Manulife

Manulife Q3 2025 Premium Discount Campaign ("Campaign")

Terms and Conditions ("Campaign Terms")

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. ("**Manulife**").

2. A customer is entitled to a premium discount ("**Premium Discount**") as set out in Tables A, B and/or C below, if the customer fully meets all the following eligibility requirements set out in clause 2(i) to (iii) below, and these Campaign Terms ("**you**", or "**your**"):

   i) your application to purchase new qualifying product(s) ("**Qualifying Product(s)**) must meet the qualifying criteria as set out in Tables A, B and/or C ("**Qualifying Criteria**");

   ii) you must have purchased the Qualifying Product(s) through Manulife Advisory Group, Manulife Financial Advisers Pte. Ltd. and/or other financial advisory firms authorised by Manulife to distribute the Qualifying Product(s); and

   iii) you are the policy owner of the Qualifying Product(s).

Table A: Perpetual Premium Discount

Qualifying Criteria						Campaign Offer	
Qualifying Product(s)	Payment Frequency	Campaign Period			Premium Term (Years)	Perpetual Premium Discount	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)			
*** ManuProtect Term (II)**	Annual, Semi-Annual, Quarterly, Monthly	1 July 2025 and 30 September 2025	6 October 2025	8 December 2025	All	8%	MPT8LTD25B
*** ManuProtect Decreasing (II) / * ManuProtect Decreasing Lite (II)**					All	8%	MPD8LTD25B

** The Perpetual Premium Discount will only be applicable to the base plan and Total and Permanent Disability Plus Rider (II) of the Qualifying Products.*

Table B: First Year Premium Discount

Qualifying Criteria						Campaign Offer	
Qualifying Product(s)	Payment Frequency	Campaign Period			Premium Term (Years)	First Year Premium Discount	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)			
Manulife IncomeGen (II)	Annual, Semi-Annual, Quarterly, Monthly	1 July 2025 and 30 September 2025	6 October 2025	8 December 2025	3	6%	RPFYD25C
					5	10%	
Manulife IncomeSecure					5	10%	
					10	20%	
LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy)					10 / 15 / 20 / 25	10%	

Table C: 3 Year Premium Discount

Qualifying Criteria						Campaign Offer	
Qualifying Product(s)	Payment Frequency	Campaign Period			Premium Term (Years)	Premium Discount	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)			
Manulife Early CompleteCare	Annual, Semi-Annual, Quarterly, Monthly	1 July 2025 and 30 September 2025	6 October 2025	8 December 2025	All	10% discount for the first 3 years	MECC10A25B

3. Premiums for the Qualifying Product(s) must be **paid only through** cheque, credit / debit card, PayNow or electronic funds transfer (AXS payment services / internet banking) only. The Premium Discount(s) are **not applicable to payments made through** Supplementary Retirement Scheme (SRS).

4. The Premium Discount(s) set out in Tables A, B and C is / are given on a per policy basis.

5. The Perpetual Premium Discount set out in Table A above will cease immediately if any of the following has occurred to any policy of any Qualifying Product(s):
   a. change in sum insured or premium amount; or
   b. addition or deletion of rider.

6. The First Year Premium Discount set out in Table B will cease immediately if any of the following has occurred to any policy of any Qualifying Product(s) within 12 months from the policy issue date, whichever is the earliest:
   a. change in sum insured or premium amount;
   b. change in premium payment frequency;
   c. policy conversion or switching;
   d. addition or deletion of rider; or
   e. policy reinstatement.

7. The 3 Year Premium Discount set out in Table C will cease immediately if any of the following has occurred to any policy of any Qualifying Product(s) within 36 months from the policy issue date, whichever is the earliest:
   a. change in sum insured or premium amount;
   b. change in premium payment frequency;
   c. policy conversion or switching;
   d. addition or deletion of rider; or
   e. policy reinstatement.

8. The Premium Discount(s) are applicable to:
   a. in respect of the Qualifying Products under Table A, **only** the base plan and Total and Permanent Disability Plus Rider (II); and
   b. in respect of the Qualifying Product(s) under Table B and C, the base plan and all riders (where applicable) attached to the Qualifying Product(s),

   as well as any additional premium amount due to sub-standard rating of the life insured.

9. The Perpetual Premium Discount set out under Table A will continue to be applicable upon renewal of the applicable Qualifying Product(s) set out under Table A. The First Year Premium Discount set out under Table B will only be applicable to premium payments made during the first year of any applicable Qualifying Product(s) set out under Table B. The 3 Year Premium Discount set out under Table B will only be applicable to premium payments made during the first three years of any applicable Qualifying Products set out under Table C.

10. The Premium Discount(s) are not transferrable or exchangeable for cash, credit or any other goods and services.

11. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice to you.

12. If you cancel any policy of any Qualifying Product(s) within the 14 days' free-look period, or if the policy lapsed or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the Premium Discount(s) that have been awarded to you in any manner at its sole and absolute discretion.

13. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to or arising out of or in connection with this Campaign.

14. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, and disclosure of your personal data by / to Manulife and such other third parties as Manulife may reasonably consider necessary for the purpose of this Campaign. You agree to be bound by Manulife privacy policy, a copy of which can be found on https://www.manulife.com.sg/personal-data-protection.html.

15. You agree to indemnify Manulife, its directors, employees and officers, and hold them harmless against all losses, claims, demands, expenses and liabilities (including legal fees) suffered or incurred by each of them as a result of any breach of these Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorized under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.

16. By taking part in this Campaign, you agree that all decisions made by Manulife in connection with this Campaign (including the interpretation and application of these Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product(s) listed in the tables above, these Campaign Terms shall prevail.

17. All applications for the Qualifying Product(s) under this Campaign are subject to such policy terms and conditions as Manulife may impose.

18. Manulife may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at its sole and absolute discretion.

19. Manulife may amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign, or vary these Campaign Terms at any time without notice or reason or liability, at its sole and absolute discretion.

20. Manulife shall be excused from performance under this Campaign and shall not be in default in respect of any obligation hereunder to the extent that the failure to perform such obligation is due to a force majeure event, beyond the control of Manulife.

21. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining Campaign Terms.

22. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Campaign Terms.

23. These Campaign Terms are governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.

24. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by Manulife, unless otherwise permitted by Manulife in its sole and absolute discretion.

25. All information is correct as at 1 July 2025.