

Frequently Asked Questions on
PIAS Non Face-to-Face (“Non F2F”) Sales Advisory Process

Excluded Products.....	1
1. Are Integrated Shield Plans and ElderShield Supplements included in the Non F2F Sales Advisory Process?	1
Selected Client	1
2. If the Customer is a Selected Client and is accompanied by a Trusted Individual, can I use the Non F2F Sales Advisory Process?	1
3. What are the safeguards in place for Selected Client?	1
4. Why must the Trusted Individual be physically beside the Selected Client? Why can't I conduct a three-way video conference?	2
5. Does that mean if the Selected Client customer is tech savvy, he/she does not need to be accompanied by the Trusted Individual?	2
6. Why must the Selected Client customer be accompanied by a family member only?	2
7. If one of the Customers in a Joint Financial Review is a Selected Client, do I need to explicitly identify the Customer as a Selected Client?	2
8. Why is the Selected Client customer subject to 2 call backs since he/she must be accompanied by a Trusted Individual?	2
9. I am the approving Supervisor, what do I need to take note of for Non F2F Sales Advisory involving Selected Client?	2
10. I am the approving Supervisor, what do I need to cover in the call back with the Selected Client customer?	3
11. I am the approving Supervisor, can I complete the call back with the Trusted Individual instead of the Selected Client customer?	3
Non F2F Sales Advisory Process	4
12. Why must video conferencing be used for new Customers? Why does some product provider mandate that only video conferencing can be used?	4
13. My Customer is interested in a product from a product provider that is not in the list of in-scope product providers, so can the Non F2F Sales Advisory Process be used?	4
14. Can I refer my Customer to a PIAS referral partner during the Non F2F Sales Advisory Process?	4
15. Can I use the Non F2F Sales Advisory Process to complete a Joint PIAS Financial Planner?	4
16. My Customer does not have an email account; can the Non F2F Sales Advisory Process still be used?	4
17. Can I provide the Non F2F sales advisory via email, text messages or postal mail only?	4
18. Do I need to record the calls and/or video conference of my Non F2F Sales Advisory Process with Customer?	5
19. What IT application can I use to record call and/or video conference my Non F2F Sales Advisory Process?	5

20. I am on TA/FCP/or ACFP scheme and I am required to perform three(03) product comparisons in my recommendation to the Customer. Can the Non F2F Sales Advisory Process be used?.....	5
21. Can the Non F2F Sales Advisory Process be used if my Supervisor needs to accompany me for Joint-Fieldwork?.....	5
PIAS Financial Planner	6
22. Can I use the hardcopy PIAS Financial Planner?	6
23. Where can I find the Excel or PDF editable version of the PIAS Financial Planner?.....	6
24. How do I save the file as a non-editable PDF file?	6
25. How do I complete the last page of the PIAS Financial Planner?.....	6
26. How do I save the last page of the PIAS Financial Planner?	6
27. Why do I have to save the last page of the PIAS Financial Planner?	7
Use of Singlife EzSub	7
28. For the recommendation of Singlife plans, can I use the hardcopy Proposal form?	7
29. What are the benefits of using Singlife EzSub for recommendation of Singlife plans via the Non F2F sales advisory process?	7
30. How do I trigger the e-Sign module in Singlife EzSub?.....	7
31. When do I tick the 'Source of Premium'?	7
32. What do I have to do after my Customer has completed the e-Sign?	8
33. What do I have to take note of when using the e-Sign module in Singlife EzSub?	8
34. Do you have a step-by-step guide on how to use the e-Sign module in Singlife EzSub?.....	8
35. Do I have to upload the PIAS Financial Planner to Singlife EzSub?	8
36. What documents must I upload to EzSub?	8
Premium Payment	9
37. Are all premium payment mode available for Non F2F Sales Advisory Process?	9
38. Can the premiums be paid by a Third Party Payor?.....	9
39. My Customer (proposer) has not started working and his parent will be paying for the premiums. Do I need to include the parent, who is a Third Party Payor, in the call and/or video conference of my Non F2F Sales Advisory with Customer?	9
PIAS Non F2F Supplementary Form	9
40. What forms does the Customer need to sign in a Non F2F Sales Advisory Process?	9
41. How many Supplementary Forms does the Customer need to sign?.....	10
42. Why do we ask the Customer to sign on two separate PIAS Non F2F Supplementary Forms for a Joint PIAS Financial Planner?	10
43. Does the Customer need to sign any other documents?	10
44. Do I have to sign on the PIAS Non F2F Supplementary Form?.....	10
45. In that case, do I have to sign on the PIAS Financial Planner per current hardcopy process?.....	10
46. Does my Supervisor have to sign on the PIAS Non F2F Supplementary Form?.....	10
47. Is the PIAS Non F2F Supplementary Form applicable if my Non F2F Sales Advisory Process does not require a PIAS Financial Planner, e.g. for Accredited Investors ["AI"], for plans that do not require the PIAS Financial Planner?.....	11

