## iFUNDS Pro Rewards Programme

iFUNDS Pro is a recognition programme to provide advisers with dedicated resources and tools to serve the investment needs of their clients better ("**iFUNDS Pro Rewards Programme**"). The iFUNDS Pro Rewards Programme is only open to selected advisers from Manulife Financial Advisers Pte. Ltd. ("**MFA**") and Manulife (Singapore) Pte. Ltd. ("**MLS**") who have received an email from the Manulife Investments iFunds Singapore platform to join the same. The iFUNDS Pro Rewards Programme remains subject to the terms and conditions set out below.

## Terms and Conditions

1. The aggregate value of the accounts under the adviser must be at least SGD1,000,000 in cash, and/or Supplementary Retirement Scheme (or such other scheme as may replace or supersede the Supplementary Retirement Scheme) to be eligible for the iFUNDS Pro Rewards Programme.

2. Advisers who qualify for the iFUNDS Pro Rewards Programme will be notified by email. Manulife Investment Management (Singapore) Pte. Ltd. ("**Manulife IM Singapore**") shall not be liable for any unsuccessful efforts to notify qualifying advisers.

3. If the aggregate value of the accounts under the adviser falls below SGD1,000,000 for 3 consecutive months, the relevant adviser will be notified via email that they will cease to be part of the iFUNDS Pro Rewards Programme and any access to benefits granted to an adviser of the iFUNDS Pro Rewards Programme may be withdrawn at any time by Manulife IM Singapore at its sole discretion. Manulife IM (Singapore) will not be required to notify qualifying advisers to top up their accounts when the aggregate value falls below SGD1,000,000.

4. Manulife IM (Singapore) reserves the right to suspend, terminate, or modify this iFUNDS Pro Rewards Programme and its terms and conditions at any time in its sole discretion without prior notice. In such event, the updated terms and conditions of this iFUNDS Pro Rewards Programme shall be as published on https://www.manulifeim.com.sg/ifunds.html. Any suspension, termination or modification shall not entitle participants of the iFUNDS Pro Rewards Programme to any fees, damages and/or claims (including for expenses or lost profits) in respect of such suspension, termination or modification.

5. These terms and conditions and any dispute or claim arising out of or in connection with it or its subject matter shall be interpreted in accordance and governed by the laws of Singapore, and Manulife IM Singapore and each participant of the iFUNDS Pro Rewards Programme submits to the exclusive jurisdiction of the Singapore courts.

6. 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.

7. Manulife IM Singapore's decision on all matters relating to this iFUNDS Pro Rewards Programme (including the interpretation of these terms and conditions) will be final and binding. No appeals or correspondences will be accepted.