

**Enhanced Indexed Universal Life Campaign –
Signature Indexed Universal Life (II)
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to a premium top-up (“**Premium Top-up**”) as set out in the table below during the Campaign Period (“**Enhanced Indexed Universal Life Campaign**”) if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfies the following conditions:
- i) The **application must be signed and received by** 8 July 2022, 6pm (date inclusive); and
 - ii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) between 25 April 2022 and 16 September 2022 (both dates inclusive),
- (i and ii collectively, the “**Campaign Period**”).

Qualifying Product(s)	Premium Top-up	Campaign Code
Signature Indexed Universal Life (II)	Equivalent to 4% of the initial premium paid by customer	IUL22TU1

2. A customer will be entitled to a risk class upgrade (“**Risk Class Upgrade**”) in addition to the Premium Top-up if the application satisfies the following conditions set out under this Clause 2:
- i) The Life Insured is age 55 or below when the policy (Qualifying Product) is issued; and
 - ii) The application is accepted by Manulife with a risk class offered (before the upgrade) as set out in the table below. Applications accepted by Manulife with loading due to medical or non-medical considerations will also qualify for the Risk Class Upgrade.

Qualifying Criteria		Upgraded Risk Class	Campaign Code
Qualifying Product(s)	Current Risk Class (Before the Upgrade)		
Signature Indexed Universal Life (II)	Standard non-smoker	Standard Plus non-smoker	IUL22TU1RC
	Standard Plus non-smoker	Preferred non-smoker	
	Preferred non-smoker	Super Preferred non-smoker	
	Standard smoker	Preferred smoker	

3. If a customer cancels the Qualifying Product(s) within the 14 days’ free-look period or if the policy(ies) lapsed or is/are surrendered within 12 months from the date of issuance, Manulife reserves the right to recover the amount equivalent to the Premium Top-up and/ or Risk Class Upgrade in any manner at its sole discretion.
4. Premium Top-up and Risk Class Upgrade are not transferrable or exchangeable for cash, credit or any other goods and services.
5. Manulife reserves the right to replace the Premium Top-up and/ or Risk Class Upgrade with item(s) of similar or other value without prior notice.
6. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Top-up and/ or Risk Class Upgrade.

7. You consent under the Personal Data Protection Act 2012 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 Enhanced Indexed Universal Life Campaign and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
8. You agree to indemnify Manulife and hold it harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by it 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 authorised under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
9. By taking part in this Enhanced Indexed Universal Life Campaign, you accept that all decisions made by Manulife in connection with this Enhanced Indexed Universal Life Campaign (including the interpretation of these Campaign Terms) shall be final and binding on all participants. No appeals 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 above, these Campaign Terms will prevail.
10. All applications for this Enhanced Indexed Universal Life Campaign are subject to such policy terms and conditions as Manulife may impose.
11. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Enhanced Indexed Universal Life Campaign, without providing any reason and without prior notice.
12. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Enhanced Indexed Universal Life Campaign or to vary these Campaign Terms at any time without notice or reason or liability.
13. Manulife shall be excused from performance under this Enhanced Indexed Universal Life 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.
14. Nothing in these Campaign Terms is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
15. 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 provisions hereof.
16. A person who does not participate in this Enhanced Indexed Universal Life Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 (Singapore Statutes) to enforce any of these Campaign Terms.
17. These Campaign Terms will be 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.
18. This Enhanced Indexed Universal Life 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 25 April 2022.