

GoalReady ka na ba?

Plan the future you want today
with Manulife GoalReady.



Manulife GoalReady



With all the possibilities ahead, how do you shape the future you envision? It starts with the choices you make, so take the first step!

Plan the future you want today with **Manulife GoalReady**.

Manulife GoalReady is a smart and affordable life and savings plan combining insurance protection with investment benefits.

Take control of your future with goal-based payments, grow your wealth through our expertly managed global and local funds, and get better value for your investment over time.

Whether you're preparing for retirement, securing your child's education, or pursuing your personal passions, Manulife GoalReady helps you build a better, more confident tomorrow—starting today.

Why choose Manulife GoalReady?



Boost your earning potential with diverse investment options

Choose from a wide range of **high-performing global and local funds** tailored to your goals and risk appetite. Our expertly managed funds help you make the most of your money's growth potential.

PORTFOLIO BALANCE (HIGH RISK)

50%	50%
Peso Global Multi-Asset Income Fund	Peso Global Market Leaders Fund

For Aggressive Investors

who can afford to absorb loss due to market fluctuations, a portfolio with assets to support wealth accumulation may be appropriate.

PORTFOLIO BALANCE (MEDIUM RISK)

25%	75%
Peso Secure Fund	Peso Global Multi-Asset Income Fund

For Moderate Investors

who can afford to invest in risky and secure assets with moderate risk exposure, a portfolio with moderate returns which balances profits and losses may be appropriate.

PORTFOLIO SECURE (LOW RISK)

100%
Peso Secure Fund

For Conservative Investors

who can afford to absorb minimal losses, a portfolio with low returns and low volatility, emphasizing capital preservation may be appropriate.



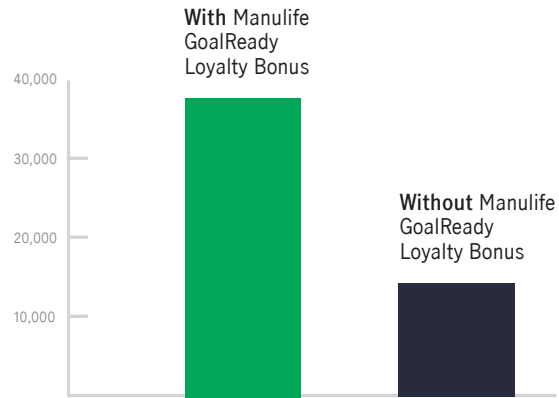
Grow your savings with **long-term bonus**

The longer you save, the more you earn. Enjoy a **1.75%* loyalty bonus** on your fund value from policy years 6 to 10, with continued bonuses starting in year 11 and beyond.

*Get a 1.75% bonus on your fund value from the end of the 6th policy year to the 10th year. From policy year 11 onwards, get a 0.75% bonus on your fund value.

NOTE: This bonus is subject to certain conditions. Illustration is based on the first 20 policy year for different proposals for Regular Pay variant 1 and based on the estimates in proposals gathered from competitors.

Sample calculation for the first 20 years of your plan:



Start your journey with flexible, **goal-based payments**

Choose a payment duration that fits your lifestyle—whether it's **5 years or longer**—so you can stay on track with your goals at your own pace.

Decide how much you want to save and for how long:

Pay Variant	Pay Period	Minimum Annual Premium	Minimum Coverage
5-Pay Pay-to-Goal	Minimum 5 Years	PHP 60,000	PHP 300,000
	Minimum 10 Years	PHP 24,000	PHP 300,000



