

GoalReady ka na ba for financially healthy tomorrows?

Plan and protect the future you want today with **Manulife GoalReady for Health**.



Manulife GoalReady for Health



Filipinos are living longer, but are you ready for the future ahead?

Living longer means saving early and protecting what matters most, so you can live better with confidence.

Plan and protect the future you want today with **Manulife GoalReady for Health**.

Manulife GoalReady for Health

Designed for long-term financial readiness and health, **Manulife GoalReady for Health** offers **investment-linked savings alongside comprehensive protection** against childhood, early-stage, and late-stage critical illnesses, as well as life insurance coverage.

Together, these benefits help ensure you are financially prepared for health needs today while building security for the years ahead.

Why *choose* Manulife GoalReady for Health?



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Build your savings for future health needs with **diverse investment options**

Protect your goals with **comprehensive critical illness and life insurance coverage**

One solution to **build your savings and protect your health**

Build your savings for future health needs with *diverse* investment options.



Manulife GoalReady for Health offers 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 so you can build the savings you'll need for long-term healthcare expenses or other future plans.

Portfolio Horizon (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.

Choose the payment plan that works for you and unlock greater earning potential.

Pay Period	Minimum Investment Amount*	Minimum Coverage
Minimum 5 Years	₱60,000	₱600,000
Minimum 10 Years	₱24,000	₱360,000
Up to age 99	₱24,000	₱360,000

*Refers to your GoalReady Basic Plan premiums; Critical Illness (CI) benefit premiums not included.

Earn long-term bonus for staying invested.

As a reward for consistently building your health savings, get long-term bonus added to your Fund Value. This helps strengthen your fund over time and supports your long-term financial goals for health and well-being.

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. This bonus is subject to certain conditions.

Protect your goals with comprehensive critical illness and life insurance *coverage.*



Core Benefits

Comprehensive Critical Illness Benefit

Advanced Critical Illness

Get **100%** of your coverage if you are diagnosed with any of the 60 advanced critical illnesses such as Heart Attack, Cancer and Stroke, giving you the freedom to focus on treatment and recovery, with coverage up to age 75.*

Early-stage Critical Illness

Get **25%** of your coverage if you are diagnosed with any of the 44 early-stage critical illnesses, helping support any early intervention for recovery. Your coverage resets to **100%** if you do not make any Advanced CI claims after your early-stage CI claim in 12 months from your diagnosis.

Child Critical Illness

Help safeguard your child's future with **25%** of your coverage for any of the eight covered child-specific critical illnesses, providing protection up to age 18. Your coverage resets to **100%** after one year, if you do not make any Advanced Critical Illness claim.

Life Insurance

Receive life insurance protection that ensures financial support for your loved ones in the event of the insured's passing, with coverage up to age 99.**

Additional Benefits

Accidental Death Benefit

Get an additional **100%** of your life insurance coverage if death occurs due to an accident, up to age 70.

Premium Waiver Benefits

Total Disability Waiver

Have your future premiums waived if the insured becomes totally disabled until the end of the paying period or age 65, whichever comes first.

Payor's Benefit

Receive waived premiums if the payor passes away or becomes totally disabled. Applicable when the insured is age 15 or below.

Enhance your coverage with these optional riders:

Hospital Income Benefit

Get a daily allowance for each day of hospitalization, helping cover extra medical costs or replace lost income while you recover.

Maccimax

Add extra accident protection that provides cash benefits for accidental death, disability, dismemberment, or hospitalization due to accidents.

Term Rider

Boost your plan with additional life insurance coverage for greater financial security for your loved ones.

*Critical illness coverage period depends on the plan type and may be up to 20 years of age or age 75, whichever applies.

**Life insurance coverage continues up to age 99 or until the policy's Fund Value is insufficient to cover charges.

Stay *protected* while preparing financially for future healthcare.

Like Jonas, a 30-year-old male who chooses **Manulife GoalReady for Health** to protect himself against critical illnesses. By planning ahead today, he builds his health savings and stays covered as he focuses on his goals and long-term well-being.

Critical Illness (CI) Coverage:
₱1,000,000

Life Coverage:
₱750,000

Accidental Death Coverage:
₱750,000

Total Disability Waiver:
Included



Illustration Notes

- Illustration of benefits is based on Male age 30 yr. old and assumed Fund Growth Rate of 7% based on Weighted Annualized Return for the past 3 years of Peso Secure and Peso Global Multi-Asset Income Fund (Medium Risk).
- Illustration does not include Lump-sum or Recurring Top-ups.
- Fund Values already includes Long-Term Bonus.
- Death Benefit is Type 1 (100% of your Basic Plan Face Amount + 125% of all top-ups and Fund Value).
- Figures are illustrative; actual values vary based on market performance, charges and transaction timing. If there is any difference between the information here and the policy contract, the policy contract shall apply.

Support your child's future with health protection at every stage of life.

Wanting the best future for her child, Ella chose **Manulife GoalReady for Health** early on for her daughter, Sophie. By planning ahead, she helps Sophie build financial security as she grows and prepare for possible health needs.

Critical Illness (CI) Coverage:
₱1,200,000

Life Coverage:
₱2,400,000

Accidental Death Coverage:
₱2,400,000

Payor's Benefit:
Included



Illustration Notes

- Illustration of benefits is based on Female age 1 yr. old and assumed Fund Growth Rate of 7% based on Weighted Annualized Return for the past 3 years of Peso Secure and Peso Global Multi-Asset Income Fund (Medium Risk).
- Illustration assumes the customer chose a Minimum Payment of 10 years, and stops paying when her Critical Illness benefit and Rider premium has been completed
- Illustration does not include Lump-sum or recurring top-ups.
- Fund Values already includes Long-Term Bonus.
- Death Benefit is Type 1 (100% of your Basic Plan Face Amount + 125% of all top-ups and Fund Value).
- Figures are illustrative; actual values vary based on market performance, charges and transaction timing. If there is any difference between the information here and the policy contract, the policy contract shall apply.

About Manulife

Manulife Financial Corporation is a leading international financial services provider, headquartered in Toronto, Canada. Anchored in our ambition to be the number one choice for customers, we operate as Manulife across Canada and Asia, and primarily as John Hancock in the United States, providing financial advice, insurance and health solutions for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment solutions, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2025, we had more than 37,000 employees, over 106,000 agents, and thousands of distribution partners, serving over 37 million customers with operations across 25 markets globally. We trade as 'MFC' on the Toronto, New York, and Philippine stock exchanges, and under '945' on the Hong Kong stock exchange. 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.**

Disclaimer: This material contains only a brief description of the product. The complete terms and conditions are found in the Policy Contract. In the event of conflict between this material and the Policy, the Policy Contract shall prevail.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.



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