48. Does my Supervisor have to sign on the PIAS Non F2F Supplementary Form if my Non F2F Sales Advisory Process does not require a PIAS Financial Planner?.....	11
Digital Signature	11
49. What application should my Customer use to digitally sign the documents?	11
50. Can I submit the digitally signed Navigator/iFast transaction forms for my existing Customers?..	12
51. Is remote signing acceptable on the PIAS NF2F Supplementary Form?	12
Submission for Supervisor Approval	12
52. What should be included in my email to my Supervisor for approval?.....	12
53. I am the approving Supervisor, what should be included in my approval email?.....	12
54. The email from my Representative is not showing up when I reply to the email. How do I reply with history?	13
55. I am the approving Supervisor and my Representative has submitted the case via eFP. How do I approve the case?.....	13
Use of PIAS eFP Application.....	14
56. I am currently not using PIAS eFP for case lodgement. Can I download and use the PIAS eFP application?.....	14
57. I am new to the PIAS eFP application, how do I get my login credentials?	14
58. Where can I get more information about the PIAS eFP application?	14
59. I am having issues with the PIAS eFP application, who can I contact for help?.....	14
Non F2F Call Backs To Customer(s)	14
60. What is the purpose of the call backs?	14
61. Who will conduct the call backs to the Customers?.....	14
62. What happens if the Customer(s) is uncontactable? ^{*updated*}	14
63. I am a Tier-3 Supervisor and my Customer is uncontactable by the independent external party. Do I have to perform a call back to my Customer?	15
64. What happens if the Customer(s) changes his/her mind about the application during the call back?	15
65. I explained the plan(s) to my Customer again and he/she is now agreeable to proceed with the application. How do I proceed?	15
66. I am the approving Supervisor, do I need to record the call backs to the customer?.....	15
67. Do I have to submit the Non F2F Client Call-Back Form? ^{*updated*}	15
Balanced Scorecard (“BSC”)	16
68. Will the Customer still be subject to the post-transaction Client Survey under the BSC framework?	16
69. Will adverse findings from call backs be factored into the BSC framework?.....	16
Customer Identification Documents for Non F2F Sales Advisory Process.....	16
70. If my existing Customer is new to the product provider, how many identification documents does he/she have to provide? ^{*updated*}	16
71. If my new Customer is an existing customer of the product provider, how many identification documents does he/she have to provide? ^{*updated*}	16
72. What happens if the Customers do not have two(2) identification documents? ^{*updated*}	16

Email to Customer - Encryption	17
73. <i>What kind of documents should be encrypted? *updated*</i>	17
74. <i>How do I encrypt the documents?</i>	17
75. <i>What password should I set?</i>	17
Support	18
76. <i>I need more help on this Non F2F Sales Advisory Process, whom can I contact? *updated*</i>	18

Excluded Products

1. Are Integrated Shield Plans and ElderShield Supplements included in the Non F2F Sales Advisory Process?

As of 21 April 2020, you can use the Non F2F Sales Advisory Process for the advising and closing the sales of Medisave-approved policies. Please refer to the Supplement document and FAQ on Medisave-approved policies for the specific requirements.

Selected Client

2. If the Customer is a Selected Client and is accompanied by a Trusted Individual, can I use the Non F2F Sales Advisory Process?

With effect from 24 Dec 2021, the NF2F sales advisory is extended to customers who fall under the category of Selected Clients. A Trusted Individual must be present when the NF2F sales advisory is conducted with the Selected Client customer, and he/she must be a family member of the Selected Client customer.

You must use video conference for the Non F2F Sales Advisory Process with the attendance of the Trusted Individual. The Trusted Individual must be physically beside the Selected Client customer, i.e., 3-way video conference is not allowed.

