

**Terms and conditions for Sony Life Financial Advisers Pte. Ltd.
Year-End Sales Campaign
(1 Oct 2024 to 31 Dec 2024)**

1. The period for the Year-End Sales Campaign (“Campaign”) is from 1 Oct 2024 to 31 Dec 2024 (“Campaign Period”).
2. This Campaign is exclusive for customers when they purchase any qualifying products within the Campaign Period.
3. Subject to the terms and conditions of the Promotion, customers who purchase any of the Qualifying Plans within the Qualifying Category as set out below will enjoy the following benefits: -

Qualifying Policy	Qualifying Purchase Amount	Cashback Amount
Single Premium Life Insurance Policy (≥ 5 years term)	Premium ≥ \$30,000 - \$49,999	\$100
	Premium ≥ \$50,000 - \$99,999	\$250
	Premium ≥ \$100,000	\$500
Regular Premium Life Insurance Policy	Annualised Premium ≥ \$1,200 - \$3,599	\$50
	Annualised Premium ≥ \$3,600 - \$7,499	\$100
	Annualised Premium ≥ \$7,500 - \$14,999	\$250
	Annualised Premium ≥ \$15,000	\$500
Mix & Match Bundle Regular Premium Life Insurance Plans + Selected Personal Accident Plans	Life Insurance Regular Annualised Premium ≤ \$1,199 + Personal Accident Plan	\$50

Note:

- I. For Single Premium ≥ \$100,000, Customer will receive extra \$500 cashback for every additional \$100,000. Total cashback redemption will be capped at \$3,000 per qualifying policy.
- II. For Annualised Regular Premium ≥ \$15,000, Customer will receive extra \$500 cashback for every additional \$15,000. Total cashback redemption will be capped at \$3,000 per qualifying policy.
- III. For Mix & Match Bundle, promotion operates independently and cannot be combined with other qualifying policies for additional cashbacks within this campaign.
- IV. Annualised Premium refers to the total premiums payable per policy year including the premiums payable for any attaching riders and premium loading (if any).

4. List of qualifying plans is attached in Annex 1 – List of Qualifying Plans
5. To enjoy the Benefits, all purchases must fulfil the following criteria:
 - a. Application must be submitted between 1 Oct 2024 to 31 Dec 2024
 - b. Policy must be issued by 31 Jan 2025
 - c. All benefits must be claimed within 6 months from date of issuance of the policy.
6. Each qualifying plan is eligible for benefit corresponding to the benefits for that Qualifying Plan. For the avoidance of doubt, premiums cannot be combined across multiple Qualifying Plans. In the event that the benefits are applied more than once for any Qualifying Plan, SLFA reserves the right to recover the full value of the benefits from the customer.
7. Redemption of the cashback benefits will be as follows:

- i. SLFA will credit the cashback to customer based on the policy issuance date as set out in the table below, provided that the policy is in-force as of the date of remittance.

Month of Policies issued	Remittance and/or Sending Date
October 2024	By end of December 2024
November 2024	By end of January 2025
December 2024	By end of February 2025
January 2025	By end of March 2025

- ii. The cashback will be credited into the policyholder's PayNow account, registered with a Singapore Identification Number (NRIC) or Foreign Identification Number (FIN).
- iii. For customers without a valid PayNow account, the payment will be remitted to the policyholder's bank account. The customer must provide an original copy of the most recent bank statement or bank book for verification purposes. SLFA shall retain a photocopy of the statement or bank book.
- iv. The customer will be notified of the remittance by way of either a SMS (the preferred option), email or post (for those without email account). SLFA will not be responsible for any non-receipt of the notification should there be a change of contact number, email address or mailing address of the customer.
- v. Proof of credit into PayNow or remittance to the bank account posting shall be deemed as conclusive evidence of remittance.
- vi. SLFA shall not be responsible for any loss of bank interest for any delay of remittance.
- vii. The cashback is not transferable nor assignable in part or in whole.

