Manulife

ManulifeMOVE Programme ("Programme") Terms and Conditions ("Programme Terms")

1. The Programme is organised and operated by Manulife (Singapore) Pte. Ltd. ("**Manulife**"). By participating in the Programme, you agree to fully abide by the terms and conditions set out in these Programme Terms.

ELIGIBILITY

2. A customer is eligible to participate in the applicable tier of the Programme if the customer can fully meet the following conditions, and complies with these Programme Terms ("**you**", or "**Qualifying Customer**"):

   (a) you are an existing or new policyowner of at least one qualifying product ("**Qualifying Product**") issued by Manulife and have met the qualifying criteria listed in Table A, Table B, Table C or Table D for any of the Programme tiers ("**Tiers**") below.

Table A: Qualifying Criteria for Essential Tier

ManulifeMOVE Essential	
Qualifying Products	**Qualifying Annualised Premium**
All insurance products issued by Manulife.	N/A

Table B: Qualifying Criteria for Ascend Tier

ManulifeMOVE Ascend	
Qualifying Products	**Qualifying Annualised Premium**
ManuProtect Term (II)	Aggregate minimum qualifying annualised premium of **S$1,500** (after applying any applicable perpetual discount(s)) across all Qualifying Product(s) owned by the Qualifying Customer.
Manulife Early CompleteCare	
eCriticalCare	

Table C: Qualifying Criteria for Prestige Tier

ManulifeMOVE Prestige	
Qualifying Products	**Qualifying Annualised Premium**
All insurance products issued by Manulife.	Aggregate minimum qualifying annualised premium of **S$150,000** (after applying any applicable perpetual discount(s)) across all Qualifying Product(s) owned by the Qualifying Customer.

Table D: Qualifying Criteria for Signature Tier

ManulifeMOVE Signature	
Qualifying Products	**Qualifying Annualised Premium**
All insurance products issued by Manulife.	Aggregate minimum qualifying annualised premium of **S$500,000** (after applying any applicable perpetual discount(s)) across all Qualifying Product(s) owned by the Qualifying Customer.

(b) the Qualifying Product(s) have been purchased through Manulife Advisory Group, Manulife Financial Advisers Pte. Ltd. and/or any bank or financial advisory firm authorised by Manulife to distribute the Qualifying Product(s);

(c) the Qualifying Product(s) are active and in-force on or after 6 September 2025, and have not been cancelled within the fourteen (14) days free-look period or otherwise lapsed, matured, terminated or surrendered; and

(d) you are an individual and not a corporate entity.

3. From 6 September 2025, where the Qualifying Customer has met the qualifying criteria set out under:

(a) **Table A**, the Qualifying Customer will be eligible to participate in the Programme under the **ManulifeMOVE Essential Tier**;

(b) **Table B,** the Qualifying Customer will be eligible to participate in the Programme under the **ManulifeMOVE Ascend Tier**;

(c) **Table C,** the Qualifying Customer will be eligible to participate in the Programme under the **ManulifeMOVE Prestige Tier**; or

(d) **Table D** the Qualifying Customer will be eligible to participate in the Programme under the **ManulifeMOVE Signature Tier**.

For the avoidance of doubt, Where the Qualifying Customer is able to fulfil one or more of the qualifying criteria set out in Tables A to D above, the Qualifying Customer will be treated as being eligible only for the highest Tier of the Programme for which they are eligible for. As an example, if a Qualifying Customer fulfils the criteria under:

(a) Tables A and B, the Qualifying Customer shall only be eligible to participate in the Programme under the **ManulifeMOVE Ascend Tier**.

(b) Tables A, B, C and D, the Qualifying Customer shall only be eligible to participate in the Programme under the **ManulifeMOVE Signature Tier.**

4. A customer will immediately cease to be eligible for and will no longer be entitled to participate in the Programme, if the customer fails to meet the criteria set out in Clauses 2 and 3 above at all times.

MANULIFEMOVE PROGRAMME – VALUE ADDED SERVICES

5. Qualifying Customers who meet the eligibility criteria set out in Clauses 2, 3 and 4 above at all times throughout their period of participation in the Programme will be able to enjoy the following value-added services ("**VAS**"):

(a) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Essential Tier, the Qualifying Customer will enjoy the set of VAS described in Table E below;

(b) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Ascend Tier, the Qualifying Customer will enjoy the set of VAS described in Table F below;

(c) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Prestige Tier, the Qualifying Customer will enjoy the set of VAS described in Table G below; and

(d) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Signature Tier, the Qualifying Customer will enjoy the set of VAS described in Table H below.

If a Qualifying Customer ceases to meet the qualifying criteria for a higher Tier but continues to meet the qualifying criteria for a lower Tier, the Customer will cease to be eligible to receive the VAS available under the higher Tier, but will continue to be eligible to receive the VAS under the lower Tier.

