

# Signature 8

Indexed Universal Life

*Infinite Prosperity, Timeless Growth*

Where will *better* take you™





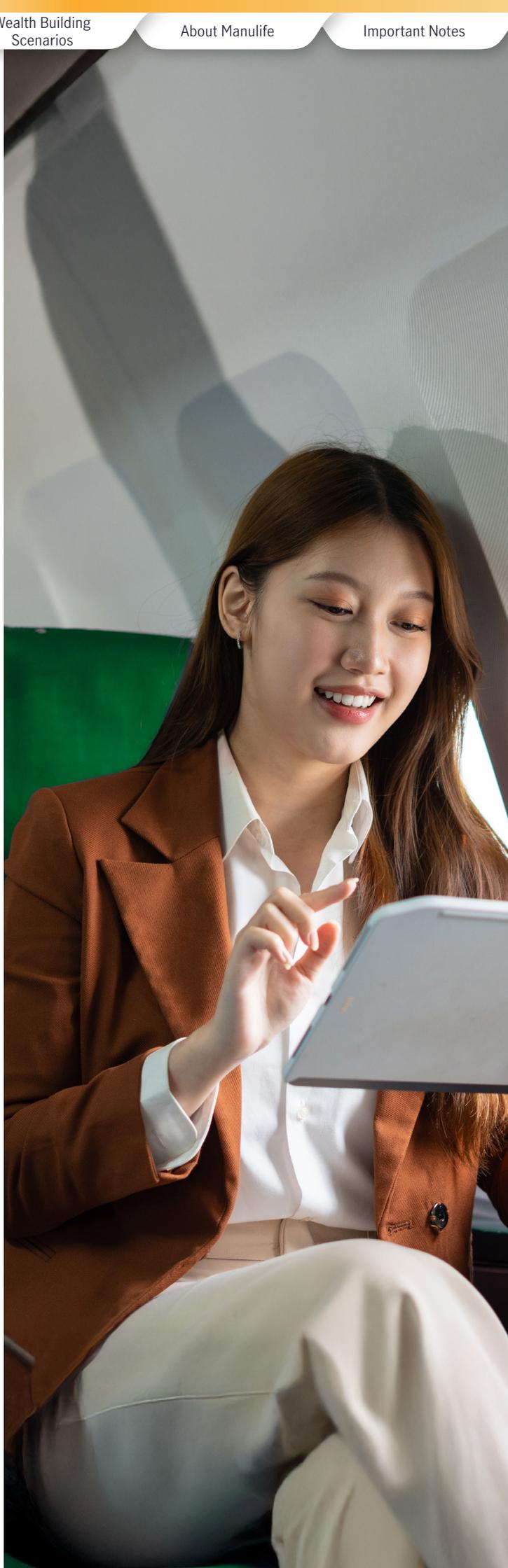
## Your wealth, your future

Wealth creation is a lifelong journey that evolves with every chapter of life. For the discerning individual, it is not merely about accumulating assets but also about building, diversifying and sustaining wealth that grows in harmony with ever-changing life goals. True and lasting financial success lies in finding balance between growth and stability, ensuring your wealth not only thrives today but continues to strengthen through time.



## Introducing **Signature 8**

A universal life plan designed to support you on this journey of wealth and purpose. It offers currency choices in **Singapore Dollar (SGD)** and **U.S. Dollar (USD)**. You also have the flexibility to allocate your premiums between 2 accounts: Fixed Account and Index Account - the **Fixed Account** for steady stability and the **Index Account** for higher growth potential. Linked to the **S&P PRISM** and **S&P 500 indices**, this plan empowers you to move forward with confidence — supporting your financial journey as your goals and priorities evolve.





## Key features at a glance



### Wealth growth potential

Unlock the full potential of your wealth with long-term returns<sup>1</sup> driven by two internationally recognised indices, S&P PRISM or S&P 500.



### Hassle-free enrolment

Experience peace of mind with guaranteed acceptance without requiring any medical underwriting or check-up.



### Flexibility for life's financial goals

Shape your financial journey with options designed to suit your evolving needs:

- Secure your policy denomination in relatively resilient currencies with a history of stability - SGD or USD.
- Benefit from greater financial control with the choice of single pay or multi pay premium<sup>2</sup> options.
- Enjoy the freedom to allocate<sup>3</sup> your premiums between the Index Account and Fixed Account, tailored to your preferred risk level and desired returns.
- Optimise your financial strategy with a preferred index composition under your Index Account — 100% S&P PRISM or 100% S&P 500 Select.



