

**Terms and Conditions of Q1 2023 Special GMCR Campaign
for Signature Heirloom (VII) (“Campaign Terms”)**

1. This campaign is organized by Manulife Insurance Labuan Limited (“Manulife”) and is only applicable for Signature Heirloom (VII) applications that meet the timeline below:
 - Submission Date: 01 January 2023 to 31 March 2022 (both dates inclusive); and
 - Policy Issuance Date: By 28 April 2023
2. Proposed Insured must be aged between 20 to 70 years old and is not rated as substandard.
3. Applicable for Solve-to-Endow Premium only. Please note that no premium top-up is allowed in the first 2 policy years.
4. Minimum Face Amount of the policy must be USD750,000.
5. Policy(ies) backdated to before 26 September 2022 are not eligible for the campaign.
6. This campaign is not applicable to new applications resulting from cancellations of existing policies / applications.
7. You agree to indemnify Manulife and hold it harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by yourself as a result of any breach of these Campaign Terms including, without limitation, any representation made by you which is not authorized in writing by Manulife, or any claim made by you.
8. By participating in this Special GMCR Campaign, the applicant accepts and agrees with the Campaign Terms. In the event of any inconsistency between the Campaign Terms with any campaign marketing material (e.g. campaign flyer), the Campaign Terms will prevail.
9. Other than the Campaign Terms, the applicant’s policy shall be subject to the existing terms and conditions applicable to Signature Heirloom (VII) policy.
10. Successful applicants cannot participate in any other Manulife campaigns that are running concurrently unless otherwise permitted by Manulife.
11. Manulife’s decision on all matters relating to this Campaign is final and binding. No correspondence or attempt to dispute the decision by any party would be entertained.
12. Manulife may vary the Campaign Terms, or withdraw, terminate, or suspend this Campaign at any time without liability to any party. In the event changes are made to the Campaign Terms, the revised terms will be posted on Manulife’s website.