6. Eligibility to participate in the Programme is on a per Qualifying Customer basis – each Qualifying Customer is only entitled to receive the one set of VAS (under the highest Tier for which they are eligible for), regardless of the number of Qualifying Products purchased.

7. The VAS are made available to the Qualifying Customers under the Programme in partnership with the following participating vendors ("**Partners**"):

(a) Amili Pte. Ltd.;

(b) ClassPass Singapore Pte. Ltd.;

(c) Doctor Anywhere Pte. Ltd.;

(d) Fullerton Healthcare Group Pte Limited;

(e) Eternami Global Pte. Ltd.;

(f) Guardant Health AMEA;

(g) Homage;

(h) Hin Tat Augustine & Partners

(i) Kin Teck Tong;

(j) Naluri Pte. Ltd.;

(k) Parkway Shenton Pte. Ltd.;

(l) Parkway Cancer Centre;

(m) Q & M Management & Consultancy Pte Ltd;

(n) SportsMed;

(o) Ten Lifestyle Group; and

(p) such other vendors that Manulife may designate as a Partner from time to time.

8. Manulife reserves the right to add, remove, amend, alter and/or replace any of the Partners and any of the VAS at any time without prior notice to any Qualifying Customer.

9. Qualifying Customers will be notified of their eligibility to participate in the Programme. An electronic direct mailer ("**EDM**") will be sent to the Qualifying Customer's registered email address with Manulife, as indicated in their policy application form or otherwise updated to Manulife from time to time ("**Registered Contact Details**") two (2) months after the expiry of the Qualifying Product(s) fourteen (14) days free-look period.

10. The Qualifying Customer shall refer to the programme guide accessible through the EDM sent to their Registered Contact Details for further instructions on the activation, redemption and usage of the VAS provided by the Partners. Activation, redemption, and usage of the VAS is subject to these Programme Terms, the terms and conditions applicable to the relevant VAS which are found in the programme guide accessible through the EDM sent to the Qualifying Customer's Registered Contact Details ("**Redemption Terms**"), as well as any additional terms and conditions imposed by the Partner of the relevant VAS Service (as may be amended by Manulife, from time to time).

Table E: ManulifeMOVE Essential Tier VAS

PARTICIPATING PARTNERS	VAS
Amili Pte. Ltd.	• Gut microbiome services at $400 including complimentary 15mins tele-consult report interpretation and 1 bottle of probiotics personalised on the gut microbiome results • 10% off $100 for targeted probiotics for the Asian gut microbiome
Doctor Anywhere Pte. Ltd.	• 24-hour GP Teleconsultation: S$14.17 nett (After hours 9pm to 5.59am: S$35.97 nett) • Schedule a health screening at member rates - Available at home, DA Clinics, or DA Orchard MedSuites • Home-based vaccinations for children and seniors - fully subsidised for Singapore citizens based on Ministry of Health's NCIS and NAIS • Home Doctor and Nursing Care

Eternami Global Pte. Ltd.	Member rates for the following Intervention programme: • Weight Loss - Medical supervision, personalised nutrition, and dedicated coaching to help you achieve lasting healthy weight loss, without extreme diets or unhealthy compromises. • Sleep Health - An integrative journey combining advanced diagnostics, psychological support, and lifestyle interventions to help you regain balance, restore deep sleep, and sustain long-term health and longevity. • Brain Health - A 3-month guided journey that combines advanced diagnostics, validated therapeutic tools, and personalised coaching to help you rebuild mental resilience and cognitive strength.
Fullerton Healthcare Group Pte Limited	• Executive health screening services • Home care and nursing services • Specialty services for comprehensive care
Homage	Up to 7% off for Care services booked through Homage platform.
Kin Teck Tong	First trial offer – physician consultation + any 1 TCM service @ S$48 (U.P. S$75). - 1x physician consultation - 1x TCM Service of choice (or as recommended by Physician) **Includes:** • Tuina • Vacuum Cupping • Acupuncture • Gua Sha
Naluri Pte. Ltd.	Preferred rate of S$150 on health and Well-being Coaching Programme.
Parkway Shenton Pte. Ltd.	• Member rates for walk in packages for basic and executive health screening services at Parkway Shenton Medical Group clinics. • Member rates for vaccinations at Parkway Shenton Medical Group clinics.
Parkway Cancer Centre	Member rates for specialists outpatient consultation services.