### A reward that grows with you

Be rewarded for your commitment with a Guaranteed Maturity Crediting Rate of 3.8% p.a. or 10% p.a. (depending on your premium payment term) at the final policy year.



### 20 years of protection<sup>4</sup> to match your life plans

Safeguard your loved ones' future with 20 years of financial protection, including coverage for death and terminal illness.



### Protection from market ups and downs

Stay resilient through market movements with built-in protection features:

- A guaranteed minimum return of 0% in the Index Account helps cushion market downturns.
- With Automatic Premium Spread, you can distribute your premiums evenly into the Index Account over 12 months<sup>1</sup>, ensuring balanced growth and stability.

## 4 simple steps to tailor your **Signature 8** plan

# 1

### Choose your preferred policy currency and payment term

#### Policy Currency

#### Preferred Payment Term

U.S. Dollars

**Single Premium:** Starting from USD80,000

**Multiple Premium:** Total starting from USD120,000  
(Example: 10 payments of USD12,000 or 3 payments of USD40,000)

Total USD: \_\_\_\_\_

Singapore Dollars

**Single Premium:** Starting from SGD100,000

**Multiple Premium:** Total starting from SGD150,000  
(Example: 10 payments of SGD15,000 or 3 payments of SGD50,000)

Total SGD: \_\_\_\_\_

# 2

### Select your preferred Net Premium Allocation

(FA refers to Fixed Account while IA refers to Index Account)