Please note that you are to take a screenshot of the video conference, showing the Selected Client customer and Trusted Individual physically together and submit with the NF2F application. You are strongly encouraged to record the video conference with the Customer. For avoidance of doubt, this applies to both new and existing PIAS customers who falls under the category of Selected Client.

* A Selected Client is an individual who meets any two of the following criteria:

- i. Aged 62 years or older;
- ii. Not proficient in written or spoken English; or
- iii. Has below GCE O-Level or N-Level qualifications, or equivalent academic qualifications.

3. What are the safeguards in place for Selected Client?

You must conduct the Non F2F Sales Advisory with the Selected Client customer who is accompanied by his/her Trusted Individual. The Trusted Individual must be physically beside the Selected Client customer, i.e., 3-way video conference is not allowed.

Please note that you are to take a screenshot of the video conference, showing the Selected Client customer and Trusted Individual physically together and submit with the NF2F application. You are strongly encouraged to record the video conference with the Customer. For avoidance of doubt, this applies to both new and existing PIAS customers who falls under the category of Selected Client.

You should also sight the identification document of the Trusted Individual and verify their relationship. Per current process for Selected Client, your Supervisor shall perform call back to the Selected Client before submission to PIAS, i.e., the Selected Client customer will receive 2 call backs.

4. Why must the Trusted Individual be physically beside the Selected Client? Why can't I conduct a three-way video conference?

Selected Client customer may not be tech savvy and face difficulties following the Non F2F Sales Advisory process. By having the Trusted Individual in attendance, the Selected Client will be able to focus on listening to your sales presentation. You can also focus on giving your sales presentation instead of providing step-by-step guidance to your Selected Client customer.

5. Does that mean if the Selected Client customer is tech savvy, he/she does not need to be accompanied by the Trusted Individual?

No, as a safeguard, all Selected Client customer must be accompanied by the Trusted Individual.

6. Why must the Selected Client customer be accompanied by a family member only?

Your Selected Client should be accompanied by an immediate family member. He/she may also be accompanied by other family members, e.g. son/daughter-in-law, nephew/niece, by providing the reason. This is a safeguard for both you and the Selected Client customer. We observed that complaints for sales made to a Selected Client customer are usually lodged by an immediate family member.

7. If one of the Customers in a Joint Financial Review is a Selected Client, do I need to explicitly identify the Customer as a Selected Client?

Yes, you must identify the Customer as a Selected Client by completing Section 2. Trusted Individual in the PIAS Financial Planner. The Customer who is acting as a Trusted Individual also needs to sign on the PIAS NF2F Supplementary Form under the Trusted Individual's Declaration section.

8. Why is the Selected Client customer subject to 2 call backs since he/she must be accompanied by a Trusted Individual?

The 2 call backs are of different nature.

The call back by your Supervisor is to ensure that your Selected Client customer understood the plan features, benefits, and limitations, etc. This call back must be completed before submission to Business Support.

The call back by the independent external party is to validate the Non F2F sales advisory and application. However, in the event the independent external party is unable to contact your Selected Client customer, he/she will not be subject to further call backs.

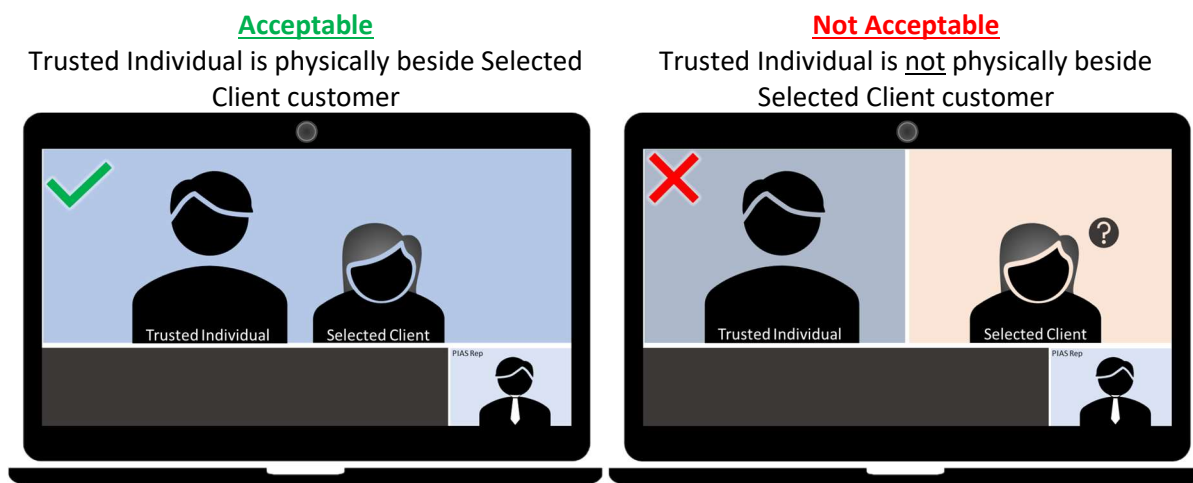
9. I am the approving Supervisor, what do I need to take note of for Non F2F Sales Advisory involving Selected Client?

