Terms and Conditions for iFUNDS Comm Booster Campaign
Campaign period: 01 July 2026 to 31 December 2026

This campaign ("**Campaign**") is only open to selected advisers from Manulife Financial Advisers Pte. Ltd. ("**MFA**") and Manulife (Singapore) Pte. Ltd. ("**MLS**"). This Campaign remains subject to the terms and conditions set out below.

Terms and Conditions

1. The aggregate value of the iFUNDS (as defined below) accounts under the adviser must be at least SGD1,000,000, in cash, Central Provident Fund Investment Scheme ("**CPF**") (or such other scheme as may replace or supersede the Central Provident Fund Investment Scheme) and/or Supplementary Retirement Scheme ("**SRS**") (or such other scheme as may replace or supersede the Supplementary Retirement Scheme) ("**Minimum Aggregate Value**") to be eligible for this Campaign. Manulife Investment Management (Singapore) Pte. Ltd. ("**Manulife IM Singapore**") shall not be required to notify advisers to top up their iFUNDS (as defined below) accounts for the purposes of meeting the Minimum Aggregate Value.

2. Incentives under this Campaign shall be computed based on the net commission derived from each of the upfront fees, wrap fees and trailer fees charged under the Manulife Investments iFunds Singapore platform ("**iFUNDS**"), after deduction of Manulife IM Singapore's applicable share of such fees and prior to the application of any adviser specific banding, in each case as may be agreed between MFA and its advisers, and between MLS and its advisers. Notwithstanding the foregoing, Manulife IM Singapore reserves the right, in its sole discretion, to vary, amend, or revise such computation methodology at any time without prior notice to advisers.

3. Incentives paid under this Campaign shall be paid based on the following frequencies:

   a) Upfront fees – monthly basis
   b) Wrap fees – monthly basis
   c) Trailer fees – quarterly basis

   With respect to Clauses 3(a) and 3(b) above, an adviser shall be eligible for the monthly incentives provided that the aggregate value of the iFUNDS accounts under the adviser meets the Minimum Aggregate Value as at the end of each calendar month.

   With respect to Clause 3(c) above, an adviser shall be eligible for the quarterly incentive for the entire quarter provided that the aggregate value of the iFUNDS accounts under the adviser meets the Minimum Aggregate Value as at the end of the relevant quarter. For the avoidance of doubt, an adviser who does not meet the Minimum Aggregate Value in one or more months within a quarter but satisfies the Minimum Aggregate Value as at the end of such quarter, shall remain entitled to the trailer fees incentive for the entire duration of that quarter.

   <u>Illustration on how the trailer fees incentive shall be calculated</u>

   If an adviser maintains an aggregate value of SGD900,000 in cash, CPF and/or SRS for July, SGD950,000 in cash, CPF and/or SRS for August, and SGD1,100,000 in cash, CPF and/or SRS for September, the adviser shall be eligible for the trailer fees incentive for the full quarter from July to September.

4. Manulife IM Singapore reserves the right to extend, 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/ifunds.html. Any extension, suspension, termination or modification shall not entitle participants of this Campaign to any fees, damages and/or claims (including for expenses or lost profits) in respect of such extension, suspension, termination or modification.

5. These terms and conditions and any dispute or claim arising out of or in connection with it or this Campaign shall be interpreted in accordance and governed by the laws of Singapore, and Manulife IM Singapore and each participant of this Campaign 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 Campaign (including the interpretation of these terms and conditions) will be final and binding. No appeals or correspondences will be accepted.