

Enjoy our  
**guaranteed  
minimum  
crediting  
interest rate<sup>1</sup>**  
of up to



Speak to your Manulife Advisor or  
call our Customer Careline at  
**03 2719 9112 / 1300 13 2323** today!

Benefit from our guaranteed  
minimum crediting interest rate<sup>1</sup>  
of up to **8.88% p.a.<sup>2</sup>** when you  
purchase **ManuSecure 5-20**  
or **Manulife Universal Saver**  
**5 Pay Series.**

**Guaranteed minimum crediting interest rate<sup>1</sup>**

Annual Premium of RM10,000 and above	
Policy Month 1 to 12	<b>8.88% p.a.<sup>2</sup></b>
Annual Premium of below RM10,000	
Policy Month 1 to 12	<b>6.88% p.a.</b>

<sup>1</sup> Starts from the issuance date of ManuSecure 5-20 or Manulife Universal Saver 5 Pay Series policy  
<sup>2</sup> 8.88% p.a. guaranteed minimum crediting interest rate is only applicable to Policy Month 1 to 12 for Annualised Premium of RM10,000 and above

Where will *better* take you™

**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 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 16<sup>th</sup> 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).