You must ensure that your Representative submits the screenshot of the Non F2F sales advisory with the Selected Client customer showing he/she was physically accompanied by the Trusted Individual.

Per current process for Selected Clients, you will conduct a call back to the Selected Client customer to ensure that he/she understood the plan features, benefits, and limitations, etc. Ideally, you should

reiterate key features and risks of the product during the call back and not merely seek confirmation from the Selected Client customer that he/she understands the product.

Due to the Non F2F nature of the Sales Advisory, your call back must be successful and is not limited to 3 call attempts. It must also be completed before submission to Business Support, i.e., the Client Call-Back Form must be completed and submitted to Business Support. Where possible, we recommend you perform the call back on a recorded line.



10. I am the approving Supervisor, what do I need to cover in the call back with the Selected Client customer?

You are advised to reiterate the key features and risks of the product during the call back and not seek mere confirmation that the Selected Client customer understands the product he or she is purchasing. As a guide, you should cover the following areas:

- Basis of recommendation;
- Main features of the product being recommended (e.g. premium payment term, period and structure of payout, whether the product is capital guaranteed/non-guaranteed, etc);
- Key risks (e.g. market risk, capital risk, etc) and limitations of the product (e.g. early termination of certain policies may result in policyholders receiving a return that is less than the premiums paid);
- Existence of the free-look period; and
- Whether the representative had been professional and ethical in his or her dealings with the client (e.g. offer of unauthorised gifts, premium financing, aggressive selling, etc.).

11. I am the approving Supervisor, can I complete the call back with the Trusted Individual instead of the Selected Client customer?

You should be performing the call back to the Selected Client customer to ensure that the Selected Client understood his purchase based on the translation or explanation of the Trusted Individual and the call-back should be conducted on the Selected Client where possible.

If the Selected Client customer requests that you complete the call back with the Trusted Individual instead, you are to minimally check on the Trusted Individual's understanding of the product and seek confirmation with him/her that the correct understanding has been relayed to the Selected Client customer.

Non F2F Sales Advisory Process

12. Why must video conferencing be used for new Customers? Why does some product provider mandate that only video conferencing can be used?

Holding a real-time video conference is comparable to face-to-face communication and helps to mitigate the risk of impersonation. In addition, PIAS Representatives can verify the identity of the Customer as part of the Customer Due Diligence ("CDD") process.

13. My Customer is interested in a product from a product provider that is not in the list of in-scope product providers, so can the Non F2F Sales Advisory Process be used?

No, the PIAS Non F2F Sales Advisory Process is limited to in-scope product providers in **Annex A**. The Company will advise and update our PIAS Representatives as and when we allow the applications via Non F2F for the application for other product provider(s).

14. Can I refer my Customer to a PIAS referral partner during the Non F2F Sales Advisory Process?

Yes, your Customer can submit a digitally signed Client Referral Services Consent Form.

15. Can I use the Non F2F Sales Advisory Process to complete a Joint PIAS Financial Planner?

With effect from 24 Dec 2021, you can use the non F2F Sales Advisory Process to complete a Joint PIAS Financial Planner and two (2) PIAS NF2F Supplementary Form shall be submitted with the Joint PIAS Financial Planner.

If one or both of your Customer is a new Customer, or is purchasing a Medisave-approved policy, video conferencing must be used.

16. My Customer does not have an email account; can the Non F2F Sales Advisory Process still be used?

No, your Customer must have a valid registered email address in order to use Non F2F Sales Advisory Process. If your Customer is an existing customer, the email address used must be the same as that as PIAS and product provider's records.

