

Manulife InvestReady (III)

Plant the seeds of wealth with a whole-life regular premium investment-linked plan that helps you achieve your financial goals. With Manulife InvestReady (III), enjoy flexible premium payment options and maximise your growth potential with added bonuses and access to a diverse selection of funds, alongside the option of additional protection against life's uncertainties.

Benefits

Make Your Investment Work Harder
100% of your regular basic premiums paid will be invested in fund(s) units.

Coverage
Be covered[1] against death and terminal illness at the higher of 101% of your total premiums paid[2] or your account value.

Bonuses
Welcome Bonus: Get a head start with additional bonus units in the first policy year[3].

Annual Premium Bonus: Receive additional bonus units in the first policy year when you pay premiums annually[4].

Loyalty Bonus[5]: Enjoy yearly loyalty bonus after the end of your chosen Minimum Investment Period (MIP).

Portfolio Diversification
Select from a diverse range of funds to build an effective portfolio and achieve your financial goals.

Flexibility
Option to vary your regular basic premium[6] and top up your premium.

Optional Add-ons
ReadyCare Riders[7]:
Get additional protection coverages for death, terminal illness, hospitalisation and/or critical illness benefits.

Premium Waiver Benefit Riders[8]:
Enjoy premium waiver covering cancer, critical illness, terminal illness and/or total and permanent disability.

Manulife InvestReady (III) Plus

Suitable for customers who prefer to maximise their investment potential by not withdrawing their dividend payouts during the MIP[9]. After MIP, customers have the option to either continue reinvesting dividends or withdraw dividends from dividend-paying funds[10].

Welcome Bonus
Get up to 55% additional bonus units in the first policy year[3].

Step-up Booster Bonus
After MIP, if the effective account value is equal to or lower than the total regular basic premiums paid and any top-up premiums paid, receive a boost in the form of additional bonus units that increases every 5 years[11].

Partial Withdrawal at Life's Major Milestones
Enjoy waiver of partial withdrawal charges[12] during any of your five big milestones[13], such as your child's birth, purchase of a new property or retirement.

Manulife InvestReady (III)

Suitable for customers who prefer the option to take control of their dividends. Starting from the first year, customers can receive potential income when they invest in dividend-paying funds[10].

Welcome Bonus
Get up to 45% additional bonus units in the first policy year[3].

Flexible Withdrawal of Dividends
Choose to withdraw any accumulated reinvested dividends[10] from dividend-paying funds at any time.

Choice of Currency
Choose to pay with Singapore Dollar (SGD) or United States Dollar (USD), whichever works in your favour.

Here's how **Manulife InvestReady (III) Plus** helps Tim maximise his investment potential to achieve his financial goals:

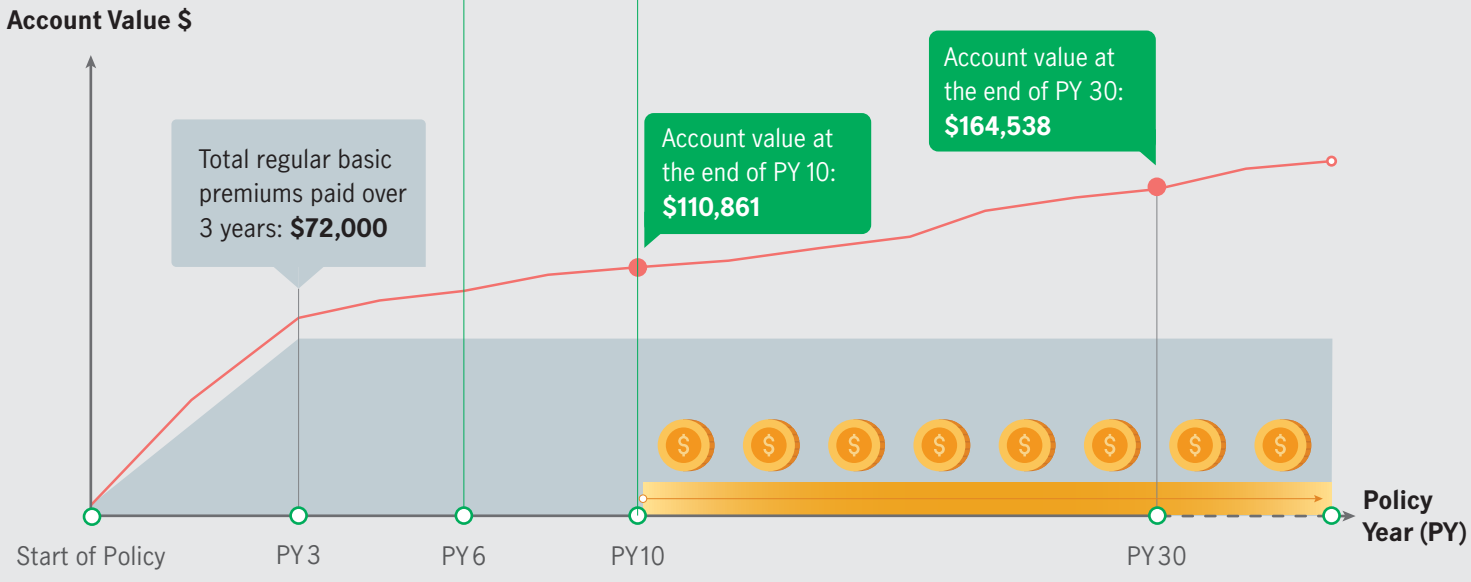
Tim, age 45, male, non-smoker, purchases a **Manulife InvestReady (III) Plus MIP 10 Years Flexi 3** plan with **an annualised premium of $24,000 in SGD-denomination**.

