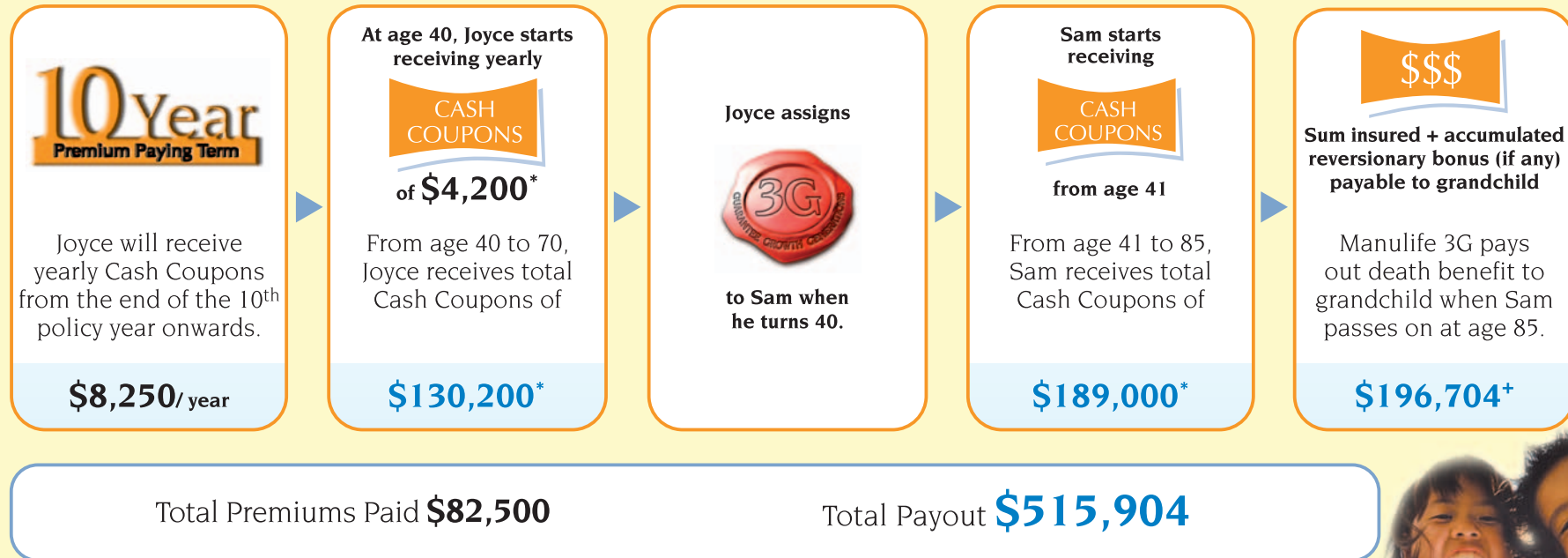




Invest A Decade, Reap For Generations

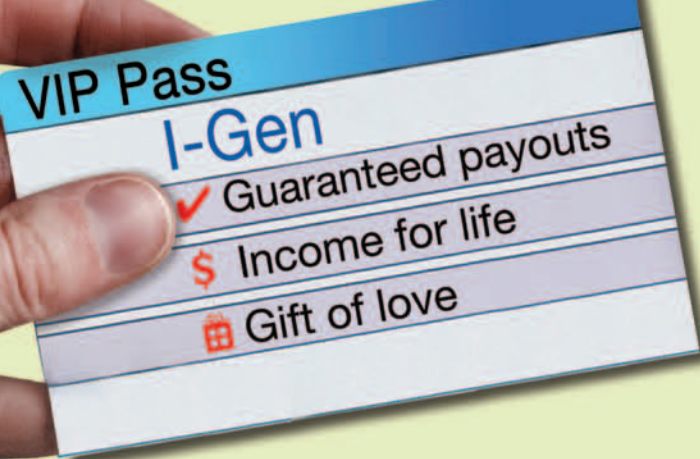
Joyce, age 30, has just become a mother and would like to give her son, Sam, a gift of love. She also wants to reward herself every year and enjoy a lifetime of security without a long term premium commitment. The following illustration shows how Manulife 3G's benefits span across 3 generations when Joyce takes up a \$100,000 sum insured for Sam.