17. Can I provide the Non F2F sales advisory via email, text messages or postal mail only?

Sales Advisory Process conducted through casual chats, text message, email or postal mail are **not permissible**. Any hardcopy sent via postal mail, especially for investment, would have time sensitivity issue i.e. price movement of the funds.

For **new** customers or the sale of Medisave-approved policies, the Non F2F Sales Advisory Process must be conducted using video conference.

For **existing** customers, the Non F2F Sales Advisory Process may be conducted by telephone for some product provider, please check **Annex B** for the requirements.

For more FAQ relating to the Non F2F Sales Advisory Process of Medisave-approved policies, please refer to the FAQ on Medisave-approved policies.

18. Do I need to record the calls and/or video conference of my Non F2F Sales Advisory Process with Customer?

Please refer to product provider's requirements on the recording requirements in **Annex B**. It may not be mandatory for the calls and/or video conference for the Non F2F Sales Advisory Process to be recorded but where possible, we recommend you record the Sales Advisory Process with consent of the customer.

For the sale of Medisave-approved policies, you are strongly encouraged to record the Non F2F Sales Advisory Process via video conference. For more FAQ relating to the Non F2F Sales Advisory Process of Medisave-approved policies, please refer to the FAQ on Medisave-approved policies.

19. What IT application can I use to record call and/or video conference my Non F2F Sales Advisory Process?

We recommend the use of Cisco Webex Meetings application for the video conference of your Non F2F sales advisory process for Medisave-approved policies.

You can sign up for a free Webex Meetings account via <https://www.webex.com/video-conferencing> using your corporate email (@proinvest.com.sg). You will need to download and launch the Cisco Webex application on your computer. Upon activating the Webex account, you can host an audio/video meeting with your Customer by sharing the link with them.

To record a meeting, and you will also need to be the host of the meeting to record.

Note: The recording function is available only on Cisco Webex desktop application.

20. I am on TA/FCP/or ACFP scheme and I am required to perform three(03) product comparisons in my recommendation to the Customer. Can the Non F2F Sales Advisory Process be used?

You may use the Non F2F Sales Advisory Process to initiate a conversation with your Customer and send the three(03) Product Summaries.

21. Can the Non F2F Sales Advisory Process be used if my Supervisor needs to accompany me for Joint-Fieldwork?

Yes, the video conference must be recorded showing all three(3) participants for the Non F2F Sales Advisory Process. The recording should capture the substantive part of the non F2F sales advisory session.

For Joint Fieldwork, we recommend that the Supervisor to arrange the video conference via the Cisco Webex Meetings application. Refer to Q19 for more details.

PIAS Financial Planner

22. Can I use the hardcopy PIAS Financial Planner?

No. You **must** use only the Excel or PDF editable PIAS Financial Planner for the Non F2F Sales Advisory Process.

23. Where can I find the Excel or PDF editable version of the PIAS Financial Planner?

They can be found in DocuShare.

24. How do I save the file as a non-editable PDF file?

For the PDF version, when you are done filling out the PIAS Financial Planner, select “Print” and choose the printer “Microsoft Print to PDF” to save the file as a non-editable PDF.

For the Excel version, you can either:

- Select All Sheets and Print using the printer “Microsoft Print to PDF”; or
- Select Save As under the file menu (F12 for shortcut), choose PDF under File Type, and selecting ‘Entire workbook’ under Options.

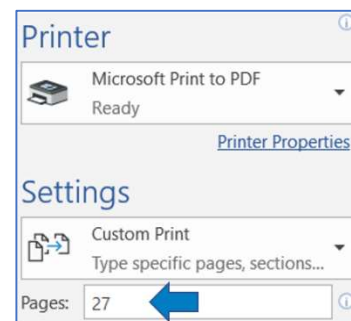
25. How do I complete the last page of the PIAS Financial Planner?

Please refer to the matrix below

Section in PIAS Financial Planner	Field	How to complete
Section 14 – Client Acknowledgement and Declaration	Signature of Client	Write “See Supp Form”
	Date (DD/MM/YY)	Write “See Supp Form”
Section 15 – Adviser’s Declaration	Name of Adviser	PIAS Representative to write name
	Signature of Adviser	Write “See Supp Form”
	Date (DD/MM/YY)	Write “See Supp Form”
Section 16 – Supervisor’s Review and Acknowledgement	Name of Supervisor	PIAS Representative to write approving Supervisor’s Name
	Signature of Supervisor	Write “See Email”
	Date (DD/MM/YY)	Write “See Email”
	Form received by Supervisor on	PIAS Representative to write date submitted to approving Supervisor

26. How do I save the last page of the PIAS Financial Planner?

After completing the PIAS Financial Planner, select “Print” and choose the printer “Microsoft Print to PDF”. Under Settings, indicate the page number of the last page to be saved as a non-editable PDF.



