Manulife

Campaign Period
14th Sep - 31st Dec 2026

Launch Exclusive:

Enjoy a minimum Guaranteed Crediting Interest Rate[1] of

during your first 12 policy months with **Manulife Aspire 15**

www.manulife.com.my
Manulife Malaysia
Manulife Malaysia
manulife.malaysia
Manulife Malaysia

Live your aspirations with a 3-year commitment that offers 15 years of protection and growth with **Manulife Aspire 15**. Sign-up now and enjoy exclusive minimum Guaranteed Crediting Interest Rate[1] of **6.00% p.a.**[2] for the first 12 policy months!

[1]Starts from the issuance date of Manulife Aspire 15.
[2]After deducting Investment Income Tax and Fund Management Charge.

How does Manulife Aspire 15 work for you?

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)
Receive annual GCP starting from the end of the first policy year.

Potential Upside
Earn potential returns through a monthly Crediting Interest Rate. The net **Crediting Interest Rate will never be negative**. After the first 12 months, the minimum **Guaranteed Crediting Interest Rate for the policy will be 2% p.a. for policy years 2 to 5**, and 0% p.a. thereafter.

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

Where will *better* take you™

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

Terms and conditions apply.

Important notes
• All new business applications must be submitted and issued within the Campaign Period (both dates inclusive) • This marketing material is for general information only and is not to be construed as a contract of insurance • The guaranteed minimum crediting interest rate offered during the Campaign Period will be reflected in the policy contract if the application is successful • The information contained in this marketing material shall not be interpreted as an offer to sell, solicitation for an offer; or as an investment, legal, financial or any other advice • These are Universal Life Insurance Products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts • 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 • Manulife reserves the rights to discontinue the Campaign prior to the end of the Campaign Period Prior notice will be given by way of communication on Manulife's website or by any other means of notification • For further information on product details, please refer to the product brochure/product disclosure sheet/product illustration • These products are underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a member of PIDM and 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 • 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).

09/2026