

iFUNDS Shanghai Sojourn Campaign 2026

Campaign period	1 December 2025 to 31 March 2026
Target travel dates	11 to 14 June 2026

The iFUNDS Shanghai 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 selected advisers from Manulife Financial Advisers Pte. Ltd. and Manulife (Singapore) Pte. Ltd. who receive an official email invitation from iFUNDS.

Qualifying criteria

Table A

Category	Minimum qualifying net sales
Top 6 Individual Advisers Own net sales	S\$800,000
Top 2 Managers Own and immediate Downline net sales	S\$3,000,000
Top 2 Directors Entire Branch’s net sales	S\$5,000,000

Advisers, Managers and 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. Only the top performers within each category will be selected for the Shanghai Sojourn.

Terms and conditions

1. The Campaign period refers to the period from 1 December 2025 to 31 March 2026 (both dates inclusive).
2. Participation in the Campaign constitutes acceptance of these terms and conditions, as may be amended or supplemented from time to time, of this Campaign in its entirety.
3. Net sales shall be determined as follows:
 - (i) Sales eligibility:
 - Only new sales of unit trusts submitted from 1 December 2025 onward via the iFUNDS platform will be considered.
 - Eligible sales include purchases made through cash 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 March 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 completed by 31 March 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 30 March 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:
- The final qualifying net sales amount in respect of each category must be maintained until 30 June 2026
- (iv) Valuation basis: All amounts are determined based on the market value at the time of transaction.
4. 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.
 5. Encashment is not allowed in any form and tickets are non-transferable.
 6. Persons who qualify for the Campaign will be notified by email. Manulife IM (Singapore) shall not be liable for any unsuccessful efforts to notify the qualifying Persons.
 7. 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 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. 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.
 10. 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.
 11. 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.
 12. This advertisement has not been reviewed by the Monetary Authority of Singapore.

13. 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.