27. Why do I have to save the last page of the PIAS Financial Planner?

You can help us to speed up the submission process by preparing the last page of the PIAS Financial Planner for submission to the insurer.

For Singlife EzSub cases, only PIAS Representatives can upload the last page of the FP as Business Support does not have the function to upload.

For Singlife Non-EzSub and other providers, Business Support can help to save the last page of the FP to share with the product provider via email if this is missing.

Use of Singlife EzSub

28. For the recommendation of Singlife plans, can I use the hardcopy Proposal form?

No. You must use either the Singlife EzSub or PDF Fillable forms for recommendation of Singlife plans when you apply the Non F2F Sales Advisory Process.

29. What are the benefits of using Singlife EzSub for recommendation of Singlife plans via the Non F2F sales advisory process?

Singlife EzSub (standalone) is linked to MyInfo which allows the Customers to provide their personal info data. With customers' consent to use MyInfo, it can replace the need to request for one(1) of the mandatory identification documents requirement, see **Q72** for more details.

Singlife EzSub (standalone) also allows your Customer to use the e-Sign module via MySinglife, Singlife's client secure portal where your Customer can sign the Proposal form and attach supporting documents directly to Singlife.

30. How do I trigger the e-Sign module in Singlife EzSub?

You will need to complete the application and fill up all the tabs in the application except "Payment Details". Under the "Payment Details" tab, you will first complete all the information required on the page then untick the 'Source of Premium' before you leave the page. When you move to the "Confirmation" tab, e-Sign will be enabled.

After selecting e-Sign button, you will need to select 'Agree' under Option 2: E-Sign to create a guest account for the Customer.

After your Customer receives the guest account login credentials, you will review the Policy Illustration and Product Summary with your Customer via telecommuting. There will be a date and time stamp to capture the time you complete the review of the Policy Illustration and Product Summary with your Customer.

31. When do I tick the 'Source of Premium'?

You will go back to the "Payment Details" tab and tick the 'Source of Payment' after you have reviewed the Policy Illustration and Product Summary with your Customer via telecommuting.

When this is ticked, you will proceed by selecting 'ESub' under the "Confirmation" tab. On the "Esignature" page, you will now see the button 'E-Sign'. You are to select 'E-Sign' to send your Customer the package from Singlife EzSub. You will be copied in the email to your Customer.

32. What do I have to do after my Customer has completed the e-Sign?

You will select the Signature Page which will now be updated with the status 'Pending Adviser Review & E-Sign'. You will be brought to the "Review & E-Sign" page to review and sign the documents that were sent to your Customer. When you are done, select "OK" at the bottom right corner of the screen to upload the necessary documents for submission.

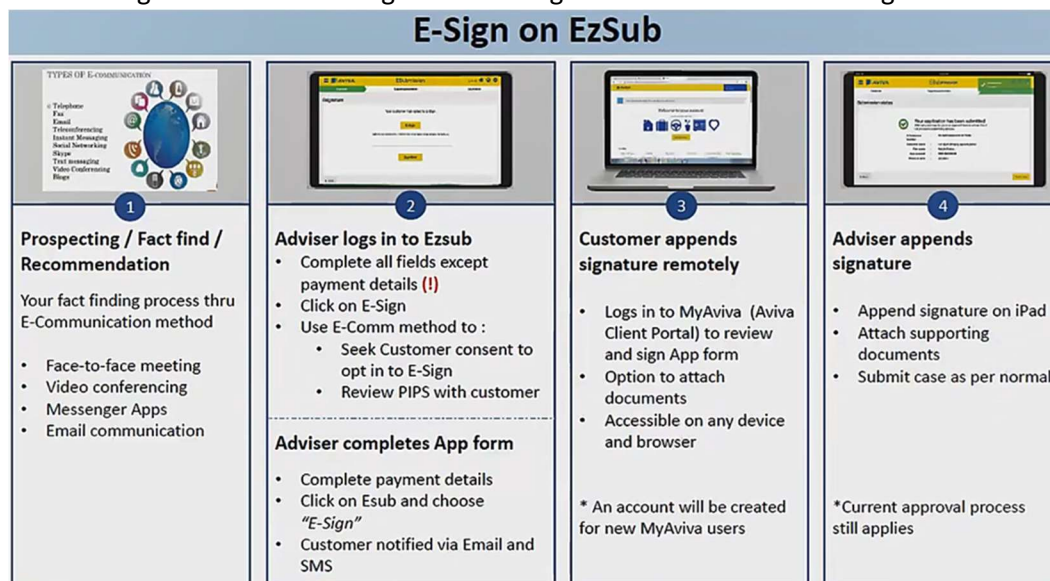
33. What do I have to take note of when using the e-Sign module in Singlife EzSub?

