



BREAKTHROUGH IN UNDERWRITING!

BUILDING AN INCLUSIVE AND EQUITABLE SOCIETY

Advancements in healthcare have enabled **HIV-Positive** individuals to live a healthy life with a normal life expectancy. Now, insurers are able to modernize traditional underwriting policies and increase the accessibility of life insurance products and services for customers.

INSURERS PLAY THEIR PART TO BUILD AN INCLUSIVE AND EQUITABLE SOCIETY

- ✓ Provide life insurance to **HIV-Positive** individuals
- ✓ Accept **Same-Gender** partners to purchase life insurance policies for their loved ones where insurable interest exists

PART OF A NEW MISSION



Empowering sustained health and well-being to support the journey towards a better life



Driving inclusive economic opportunities to create a more even playing field for all



Same-Sex married partners and **HIV-positive** individuals can now purchase life insurance policies for themselves or their loved ones

CASE STUDY

Mr Logan is married to Mr Luke, a **Same-Sex** partner and wishes to purchase a whole of life policy as a gift of love. By setting aside US\$294,149 single premium, his partner can get a life coverage of US\$1,000,000. The policy can function as both protection and wealth accumulation tool. It can also create an immediate asset of US\$1M for Logan. Likewise, Mr Luke can also do the same planning for Mr Logan, a win-win situation for all parties.

Mr Logan's Profile:

Age 50
 Non-smoker
 Super Preferred
 Death Coverage:
 US\$1M



Mr Luke's Profile:

Age 50
 Non-smoker
 Super Preferred
 Death Coverage:
 US\$1M

^Source: <https://www.manulife.com/en/news/manulife-provides-life-insurance-to-hiv-positive-individuals.html>

*The information presented in this material is not exhaustive. Please refer to the Policy Illustrations, Product Summary, Bundled Product Disclosure Document (where applicable) and Policy Contract for the exact terms, conditions and specific details of the relevant insurance products. The information found in this material is for informational purposes only. It should not be used for sales presentations as they do not address your customers' specific and individualised needs, financial circumstances and investment objectives.

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