FA: 0% | IA: 100%     FA: 25% | IA: 75%     FA: 50% | IA: 50%

FA: 75% | IA: 25%     FA: 100% | IA: 0%

# 3

### Choose your desired index composition under your Index Account

100% S&P PRISM     100% S&P 500 Select

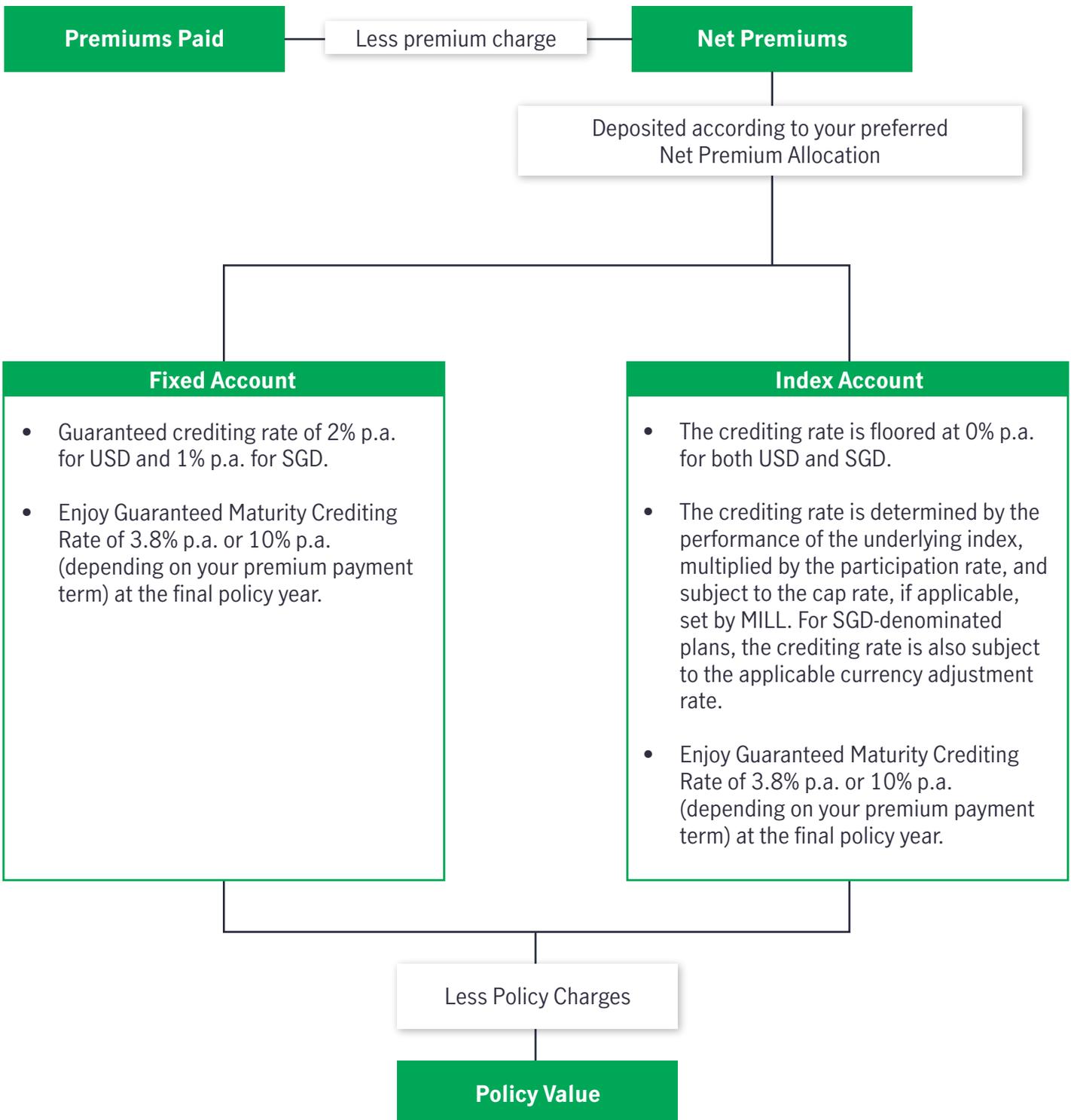
# 4

### Opt for Automatic Premium Spread (APS)

**Yes.** Net Premium Allocation into IA will be spread out into 12 Segments over next 12 months in the selected Index Sub-account(s).

**No.** Net Premium Allocation into IA will go into 1 Segment in the selected Index Sub-account(s).

# How your **Signature 8** policy is calculated



The above diagram provides a brief illustration on how **Signature 8** is calculated. Please refer to Product Summary for more details.

# Grow your wealth with Signature 8

## Scenario #1: Single Premium in SGD, S&P PRISM



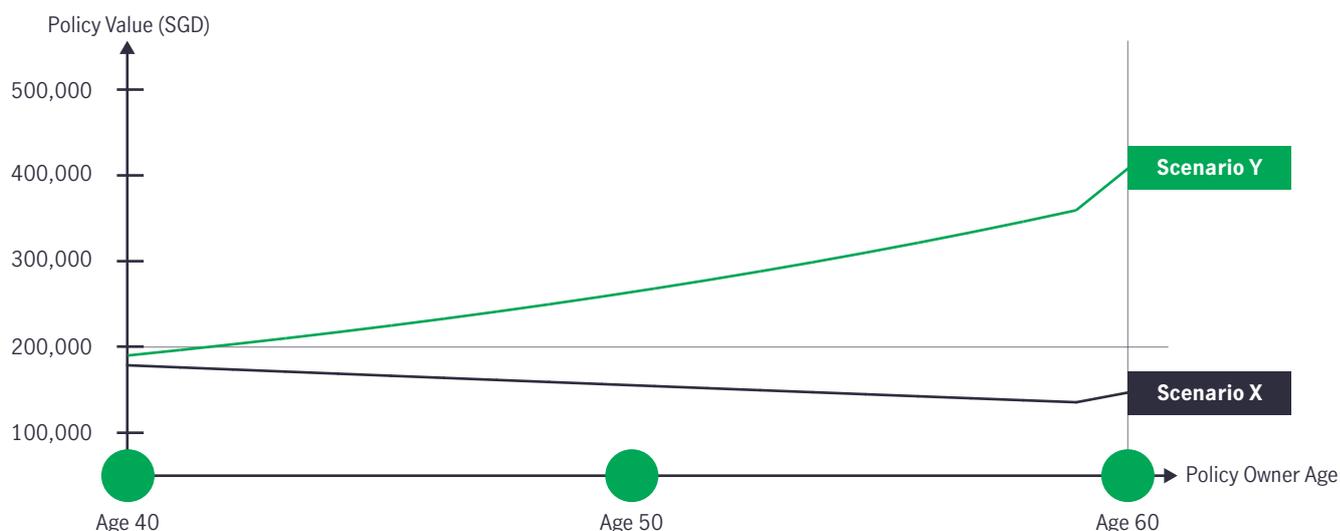
Mr. Tan, aged 40, is a successful businessman seeking to diversify his financial portfolio and grow his wealth to achieve a luxurious retirement. He is looking for a plan that not only offers high potential returns but also enhances diversification to support his retirement goals while providing protection against market fluctuations. He decided to purchase the **Signature 8** insurance plan with the following details:

