Manulife

Manulife Aspire 15*

Live your *aspirations* with a 3-year premium paying commitment that offers *15 years of protection and growth*.

Where will *better* take you™

*The benefit(s) payable under eligible product is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manulife Insurance Berhad (MIB) is a member of PIDM.

Live Your Aspirations with Manulife Aspire 15

In today's fast paced world, having a financial plan that aligns with your life aspirations is essential. Whether you are dreaming of securing your family's future, investing in your child's education, or creating a stream of passive income for a comfortable retirement, having the right support can make all the difference.

Introducing Manulife Aspire 15 – a unique blend of protection and savings designed to help you transform your dreams into reality. This innovative plan offers 15 years of comprehensive coverage, providing you with the peace of mind that your loved ones are protected and your financial goals are within reach.

A Plan That Turns Your Aspirational Life Into Reality

Goal Oriented Approach

Manulife Aspire 15 is crafted to empower you on your journey towards achieving significant life goals. It's not just about leaving a legacy; it's about realizing your aspirations today.

Flexibility and Confidence

With a straightforward structure, you can confidently plan for key milestones, like family financial security and early retirement, knowing you have the flexibility and support to adapt as your needs evolve.

Comprehensive Security

Enjoy 15 years of protection that safeguards your future, allowing you to focus on what truly matters; living a life filled with purpose and possibilities.

Simplicity and Clarity

Understanding your plan is easy, so you can spend less time worrying about finances and more time pursuing your passions.

With Manulife Aspire 15, you are not just preparing for the future; you are empowering yourself to live the life you have always envisioned. Let us help you turn your aspirations into achievements, one goal at a time.

Start your journey with Manulife Aspire 15 today and take the first step toward a more secure and fulfilling future.

Manulife Aspire 15 Key Benefits

Short Premium Paying Term
Pay fixed premiums for only 3 years and enjoy a 15-year plan with coverage, minimum guaranteed protection and benefits.

Guaranteed Cash Payments (GCP)[1]
Receive annual GCP starting from the end of the first policy year.

End of Policy Year	GCP (% of Annualised Premium)
1-15	5%

Choose to receive the GCP when payable OR accumulate it with Manulife in a GCP Account to earn Crediting Interest Rate for potential growth. Funds in the GCP Account can be withdrawn anytime.

Potential Upside
Earn potential returns through a monthly Crediting Interest Rate[2] from a universal life fund[3]. Even in adverse markets, **the net Crediting Interest rate will never be negative**, **guaranteed at a minimum of 2% p.a. for the first five years** and 0% thereafter.

Guaranteed Issuance of Policy
No medical underwriting needed for Face Amounts up to RM1,000,000 per life[4].

Stay Protected with No Lapse Guarantee (NLG)[5]
You will **continue to enjoy the plan's insurance protection** even if your Basic Account Value is insufficient to pay for the policy charges throughout the policy term.

Income Tax Relief
You may be eligible for income tax relief, subject to Inland Revenue Board requirements.

Insurance Protection
If Death or Total and Permanent Disability (TPD)[6] occurs within the first 15 years, the following benefits will be payable.

Policy Year	Death or TPD Benefit
1-2	Total Modal Premiums Paid[7] less total GCP paid, **PLUS** any GCP Account Value.
3-15	The higher of: • 105% of (Total Modal Premiums Paid[7] less total GCP paid); **OR** • Basic Account Value **PLUS** GCP Account Value, if any