He wants to start planning for a comfortable retirement and hopes to build up his cash value before he retires.

Starting from Policy Year 6, Tim has the flexibility to access 20% of his account value without incurring partial withdrawal charges during major milestones such as purchasing a new property or retirement.

Step-up Booster Bonus[11]
In the event that the effective account value is equal to or lower than the total regular basic premiums paid after policy year 10, Tim will receive additional bonus units as a safeguard.

Step-up Booster Bonus[11] Rate increases every 5 years, starting from the end of MIP. The maximum Step-up Booster Bonus[11] payable for MIP 10 Years Flexi 3 is **270%**[17] of the 1st year annualised regular basic premium.



At the start of policy, Tim receives:
20% Welcome Bonus[3] and
2% Annual Premium Bonus[4]

Total Bonus
$4,800 + $480 = $5,280

After Policy Year 10, Tim starts receiving a **yearly Loyalty Bonus[5] of 0.3%** of his account value every year.

Tim can withdraw from his policy for early retirement or switch to dividend-paying funds for extra income.

He chooses to receive dividend payouts to enhance his retirement lifestyle.

Potential income that Tim receives from dividend-paying funds every year, starting from age 55:

Policy Year 11	Policy Year 15	Policy Year 20	Policy Year 25	Policy Year 30
$4,697	$5,083	$5,610	$6,192	$6,834

The figures shown above are based on a potential payout of 4% at the end of the policy year.

Illustrated account value at the end of Year 30

$164,538

+

Total potential dividends paid out in 20 years

$114,047

=

Giving Tim a total potential return of

$278,585

387% of his total regular basic premiums paid

The values in the above illustrations are after fees and charges and are based on an illustrated investment rate of return of 8% p.a. and 1.25% p.a. fund management charge.

