Adviser Challenge: Net Sales Incentive Campaign

Campaign period: 1 November 2026 to 31 December 2026

The net sales incentive campaign ("**Campaign**") is organised by Manulife Investment Management (Singapore) Pte. Ltd. ("**Manulife IM (Singapore)**") in respect of the Manulife Investments iFunds Singapore ("**iFunds**") platform.

The Campaign is only open to financial adviser representatives from Manulife Financial Advisers Pte. Ltd. ("**MFA**") and Manulife (Singapore) Pte. Ltd. ("**MLS**") (each, an "**Adviser**" and collectively, the "**Advisers**").

An Adviser who achieves positive Final Net Sales during the Campaign period and maintains an amount equal to such Final Net Sales until 30 June 2027 may, subject to these terms and conditions, qualify for a cash reward calculated as follows:

Final Net Sales amount	Cash reward
From the first dollar	0.30% of Final Net Sales

Illustration on how the cash reward shall be calculated

If an Adviser achieves Final Net Sales of S$1,200,000 during the Campaign Period from 1 November to 31 December 2026 and maintains that amount until 30 June 2027, the indicative cash reward would be S$3,600, calculated as S$1,200,000*0.30%.

Terms and conditions

1. The Campaign period refers to the period from 1 November 2026 to 31 December 2026 (both dates inclusive).

2. Participation in the Campaign constitutes acceptance of these terms and conditions in their entirety, including any amendments or supplements made by Manulife IM (Singapore) from time to time.

3. Eligible sales

   (i) Only new subscriptions in unit trusts and transfers-in that are submitted and successfully completed via the iFunds platform during the Campaign period will be considered.

   (ii) Eligible transactions may be made through cash, CPF and/or SRS accounts.

   (iii) Any subscriptions or switches into money market funds and unit trusts with a management fee of 0.5% per annum or below made during the Campaign period are excluded.

4. "Final Net Sales" means the net sales amount attributed to an Adviser on the iFunds platform as at 31 December 2026 and calculated based on the following formula:

   (New subscriptions + Transfers-in) – (Redemptions + Transfers-out)

   For the avoidance of doubt, only transactions submitted and successfully completed by 31 December 2026 will be considered to determine the Final Net Sales computation. In the event any transfers-in or new subscriptions are submitted after 31 December 2026, such transfers-in or new subscriptions will be excluded from the Final Net Sales computation.

5. An Adviser must maintain, until 30 June 2027, an amount equal to the Adviser's Final Net Sales. If the required amount is not maintained, the Adviser will not qualify for the cash reward, unless Manulife IM (Singapore) determines otherwise in its sole discretion.

6. Advisers who qualify for the cash reward will be notified by email. Manulife IM (Singapore) may determine, in its sole discretion, the payout date, payment method and administrative arrangements for the cash reward. Payment will be made after 30 June 2027 within such period as Manulife IM (Singapore) considers reasonably practicable. Manulife IM (Singapore) will not be liable for any delay in payment or unsuccessful attempt to notify or pay an Adviser.

7. All amounts will be determined based on the market value at the time of transaction.

8. Each Adviser is responsible for any tax, levy, contribution, reporting obligation or other liability arising from receipt of a cash reward.

9. If any cash reward is paid in error or on the basis of inaccurate or incomplete information, Manulife IM (Singapore) may recover the amount paid or set it off against any amount otherwise payable to the Adviser, to the extent permitted by applicable law.

10. Manulife IM (Singapore) reserves the right to disqualify an Adviser, recover any cash reward or take any action it considers appropriate if in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these terms and conditions or may bring Manulife IM (Singapore) into disrepute.

11. An Adviser must remain duly appointed as a financial adviser representative of MFA or MLS on the payout date. Otherwise, the Adviser will not qualify to receive the cash reward, unless Manulife IM (Singapore) determines otherwise in its sole discretion.

12. Manulife IM (Singapore) reserves the right to suspend, terminate, or modify the Campaign and its terms and conditions at any time in its sole discretion without prior notice. Any changes will be published on https://www.manulifeim.com.sg/site/ifunds-advisors.html. Any suspension, termination or modification shall not entitle any participant of the Campaign to any fees, damages and/or claims (including without limitation expenses or lost profits) in respect of such suspension, termination or modification.

13. These terms and conditions and any dispute or claim arising out of or in connection with them or their subject matter shall be governed by and construed in accordance with the laws of Singapore, and Manulife IM (Singapore) and each participant of the Campaign submits to the exclusive jurisdiction of the Singapore courts.

14. If any provision of these terms and conditions is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these terms and conditions without invalidating any of the remaining provisions of these terms and conditions.

15. Manulife IM (Singapore)'s decision on all matters relating to this Campaign (including the interpretation of these terms and conditions) will be final and binding. No appeals or correspondence will be accepted.

16. In the event of any inconsistency between these terms and conditions with any other form of publicity collaterals relating to the Campaign, these terms and conditions shall prevail.

17. This advertisement has not been reviewed by the Monetary Authority of Singapore.