iFUNDS Korea Sojourn Campaign 2026

Campaign period	**1 July 2026 to 31 December 2026 (both dates inclusive)**
Target travel period	**Q2 2027**

The iFUNDS Korea Sojourn 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 open to advisers from Manulife Financial Advisers Pte. Ltd. and Manulife (Singapore) Pte. Ltd. who receive an official email invitation from iFUNDS.

Eligibility criteria

Table A

Category	Minimum qualifying net sales	Winners
Individual Advisers Own net sales	S$1,500,000	Top 8
Unit Managers Own and immediate Downline's net sales	S$4,500,000	Top-Ranked
Sales Directors Entire Branch's net sales	S$7,500,000	Top-Ranked

Advisers, Unit Managers and Sales Directors (each, a "**Person**" and collectively, the "**Persons**") who achieve the **minimum qualifying net sales** thresholds set out under Table A above during the Campaign period will be eligible to be considered and ranked under the relevant category of the Campaign, subject always to these terms and conditions. For the avoidance of doubt, achieving the applicable minimum qualifying net sales threshold only determines a Person's eligibility to be considered and ranked under the Campaign and does not guarantee that such Person will be awarded a place for the Korea Sojourn. Eligible Persons will be ranked against other eligible Persons within the same category based on their net sales. Only the top performing eligible Persons in each category, as determined by Manulife IM (Singapore) in its sole and absolute discretion, will be awarded a place for the Korea Sojourn. Unless otherwise determined by Manulife IM (Singapore), the top eight (8) Individual Advisers, the top-ranked Unit Manager and the top-ranked Sales Director will be awarded a place for the Korea Sojourn under the Campaign.

Terms and conditions

1. The Campaign period refers to the period from 1 July 2026 to 31 December 2026 (both dates inclusive).

2. Participation in the Campaign constitutes acceptance of these terms and conditions in their entirety, including any amendments or supplements made by Manulife IM (Singapore) from time to time.

3. Net sales shall be determined as follows:

   (i) Sales eligibility:
   - Only new sales of unit trusts submitted from 1 July 2026 onwards via the iFUNDS platform will be considered.
   - Eligible sales include purchases made through cash, CPF and/or SRS accounts.
   - Any subscriptions or switches into money market funds and unit trusts with a management fee of 0.5% per annum or below made during the Campaign period will be excluded from the net sales calculation.
   - Net sales as of 31 December 2026 (i.e. final net sales) will be used to determine the eligibility in respect of each Person.

   (ii) Net sales on the iFUNDS platform in respect of each Person shall be calculated based on the following formula:

   (New subscriptions + Transfers-in) – (Redemptions + Transfers-out)

   For the avoidance of doubt, only transactions successfully completed by 31 December 2026 will be considered to determine the final net sales computation. In the event any transfers-in or new subscriptions are submitted on or after 31 December 2026, such transfers-in or new subscriptions will be excluded from the computation of final net sales (due to the transfers-in or new subscriptions not being completed).

   (iii) Maintenance requirement:

   Each eligible Person must maintain, until 30 June 2027, the final net sales amount achieved by such Person as at 31 December 2026. If such amount is not maintained, Manulife IM (Singapore) reserves the right to disqualify such Person from the Campaign.

   (iv) Valuation basis: All amounts are determined based on the market value at the time of transaction.

4. In the event of a tie between two or more eligible Persons within the same category, Manulife IM (Singapore) shall have the sole and absolute discretion to determine the ranking and/or award of any place for the Korea Sojourn to the relevant Persons, including by taking into account such factors as Manulife IM (Singapore) considers appropriate.

5. Any tickets, travel arrangements or related benefits awarded under the Campaign are subject to the terms and conditions of the relevant issuer or service provider. Manulife IM (Singapore) makes no representation or warranty in respect of such tickets, travel arrangements or related benefits and accepts no responsibility or liability for any act, omission, cancellation, delay, unavailability, loss or damage arising from or in connection with them.

6. Manulife IM (Singapore) reserves the right to disqualify an otherwise eligible Person from participating in the Campaign if Manulife IM (Singapore) in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these terms and conditions or may bring Manulife IM (Singapore) into disrepute.

7. Encashment is not allowed in any form and tickets are non-transferable.

8. Persons who are awarded a place for the Korea Sojourn under the Campaign will be notified by email. Manulife IM (Singapore) shall not be liable for any unsuccessful efforts to notify such Persons.

9. Manulife IM (Singapore) reserves the right to suspend, terminate, or modify the Campaign and its terms and conditions at any time in its sole discretion without prior notice. Any changes will be published on https://www.manulifeim.com.sg/site/ifunds-advisors.html. Any suspension, termination or modification shall not entitle any participant of the Campaign to any fees, damages and/or claims (including without limitation expenses or lost profits) in respect of such suspension, termination or modification.

10. These terms and conditions and any dispute or claim arising out of or in connection with them or their subject matter shall be governed by and construed in accordance with the laws of Singapore, and Manulife IM (Singapore) and each participant of the Campaign submits to the exclusive jurisdiction of the Singapore courts.

11. 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.

12. 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 correspondence will be accepted.

13. In the event of any inconsistency between these terms and conditions with any other form of publicity collaterals relating to the Campaign, these terms and conditions shall prevail.

14. This advertisement has not been reviewed by the Monetary Authority of Singapore.

15. Definitions

    - "**Downline**" is defined as all active agents reporting directly to the relevant unit manager at the end of the Campaign period.

    - "**Branch**" is defined as all active agents part of the branch led by the relevant director at the end of the Campaign period.