage terms:
(i) 5 years renewable term;
(ii) 20 years term; or
(iii) term to age 65.

This plan has no cash surrender value.

Product Benefits

1. Death Benefit

   In the event of the death of the life insured while this policy is in force, the policy sum insured will be payable in a lump sum less any unpaid premium. The policy will end immediately after payment of the death benefit.

2. Terminal Illness ("TI") Benefit

   If the life insured is diagnosed with a TI while this policy is in force, the death benefit will be payable 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 maximum which we will pay for TI and critical illness claim(s) in total (aggregating all policies which we are liable for on the same life) is S$2 million. 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. The policy will remain in force for death benefit if we have not paid the full sum insured following the TI claim.

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

While this policy is in force and the life insured suffers a TPD before the policy anniversary immediately after the 65th birthday of the life insured, the death benefit will be accelerated in a lump sum.

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 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**	**Definitions of TPD** **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.

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 TPD coverage is S$5,000,000. The policy will remain in force for the death benefit and TI benefit if we have not paid the full sum insured to you following the TPD claim.

4. Renewal Privilege (Applicable to 5 years renewable term only)

   This policy is guaranteed renewable, without evidence of health, at the end of the policy term for another 5 years. This policy will be automatically renewed as long as (1) the policy is in force, (2) premium is paid by the end of the grace period and (3) the life insured has not reached age 80 last birthday. The premium for the renewed policy will be based on the attained age of the life insured at the start of the renewal.

Main Product Conditions

The following are some provisions found in the policy contract. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract.

1. Premium

   Premium is guaranteed and is payable throughout the policy term for the following coverage term:
   (i) 20 years term
   (ii) term to age 65

   For 5 years renewable term plan with renewal privilege, the premium upon each renewal will be revised based on the age last birthday of the life insured at the start of each renewed term. It will stay level and be payable throughout the renewed 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 the policy;
   (b) on the benefit end date shown on the policy schedule;
   (c) when it lapses;
   (d) when the life insured dies; or
   (e) if insured amount of this policy is accelerated in full,
   whichever happens first.

Exclusions:

1. Benefits of this plan are not payable under certain conditions. These conditions are stated as “exclusions” in the policy contract. The categories of exclusions that are common to all life insurers relate to:
   - Suicide within one year (for death benefit)
   - Self- inflicted injury (for TPD benefit)
   - A waiting period (for critical illness benefit, if applicable)
   - Pre-existing medical conditions (for critical illness benefit, if applicable)

2. In addition to the above common categories of exclusions, life insurers may impose other exclusions.

3. The exclusions for this plan are listed as follows:

- Exclusion to suicide
  (a) Suicide within one year from the policy issue date or within one year from the start date of the most recent reinstatement of the policy.
  (b) Suicide after one year from the policy issue date or the start date of the most recent reinstatement of this policy but within one year from the date of any increase in the sum insured.

- Exclusion to TPD
  TPD will not include any disability caused by any of the following occurrences:
  (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 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) any pre-existing conditions which existed before policy issue date or the start date of the most recent reinstatement of this policy, whichever is later, unless the condition had been declared and accepted by us; or
  (e) injuries sustained while travelling in any aircraft unless it is: (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.

- Exclusion to TI
  TI in the presence of HIV infection is excluded.

4. The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

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 Term 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- Term ManuCritical Care Rider is a regular premium non-participating optional critical illness supplementary benefit that offers protection against any of the listed 30 covered critical illnesses.

The supplementary benefit is available for policy terms:
(i) 5 year renewable term
(ii) 20 years term; or
(iii) Term to age 65

This supplementary benefit does not have any cash value.

Product Benefits

1. Critical Illness ("CI") Benefit

If the life insured is diagnosed with any of the 30 covered CI listed below while this supplementary benefit is in force, this supplementary benefit accelerates (in full or partially, depending on the supplementary benefit sum insured) the death benefit of DIRECT- ManuAssure Term to which it attaches, less any policy debt. The supplementary benefit and DIRECT – ManuAssure Term will terminate upon such a claim (if 100% of the basic sum insured is paid).

<u>30 Covered Critical Illnesses[1]</u>

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, less any policy debt, 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 insured, for all policies for which we legally responsible for the same life insured. After such a claim, the supplementary benefit sum insured will be revised in accordance with the terms set up in the policy contract.

The maximum which we will pay for terminal illness ("TI") and CI claim(s) in total (aggregating all policies which we are liable for on the same life insured) is S$2 million ("TI/CI Limit"). 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. The policy will remain in force for the death benefit and TI benefit if the basic policy sum insured is not fully accelerated following the CI claim.

2. Guaranteed Renewable (Applicable to supplementary benefit term 5 years only)

   This Supplementary Benefit is guaranteed renewable, without evidence of health, at the end of the supplementary benefit term for another 5 year term. This supplementary benefit will be automatically renewed as long as (1) this supplementary benefit is in force, (2) premium is paid by the end of the grace period and (3) the life insured has not reached age 60 last birthday. The premium for the renewed supplementary benefit will be based on the attained age of the life insured at the start of the renewal.

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. Premium

   Premium is 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 supplementary benefit with guaranteed renewable feature, the premium upon each renewal will be revised based on the age last birthday of the life insured at the start of each renewed term.

2. Free Look

   You may cancel this supplementary benefit by writing to us within 14 days after you receive this policy. If you decide to cancel this supplementary benefit 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 Supplementary Benefit will end:
   (a) on the supplementary benefit expiry date;
   (b) when the basic policy ends or lapses;
   (c) when we receive your notice in writing to end this supplementary benefit;
   (d) when this supplementary benefit lapses;
   (e) when we pay the CI benefit in full; or
   (f) when we have paid the S$2 million TI / CI Limit as stated in the section titled 'Product Benefits';
   whichever happens first.

Exclusions

1. Benefits of this supplementary benefit are not payable under certain conditions. These conditions are stated as "exclusions" in the policy contract. The categories of exclusions that are common to all life insurers relate to:
   - A waiting period (for CI benefit, if applicable)
   - Pre-existing medical conditions (for CI benefit, if applicable)

2. In addition to the above common categories of exclusions, life insurers may impose other exclusions.

3. The exclusions for this DIRECT- Term ManuCritical Care Rider are listed as follows:

   - Waiting Period

     This supplementary benefit will not be payable if:
     (a) Major Cancer is diagnosed;
     (b) Heart Attack of Specified Severity is diagnosed;
     (c) the date of diagnosis of the condition that leads to performance of Coronary Artery By-Pass Surgery is; or
     (d) 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 most recent date of reinstatement, whichever is later.

     If any of the above conditions occurs within 90 days from the later of the issue date or the most recent date of reinstatement, but within 90 days from the date of increase in CI sum insured, we will not pay the benefit corresponding to the increase in CI sum insured. However, we will still pay the benefit corresponding to the original CI sum insured prior to the request for increase in CI sum insured.

   - Pre-existing condition

     This supplementary benefit will not be payable if the life insured has been diagnosed with a CI 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 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.

     If any such pre-existing conditions existed within 90 days from the date of increase in the CI sum insured, we will pay the relevant amount based on the CI sum insured before the increase (and it will not include the increase in the CI sum insured).

4. The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

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.