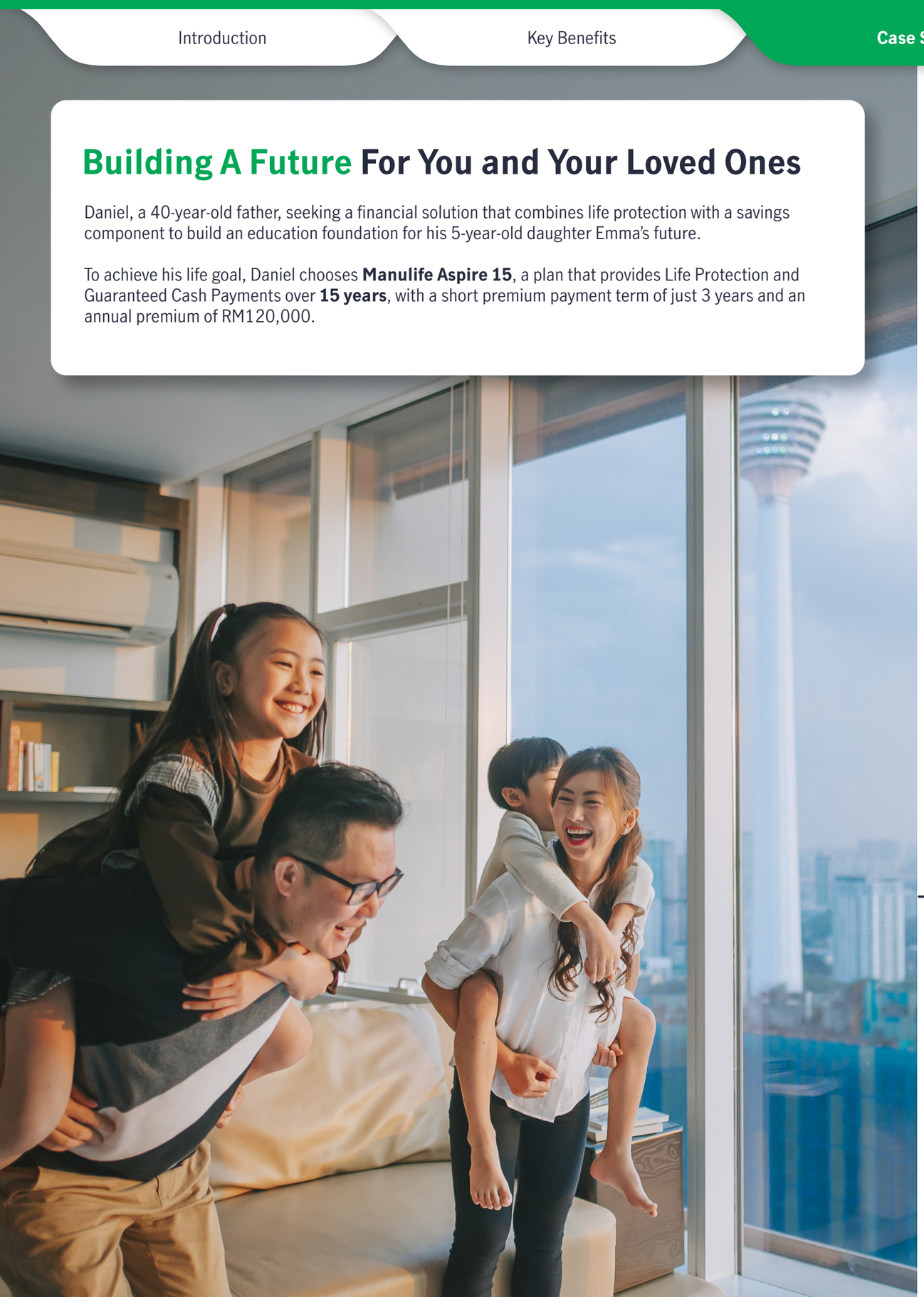
In the event of Accidental Death during the first 15 years, the following will be payable in addition to Death Benefit:

Policy Year	Accidental Death Benefit (ADB)[8]	
	Causes	Benefit Payable
1-15	Accidental Death	200% of basic Face Amount
	Accidental Death due to travelling in Public Conveyance, an elevator or electric lift or due to fire while in a Public Building	400% of basic Face Amount

Maturity Benefit
At the end of Policy Year 15, Maturity Benefit will be payable in a lump sum amount as below:

Policy Condition at the End of Policy Year 15	Amount of Maturity Benefit
With No Lapse Guarantee intact	The higher of: • 108% of Total Modal Premiums Paid[7] less total GCP paid; **OR** • Basic Account Value plus Maturity Booster[#] **PLUS** any GCP Account Value
No Lapse Guarantee has been forfeited	Basic Account Value **PLUS** any GCP Account Value

[#]**Maturity Booster** is equivalent to 3% of Basic Account Value at the end of Policy Year 15.



Building A Future For You and Your Loved Ones

Daniel, a 40-year-old father, seeking a financial solution that combines life protection with a savings component to build an education foundation for his 5-year-old daughter Emma's future.

To achieve his life goal, Daniel chooses **Manulife Aspire 15**, a plan that provides Life Protection and Guaranteed Cash Payments over **15 years**, with a short premium payment term of just 3 years and an annual premium of RM120,000.

Receiving Guaranteed Cash Payments To Prepare For Emma's College Fees

Guaranteed Cash Payments will be payable to Daniel for 15 years. He chooses to receive the **RM6,000** annual Guaranteed Cash Payments to support Emma's education expenses.

GCP #1 | GCP #2 | GCP #3 | GCP #4 | GCP #5 | GCP #6 | GCP #7 | GCP #8 | GCP #9 | GCP #10 | GCP #11 | GCP #12 | GCP #13 | GCP #14 | **GCP #15**

Guaranteed Cash Payments
Receive **RM6,000** (5% of Annual Premiums) for 15 years.

