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Manulife Singapore President & CEO Mr Naveed Irshad We enable clients to achieve their aspirations, and we provide more certainty in an uncertain world. ??

Manulife Singapore named

and achieving client satisfaction **Executing our growth strategy**

most trusted financial services organization and providing real value to clients. We have been making remarkable progress in achieving this vision by providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant decisions. At Manulife, we are very much focused on providing financial solutions to meet our clients' needs. This strategy will help us accomplish our vision of becoming the

Professionalism, Putting clients first Real value to customer, Integrity, Demonstrated financial strength, resonates with our **PRIDE** values which consist of

Having been in Singapore for close to 35 years, Manulife Singapore is committed to provide innovative financial solutions for Singaporeans. To cater to your growing retirement concerns, over the past two years, we have introduced a suite of products to meet these needs. We strive to value our clients' interest and work closely with them to help achieve their dreams. This commitment has given Manulife recognition amongst the insurance industry not only in Singapore but in the region

and Employer of choice.



Contact Center of the Year

The International Customer Relationship Excellence (CRE) Awards, Service achieve their goals and make their experience Manulife Singapore as Contact Center of the extra mile for our clients in helping organized by the Asia ice Consortium (APCS Year (Insurance performance. We will continue to go international CRE Awards are widely seen motivate us to work harder and outdo our of customer services. Our efforts have proved to be fruitful and this award will assessment and recognition in the comprehensive and respected forms worthwhile. Cheers offering your splendid service! (APCSC) among Pacific Customer Manulifers most field

Build, Protect and Enjoy your Wealth

Manulife
Retirement
Solutions A good habit to cultivate is to save before spending and make your savings work smarter to potentially yield returns higher than the inflation rate. That's where Manulife with Manulife Retirement Solutions to retire happily. Retirement Solutions can help you in planning for your retirement. A happy retirement is a choice. Plan today

reduce coverage as your needs and priorities change at different life stages. You can grow your savings with our wide policy that offers you the flexibility to increase or protection driven regular premium investment-linked Build your Wealth with Manulink Flexi Protect, a

selection of investment funds

Protect your Wealth by insuring your health with ManuCompleteCare, a critical illness protection plan which gives you the financial support for the treatment of critical illness, even in the early stages. It also pays an additional 20% of the basic protection amount for covered Special Benefit conditions such as diabetic complications.

Enjoy your Wealth with Manulife Income Series investment-linked policy (ILP) sub-funds that provide a potential stream of regular income to enhance your lifestyle and bring financial stability during your golden years. With an easy start-up of just S\$5,000 you can build your fountain of wealth for your happy retirement.

www.manuliferetirement.sg To know more about Manulife Retirement Solutions, visit our microsite at

Swim into a safe future

we get a chance to build a stronger, self-sufficient and independent community. Taking a step forward in building a safe and secure tomorrow, Manulife is generating water safety awareness among kids; the Manulife has always been a promoter of giving back to society. We support and stand for good causes wherein of Singapore.

importance of water safety by providing a platform for every child to learn how to swim safely. Hand in hand milestone knowledge and survival skills to our future generation. with Sport Singapore, we hope to impart water safety Programme, responsibility. SwimSafer presenting Tor our Manulife sponsorship aspiration is sponsor 5 9 upholding its brings ð the promote the another SwimSafer Socia







Important Notes:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable (if any) may be less than the total premiums paid. Buying health insurance products that are unsuitable may impact your ability to finance your future healthcare needs. Investments are subjected to investment risks including the possible loss of the principal amount invested. The value of the units in an ILP sub-fund may fall or rise. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to the purchase of any plan. The precise terms and conditions of each plan are specified in the relevant policy contract. The article above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You are product this professional advice for your specific investment objectives, financial situation and any of your particular situation and obtain a copy of the Manulife Fund Summary, Product Summary and Product Highlights Sheet before deciding whether to subscribe for or purchase units in any ILP sub-fund. Should you decide not to seek professional advice, you should consider the suitability of any ILP sub-fund before making a commitment to subscribe for or purchase any units. The insurance Poporation (SDIC). Coverage for these plans is automatic and no further action is required from you.





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