

## Manulife Goal 2023 (Special) Product Bundling Campaign (“Campaign”)

### Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is eligible to purchase one Manulife Goal 2023 (Special) endowment plan if the customer purchases a new qualifying product (“**Qualifying Product**”) which fully meets all the following conditions and these Campaign Terms (“**you**”, or “**your**”):
  - i) your application to purchase Manulife Goal 2023 (Special) endowment plan must be submitted together with an application for a Qualifying Product(s) as set out in the Table A below (“**Qualifying Criteria**”);
  - ii) The signed applications of the Qualifying Product(s) and Manulife Goal 2023 (Special) endowment plan must be received by Manulife between 13 October 2023 to 3 March 2024 (both dates inclusive);
  - iii) The policy for the Qualifying Product(s) and Manulife Goal 2023 (Special) endowment plan must be issued by Manulife by 2 May 2024 (date inclusive), and
  - iv) you must have purchased the Qualifying Product(s) and Manulife Goal 2023 (Special) endowment plan through Manulife Advisory Group or Manulife Financial Advisers Pte Ltd, and you are the policy owner.

**Table A**

<b>Qualifying Product(s)</b>	
ManuProtect Term (II)	RetireReady Plus (III)*
ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)	ReadyBuilder (II)*
Manulife IncomeGen	Manulife GrowSecure
LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy)	Manulife CI FlexiCare
ManuInvest Duo	Manulife ReadyProtect
Manulife IncomeSecure	Critical SelectCare
Manulife SmartRetire (V)	Heirloom (VII) (Multi-Pay)*
Manulife InvestReady (III) (Excluding 5 Years Flexi 1)	Signature Indexed Universal Life Select (II) (Multi-Pay)*

\* *Single Premium and SRS plans are excluded from this Campaign.*

3. Premiums for the Qualifying Product(s) must be **paid only through** cheque, credit / debit card, PayNow, electronic funds transfer (AXS payment services / internet banking).
4. You are eligible to purchase only one Manulife Goal 2023 (Special) endowment plan per purchase of Qualifying Product. The maximum amount allowed under one Manulife Goal 2023 (Special) endowment plan is strictly capped at \$100,000; strictly no appeals are allowed for requests beyond the \$100,000 limit.
5. To qualify for this campaign, new applications for the Qualifying Product(s) submitted on or after the launch of this campaign must also have the applications for the Manulife Goal 2023 (Special) endowment plan submitted on the same day.
6. If you have submitted a Qualifying Product(s) prior to the launch of this campaign and the policy for the Qualifying Product(s) is yet to be issued, you are eligible to purchase Manulife Goal 2023 (Special) endowment plan.
7. If you have bought a Qualifying Product(s) prior to the launch of this campaign and is still within the 14 days’ free-look period, you are eligible to purchase Manulife Goal 2023 (Special) endowment plan.
8. 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.
9. 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>.

10. 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.
11. 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 accepted. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to Manulife Goal 2023 (Special) or the Qualifying Product(s) listed in the tables above, these Campaign Terms shall prevail.
12. All applications for Qualifying Product(s) and Manulife Goal 2023 (Special) endowment plan under this Campaign are subject to such policy terms and conditions as Manulife may impose.
13. Manulife Goal 2023 (Special) endowment plan is available on a limited offer basis. Issuance is on a first come, first served basis. This offer for Manulife Goal 2023 (Special) endowment plan may be withdrawn on short notice, and Manulife reserves the right to stop accepting applications for the abovementioned plan, once the tranche limit has been met.
14. Manulife may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at its sole and absolute discretion.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. All information is correct as at 26 February 2024.