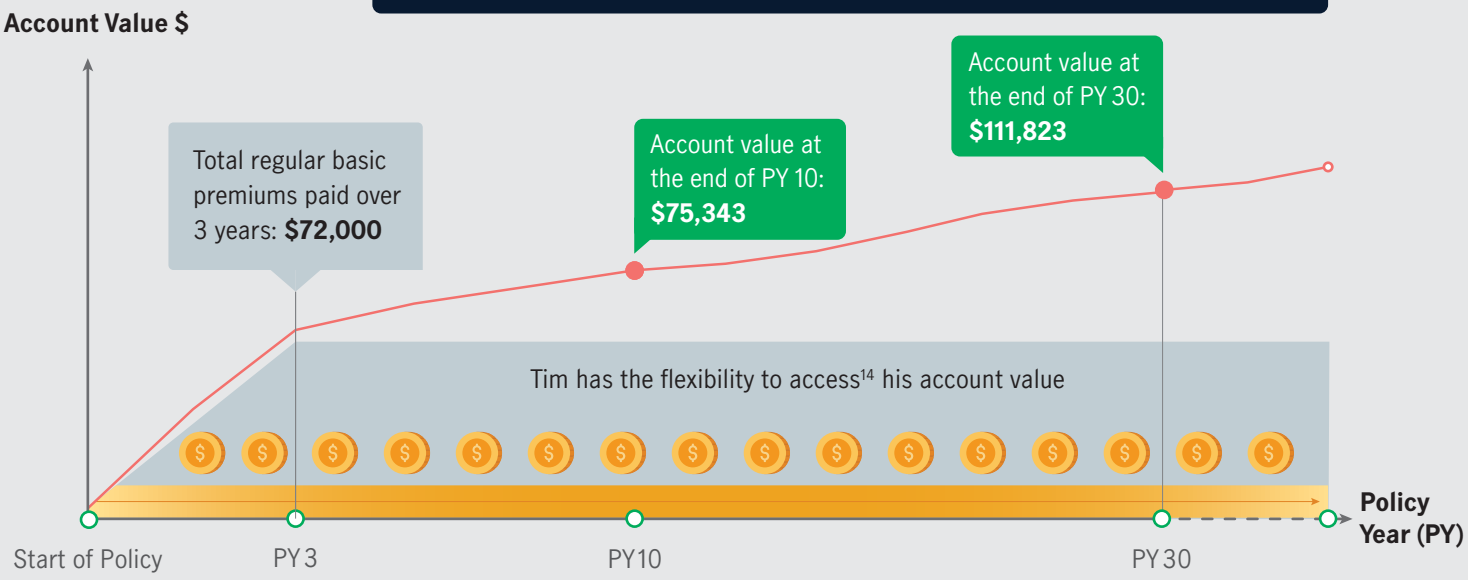
Based on an illustrated investment rate of return of 0% p.a., 4% p.a. and 8% p.a., the values are:	0% p.a.	4% p.a.	8% p.a.
Account value at end of Policy Year 10:	$58,587	$78,689	$110,861
Account value at end of Policy Year 30:	$20,353	$52,316	$164,538
Total potential dividends paid out in 20 years:	$29,252	$53,940	$114,047
Total potential returns at the end of Policy Year 30:	$49,605	$106,256	$278,585
Total potential returns as a % of total regular basic premiums paid at the end of Policy Year 30:	69%	148%	387%

All values in the above illustrations are non-guaranteed, rounded to the nearest whole number, and are subject to the distributions and performance of the chosen InvestReady Fund(s). The actual account value may be less than the total regular basic premiums paid.

Manulife InvestReady (III) Plus is available only in SGD currency.

Here's how **Manulife InvestReady (III)** helps Tim grow his wealth while offering a potential income stream:

Tim, age 45, male, non-smoker, has gotten himself a **Manulife InvestReady (III) MIP 10 Years Flexi 3** plan with **an annualised premium of $24,000 in either USD or SGD denomination**. He picks dividend-paying funds for his investment portfolio with a potential dividend payout of 4% at the end of each policy year, and opts to receive dividend payouts as potential income.



At the start of policy, Tim receives:
15% Welcome Bonus[3] and
2% Annual Premium Bonus[4]

Total Bonus
$3,600 + $480 = $4,080

After Policy Year 10, Tim starts receiving a **yearly Loyalty Bonus[5] of 0.3%** of his account value every year.

Potential income received by Tim every year, because he chooses dividend-paying funds:

Policy Year 1	Policy Year 5	Policy Year 10	Policy Year 15	Policy Year 20	Policy Year 25	Policy Year 30
$1,168	$3,152	$3,130	$3,454	$3,813	$4,208	$4,645

The figures shown above are based on a potential payout of 4% at the end of the policy year.

Illustrated account value at the end of Policy Year 30
$111,823

+

Total potential dividends paid out in 30 years
$106,003

=

Giving Tim a total potential return of
$217,827

303%
of his total regular basic premiums paid

The values in the above illustrations are after fees and charges andare based on an illustrated investment rate of return of 8% p.a. and 1.25% p.a. fund management charge.