* The yearly Cash Coupons consist of a guaranteed 2% and a projected non-guaranteed 2.2% of the basic sum insured. As the 2.2% is not guaranteed, the actual benefit payable may vary according to the future performance of the participating fund.
+ Basic Sum insured + accumulated reversionary bonus (if any).

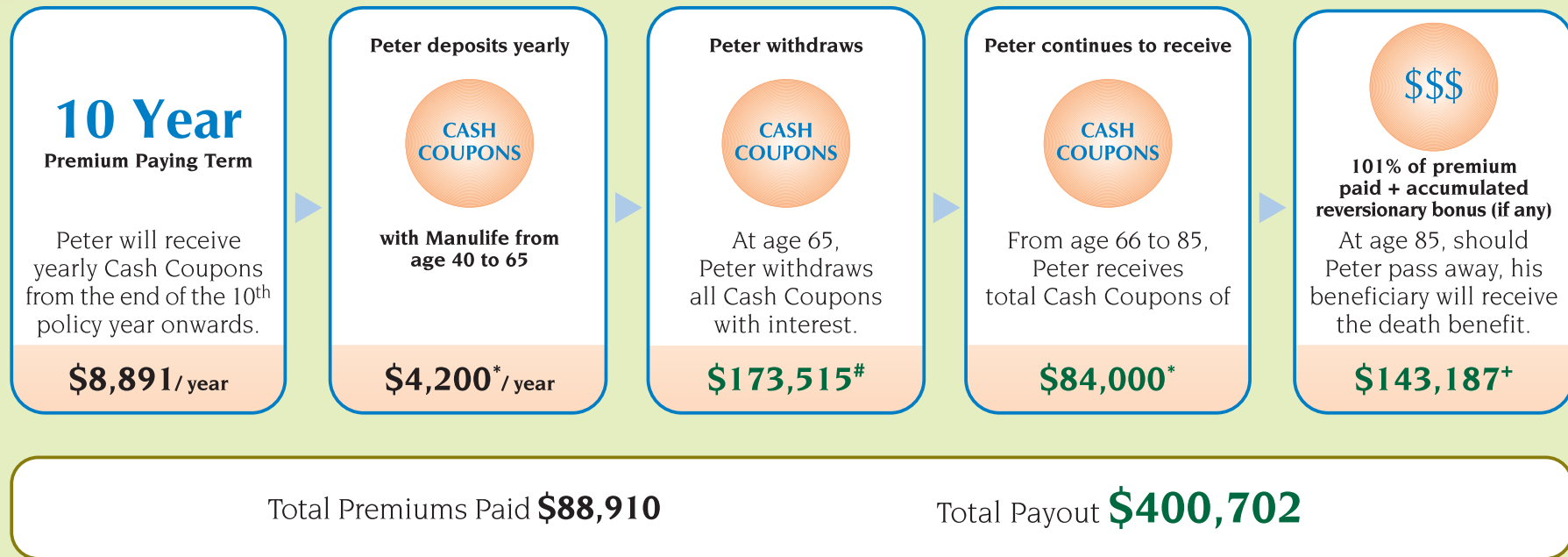
Important Notice & Disclaimers:

This placemat is for general information only and is not a contract of assurance. The precise terms and conditions of the plan & riders are specified in the policy contract. Buying a life insurance policy is a long term commitment. An early termination of the policy usually involves high costs and the surrender value, if any, may be less than the total premiums paid.



Save For A Decade, Income For A Lifetime

Peter is a 30 year old non-smoker executive who wants to start building up his retirement nest egg without a long term premium commitment. He plans to retire at the age of 65 with an income stream for life. The following illustration shows how Peter can benefit from I-Gen with a \$100,000 sum insured[^].



[^] The sum insured is solely used to determine the Cash Coupon amount and Reversionary Bonus only. It does not represent the benefit payable on a claimed event.

* The yearly Cash Coupons consist of a guaranteed 2% and a projected non-guaranteed 2.2% of the basic sum insured.

As the 2.2% is not guaranteed, the actual benefit payable may vary according to the future performance of the participating fund.

Assuming that the yearly Cash Coupons are left with Manulife, earning interest at 3.5% p.a. The prevailing interest rate is subject to change.

+ 101% of premiums paid (excludes prepaid premiums) + accumulated reversionary bonus (if any).

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