Policy denomination:  
**Singapore Dollar (SGD)**

Single Premium Payment:  
**SGD200,000**

Net Premium Allocation:  
**100% Index Account**

Index Account Composition:  
**100% S&P PRISM**



Pays a Single Premium  
of SGD200,000



If Mr. Tan passes away at age 50,  
101% of total premium paid or Policy  
Value, whichever is higher will be paid  
to his nominee(s)

### Death Benefit:

Higher of  
101% of total premium paid = SGD202,000, or

Policy Value  
(Scenario X) = SGD159,810  
(Scenario Y) = SGD258,825

### Policy Value

Age	Policy Value	
	Scenario X: Illustrated values at the floored Index Account crediting rate of 0.00%	Scenario Y: Illustrated values at the current assumed Index Account crediting rate of 4.70%
41	181,542	190,137
42	179,092	196,539
43	176,651	203,219
44	174,220	210,189
45	171,796	217,460
46	169,382	225,046
47	166,976	232,962
48	164,579	241,220
49	162,190	249,836
50	159,810	258,825
55	148,038	309,962
60	150,248	408,982

# Grow your wealth with Signature 8

## Scenario #2: Multi Pay Premium in USD, S&P 500 Select



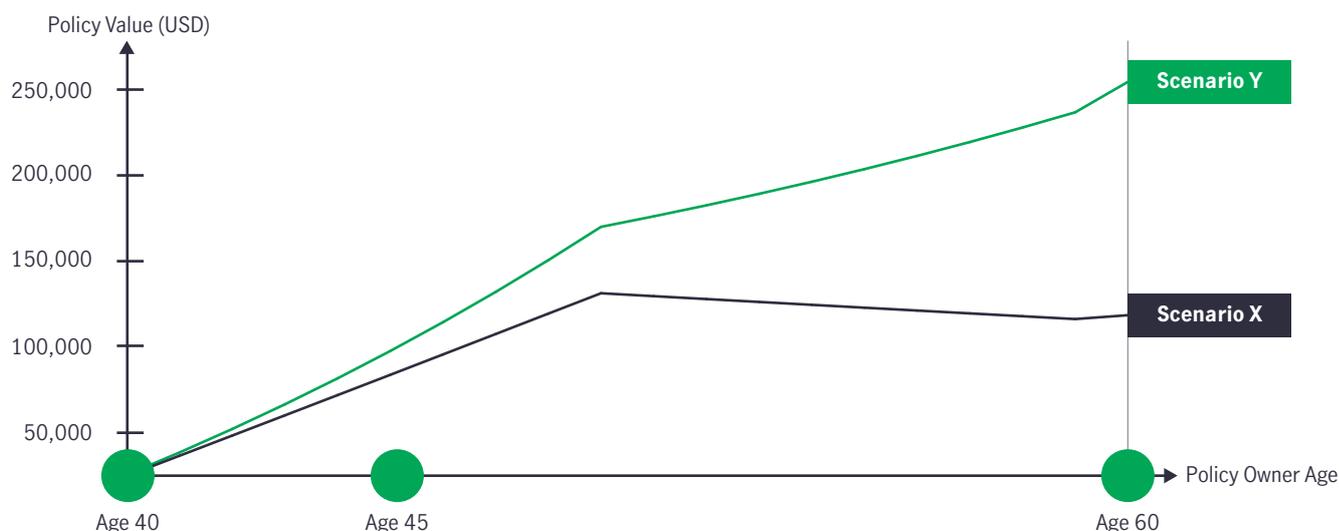
Ms. Christina, aged 40, is a renowned designer. Beyond building her wealth, she aims to enjoy a vibrant life and secure access to top-quality healthcare well into her 60s. She is looking for a plan that offers high potential returns to support her longevity goals, with the flexibility to make withdrawals for medical expenses, anti-aging treatments, and more. She decided to purchase the **Signature 8** insurance plan with the following details:

Policy denomination:  
**U.S. Dollar (USD)**

Multi Pay Premium Payments:  
**10 Payments of USD15,000**

Net Premium Allocation:  
**100% Index Account**

Index Account Composition:  
**100% S&P 500 Select**



Pays USD15,000 every year for 10 years



If Ms. Christina passes away at age 45, 101% of total premium paid or Policy Value, whichever is higher will be paid to her nominee(s)