Based on illustrated investment rate of return of 0% p.a., 4% p.a. and 8% p.a., the values are:	0% p.a.	4% p.a.	8% p.a.
Account value at end of Policy Year 10:	$37,269	$53,386	$75,343
Account value at end of Policy Year 30:	$428	$29,391	$111,823
Total potential dividends paid out in 30 years:	$34,416	$58,498	$106,003
Total potential returns at the end of Policy Year 30:	$34,844	$87,889	$217,827
Total potential returns as a % of total regular basic premiums paid at the end of Policy Year 30:	48%	122%	303%

All values in the above illustrations are non-guaranteed, rounded to the nearest whole number, and are subject to the distributions and performance of the chosen InvestReady Fund(s). The actual account value may be less than the total regular basic premiums paid.

Manulife InvestReady (III) is available in both SGD and USD currencies.

Other Product Features

Minimum Investment Period Plan Options:	
Manulife InvestReady (III) Plus (available in SGD only)	**Manulife InvestReady (III) (available in SGD or USD)**
– 7 Years Flexi 5 – 10 Years Flexi 3 – 10 Years Flexi 5 – 10 Years Flexi 8 – 13 Years Flexi 10	– 5 Years Flexi 1 – 6 Years Flexi 2 – 7 Years Flexi 5 – 10 Years Flexi 3 – 10 Years Flexi 5 – 10 Years Flexi 8 – 13 Years Flexi 10 (Not available in USD)
Minimum Premium*	
Manulife InvestReady (III) Plus	**Manulife InvestReady (III)**
– 7 Years Flexi 5: S$1,000/month – 10 Years Flexi 3: S$500/month – 10 Years Flexi 5: S$500/month – 10 Years Flexi 8: S$500/month – 13 Years Flexi 10: S$300/month	– 5 Years Flexi 1: S$25,000/year or US$25,000/year – 6 Years Flexi 2: S$10,000/year or US$10,000/year – 7 Years Flexi 5: S$1,000/month or US$12,000/year – 10 Years Flexi 3: S$500/month or US$6,000/year – 10 Years Flexi 5: S$500/month or US$6,000/year – 10 Years Flexi 8: S$500/month or US$6,000/year – 13 Years Flexi 10: S$300/month
Adhoc Premium Top-up	Minimum S$2,500 or US$2,500, no top-up charge[15]
Insurance Protection	Higher of 101% of your total premiums paid[2] or account value upon death or diagnosis with terminal illness
Premium Payment	Cash (SGD for all plan options, USD for selected Manulife InvestReady (III) plan options.)

*All Manulife InvestReady (III) USD-denominated plan options, Manulife InvestReady (III) 5 Years Flexi 1 (SGD) and 6 Years Flexi 2 (SGD) plan options are only available in yearly premium frequency.

Charges

1. Monthly Admin Charge	Different rate applies during and after MIP
2. Monthly Policy Fee	S$5 or US$5 for selected plans in the low annualised premium band[16]
3. Cost of Insurance	The COI is based on the attained age, gender, smoking status of the life insured, and the net amount at risk
4. Fund Management Charge	Please refer to the Prospectuses and Product Highlights Sheet of the InvestReady Funds for details of the fund management charge
5. Premium Shortfall Charge	Applicable if any regular basic premium is missed before flexi start date
6. Partial Withdrawal Charge[14]	Partial withdrawal charge applies if you request for partial withdrawal during MIP. For **Manulife InvestReady (III)**, this charge does not apply to withdrawal of accumulated reinvested dividends (if any). For **Manulife InvestReady (III) Plus**, starting from policy year 6 and before the end of MIP, the partial withdrawal charge will be waived[12] for partial withdrawals requested due to a life stage event[13].
7. Surrender Charge	Applicable only during MIP. Surrender charge does not apply to withdrawal of accumulated reinvestment dividends (if any).

Footnotes

Terms and Conditions apply. Please refer to the respective product summaries for more information.

