

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

Note:

"You" and "your" relates to the policy owner.

Product at-a-glance

ManuProtect Term (II)	Renewable and Convertible	Level and Convertible
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
Conversion Privilege	Available At anytime while policy is in force	Available At anytime while policy is in force
Quit Smoking Incentive (QSI)	Not Available	Available (Sum Insured must be at least \$500,000)
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 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 the policy sum insured is not fully paid following the TI claim.

3. Conversion Privilege

The policy may be converted, partially or fully, without evidence of health, to any available regular premium life insurance plan (whole life, endowment or investment-linked). This policy can be converted at any time while this policy is in force and before the policy anniversary immediately following the 65th birthday of the life insured.

If this policy is issued on a non-standard term, the premium for the new plan will also be issued on a non-standard term. Conversion is subject to, including but not limited to, the following conditions:

- (a) The guaranteed death benefit of the new plan must not exceed the sum insured of this policy;
- (b) If the new plan covers benefits other than death and TI, the life insured is subject to medical underwriting for such benefits; and
- (c) The premium rate for the new plan will be based on the attained age of the life insured at the time of conversion.

This conversion privilege is not applicable to any supplementary benefit of this policy, unless it is specifically stated by us. This policy together with all its supplementary benefit will terminate upon full conversion to another insurance plan.

4. Quit Smoking Incentive ("QSI") (Applicable to 'Level and Convertible' plan only)

This QSI feature allows a smoker to enjoy non-smoker premium rate for the first 3 policy years. If by the 3rd policy anniversary, the life insured provides satisfactory evidence of having quit smoking, the smoking status will be converted to a non-smoker status and future premiums will be charged based on a non-smoker status. If the life insured is unable to provide such evidence to us, future premiums will be charged based on a smoker status.

To change from a smoker to non-smoker status under the QSI feature the life insured must:

- (a) submit a completed tobacco use questionnaire; and
 - (b) go for a micro-urinalysis test and/or other medical tests (where necessary at our discretion).
- For successful cases, we will reimburse the cost of the micro-urinalysis test.

This QSI feature is only available if the policy sum insured is at least S\$500,000 throughout the first 3 policy years. If the sum insured decreases to below \$500,000, this feature will no longer be available.

5. Guaranteed Renewable (Applicable to 'Renewable and Convertible' 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 more 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 you will need to pay them throughout the renewed term.

2. Death Benefit Exclusion

If the life insured commits suicide within 1 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.

If the Life Insured dies from suicide after 1 year from the policy issue date or the most recent reinstatement date of this policy, but within one year from the date of any increase in sum insured, we will not pay the increase in sum insured. However, we will still pay the sum insured prior to the request for increase in sum insured.

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 schedule page or endorsement;
- (c) the lapse of this policy;
- (d) the death of the life insured;
- (e) the acceleration of death benefit in full under this policy or any supplementary benefit; or
- (f) this policy is fully converted to another insurance plan.

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 is distributed through our representatives or appointed distributors 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

Total and Permanent Disability Plus Rider (II) is a regular premium non-participating optional supplementary benefit on the basic plan, ManuProtect Term (II). This supplementary benefit 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 (II) (Renewable and Convertible)	Attached to ManuProtect Term (II) (Level and Convertible)
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
Conversion Privilege	Available At anytime while policy is in force	Available At anytime while policy is in force
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 (II) to which it attaches.

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: <table><tr><td>(i) Transferring</td><td>The ability to move from a bed to an upright chair or wheelchair and vice versa.</td></tr><tr><td>(ii) Mobility</td><td>The ability to move indoors from room to room on level surfaces.</td></tr><tr><td>(iii) 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) 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) Washing</td><td>The ability to wash in the bath or shower (including getting into and out of the bath or</td></tr></table>	(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
(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.											
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(v) Washing	The ability to wash in the bath or shower (including getting into and out of the bath or											

From	Up to	<u>Definitions of Total and Permanent Disability</u> TPD means any of the following situations:
		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 life insured's 65th birthday	The policy anniversary immediately after life insured's 70th birthday	As a result of accident, illness or disease, the life Insured becomes total and permanently unable to perform at least 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 which we are liable for on the same life) is S\$5.0 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.

2. Guaranteed Renewable (Applicable to Total and Permanent Disability Plus Rider (II) attached to ManuProtect Term (II) (Renewable and Convertible) 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.

3. Conversion privilege

This supplementary benefit may be converted, partially or fully, together with the basic plan, ManuProtect Term (II), to a new plan with accelerating TPD benefit, without evidence of health, for a coverage amount not more than this supplementary benefit sum insured.

The conversion may be done at any time while this supplementary benefit is in force and before the supplementary benefit anniversary immediately following the 65th birthday of the life insured.

The conversion of the basic plan, ManuProtect Term (II), to a new plan will lead to an automatic conversion of this supplementary benefit, if the new plan comes with an embedded TPD benefit. However, if the TPD benefit is available as an optional supplementary benefit under the new plan, you must then apply for the supplementary benefit.

The guaranteed TPD benefit of the new plan must not exceed the sum insured of this supplementary benefit. The feature of the TPD benefit under the new plan must be substantially similar (as determined by us) to this supplementary benefit, otherwise the life insured has to be subject to underwriting for the new TPD Benefit.

The premium rate for the new TPD benefit will be based on the attained age of the life insured at the time of conversion. If this supplementary benefit is issued on a non-standard term, the premium for the new TPD benefit will also be issued on a non-standard term.

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 renewal 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;
- (f) we have paid the TPD limit as stated in Section 1 under "Product Benefits" above; or
- (g) the basic policy or this supplementary benefit is fully converted to another insurance plan.

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.