Q & M Management & Consultancy Pte Ltd	• Consultation, simple scaling and polishing, and OPG X-ray with AI-generated Dental Health Report – S$218 (inclusive of GST). • Consultation, simple scaling and polishing, and topical fluoride treatment – S$109 (inclusive of GST). The Sterilization and Disposable Fee of S$19.60 will be collected separately at each visit.
SportsMed	Complimentary comprehensive blended assessment Includes: • Physical Assessment • Statistical Reporting (Posture analysis report, foot pressure analysis report, and body composition analysis report)

Table F: ManulifeMOVE Ascend Tier VAS

PARTICIPATING PARTNERS	VAS
	All VAS available under the Essential Tier
ClassPass Singapore Pte. Ltd. ("**Classpass**")	• S$14 off monthly subscription plus an extra 20% of credits. This VAS is valid till 31 January 2027. • One-year complimentary Access to the Breethe App ("**Breethe**").
Parkway Cancer Centre	• One-time reimbursement of up to S$1,000 for consultations, diagnostics tests, and drug services at eligible Parkway Cancer Centre clinics made in connection with a cancer diagnosis. A list of the eligible clinics may be found at https://www.parkwaycancercentre.com/sg/contact/locate-us • Redemption of this VAS is subject to the terms set out in Clauses 11 - 12 below.
Guardant Health AMEA	• One-time reimbursement of up to S$3,700 on Guardant360® liquid biopsy test for all advanced solid tumours ordered by physicians under list of eligible medical providers, for the purpose of seeing the most current genomic profile of the tumour and recommending appropriate treatment ("**Test**"). • Redemption of this VAS is subject to the terms set out in Clauses 13 – 15 below.

Table G: ManulifeMOVE Prestige Tier VAS

PARTICIPATING PARTNERS	VAS
	All VAS available under the Essential Tier and Ascend Tier
Hin Tat Augustine & Partners	• 15% discount on will-writing and lasting power of attorney services • Complimentary initial consultation session not exceeding 45 minutes
Ten Lifestyle Group	• 24/7 access to expert lifestyle and travel assistance through the Partner's concierge services.[3]

Table H: ManulifeMOVE Signature Tier VAS

PARTICIPATING PARTNERS	VAS
	All VAS available under the Essential Tier, Ascend Tier and Prestige Tier

11. One-time reimbursement is on a per Qualifying Customer basis. Each Qualifying Customer shall only be entitled to redeem this VAS once, regardless of the number of Qualifying Products purchased. Eligibility for reimbursement is subject to Manulife's acceptance, at its sole discretion of:

    (a) valid invoice(s) issued by the Partner ("**PCC Invoice**") dated:
        (i) on or after the most recent date on which the Qualifying Customer becomes eligible to participate in the Programme under either of the Ascend, Prestige or Signature Tiers; and
        (ii) during the period in which the Qualifying Customer is eligible to participate in the Programme under either of the Ascend, Prestige or Signature Tiers;

    (b) a histopathology report, biopsy report, or medical report indicating the Qualifying Customer's medical diagnosis of a cancer from a licensed medical practitioner in Singapore ("**Diagnosis**"); and

    (c) your fully completed reimbursement form (a copy of which may be found at www.manulife.com.sg/en/self-serve/file-a-claim.html) submitted no later than three months after the date of the PCC Invoice.

    For the avoidance of doubt, a Diagnosis for the purpose of these Programme Terms excludes:

    (d) any Diagnosis of any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. Examples of such excluded conditions are CIN (cervical intraepithelial neoplasia), VIN (vulvar intraepithelial neoplasia), PIN (prostatic intraepithelial neoplasia);

    (e) any Diagnosis made less than 90 calendar days after the policy issue date of the Qualifying Product which qualifies the Qualifying Customer to be eligible to receive this VAS or the most recent reinstatement date of any Qualifying Product, the reinstatement of which

qualifies the Qualifying Customer to be eligible to receive the VAS, whichever is the latest; and

(f) any Diagnosis for any "pre-existing condition".

A "pre-existing condition" for the purpose of these Programme Terms means:

(g) the diagnosis of any condition; or

(h) the occurrence of any of the following events in relation to any condition:
   (i) such condition has presented sign or symptom which the Qualifying Customer was aware of or should have been aware of, and should have sought medical advice or treatment;
   (ii) any treatment, test or investigation was recommended by or received from a medical examiner by the Qualifying Customer for such condition; and / or
   (iii) the Qualifying Customer has arranged or received medical consultation, test or investigation for such condition,

before the policy issue date of the Qualifying Product which qualifies the Qualifying Customer to be eligible to receive this VAS or the most recent reinstatement date of any Qualifying Product, the reinstatement of which qualifies the Qualifying Customer to be eligible to receive the VAS, whichever is the latest.

12. A PCC Invoice shall contain the following details:

(a) full name of the Qualifying Customer;

(b) the date of consultation with the Partner;

(c) an itemized list of charges billed for the consultation; and

(d) a memo from a physician of the Partner stating that the consultations, diagnostics tests and / or drug services to be reimbursed under the PCC Invoice was for the purpose of confirming the contents of the Diagnosis.