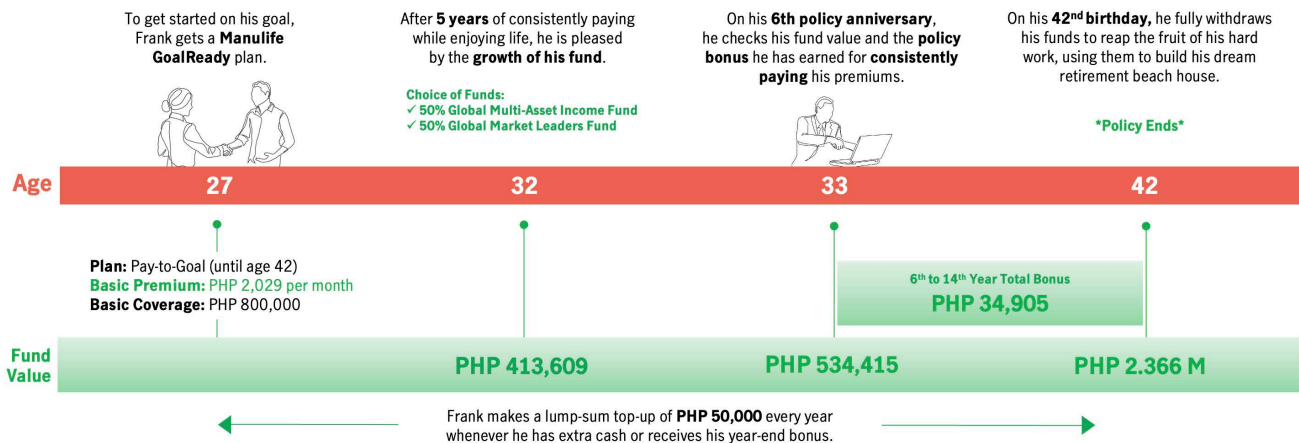
Protect your goals with **life insurance coverage**

Stay secured in your journey with life insurance coverage up to age 99*. Add optional health and protection riders to safeguard your savings in case of hospitalization or disability—so your goals stay within reach, no matter what.

*Until age 99 or until your fund value is depleted.

Be GoalReady for your dream retirement!

Enjoy life today while building your retirement fund just like Frank, a **27-year-old young professional**, who enjoys traveling and living his life to the fullest. Driven by a desire for financial stability, he plans to work hard over the **next 15 years to grow his money and build his dream retirement beach house**.

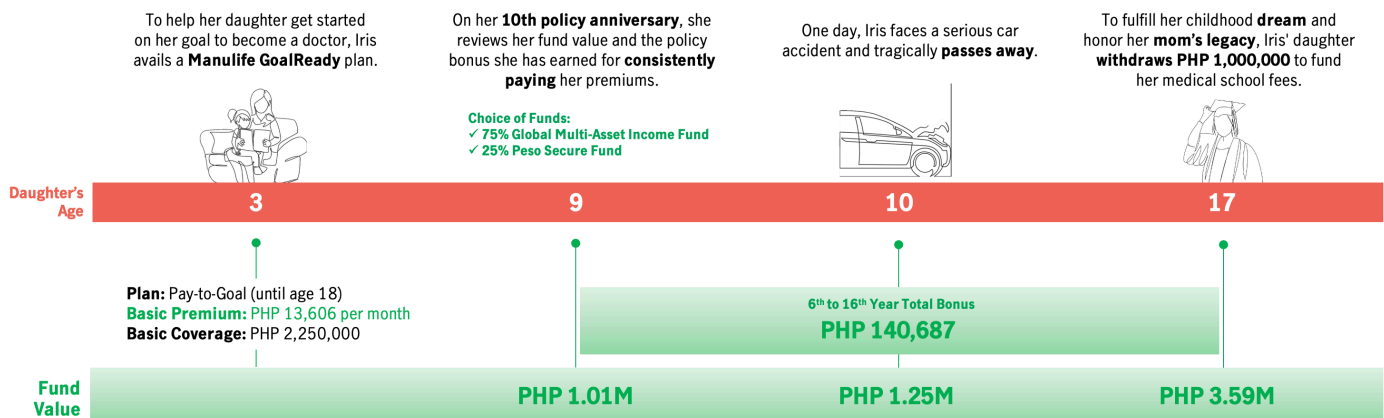


NOTES:

- Illustration of benefits is based on age 27 year-old male insured and assumed Fund Growth Rate of 10% based on Weighted Annualized Return for the past 3 years of Global Multi-Asset Income Fund at 50% and Global Market Leaders Fund at 50%.
- Illustration also includes Lump-Sum Top-Up of PHP 50,000 per year from year 1 to year 15.
- Fund Value already includes Long-term Bonus.
- Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 20x of basic premium (PHP 40,000).
- Riders attached are Average Daily Balance with Face Amount at PHP 800,000 and Total Disability Waiver.

Be GoalReady for your child's education!

Stay protected until age 99* while securing your family's future just like Iris, a **35-year-old mom**, who takes pride in caring and providing for her family while excelling in her career. Over the **next 15 years**, she aims to save enough money to **send her daughter to a top university**, helping her achieve her dream of becoming a doctor.



*Or until fund value is depleted.