### Death Benefit:

Higher of  
101% of total premium paid = USD75,750, or

Policy Value  
(Scenario X) = USD62,314  
(Scenario Y) = USD72,679

### Policy Value

Age	Scenario X: Illustrated values at the floored Index Account crediting rate of 0.00%		Scenario Y: Illustrated values at the current assumed Index Account crediting rate of 5.10%	
41	12,403		13,074	
42	24,835		26,845	
43	37,298		41,346	
44	49,791		56,612	
45	62,314		72,679	
46	74,866		89,585	
47	87,448		107,369	
48	100,059		126,073	
49	112,700		145,742	
50	125,296		166,340	
55	116,370		202,023	
60	111,727		255,959	

# Assurance that you will always be in good hands

We provide a Parental Guarantee for your **Signature 8** policy, ensuring that all valid claims are fully guaranteed by Manulife Holdings Berhad (MHB), a member of the Canada-based Manulife Financial Corporation and the parent company of Manulife Insurance Labuan Limited (MILL).

Manulife Financial Corporation is a leading international financial services provider, helping our customers make their decisions easier and lives better.

With our global headquarters in Toronto, Canada, we operate as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States, providing financial advice and insurance for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide.

At the end of 2024, we had more than 37,000 employees, over 110,000 agents, and thousands of distribution partners, serving over 36 million customers. Our principal operations are in Asia, Canada, and the United States, where we have served customers for more than 160 years.

We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. In Malaysia, we have over 62 years of experience in providing insurance, retirement, wealth management and high net worth solutions to our customers.

Not all offerings are available in all jurisdictions. For additional information, please visit [manulife.com](https://www.manulife.com)

# A financially sound partner that's here to stay

Our financial strength is reflected in our substantial capital base, our financial ratings awarded by independent rating agencies, and our strong asset performance.

## Information on Manulife Financial Corporation

Financial Strength Ratings\*:

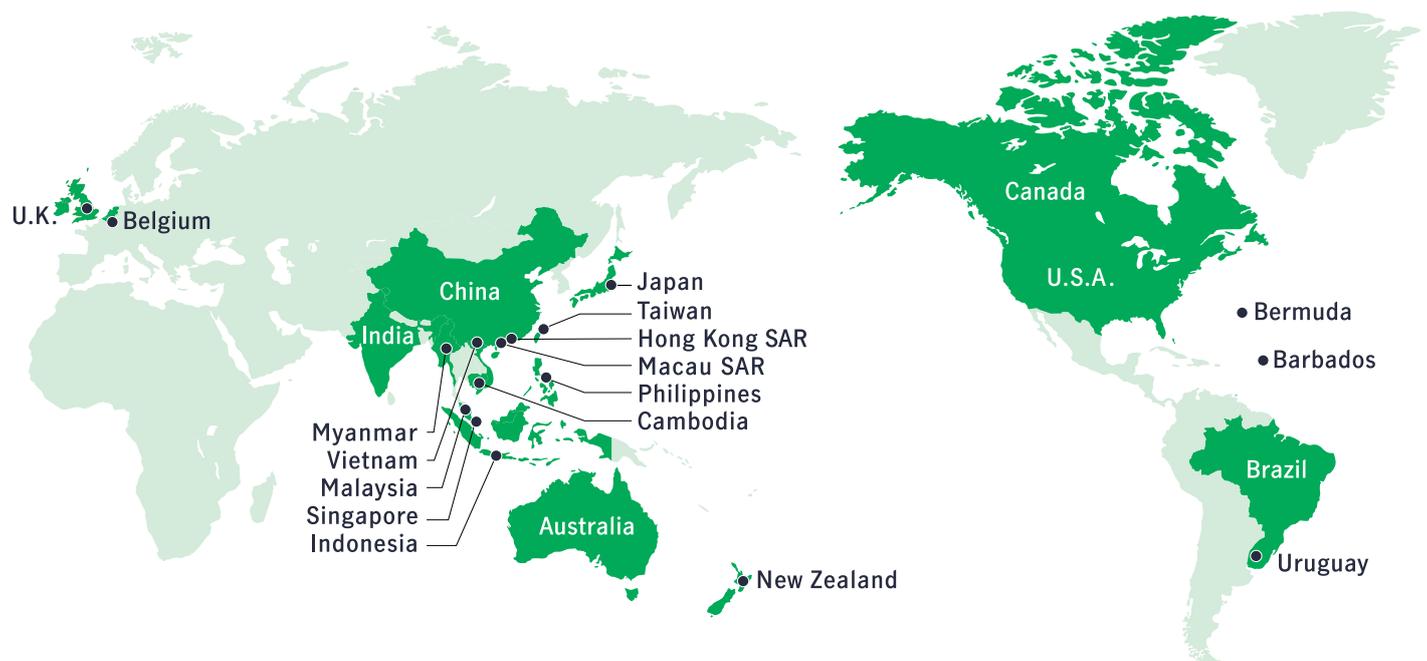
AM Best: A+ | DBRS: AA | Fitch: AA- | Moody's: A1 | S&P: AA-

\*Ratings apply to Manulife Financial Corporation. All ratings are current as of March 31, 2025.

