

### **Adviser Challenge: Net Sales Campaign** **(30 April 2025 to 30 September 2025)**

The following 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**"). Advisers who are no longer a financial adviser representative of MFA or MLS as of the date of payout shall not be eligible to receive the cash reward. The Campaign is subject to the terms and conditions set out below.

Advisers who achieve net sales within the specific categories below during the Campaign Period will earn a cash reward, calculated as a percentage of the relevant adviser's assets under management ("**AUM**") in respect of the iFunds platform:

<b>Adviser Challenge - Net sales amount</b>	<b>Cash reward</b>
Tier 1: Above S\$1 million	0.55% on AUM
Tier 2: Above S\$200,000 to S\$1 million	0.45% on AUM
Tier 3: S\$30,000 to S\$200,000	0.40% on AUM

Example:

An adviser who achieves S\$1,200,000 in net sales during the Campaign Period from 30 April to 30 September 2025, and maintains the amount till 31 December 2025, will receive a cash reward of S\$6,600. This is calculated as follows: S\$1,200,000\*0.55%

#### **Terms and conditions**

1. The Campaign Period refers to the period from 30 April 2025 to 30 September 2025 (both dates inclusive).
2. To qualify for the cash reward under the Campaign, net sales must comprise sales of unit trusts only, applicable to cash, and/or SRS accounts on the iFunds platform. Note that all subscriptions to money market funds are excluded from the net sales calculation.
3. Net sales shall be determined as follows with respect to each adviser: New subscriptions of unit trusts made on iFunds platform + transfers of unit trusts into iFunds platform – Redemptions of unit trusts made on iFunds platform.
4. The final net sales amount will be determined as of 30 September 2025. To be included in the final net sales calculation, all unit trust transfer-in applications must be submitted to Manulife IM (Singapore) by 30 September 2025 and completed by 31 December 2025.
5. The final net sales amount must be maintained for 3 months, up to 31 December 2025, in order for the adviser to qualify for the relevant cash reward. The determination of the final net sales amount will be based on the net asset value ("**NAV**") of the relevant unit trusts as of 30 September 2025, even for transfer-in applications submitted to Manulife IM (Singapore) by 30 September 2025 and completed between 1 October 2025 to 31 December 2025.

6. Advisers who qualify for the cash reward will be notified by email. Manulife IM (Singapore) shall not be liable for any unsuccessful efforts to notify the qualifying advisers.
7. Manulife IM (Singapore) reserves the right to suspend, terminate, or modify this Campaign 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 Campaign shall be as published on <https://www.manulifeim.com.sg/site/ifunds-advisors.html>. Any suspension, termination or modification shall not entitle participants of the Campaign to any fees, damages and/or claims (including for expenses or lost profits) in respect of such suspension, termination or modification.
8. 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 Campaign submits to the exclusive jurisdiction of the Singapore courts.
9. This advertisement has not been reviewed by the Monetary Authority of Singapore.

**Branch Challenge: Account Drive Campaign****(1<sup>st</sup> round: 30 April 2025 to 31 July 2025, 2<sup>nd</sup> round: 1 Aug 2025 to 31 Oct 2025)**

The following account drive 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. and Manulife (Singapore) Pte. Ltd. Please note that participation in the Campaign is at the branch level. The Campaign is subject to the terms and conditions set out below.

The Top 3 branches in each branch size category with the highest number of funded iFUNDS client accounts (Minimum S\$10,000 per account) opened during the Campaign Period, will receive a cash reward set out in the table below.

Branch size	Min number of Funded Accounts	Cash reward payable to the branch, for top 3 branches in each size category
Tier 3: 20-30	20	S\$500
Tier 2: 31-50	40	S\$1,000
Tier 1: >50	50	S\$2,000

**Terms and conditions**

1. The Campaign Period refers to the period from 30 April 2025 to 31 July 2025 (both dates inclusive) / 1 August 2025 to 31 October 2025 (both dates inclusive). *(Note: the 2<sup>nd</sup> round campaign will only be announced at the end of the first round, so this point will be amended accordingly)*
2. To qualify for the cash reward applicable to their branch size category, branches must rank among the top 3 in their branch size category in terms of the number of Funded Accounts opened by advisers from the relevant branch during the Campaign Period, and meet the applicable minimum number of Funded Accounts in the table above.
3. Each iFunds client account must have a minimum funding of S\$10,000 to qualify as a Funded Account under this Campaign. This funding can be in cash (both SGD and foreign currency equivalent), unit trusts holdings, or holdings in money market funds. The date on which it will be determined if an iFunds client account qualifies as a Funded Account shall be the last day of the Campaign Period.
4. The cash, unit trust holdings and/or holdings in money market funds (as applicable) in a client's iFunds cash and SRS unit trust accounts may be combined to make up the S\$10,000 funding requirement. If so combined, such accounts will together constitute one Funded Account.
5. Branches who qualify for the cash reward will be notified by email. Manulife IM (Singapore) shall not be liable for any unsuccessful efforts to notify the qualifying branches.
6. Manulife IM (Singapore) reserves the right to suspend, terminate or modify this Campaign 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 Campaign shall be as published on <https://www.manulifeim.com.sg/site/ifunds-advisors.html>. Any suspension, termination or modification shall not entitle participants of the Campaign

to any fees, damages and/or claims (including for expenses or lost profits) in respect of such suspension, termination or modification.

7. 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 Campaign submits to the exclusive jurisdiction of the Singapore courts.
8. This advertisement has not been reviewed by the Monetary Authority of Singapore.