

Insurance Product List				
Product Name	Product Provider	Sales Region	Product Risk Classification	Product Category
ManuLife-Sinochem Hong Yue Xing Long-term Non-Par Annuity	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Yao Xing Sheng Par Mid-term Annuity	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Tian Li Upgraded Annuity (UL)	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Tian Li (II) Annuity (UL)	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Li Bao Basic Version Whole Life (UL)	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Li Bao Premium Version Whole Life (UL)	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Zhi Zhen Jin Sheng Non-Par Whole Life with Protection	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Ying Nian Nian Annuity Plan (Hong Ying Nian Nian Annuity+ Hong Tian Li (II) Annuity (UL) or Hong Tian Li Upgraded Annuity (UL) or Hong Li Bao Basic Version Whole Life (UL) or Hong Li Bao Premium Version Whole Life (UL)	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Ying Ren Sheng Diamond Par Whole Life with Increasing SA	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	Regular Premium P0 Single Premium P2	Mid and Low risk
ManuLife-Sinochem Zhi Ai Jin Sheng Non-Par Whole Life with Increasing SA	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	Regular Premium P0 Single Premium P2	Mid and Low risk
ManuLife-Sinochem Heng Ai Jin Sheng Par Whole Life with Protection	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	Regular Premium P0 Single Premium P2	Mid and Low risk
ManuLife-Sinochem Xi Yue Yan Nian Non-Par Pension Annuity	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P0	Mid and Low risk
ManuLife-Sinochem Hong Xing Xin Long Short-term Non-Par Endowment	ManuLife-Sinochem Co. Ltd	Shanghai, Beijing, Guangzhou, Shenzhen, Hangzhou	P1	Mid and Low risk

- The above product list is effective since 24 Apr 2024.
- All the value added services offered under “Zun Xiang Hui” and “Hong Yun Shi Jia” are provided by ManuLife-Sinochem Life Insurance Company (“MSL”) or its partners. The trust related product is neither DBS’s own product, nor distributed by DBS as agent. DBS does not take any liability for any matters relating to the trust service or any other value added service provided by MSL or its partners. Please be noted that all related information is for your reference only, it shall not be relied on as our recommendation, suggestion or advice for you to enter into trust arrangement or other transaction. Besides, DBS will not get any payment from MSL or its partners in relation to our sharing of relevant information to you.”

→ Please click the Useful Links on DBS public website(www.dbs.com.cn) to know more about Risk Warnings and Individual Investors Requirements