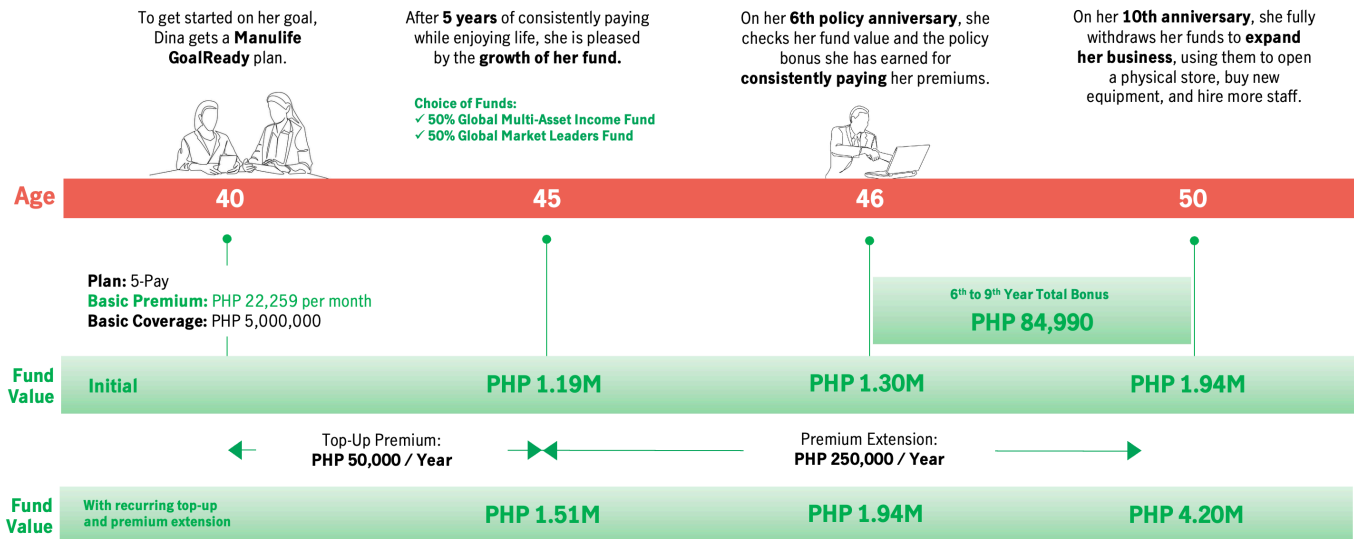
**Premiums are waived until age 25 of the insured.

NOTES:

- Illustration of benefits is based on age 2, female insured and with owner at age 35, female; assumed Fund Growth Rate of 7% based on weighted annualized return for the past 3 years of Global Multi-Asset Income Fund at 75% and Peso Secure Fund at 25%.
- Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 15x of basic premium (PHP 150,000).
- Riders attached are Accidental Death Benefit with Face Amount at PHP 2.25M and Payor's Benefit.

Be GoalReady to scale up your success!

Invest today and grow your wealth with our diverse investment options just like Dina, a **40-year-old budding entrepreneur**, who manages a small business with her career. Over the **next decade**, she intends to focus solely on her business and use her savings to **expand the operations** by opening a physical store, purchasing new equipment, and hiring additional staff.



NOTES:

- Illustration of benefits is based on age 40, female insured and assumed Fund Growth Rate of 10% based on weighted annualized return for the past 3 years of Global Multi-Asset Income Fund at 50% and Global Market Leaders Fund at 50%.
- Computation assumes that policy owner pays an additional PHP 50,000 as Recurring Top-Up from years 1 to 5 and another PHP 50,000 as Premium Extension from years 6-10.
- Fund Value already includes Long-term Bonus.
- Death Benefit is Type 2 (Higher of Face Amount or 110% Account Value) with Face Amount multiple of 20x of basic premium (PHP 250,000).
- Riders attached are Accidental Death Benefit with Face Amount at PHP 5M and Accidental Death Benefit.

Take control of your future with goal-based payments, grow your wealth through our expertly managed global and local funds, and get better value for your investment over time.



About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2022, we had more than 40,000 employees, over 116,000 agents, and thousands of distribution partners, serving over 34 million customers. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Not all offerings are available in all jurisdictions. For additional information, please visit manulife.com.

About Manulife Philippines

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization. Learn more about Manulife Philippines by visiting their website www.manulife.com.ph.

**Your right partner with better solutions.
Let's talk! We're here for you.**

**Speak with a Financial Advisor
at any Manulife branch near you to know more.**

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