

Manulife WealthGen Premium Discount Campaign (“Campaign”)
Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. You are entitled to a premium discount in accordance with Table A below (“**Premium Discount**”), if you satisfy all of our Campaign terms and fully meet the eligibility requirements as set out under clauses 2(i) to (iii) below:
 - i) your application(s) to purchase our new qualifying product(s) (“**Qualifying Product(s)**”) meet(s) the qualifying criteria as specified in Table A (“**Qualifying Criteria**”);
 - ii) you 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: First Year Premium Discount

Qualifying Product(s)	Payment Frequency	Qualifying Criteria			Campaign Offer	
		Campaign Period			Premium Term (Years)	First Year Premium Discount
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)		
Manulife WealthGen	Annual, Semi-Annual, Quarterly, Monthly	18 January 2026 and 16 February 2026	24 February 2026	17 April 2026	1	1%
					3	6%
					5	10%
					10	20%
					15	30%
		17 February 2026 and 31 March 2026	8 April 2026	8 June 2026	1	1%
					3	3%
					5	5%
					10	10%
					15	15%

3. All premiums for the Qualifying Product(s) must be paid only through cheque, credit / debit card, PayNow, electronic funds transfer (AXS payment services / internet banking) or Supplementary Retirement Scheme (SRS).
4. All Premium Discounts set out in Table A are given on a per policy basis.
5. The First Year Premium Discount set out in Table A will cease immediately if any of the following occurs 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.
6. All Premium Discounts apply to:
 - a. the base plan and all riders (where applicable) attached to the Qualifying Product(s) under Table A; and
 - b. any additional premium amounts due to a sub-standard rating of the life insured.
7. The First Year Premium Discount under Table A will only apply to premium payments made during the first year of any applicable Qualifying Product(s) set out under Table A.
8. If you cancel any policy of any Qualifying Product(s) within the 14 days' free-look period, or if the policy lapses or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover an amount equivalent to the Premium Discount(s) that had been awarded to you, in any manner, and at its sole and absolute discretion.
9. The Premium Discount(s) are not transferable or exchangeable for cash, credit or any other goods and services.



10. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice to you.
11. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to or arising out of or in connection with this Campaign.
12. You consent under the Personal Data Protection Act 2012 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's privacy policy which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
13. You agree to indemnify Manulife, and 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 applicable laws by you including, without limitation, any representation made by you which is not authorised under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
14. 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 correspondence 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 table(s) above, these Campaign Terms will prevail.
15. All applications for the Qualifying Product(s) are subject to such policy terms and conditions as Manulife may impose.
16. Manulife may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at its sole and absolute discretion.
17. 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.
18. Manulife shall be excused from performance under this Campaign and shall not be in default 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.
19. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
20. 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.
21. 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.
22. 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.
23. All information is correct as of 18 January 2026.