



**Investment-Linked Plans Campaign  
Terms and Conditions (“ILP Campaign Terms”)**

**A) InvestReady - Wealth (II)**

1. A customer is entitled to an Additional Welcome Bonus (as set out in the table below) during the period of the campaign from 24 February 2020 to 15 August 2020 (both dates inclusive) (“**ILP Campaign A**”) if the customer’s application for purchase of a new qualifying product as set out in the table below (“**Qualifying Product**”) satisfies the following conditions:
  - i) The Qualifying Product must meet the qualifying criteria as set out in the table below (“**Qualifying Criteria**”);
  - ii) The application must be submitted and received by Manulife **on or before 15 August 2020**;
  - iii) **Annual mode** policies issued **between 24 February 2020 and 16 October 2020** (both dates inclusive) will be entitled to the Additional Welcome Bonus set out in the table below.
  - iv) **Semi-Annual, Quarterly and Monthly mode** policies issued **between 2 March 2020 and 16 October 2020** (both dates inclusive) will be entitled to the Additional Welcome Bonus set out in the table below.

A customer who satisfies the above conditions is a Qualifying Customer.

Qualifying Criteria				Welcome Bonus			Campaign Code
Qualifying Product	Payment Frequency	Minimum Investment Period	Annual Regular Basic Premium Band	Original Welcome Bonus	Additional Welcome Bonus during campaign period	Aggregate Welcome Bonus during campaign period	
InvestReady - Wealth (II)	For policies issued before 2 March 2020: Annual only  For policies issued on or after 2 March 2020: Annual, Semi-Annual, Quarterly and Monthly	3 years Flexi	\$20,000 or above	4%	1%	5%	RLP0013
		3 years	\$12,000 to less than \$48,000	0%	3%	3%	
			\$48,000 or above	0%		3%	
		5 years	\$12,000 to less than \$48,000	5%	6%	11%	
			\$48,000 or above	10%		16%	
		10 years	\$3,600 to less than \$12,000	10%		16%	
			\$12,000 or above	40%		46%	
		10 years Flexi	\$6,000 to less than \$12,000	8%		14%	
			\$12,000 or above	15%		21%	
		20 years Flexi	\$2,400 to less than \$9,600	30%		36%	
\$9,600 or above	60%		66%				

2. The Additional Welcome Bonus awarded will be used to purchase additional fund units, which will form part of the account value of the policy. The Additional Welcome Bonus will be awarded at a date of Manulife's discretion upon receipt of each payment of the regular basic premium(s) **due for the first 12 policy months only**. Premiums received for ad-hoc top ups and for any optional supplementary benefit do not qualify for the Additional Welcome Bonus.
3. The Additional Welcome Bonus is not transferrable or exchangeable for cash, credit or any other goods and services.
4. Manulife reserves the right to replace the Additional Welcome Bonus with items or offers of similar or other value without prior notice.
5. If a customer cancels any of the Qualifying Product(s) within the 14 days' free-look period or if any of the policies lapses or is surrendered within 12 months from issuance, Manulife reserves the right to recover the amount equivalent to the Additional Welcome Bonus at its sole discretion.
6. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Additional Welcome Bonus.
7. You consent under the Personal Data Protection Act 2012 (as may be revised, amended or supplemented from time to time) 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 ILP Campaign A 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 Manulife as a result of any breach of these ILP Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these ILP Campaign Terms or otherwise in writing by Manulife or any claim made by you.
9. By taking part in this ILP Campaign A, you accept that all decisions made by Manulife in connection with this ILP Campaign A (including the interpretation of the ILP Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these ILP Campaign Terms and any brochure, marketing or promotional material relating to the InvestReady - Wealth (II) product, these ILP Campaign Terms will prevail.
10. All applications for this ILP Campaign A 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 ILP Campaign A, without providing any reason and without prior notice.
12. Manulife reserves the right at its sole and absolute discretion to terminate, cancel or suspend this ILP Campaign A or to vary the ILP Campaign Terms at any time without notice or reason or liability.
13. Manulife shall be excused from any performance under this ILP Campaign A 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 ILP 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 ILP 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 the ILP Campaign A shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these ILP Campaign Terms.
17. The ILP Campaign Terms will be governed by and construed in accordance to the laws of the Singapore and you agree to submit to the jurisdiction of the courts of Singapore.
18. This ILP Campaign A 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 12 June 2020.

