As of July 2026

Guardant Health Multi Cancer Detection (MCD) test*
Frequently Asked Questions (FAQ)

1) What is this campaign about?

This campaign is designed to bring together Manulife Cambodia customers with access to innovative health screening solutions.

Upon qualifying for the campaign, eligible customers will gain access to the Multi-Cancer Detection (MCD) test* by Guardant Health, which is intended to screen for 10 cancers in a single blood draw.

For more details about the campaign: https://bit.ly/4vkNLjc

2) What is the campaign qualifying criteria?

This campaign is open to new customers who purchase Manulife Premier (Health Package) within the campaign period. Eligible customers will have the opportunity to win complimentary Multi-Cancer Detection (MCD) tests* **through a lucky draw**.

Customers will receive lucky draw entries based on their premium tier, as follows:

Premium Tier	Lucky Draw Entries	Prize
Below $10,000	1 ticket	2 MCD tests
$10,000 & above	2 tickets	

3) How will my existing customers be informed of this campaign?

This campaign is available to new customers who purchase a qualifying Manulife Premier (Health Package) during the campaign period.

If you meet the eligibility criteria, you will receive information about the campaign through Manulife Cambodia's official communication channels. Personalised customer message from Manulife Cambodia will be sent out progressively to selected customers between **July to August**.

4) **What is the MCD test* about? How will it help my customers?**

The MCD test* offered by Guardant Health, is a blood-based test which is intended to detect 10 cancers: Bladder, Breast, Colorectal, Esophageal, Gastric (Stomach), Liver (Hepatocellular), Lung, Pancreatic, Prostate and Ovarian. The test technology is backed by over 1 million oncology blood samples tested[1].

For more information on the MCD test* offered by Guardant Health, please click here.

The strategic partnership between Manulife and Guardant Health gives Manulife customers exclusive access to the Guardant Health MCD test*, underscoring both companies' shared commitment to expanding access to innovative, proven health solutions that address real, unmet health needs. Through this partnership, Manulife is empowering customers with a preventive health tool that could optimize longevity and preserve their lifestyle.

5) **About Guardant Health?**

Guardant Health is a leading precision medicine company focused on guarding wellness and giving every person more time free from cancer. Guardant Health AMEA a wholly owned subsidiary of Guardant Health founded in 2012, is transforming patient care by providing critical insights into what drives disease through its advanced blood and tissue tests, real-world data and AI analytics. Guardant tests help improve outcomes across all stages of care, including screening to find cancer early, monitoring for recurrence in early-stage cancer, and treatment selection for patients with advanced cancer.

6) **How can my customer redeem the MCD test*?**

For eligible customers under this promotion, the redemption notification shall be mailed to the policyowner's correspondence address after passing the 21-day free-look period, provided that the policy remains active.

Please refer to your redemption notification for the details of redemption arrangements.

7) **If a customer purchases more than one qualifying product, will he/she enjoy multiple redemptions from the Campaign?**

Each qualifying policy owner is eligible to redeem only one complimentary MCD test*, regardless of the number of qualifying products purchased.

8) **Can my customers decline to be part of the Campaign and/or transfer to someone else?**

If a customer declines to be part of the Campaign, the complimentary redemption will be forfeited. The complimentary redemption is non-transferable, non-refundable, and non-exchangeable for cash, credit, goods, or benefits in kind.

9) **When does the redemption expire?**

Your customer can refer to the redemption letter for the applicable redemption period.

10) **Are there any fees for the MCD test*?**

The MCD test* is complimentary for all eligible Manulife customers who have fulfilled the qualifying criteria.

11) **Who is clinically eligible for the Guardant Health's MCD* test?**

Your customer's clinical eligibility will be determined by the medical provider with whom your customer has scheduled his/her appointment. The MCD test* is not clinically suitable for pregnant women and for individuals with a known diagnosis of cancer.