1. Coverage against death and terminal illness up to policy anniversary immediately after the 99th birthday of the life insured.
2. Total premiums paid include total basic premiums paid plus any top-up premiums, less any withdrawals.
3. Welcome Bonus will be given in the form of additional units at a rate based on the first 12 months regular basic premiums paid, excluding top-up premiums. The additional units are payable according to your pre-specified basic premium allocation.
4. A one-time Annual Premium Bonus will be given for selected MIP options (not applicable to MIP 5 Years Flexi 1, MIP 6 Years Flexi 2 and MIP 7 Years Flexi 5) if the first regular basic premium is paid via annual premium payment mode. The Annual Premium Bonus (if applicable) will be given in the form of additional units at a rate based on the first annual regular basic premium paid, and the MIP option selected. If there is any change in the mode of premium payment from annual to non-annual during the premium shortfall period, the Annual Premium Bonus will be deducted from the account value.
5. Loyalty Bonus will be given during the policy term starting from the policy anniversary immediately after the end of the MIP and every policy anniversary thereafter, in the form of additional units based on 0.3% of the account value (not applicable to MIP 5 Years Flexi 1 and MIP 6 Years Flexi 2).
6. Flexibility to vary the regular basic premium from the flexi start date of the respective plan(s).
7. Applicable only to Manulife InvestReady (III) SGD.
8. Applicable to Manulife InvestReady (III) Plus and Manulife InvestReady (III) SGD (except MIP 5 Years Flexi 1).
9. Any dividends from dividend-paying funds will be reinvested during MIP. After MIP, customers have the option to either continue reinvesting potential dividends or withdraw potential dividends from dividend-paying funds.
10. Subject to the distribution rate and frequency of the chosen InvestReady funds. The dividend will be paid either in SGD or USD depending on the currency of your chosen plan. The issuance of dividends remains at the discretion of the relevant fund manager and is not guaranteed.
11. Step-up Booster Bonus will be given when all conditions are met:
    (i) effective account value (i.e. account value plus sum of partial withdrawals, dividends payout (if any), and cost of insurance deducted) at the end of MIP and at the end of each policy year thereafter, until the end of policy term, is equal or lower than total regular basic premiums plus any top-up premiums;
    (ii) regular basic premiums are paid in full before flexi start date; and
    (iii) policy is in force at the point of bonus payment.
12. Starting from policy year 6 and before the end of MIP, the partial withdrawal charge will be waived if the partial withdrawal is due to a life stage event. The maximum limit for each request is 20% of the account value, minus past life stage partial withdrawals.
13. Refers to any of the following life stage events:
    (i) when the life insured attains age 21 or 65;
    (ii) when the life insured or life insured's child enrolls in tertiary education;
    (iii) when there is any change of marital status of the life insured, such as when the life insured marries, divorces or becomes a widow;
    (iv) when the life insured becomes a parent by having a newborn child or legally adopting a child; or
    (v) when the life insured purchases a residential property.
14. The partial withdrawal charges [ranging from 100% (in the first 2 policy years) to 8%] apply if partial withdrawal is made during MIP. The partial withdrawal charges will be deducted from the partial withdrawal amount, with the remaining amount paid to you. For clarity, partial withdrawal charges do not apply to the payment of dividends or to the withdrawal of any accumulated reinvested dividends.
15. The prevailing top-up charge is 0%. Manulife reserves the right to vary the charge and will give you advance notice.
16. Applicable to MIP 10 Years Flexi 3, MIP 10 Years Flexi 5, MIP 10 Years Flexi 8 and MIP 13 Years Flexi 10 (MIP 13 Years Flexi 10 is not applicable to InvestReady (III) USD) in the low annualised premium band.
17. The maximum Step-up Booster Bonus payable varies with policy duration.

Important Notes

Manulife InvestReady (III) and Manulife InvestReady (III) Plus and their supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. There may be high costs involved if you terminate the policy early, and your policy's surrender value (if any) may be zero or less than the total premiums paid. Your investments are subject to investment risks, and you may lose the principal amount invested. The performance of the InvestReady Fund(s) is not guaranteed. The unit prices and any income accruing to it may fall as well as rise. The Fund Managers shall have the absolute discretion to determine whether a distribution is to be made in respect of the InvestReady Fund(s) as well as the rate and frequency of distributions to be made. The intention of the Fund Managers to make the distribution and the distribution yield for the InvestReady Fund(s) is not guaranteed, and the Fund Managers may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the InvestReady Fund(s) may result in an immediate decrease in the net asset value per unit. You should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the InvestReady Fund(s). A copy of the prospectus and the product highlights sheet can be obtained from Manulife's appointed distributor.

This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. This brochure is also available in Chinese. If there are any differences between the English and Chinese versions of this brochure, the English version will apply.

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).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors before making a commitment to purchase a policy.

Information is correct as at 15 November 2026.