Manulife

FUTURE-READY CAMPAIGN ("Campaign")
TERMS AND CONDITIONS ("Campaign Terms")

1. This Campaign is organized by Manulife (Singapore) Pte. Ltd. ("**Manulife**").

CAMPAIGN PERIOD

2. This Campaign will run from 1 September 2026 to 31 December 2026 (both dates inclusive) (**"Campaign Period"**).

ELIGIBILITY

3. A customer ("**you**", "**your**") is entitled to participate in this Campaign and receive a **multi-cancer detection test** ("**MCD**") **by Guardant Health ("Partner")** if the customer meets the following conditions fully and complies with these Campaign Terms ("**Qualifying Customer**"):

   (a) the application is for a policy in respect of an eligible product ("**Qualifying Policy"**) that meets all the qualifying criteria set out in Table A ("**Qualifying Criteria**");

   Table A

<table>
<tr><th>Eligible Products</th><th>Signed Between (Both dates inclusive)</th><th>Submitted By (Date inclusive)</th><th>Issued By (Date inclusive)</th><th>Minimum Premium per Qualifying Policy (SGD)</th></tr>
<tr><td>All Universal Life (UL) and Indexed Universal Life (IUL) Products</td><td rowspan="2">1 September 2026 and 31 December 2026</td><td rowspan="2">8 January 2027</td><td rowspan="2">8 March 2027</td><td>2 Pay and Above:
Minimum Initial Planned Premium of S$150,000

Single Pay:
Minimum Initial Planned Premium of S$500,000</td></tr>
<tr><td>All other Manulife Products (non-UL / IUL)</td><td>For Regular Premium Policies:
Minimum Annualized Premium of S$150,000

For Single Premium Policies:
Minimum Single Premium of S$500,000</td></tr>
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   (b) premiums for the Qualifying Policy must be paid only through cheque, credit / debit card, PayNow, electronic funds transfer (AXS payment services / internet banking / telegraphic transfer) or Supplementary Retirement Scheme (SRS);

   (c) where a Qualifying Policy is denominated in a foreign currency, satisfaction of the Qualifying Criteria (including the minimum premium requirement) for MCD entitlement shall be determined by reference to the prevailing exchange rate on the issue date of the Qualifying Policy, as determined by Manulife;

   (d) you purchased the Qualifying Policy directly from a financial adviser representative of Manulife or a distributor appointed by Manulife; and

   (e) you are the policy owner of the relevant Manulife Qualifying Policy.

4. Notwithstanding the foregoing and for the avoidance of doubt, Manulife reserves the sole and absolute discretion to determine the eligibility of any customer to participate in this Campaign. Manulife may, at any time, exclude, disqualify, or deny participation to any person who does not, in Manulife's opinion, satisfy the eligibility requirements or comply with this Campaign terms, without prior notice and without being required to provide any reason. All decisions made by Manulife in connection with this Campaign shall be final and binding.

5. Each Qualifying Customer is only entitled to one MCD redemption regardless of the number of Qualifying Policy(ies) issued. For the avoidance of doubt, premiums from multiple policies cannot be aggregated to satisfy the minimum premium requirement under the Qualifying Criteria. Each Qualifying Policy must independently meet the minimum premium requirement.

6. The MCD may only be redeemed once. Once it is redeemed or used, it shall be deemed fully expended and may not be re-used. No replacement, reimbursement, extension, or compensation will be provided if the redemption period expires or if the MCD is not utilized.

7. All MCD redemption notifications ("Notification") will be sent within three (3) months of the policy issue date, via email to the Qualifying Customer's email address or by post to the Qualifying Customer's correspondence address as indicated in the policy application form; PROVIDED THAT, where the Qualifying Policy is purchased directly through DBS Private Banking or DBS Treasures Private Client via the Qualifying Customer's relationship manager at DBS (the "DBS RM"), Manulife may instead issue and/or communicate the Notification through the DBS RM (or such DBS-designated contact) for onward communication to the Qualifying Customer.

8. You shall be solely responsible for ensuring that you provide Manulife with a valid email or correspondence address. You agree that Manulife will not be responsible for any consequences arising from your failure to provide or update Manulife with your accurate and latest email or correspondence address.

9. The MCD must be redeemed within 60 days from the date of Notification. For the purposes of these Campaign Terms, the date of Notification shall be the date on which Manulife sends the Notification by email or post, or where the Notification is issued and/or communicated through the DBS RM, the date on which Manulife issues the Notification to DBS for onward communication to the Qualifying Customer. Failure to redeem or utilize the MCD within the validity period shall result in the automatic forfeiture of the MCD. A Qualifying Customer whose MCD has been forfeited shall not be entitled to any payment, reimbursement, compensation or replacement whatsoever from Manulife, and no correspondence or claims will be entertained in connection therewith.

10. Redemption and usage of the MCD is subject to such terms and conditions as may be imposed by the Partner from time to time. Your clinical eligibility will be determined by the selected medical provider, with whom you will schedule your appointment.

11. The MCD is non-refundable, non-extendable and non-exchangeable, in part or in whole, for cash, credit, goods, services or any other benefits. Any such requests will not be entertained by Manulife.

12. Manulife reserves the right to replace the MCD with any item(s) of similar value without prior notice to the Qualifying Customer.

13. If you cancel the Qualifying Policy within the fourteen (14) days' free-look period or if the Qualifying Policy lapsed or is surrendered within three (3) months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the MCD awarded to you in any manner at its sole and absolute discretion and your entitlement to the MCD will be forfeited.

14. Manulife makes no warranty or representation for the quality, merchantability, fitness for any purpose or for the use or consumption thereof, or any other implied terms or conditions with respect to the services provided by the Partner and the select medical provider of the Partner. Any concerns about the MCD must be addressed directly with the Partner. Subject to Manulife conditions, Manulife shall have no liability with regards to the MCD provided by the Partner.

15. If Manulife subsequently determines that the Qualifying Customer did not satisfy the Qualifying Criteria or was otherwise not entitled to participate in this Campaign, Manulife may, at its sole discretion, require the forfeiture of the MCD and/or recover from the Qualifying Customer the value of the MCD (or any part therefor), in such manner as Manulife may determine.

16. By participating in this Campaign, you are deemed to have accepted and agreed to be bound by these Campaign Terms and any other instructions, terms and conditions that Manulife may issue from time to time.

17. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and / or liabilities whatsoever in relation to or arising out of or in connection with the MCD or this Campaign.

18. 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's privacy policy, copies of which can be found on https://www.manulife.com.sg/personal-data-protection.html

19. You agree to indemnify Manulife and 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 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.

20. Manulife reserves the right to amend, add, supplement cancel, suspend, withdraw, modify or vary any of these Campaign Terms and / or any element of this Campaign for any reason without prior notice or reason or liability to any party, at its sole discretion.

21. 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 entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or Campaign material relating to the Qualifying Policy listed in the table above, these Campaign Terms will prevail.

22. 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.

23. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.

24. A person who does not participate in this Campaign shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Campaign Terms.

25. These Campaign Terms shall be governed by and construed in accordance with the laws of Singapore and the Qualifying Customer agrees to submit to the exclusive jurisdiction of the courts of Singapore.

All information is correct as of 1 October 2026.