12) **Are there any preparation needed prior to taking the Guardant Health MCD test*?**

Your customer will receive a confirmation message after their appointment with Guardant Health's appointed medical provider is confirmed. The confirmation message will provide information on preparation required.

13) **Can my customers reschedule their appointment?**

Customers can contact Booking Assistance Helpline for assistance with rescheduling their appointment. Customers are encouraged to reschedule at least 24 hours ahead of their appointment, otherwise charges may apply for late rescheduling.

14) **Who will have access to customers' MCD test* results?**

Test results will be made available to your customer's selected medical provider, his/her healthcare professional at the medical provider, and your customer. Manulife and Manulife's agents/financial representatives/financial advisors will <u>not</u> have access to your customer's MCD test* result.

15) **Will Manulife receive the MCD test* result of the customer?**

Manulife will not be receiving the MCD test* result of individual customer unless the customer shares their test result to Manulife.

16) **Is the MCD test* considered a genetic test under the Singapore Moratorium on Genetic Testing and Insurance by the Ministry of Health and Life Insurance Association, Singapore?**

The MCD test* is not deemed as a genetic test under the Singapore Moratorium on Genetic Testing and Insurance. Therefore, customers should still disclose their MCD test* results because it is considered a blood test, when applying for new insurance policies.

17) **If my customer receives a negative MCD test* result, does the customer need to declare during underwriting if he/she purchases a new policy in the future?**

Customer will need to disclose the MCD test* result because it is considered a blood test; Manulife's existing underwriting procedures will continue to apply.

18) If my customer receives a positive MCD test* result and went for follow-up diagnostics with negative confirmation results, does the customer need to declare during underwriting if he/she purchases a new policy in the future?

Customers will need to disclose the MCD test* result because it is considered a blood test, and the negative confirmatory diagnostic results; Manulife's existing underwriting procedures will continue to apply.

19) If my customer receives a positive MCD test* result and went for follow-up diagnostics with positive confirmation results, does the customer need to declare during underwriting if he/she purchases a new policy in the future?

Customers will need to disclose the MCD test* results because it is considered a blood test and the positive confirmatory diagnostic results; Manulife's existing underwriting procedures will continue to apply.

20) If my customer receives a positive MCD test* result and did not go for follow-up diagnostics, does the customer need to declare during underwriting if he/she purchases a new policy in the future?

Customers will need to disclose the MCD test* result because it is considered a blood test along with any confirmatory diagnostic results as required per Manulife's existing underwriting procedures.

21) If my customer receives a positive MCD test* result, will it impact her/his underwriting outcomes if he/she intends to purchase a new policy in the future?

Customers will need to disclose their MCD test* result because it is considered a blood test along with any confirmatory diagnostic results when applying for new insurance policies, following which Manulife's existing underwriting procedures will continue to apply based on outcomes of confirmatory diagnostic results.

22) Would my customer be able to make a claim for his/her policy if he/she receives a positive MCD test* result?

Customers with positive MCD test* result will still need to complete their confirmatory diagnosis as advised by their medical professionals. The customers will need to submit the required confirmatory diagnostic results and medical reports, which is consistent with Manulife's existing claims procedures.

23) Who should customers contact if they have queries about this Campaign and the qualifying criteria under the Campaign?

Customers may contact Ms. Molika Narun (Specialist, Customer Growth and Engagement) for queries related to the Campaign.

24) Who should customers contact if they have questions on the use, quality, performance, purpose, clinical eligibility, results interpretation or scientific evidence of the Guardant Health's MCD test* offered under the Campaign?

Customers should direct any of the above questions to Guardant Health's select medical provider. Manulife does not make any warranties or representations regarding the quality, merchantability, fitness for any purpose, or for the use or consumption thereof, or any other implied terms or conditions with respect to the service provided by Guardant Health and the select medical providers.

*Your customers' clinical eligibility will be determined by the medical provider with whom they have scheduled their appointment.

[1]Data on file. Guardant Health, Inc. Sep, 2025