8. The Promotion is solely organized for purchases made under the SLFA brand name. Participating in the Promotion will not preclude customers from enjoying other offers, bundles or promotions offered separately by the insurers or any other promotions offered by SLFA during the Promotion Period unless specifically stated.
9. The Customer shall return the cashback amount if the Customer:
 - a. replaces an existing policy with the Qualifying Plan;
 - b. cancels or surrenders the Qualifying Plan;
 - c. lapses the Qualifying Plan;
 - d. downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the total premium payable, within twelve (12) months from the date of issue of the Qualifying Plan. This shall include downgrading, cancellation or termination initiated by the insurer.
10. Staff of SLFA and their family members are not eligible to participate in the campaign. Family members are defined as spouse, children, legal parents, parents-in-law, grandparents, and siblings.
11. SLFA reserves the right to determine at its discretion whether a person is eligible for this Campaign and/or whether he/she has met all the relevant criteria under these terms and conditions.
12. SLFA reserves the right to amend these terms and conditions at any time without giving prior notice. The decision of SLFA on all matters relating to this Campaign shall be final and binding on all customers.
13. By participating in the Campaign, the customer agrees and consents to SLFA and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, authorised service providers and relevant third parties for collecting, using and/or disclosing personal data, for purposes reasonably required by the Companies to administer the Campaign and such other purposes as described in SLFA Privacy Statement which is accessible from SLFA website, which the customer confirmed, have read, and understood.
14. SLFA reserves the right to use the promotion for its marketing, promotional and advertising purposes. These shall include all forms of social media, video, news media or any publicity media channel as SLFA deems fit. By participating in the campaign, the customer is deemed to have given consent to SLFA to use his/her personal information, testimony, photographs, or videos for such purposes.
15. The terms and conditions of the promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

Annex 1 - LIST OF QUALIFYING PLANS (PART I)

The list of Qualifying Plans is for reference only. SLFA reserves the rights to include, withdraw or change the list without prior notice.

INSURER	QUALIFYING CATEGORY	NAME OF QUALIFYING PLAN
Manulife	Single Premium	ReadyBuilder (II)
		RetireReady Plus (III)
		Signature Life II
		Signature Income III
		Signature Legacy Growth
		Signature Lifetime Rewards (II)
	Regular Premium	ManuProtect Term (II)
		Critical SelectCare
		LifeReady Plus (II)
		ManuProtect Decreasing (II)
		Manulife CI FlexiCare
		Manulife IncomeGen (II)
		ReadyBuilder (II)
		RetireReady Plus (III)
		Manulife Grow Secure
		Manulife IncomeSecure
		InvestReady Growth
		ManuInvestDuo
		Manulife SmartRetire (V)
		InvestReady (III)
Income	Single Premium	Provenance Solitaire
		Luxe Plus Solitaire
		Gro Saver Flex Pro
		Gro Retire Flex Pro
		Wealth Plus Solitaire
		WealthLink
	Regular Premium	Star Secure Pro
		TermLife Solitaire
		Complete Cancer Care
		Gro Cash Flex Pro
		Gro Saver Flex Pro
		Gro Power Saver Pro
		Star Term Protect
		Mortgage Term
		Gro Cash Sure
		Gro Retire Flex Pro
		Gro Cash Plus
		Complete Critical Protect
		Invest Flex Vantage*
		Astralink
Invest Flex		

Annex 1 - LIST OF QUALIFYING PLANS (PART II)

The list of Qualifying Plans is for reference only. SLFA reserves the right to include, withdraw or change the list without prior notice.

Singlife	Single Premium	Singlife Flexi Life Income II
		Singlife Legacy Income
		Singlife Flexi Retirement II
		Singlife Legacy Indexed Universal Life
	Regular Premium	Singlife Elite Term II
		Singlife MultiPay Critical Illness
		Singlife Big 3 Critical Illness
		Singlife Essential Critical Illness
		Singlife Flexi Retirement II
		Singlife Steadypay Saver
		Singlife Comprehensive Critical Illness
		Singlife Whole Life
		Singlife Disability Income
		Singlife Choice Saver
		Singlife Flexi Life Income II
		Singlife Legacy Income
		Singlife Legacy Indexed Universal Life
		Singlife Savvy Invest II
		Tokio Marine
#goElite		
Regular Premium	TM Protect 1	
	TM Term Assure (II)	
	TM MultiCare	
	TM Protect Cancer	
	TM EarlyCover	
	TM #go TotalProtect Cancer	
	TM Atlas Wealth	
	#goClassic*	
	#goTreasures*	
	#goUltra*	
	#goAssure*	

Annex 1 - LIST OF QUALIFYING PLANS

(PART III – Eligible Personal Accident plans for Mix & Match Bundle)

The list of Qualifying Plans is for reference only. SLFA reserves the right to include, withdraw or change the list without prior notice.

Personal Accident	PA RecoveryPlus	MSIG
Personal Accident	PA Supreme	GREAT EASTERN
Personal Accident	ProtectionPlus	MSIG
Personal Accident	SpecialCare (Autism) Insurance	INCOME
Personal Accident	SpecialCare (Down Syndrome) Insurance	INCOME
Personal Accident	PA Ease	SOMPO
Personal Accident	PAJunior	SOMPO
Personal Accident	PA Guard	INCOME
Personal Accident	PA Assurance	INCOME
Personal Accident	PA Fitness Protect	INCOME
Personal Accident	PA 360 (under i50 Insurance)	INCOME
Personal Accident	SilverCare	INCOME
Personal Accident	TM 365	TOKIO MARINE
Personal Accident	PAStar	SOMPO