

Signature Legacy Harvest Campaign (Q3 2026) (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to a single premium discount or a first-year premium discount (“**Premium Discount**”), if the customer fully meets 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 relevant qualifying criteria set out in Table A or B respectively (“**Qualifying Criteria**”);
 - (b) all applications for the Qualifying Product must be signed by **30 September 2026 (date inclusive)**, and submitted to Manulife by **9 October 2026, 6pm (date inclusive)**;
 - (c) each policy for the Qualifying Product must be issued by Manulife by **30 November 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.

Table A: Single Premium Discount

Qualifying Product	Qualifying Criteria		Campaign Offer	Campaign Code
	Payment Frequency and Mode		Single Premium Discount	
Signature Legacy Harvest	Single Premium (Cash)		2.00%	SLHFYD26A

Table B: First-Year Premium Discount

Qualifying Product	Qualifying Criteria		Campaign Offer	Campaign Code
	Payment Frequency	Premium Term (Years)	First-Year Premium Discount	
Signature Legacy Harvest	Annual	3	5.00%	SLHFYD26B
		5	10.00%	

3. The Premium Discount stated in Tables A and B is awarded on a per policy basis.
4. The Premium Discount is applicable to any additional premium payment due from you due to any sub-standard life rating.
5. The Premium Discount stated in Table B will cease immediately if any of the following has occurred to any policy of any Qualifying Product listed under Table B within 12 months from the policy issue date:
 - (a) change in sum insured or premium amount;
 - (b) change in premium payment frequency;
 - (c) policy conversion; or
 - (d) policy reinstatement.
6. The Premium Discount is not transferable or exchangeable for cash, credit or any other goods and services.
7. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.

8. If you cancel any policy of any Qualifying Product within the 14 days' free-look period, or if the policy is lapsed or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the Premium Discount(s) that have been awarded to you in any manner at its sole and absolute discretion.
9. 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.
10. 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>.
11. 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.
12. 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 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.
13. All applications for any Qualifying Product are subject to such policy terms and conditions as Manulife may impose.
14. Manulife may exclude any person from participating in this Campaign, without providing any reason and 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 prior notice or reason provided 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, or beyond the control of Manulife.
17. 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.
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 Campaign Terms.
19. This Campaign is governed by and construed in accordance with the laws of Singapore. 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 1 July 2026.