1

Daniel is earning **potential upside** through the **Crediting Interest Rate (CIR)** throughout the policy term, with a guaranteed minimum CIR of **2% p.a. for the first five years.**

2

In the unfortunate event of death, Daniel's family will receive a lump sum payout for Emma, ensuring her education **continues without disruption**.

Death and Total Permanent Disability Benefit
For 15 Years until age 55 (Policy Year 1 - 15)

Accidental Death Benefit up to 400%
Accidental Death: **200%** of Face Amount

Accidental Death due to Public Conveyance: **400%** of Face Amount

3 Year Premium Payment

Age 40 | Age 41 | Age 42 | Age 43 | Age 44 | Age 45 | Age 46 | Age 47 | Age 48 | Age 49 | Age 50 | Age 51 | Age 52 | Age 53 | Age 54 | Age 55

3 Upon maturity, Daniel will receive **a lump sum Maturity Benefit** that can help Emma to settle her education loan.

Maturity Benefit

Scenario X
RM298,800
(Low scenario X @ 0.63%)

or

Scenario Y
RM361,946
(High scenario Y @ 1.84%)

Annualised Return (Net gain/loss) if held to Maturity	**At Maturity**	
Guaranteed Benefits only	0.63%	
Total Benefits (including non-guaranteed)	Scenario X	0.63%
	Scenario Y	1.84%

Note: The account value shown here is not guaranteed. It is projected based on the assumptions used under Scenarios X and Y in the Product Illustration. The crediting interest rate (gross) used for projection under Scenarios X and Y is 2% and 5% per annum, respectively. The above scenarios assume the policy owner chooses to receive all GCP when it is payable. This chart is not drawn to scale and is for illustration purposes only.

Manulife Aspire 15 At A Glance

Entry Age (Next Birthday)	Minimum: 14 days old Maximum: 70 years old
Premium Paying Term	3 years
Coverage Term	15 years
Minimum Annual Premium	RM20,000
Premium Payment Mode	Monthly, Quarterly, Semi-Annually or Annually

Premium Allocation

Policy Year	1	2	3
Manulife Aspire 15	**100%**	**100%**	**100%**

Policy Accounts and Crediting Interest Rate

Basic Account

The premium paid by you will be used to deduct the unallocated Premium Charge. The remaining balance of premium will then be used to create the Basic Account Value in the Basic Account which will be invested into a universal life fund. Any applicable fees and charges for your policy will be deducted from this account. Your GCP will also be payable from this account.

GCP Account

If you choose to keep your GCP with MIB, the amount will create the GCP Account Value in the GCP Account. The GCP Account Value will be invested into a universal life fund. Withdrawal from the GCP Account is not subject to any charges/fees.

Crediting Interest Rate

The Basic Account and GCP Account will be credited with the Crediting Interest Rate declared at the end of every policy month. The Crediting Interest Rate and the frequency of declaration may vary as they are dependent on MIB's investment performance and is at MIB's sole and absolute discretion.

The Crediting Interest Rate is subject to investment income tax and Fund Management Charge, and the net Crediting Interest Rate will never be negative.

Fees And Charges^

Monthly Charges

Charges will be deducted at the beginning of every month.

Deferred Premium Charge	2.8% p.a. of Basic Account Value for the first 10 policy years
Administration Charge	Based on premium payment mode: Monthly mode – RM6.00 per month Other modes – RM5.00 per month
Fund Management Charge	0.9% p.a. of Account Value
Insurance Charge	During the first 15 years, amount charged depends on factors such as sum at risk, attained age and smoking status.

Conditional Charges

Premium Holiday Charge

(Charged at the beginning of every policy month only if premium remains unpaid at the end of the grace period)

Amount charged is calculated based on:

$$= \frac{\text{(Premium Holiday Charge Factor x Annualised Premium)}}{12}$$

Policy Year	Premium Holiday Charge Factor
1-3	**45%**

Surrender Penalty

Surrender Penalty will only be charged if you decide to surrender all or a proportion of the Basic Account Value.

Policy Year	Surrender Penalty (% of Account Value to be Surrendered)
1	60%
2	50%
3	40%
4	30%
5	25%
6	20%
7	15%
8	10%
9	10%
10	8%
11	8%
12	8%
13	8%
14	4%
15	2%

^MIB will provide at least 90 days prior written notice of any changes in the fees and charges. For more details, please refer to the policy contract.

