



Terms and Conditions of Q1 2024 GMCR Campaign for Signature Heirloom (VII) (“Campaign Terms”)

1. This campaign is organized by Manulife Insurance Labuan Limited (“MILL”) and is only applicable for Signature Heirloom (VII) applications that meet the timeline below:
 - **Submission Date:** 01 January 2024 to 31 March 2024 (both dates inclusive); and
 - **Policy Issuance Date:** By 30 April 2024
2. Applicable for **Solve-to-Endow Premium only**.
3. To be entitled for this campaign, **premium top-up, advance premium and change of payment term are not allowed in the first 2 policy years**.
4. This campaign is not applicable to new applications resulting from cancellations of existing policies / applications.
5. By submitting applications to MILL for this campaign, you the distributor agree to indemnify MILL 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 or claim made by you which is not authorized in writing by MILL.
6. By participating in this 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.
7. Other than the Campaign Terms, the applicant’s policy shall be subject to the existing terms and conditions applicable to Signature Heirloom (VII) policy.
8. Successful applicants cannot participate in any other MILL campaigns that are running concurrently unless otherwise permitted by MILL.
9. MILL’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.
10. MILL 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 MILL’s website.