## B) ManulInvest Duo

1. A customer is entitled to the Additional Welcome Bonus (as set out in the table below) during the period of the campaign from 12 January 2020 to 15 August 2020 (both dates inclusive) (“**ILP Campaign B**”) if their application for purchase of a new qualifying product as set out in the table below (“**Qualifying Product**”) satisfy the following conditions:
  - i) The Qualifying Product must meet the qualifying criteria as set out in the table below (“**Qualifying Criteria**”);
  - ii) The application must be submitted and received by Manulife **on or before 15 August 2020**; and
  - iii) The Qualifying Product must be issued by Manulife **by 16 October 2020** (date inclusive).

A customer who satisfies the above conditions is a Qualifying Customer.

### (Campaign code: RLP0010)

Qualifying Criteria			Welcome Bonus (as a % of first year basic premium); campaign code: RLP0010												
Product	Minimum Investment Period	Premium (S\$)	Original Welcome Bonus						Additional Welcome Bonus for Campaign	Total Welcome Bonus received during Campaign Period					
			Sum Insured Multiple							Sum Insured Multiple					
			10x - 14.99x	15x - 19.99x	20x - 29.99x	30x - 39.99x	40x - 49.99	50x - 100x		10x - 14.99x	15x - 19.99x	20x - 29.99x	30x - 39.99x	40x - 49.99	50x - 100x
ManulInvest Duo	10 Years	3,600 to 11,999	5%	5%	9%	13%	17%	21%	<b>5%</b>	10%	10%	14%	18%	22%	26%
		12,000 & above	30%	30%	34%	38%	42%	46%	<b>10%</b>	40%	40%	44%	48%	52%	56%
	15 Years	2,400 to 11,999	n/a	20%	24%	28%	32%	36%	<b>10%</b>	n/a	30%	34%	38%	42%	46%
		12,000 & above	n/a	45%	49%	53%	57%	61%	<b>15%</b>	n/a	60%	64%	68%	72%	76%
	20 Years	1,800 to 11,999	n/a	n/a	40%	44%	48%	52%	<b>15%</b>	n/a	n/a	55%	59%	63%	67%
		12,000 & above	n/a	n/a	65%	69%	73%	80%	<b>20%</b>	n/a	n/a	85%	89%	93%	100%

2. The Additional Welcome Bonus awarded will be used to purchase additional fund units which will form part of the account value of the policy. The Additional Welcome Bonus will be awarded upon receipt of each payment of the regular basic premium(s) **due for the first 12 policy months only**, regardless of the mode of payment. For the purpose of the ILP Campaign B, the term ‘Sum Insured Multiple’ as shown in the table above is derived from the sum insured as at the policy issue date, divided by the annualized basic premium. Premiums received for ad-hoc top ups and for any optional supplementary benefit will not qualify for the Additional Welcome Bonus.
3. The Additional Welcome Bonus is not transferrable or exchangeable for cash, credit or any other goods and services.
4. Manulife reserves the right to replace the Additional Welcome Bonus with items or offers of similar or other value without prior notice.
5. If a Qualifying Customer cancels any of the Qualifying Product(s) within the 14 days’ free-look period or if any of the policies lapses or is surrendered within 12 months from issuance, Manulife reserves the right to recover the amount equivalent to the Additional Welcome Bonus at its sole discretion.

6. 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 ILP Campaign B 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> .
7. 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 Manulife as a result of any breach of these ILP Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these ILP Campaign Terms or otherwise in writing by Manulife or any claim made by you.
8. By taking part in this ILP Campaign B, you accept that all decisions made by Manulife in connection with this ILP Campaign B (including the interpretation of the ILP Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these ILP Campaign Terms and any brochure, marketing or promotional material relating to the Manulife Duo product, these ILP Campaign Terms will prevail.
9. All applications for this ILP Campaign B are subject to such policy terms and conditions as Manulife may impose.
10. Manulife shall have the sole and absolute discretion to exclude any person from participating in this ILP Campaign B, without providing any reason and without prior notice.
11. Manulife reserves the right at its sole and absolute discretion to terminate, cancel or suspend this ILP Campaign B or to vary the ILP Campaign Terms at any time without notice or reason or liability.
12. Manulife shall be excused from any performance under this ILP Campaign B 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.
13. Nothing in these ILP 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.
14. These ILP Campaign Terms will prevail regardless of any other marketing or promotional materials for this ILP Campaign B.
15. The invalidity, unlawfulness or unenforceability of any provision in these ILP 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 the ILP Campaign B shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these ILP Campaign Terms.
17. The ILP Campaign Terms will be governed by and construed in accordance to the laws of the Republic of Singapore and you agree to submit to the jurisdiction of the courts of the Republic of Singapore.
18. This ILP Campaign B 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 12 June 2020.