Established since  
**1887**

Global headquarters in  
**Toronto**

**Over 36 million**  
customers worldwide



## Information on Manulife Holdings Berhad

Asia's trusted financial advisor since 1897

Over  
**110,000** agents

Established in Malaysia  
since **1963**

MHB has been listed on the  
Main Board of Bursa Malaysia  
since **1984**

Over **RM15.8 billion**  
in assets under Management  
for MHB

## Product footnotes

**The actual benefits payable and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the guaranteed crediting rate) applied to your policy's Fixed Account and Index Account, actual Policy Charges as well as the amounts of any additional premiums paid, partial withdrawals made, and loans taken.**

<sup>1</sup>Crediting rate for Index Account is calculated based on the point-to-point performance of the underlying indices, excluding dividends, multiplied by the participation rate, subject to Floor and Cap rates set by MILL, plus Guaranteed Maturity Crediting Rate (if any). For SGD-denominated plans, the crediting rate is also subject to the applicable currency adjustment rate.

<sup>2</sup>You may choose to pay a single premium or make multiple premium payments anytime before the policy ends in year 20, within the maximum limits we set. If you have enough cash value in the policy, you may skip a premium payment or stop paying premiums entirely. You may need to pay extra premiums if the actual interest we pay you is lower than illustrated, if you take a loan or if you make a withdrawal. The actual amount and frequency of premium payments will affect the Policy Value and potentially the Death Benefit as well as how long the policy is kept in force.

<sup>3</sup>Allowed two years after the date we issue the policy to you and before the policy ends in year 20. Each Account Reallocation request must be made at least two years after the previous request. You may also change the Net Premium Allocation and/or Index Account Composition, subject to our approval. For more details, please refer to the policy contract.

<sup>4</sup>Death Benefit is the higher of 101% total premiums paid (after deducting 101% of all withdrawals amount or Terminal Illness claims) or the Policy Value, less any outstanding Policy Debt.

## Index disclaimers

Please refer to the Product Summary for the Index Disclaimer.

### **Standard & Poor's PRISM Composite Stock Price Index/Standard & Poor's 500 Composite Stock Price Index**

S&P PRISM Index/S&P 500 Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Manulife Insurance Labuan Limited ("MILL"). S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MILL.

**Signature 8** is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates, and none of such parties make any representation regarding the advisability of investing in investment products generally or in **Signature 8** particularly nor do they have any liability for any errors, omissions, or interruptions of the S&P PRISM Index/S&P 500 Index.

## Important Notes

1. This brochure is for general information only and is not to be construed as a contract of insurance and no consideration has been given to the particular circumstances or needs of any person. The precise terms, conditions, definitions and exclusions of this plan are specified in the policy contract. Terms and conditions apply.
2. Please note that a life insurance policy is a long term commitment and as such it is not advisable to hold the policy for a short period of time in view of the high initial cost. If you terminate your policy in the early years, you may get back less than the amount you have paid.
3. You should satisfy yourself that this plan will best suit your needs and you have been advised by an Authorised Financial Representative before committing to buy the plan.
4. Please be informed that there may be disadvantages and implications that will affect your life insurance if you are switching from one type of plan to another or from another insurer to a MILL plan that offers similar benefits.
5. You are given a “Free-Look Period” of 15 days to review the suitability of your newly purchased insurance plan from the receipt date of the policy contract. If you return the policy contract to MILL during this period, total premiums paid without interest (less any Policy Debt and medical examination fees which may have been incurred) will be refunded to you and this policy shall be cancelled.
6. **Signature 8** is underwritten by Manulife Insurance Labuan Limited.

## Manulife Insurance Labuan Limited (LL13865)

(Licensed under the Labuan Financial Services and Securities Act 2010)  
(License No. IS2017173) and regulated by Labuan Financial Services Authority

Level 12, Menara Manulife  
6, Jalan Gelenggang, Damansara Heights  
50490 Kuala Lumpur  
6(03) 2719 9288  
[www.manulifelabuan.com.my](http://www.manulifelabuan.com.my)