Exclusions

Manulife Aspire 15 shall not cover:

- Death caused by suicide, whether sane or insane, within 13 months from the Issue Date or Reinstatement Date, whichever is later.
- Any disability or accidental death caused directly or indirectly, wholly or partly, by attempted suicide, intentionally self-inflicted injuries, commission of a criminal act, military air force or naval service in time of declared or undeclared war, aviation activities other than as a fare paying passenger on a commercial passenger airline, participation in any hazardous pursuit, such as, but not limited to mountaineering, scuba diving, hand gliding etc.
- Pre-existing disability. Any disability claim arising and/or resulting directly or indirectly, whether in part or in whole, from a Disability that the Insured has:
  a) received advice on; and/or
  b) sought or obtained treatment, from a medical practitioner, chiropractor, naturopath or any other practitioner or a similar kind within 12 months immediately prior to the issue date of the policy.

Please note that the list of exclusions above is not exhaustive and the qualifying period may apply. You are advised to refer to the policy contract for full details of exclusions.

Product Footnotes

[1]GCP is payable from the Basic Account. It will only be payable provided all premiums are paid up to date. Upon inception, you can choose to receive the GCP or keep the GCP with MIB. If you choose to keep the GCP with MIB, the amount will create a GCP Account Value which will be invested into a universal life fund and accumulate with the Crediting Interest Rate. Withdrawal from the GCP Account is not subject to any charges/fees. Returns are not guaranteed and are subject to the investment performance of MIB and applicable charges.

[2]The Crediting Interest Rate declared is not guaranteed and may fluctuate depending on the actual investment return of the fund. A smoothing mechanism will be applied by Manulife to determine the Crediting Interest Rate. The Crediting Interest Rate is subject to Investment Income Tax and Fund Management Charge. Refer fund fact sheet for more info.

[3]The Basic Account Value and GCP Account Value will be invested into a universal life fund. Returns are not guaranteed and are subject to the investment performance of MIB and applicable charges.

[4]Aggregated with other similar type of Universal Life policies & Manulife Future Shield issued by MIB on the same life.

[5]Provided all premiums are paid up to date.

[6]Total Permanent Disability coverage is up to 15th policy year or up to Insured's age 70, whichever is earlier.

[7]Total Modal Premiums Paid is the total Premiums (excluding Extra Premium due to loading, if any) received by MIB on the basic policy from the Issue date until death or commencement of disability of the Insured.

[8]ADB is only applicable if entry age is 60 and below, the coverage is up to the 15th policy year or up to the Insured's age 65, whichever is earlier. Terms and conditions apply. Please refer to the policy contract for more details.

Important Notes

1. **This is an insurance product that is tied to the performance of underlying assets and is not a pure investment product such as unit trusts.**
2. 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 issued by MIB. Terms and conditions apply.
3. 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 early, you may get back less than the amount you have paid.
4. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford.
5. 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 MIB plan that offers similar benefits.
6. 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. You may cancel this policy by giving written notice to MIB during this period, Total Premiums Paid, including Extra Premiums due to loading (if any) (less any medical examination fees which may have been incurred) will be refunded to you and this Policy shall be cancelled.
7. The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. MIB reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium and/or policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.
8. MIB will allow a grace period of 30 days from the due date to pay your premium, during which the policy will remain in force. If at the end of the grace period, there are unpaid premium and the Basic Account Value is insufficient to deduct the due Policy Charges, the policy will be terminated and the GCP Account Value, if any, will be payable. If any premiums due remain unpaid at the end of the grace period of 30 days, and if the policy has sufficient Basic Account Value, MIB shall administer the policy on the basis of the premium holiday, otherwise the policy shall automatically be terminated and the GCP Account Value, if any, will be payable.
9. The Crediting Interest Rate is dependent on the actual investment return. To avoid high fluctuations in the Crediting Interest Rate, a smoothing mechanism will be applied when determining the Crediting Interest Rate. With such methodology, the Crediting Interest Rate will be "smoothed" in the year which MIB has experienced good investment results. MIB may reserve some of the earnings and utilise them for years when investment returns are lower. However, such smoothing strategy does not give Policy Owner a complete assurance against poor results. If poor investment returns continue over several years, it is possible to have a low Crediting Interest Rate over a long term.
10. In the event of reinstatement of policy, the GCP between the Reinstatement Date and the due date of Policy Charges in default, shall be payable without interest.
11. The Maturity Benefit will be payable provided all premiums are paid to date. If all premiums are not paid to date, only the Basic Account Value (if any) and GCP Account Value (if any) will be payable.
12. All ages in the brochure refers to age next birthday.
13. Account Value is the total value in Basic Account and GCP Account (if any) at any particular point in time.
14. In the event of discrepancy between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.
15. This plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

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Contact your Manulife Advisor or call our Customer Careline at **03 2719 9112 / 1 300 13 2323** today!

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09/2026