Any and all reimbursement shall be capped at a total of S$1,000.

13. One-time reimbursement of a Test is on a per Qualifying Customer basis. Each Qualifying Customer shall only be entitled to redeem this VAS once, regardless of the number of Qualifying Products purchased. Eligibility for reimbursement for is subject to Manulife's acceptance, at its sole discretion of:

(a) an invoice issued by an eligible medical provider (as defined below) ("**Provider Invoice**") for the ordering of a Test dated:
   (i) on or after the most recent date on which the Qualifying Customer becomes eligible to participate in the Programme under either of the Ascend, Prestige or Signature Tiers; and
   (ii) during the period in which the Qualifying Customer is eligible to participate in the Programme under either of the Ascend, Prestige or Signature Tiers;

(b) your fully completed reimbursement form (a copy of which may be found at www.manulife.com.sg/en/self-serve/file-a-claim.html) submitted no later than three months after the date of the Provider Invoice;

(c) a Qualifying Customer's Diagnosis (as defined in Clause 11 above);

(d) a referral letter or memo issued from a physician from an eligible medical provider, pursuant to the Diagnosis, recommending the ordering of the Test for the Qualifying Customer, for the purpose of seeing the most current genomic profile of the tumour and recommending appropriate treatment; and

(e) results of the Test, provided by the eligible medical provider.

14. A Provider Invoice shall contain the following details:

(a) full name of the Qualifying Customer;

(b) the date of consultation with the eligible medical provider; and

(c) the itemised charge(s) billed for the Test.

The one-time reimbursement shall be capped at a total of S$3,700.

15. The list of “eligible medical providers” are as follows:

(a) Curie Oncology Pte. Ltd.

(b) Curie Oncology (Farrer) Pte. Ltd.

(c) Curie Oncology (Gleneagles) Pte. Ltd.

(d) Curie Oncology (Orchard) Pte. Ltd.

(e) Curie Oncology & Haematology Pte Ltd.

(f) Icon SOC Pte. Ltd.

(g) International Cancer Specialists Pte. Ltd.

(h) National Cancer Centre of Singapore Pte. Ltd.

(i) Novena Cancer Centre Pte. Ltd.

(j) OncoCare Medical Pte. Ltd.

(k) Raffles Hospital Pte. Ltd.

(l) Tucker Medical Pte. Ltd

The list of eligible medical providers is subject to change at any time, at Manulife’s sole discretion.

MISCELLANEOUS

16. By participating in this Programme, you are deemed to have accepted and agreed to be bound by these Programme Terms and any applicable Redemption Terms, as they may be varied from time to time.

17. The VAS are non-transferable, non-assignable, 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. Manulife reserves the right to replace any VAS with any item(s) of similar or other value without prior notice to you.

18. Manulife shall not be liable for any direct and/or indirect losses, injury, claim, demands, expenses and/or liabilities in respect of, in connection with and/or arising out of or from this Programme or from the VAS.

19. You agree to fully indemnify and hold Manulife and its directors, employees and officers harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, which Manulife incurs in respect of, in connection with and/or arising from your breach of these Programme Terms, any applicable Redemption Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Programme Terms or otherwise in writing by Manulife or any claim made by you.

20. All applications for any Qualified Product are subject to such policy terms and conditions as Manulife may impose.

21. 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 the Programme and the provision of the VAS to you (where applicable). You agree to be bound by Manulife's privacy policy, a copy of which can be found on https://www.manulife.com.sg/personal-data-protection.html

22. If you cancel the policy of a Qualifying Product within the fourteen (14) days free-look period or if the policy is lapsed or surrendered within three (3) months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the value of the VAS enjoyed by you in any manner in Manulife's sole and absolute discretion.

23. The activation, redemption and use of any VAS is subject to the terms and conditions sent via EDM to your Registered Contact Details, any Redemption Terms (as may be amended from time to time), as well as such other terms and conditions as may be imposed by the relevant Partner from time to time. Failure to comply with such terms and conditions may result in your inability to enjoy the VAS. 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 any VAS provided by any Partner. Any dispute about the same must be resolved directly with the Partner of the relevant VAS and Manulife shall have no liability with regards to such dispute.

24. Manulife reserves the right to amend, add, supplement cancel, suspend, withdraw, modify or vary any of these Programme Terms, the Redemption Terms and/or any element of this Programme, including, without limitation, the eligibility criteria, available VAS and Partners at any time and for any reason without prior notice or reason or liability to any party.

25. Manulife shall be excused from performance under this Programme 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.

26. In the event of any inconsistency or discrepancy between these Programme Terms and the contents of any brochure, marketing and/or materials relating to the Programme, these Programme Terms shall prevail.

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

28. These Programme Terms shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.

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

30. All information is correct as of 14 September 2026.