



Live more, Bank less

	<u>CancerCare</u>	<u>ProtectFirst</u>	<u>eCriticalCare</u>	Dementia Caregiver Protect
Covered Critical Illnesses	All stages of cancer	All stages of the big 5 critical illnesses (Cancer, Heart Attack, Stroke, Liver Failure and Major Organ/ Bone Marrow Transplant)	37 advanced stage critical illnesses ⁵	Dementia ¹¹
Coverage for Critical Illnesses	100% lump sum payout of the Cancer Benefit ¹	<ul style="list-style-type: none"> • Early stage Critical Illness³: Advanced payout of 25% of the Critical Illness Benefit • Advanced stage critical illness³: Lump sum payout of 100% of the Critical Illness Benefit 	Lump sum payout of 100% of the Critical Illness ⁶ Benefit	Coverage for the Care Recipient: <ul style="list-style-type: none"> • Lump-sum payout in the event of dementia diagnosis¹¹ • Double indemnity if the diagnosis is confirmed before the Care Recipient's 55th birthday
Other Covered Events	Death	<ul style="list-style-type: none"> • Death • Serious accidents⁴ 	<ul style="list-style-type: none"> • Death⁶ • Hospitalisation⁷ in the Intensive care Unit⁸ or High Dependency Unit⁹ 	Coverage for the Caregiver: <ul style="list-style-type: none"> • Monthly payout for voluntary loss of employment and utility bills, in the event of voluntary resignation to provide caregiving to the Care Recipient • Reimbursement of counselling expenses incurred due to mental distress arising from caregiving
Does premium increase with age?	Yes, premiums increase upon renewal every 5 years	Yes, premiums increase upon renewal every 5 years	No	Yes, premiums increase when you cross into the next age band
Promotions	Find out more	Find out more	Find out more	Find out more
Monthly premium (before prevailing discounts)	From S\$8.90/month ²	From S\$5/month	From S\$5.72/month ¹⁰	From S\$30/ month
Get a Quote	Quote Now	Quote Now	Quote Now	Quote Now

Footnotes:

Terms and conditions apply, please refer to the respective Product Summaries/Sample Policy Contracts for more information and specific definitions.

¹ Manulife will not pay the cancer benefit if: the life insured did not survive for at least 7 days from the date of diagnosis of a cancer; the date of diagnosis of a cancer is within 90 days from the policy issue date or the date of reinstatement of this policy, whichever is later; if the life insured has contracted Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition; or if cancer was pre-existing.

² This premium amount is based on Headstart plan for a male non-smoker aged 18. The premium amount is for the first 5 years and will be revised after 5 years based on attained age at the start of each renewal.

³ You will receive 100% of the critical illness (CI) coverage amount in the event of advanced stage cancer, heart attack, stroke, liver failure or major organ transplant. 25% of the CI coverage amount can be paid in advance for early or intermediate stage, and remaining CI coverage amount to be payable upon advanced stage. Once 100% of the CI sum insured has been paid, this benefit will terminate, and premium reduces.

⁴ The benefits payable under the serious accident coverage benefit are subject to the occurrence of an accident during the policy period.

⁵ 100% of the coverage amount will be paid upon diagnosis of any one of the 37 covered critical illnesses (apart from Angioplasty and Other Invasive Treatments for Coronary Artery in which we will advance 10% of the coverage amount, capped at S\$25,000 and you will continue to be covered).

⁶ In the event of death, 20% of the coverage amount will be paid.

⁷ This benefit can only be claimed once. The coverage amount will be reduced by the amount paid under the Recovery Care Benefit.

⁸ You will receive 30% of the coverage amount in advance upon hospitalisation in an Intensive Care Unit (ICU) or High Dependency Unit (HDU) for at least 5 consecutive days) due to unforeseen conditions such as illnesses, accidents, unknown diseases, or as medically required.

⁹ High Dependency Unit (HDU) is one level of care below that of an Intensive Care Unit (ICU).

¹⁰ This premium amount is calculated based on a male non-smoker aged 18 with coverage amount of S\$50,000 for a policy term of 10 years.

¹¹ The Care Recipient's dementia diagnosis must be confirmed by a dementia specialist, and diagnosed based on any of the following dementia assessment tests:

- Clinical Dementia Rating Scale with stage 2 severity and above;
- Global Deterioration Scale with stage 6 severity and above;
- Functional Assessment Staging Test with stage 6 severity and above