



Enjoy **Special Guaranteed Fixed Account Crediting Rate** of up to

6% p.a.

when you purchase **Signature Heirloom (VII)**.

Premium Payment	Special Guaranteed Fixed Account Crediting Rate
Multi-pay with 5 years payment term and above	First 2 policy years 6% p.a.
Single Premium or Multi-pay with payment term less than 5 years	First 2 policy years 5% p.a.

Terms and conditions apply.

Campaign Period:

1 April 2024 – 30 June 2024

Terms and Conditions

- Premium must be based on Solve to Endow Premium
- The application submission date must be within the Campaign Period (both dates inclusive) and the policy must be issued by 31 July 2024
- Premium top-up, advance premium and change of premium term are not allowed during first 2 policy years.

Important notes

- After 2nd policy year, the Guaranteed Fixed Account Crediting Rate will reset to 1.6% p.a.
- This flyer is for general information only and is not to be construed as a contract of insurance
- This product is underwritten by Manulife Insurance Labuan Limited (“MILL”) (LL13865), a company licensed under the Labuan Financial Services and Securities Act 2010 (License No. IS2017173) and regulated by Labuan Financial Services Authority
- MILL may vary the Campaign Terms, or withdraw, terminate, or suspend this Campaign at any time without liability to any party
- The information contained in this flyer shall not be interpreted as an offer to sell, solicitation for an offer or as investment, legal, financial or other advice
- For further information on product details, please refer to the product brochure and benefit illustration
- **This is a Universal Life insurance plan that is tied to the performance of underlying assets and is not a pure investment product such as unit trusts**
- MILL is a subsidiary of Manulife Holdings Berhad and is located at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

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