

Performance Charge Campaign (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to enjoy the reduced performance charge rate for the policy (“**Reduced Performance Charge**”) if the customer can fully meet the following conditions, and these Campaign Terms (“**you**” or “**your**”):
 - (a) your application(s) to purchase a new qualifying insurance product (“**Qualifying Product**”) must fully meet the qualifying criteria set out in Table A below (“**Qualifying Criteria**”);
 - (b) all applications for the Qualifying Product must be signed by **31 December 2025 (date inclusive)**, and submitted to Manulife by **7 January 2026, 6pm (date inclusive)**;
 - (c) each policy for the Qualifying Product must be issued by Manulife by **27 February 2026 (date inclusive)**;
 - (d) you purchase the Qualifying Product directly from a financial adviser representative of Manulife or a distributor appointed by Manulife; and
 - (e) you are the policy owner of the Qualifying Product.
3. To qualify for the Reduced Performance Charge, the conditions as set out in Table A below must be fully met.

Table A

Qualifying Product	Campaign Offer	Campaign Code
	Reduced Performance Charge	
Signature Indexed Universal Life Select (III)	<p style="text-align: center;"><u>Reduced Performance Charge Rate</u> <i>(as a percentage of the prevailing values in S&P 500 Plus index sub-account)</i> 0.042%</p>	N/A

4. The Reduced Performance Charge is not transferable or exchangeable for cash, credit or any other goods and services.
5. The Reduced Performance Charge is applicable upon each performance charge deduction from your policy (if applicable).
6. Manulife reserves the right to replace the Reduced Performance Charge with item(s) of similar or other value without prior notice.
7. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to or arising out of this Campaign.
8. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, disclosure of your personal data by/to Manulife and such other third party 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>.
9. You agree to indemnify Manulife, its respective directors, employees and officers, and hold each of 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 any 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.

10. 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 any Qualifying Product listed in the table above, these Campaign Terms will prevail.
11. All applications for any Qualifying Product are subject to such policy terms and conditions as Manulife may impose.
12. Manulife may exclude any person from participating in this Campaign, without providing any reason and prior notice, at its sole and absolute discretion.
13. Manulife may amend, add withdraw, supplement, terminate, cancel or suspend this Campaign; or vary these Campaign Terms at any time without prior notice or reason provided or liability, at its sole and absolute discretion.
14. 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, or beyond the control of Manulife.
15. The invalidity, unlawfulness or unenforceability of any provision in Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
16. 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 Campaign Terms.
17. These Campaign Terms are governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.
18. 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.
19. All information is correct as at 23 September 2025.