You will need to obtain consent from your Customer to share his/her personal information with Singlife before the e-Sign is triggered.

34. Do you have a step-by-step guide on how to use the e-Sign module in Singlife EzSub?

You may refer to the training video which is available on DocuShare : [Home > **PIAS Resource Library > Guides & Manuals > Non F2F > Reference Videos](#)

The screengrab from the training video below gives an overview of the e-Sign module in Singlife EzSub.



35. Do I have to upload the PIAS Financial Planner to Singlife EzSub?

You are required to upload only the last page of the PIAS Financial Planner [refer to the steps in Q26]. Kindly note that there is a file size limit of 2MB for each attachment uploaded to Singlife EzSub.

36. What documents must I upload to EzSub?

You must upload the following documents to EzSub:

- Last page of the PIAS Financial Planner;

- Signed PIAS Non F2F Supplementary Form;
- Signed Singlife Non F2F Supplementary Form;
- Identification documents; and
- Any other supporting documents, where applicable.

Premium Payment

37. Are all premium payment mode available for Non F2F Sales Advisory Process?

No cash or cheque payment is allowed. PIAS Representatives are not encouraged to collect the Cheque/Cashier's Order from the Customer and send it to Business Support.

The customer should use either local credit card or internet banking transfer for the initial premium.

- For internet banking, Customer needs to provide a copy of the bank statement or other documentary proof that the bank account belongs to him/her.

For more details, please refer to **Annex B**.

38. Can the premiums be paid by a Third Party Payor?

The premiums can be paid by a Third Party Payor if he/or she satisfies the following conditions:

- Is an immediate family member of the customer;
- Is a Singapore citizen; and
- Is not subject to Enhanced Customer Due Diligence checks.

The Third Party Payor will need to provide his/her identification document such as NRIC with the application.

39. My Customer (proposer) has not started working and his parent will be paying for the premiums. Do I need to include the parent, who is a Third Party Payor, in the call and/or video conference of my Non F2F Sales Advisory with Customer?

The third party payor need not be included in the call and/or video conference. However, you must conduct due diligence on the third party payor, e.g. to verify the identity, relationship, reason for payment by the third party payor, etc.

PIAS Non F2F Supplementary Form

40. What forms does the Customer need to sign in a Non F2F Sales Advisory Process?

If the product provider has a Supplementary form for the Non F2F Sales Advisory Process, the Customer (and you) will need to sign only the PIAS Non F2F Supplementary Form and the product provider's Non F2F Supplementary Form (where applicable) for the application(s) he/she is making.

If the product provider does not have a Supplementary form for the Non F2F Sales Advisory Process, the Customer (and you) will need to sign the PIAS Non F2F Supplementary Form and the Application / Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable) for the application(s) he/she is making.

For more details, please refer to **Annex B**.

41. How many Supplementary Forms does the Customer need to sign?

The Customer needs to sign the PIAS Non F2F Supplementary Form and the product provider's Supplementary Form (where applicable) for the application he/she is making.

Example

If the Customer is applying for an Singlife Life Insurance policy only, he/she shall sign two (2) Supplementary Forms – (1)PIAS Non F2F Supplementary Form and (2)Singlife Non F2F Supplementary Form.

42. Why do we ask the Customer to sign on two separate PIAS Non F2F Supplementary Forms for a Joint PIAS Financial Planner?

We are protecting our Customer's data by having two separate PIAS Non F2F Supplementary Form and to comply with the Personal Data Protection Act 2012 ["PDPA"]. Unlike the PIAS Financial Planner, where only the last page is shared with the product providers, the PIAS Non F2F Supplementary Form which records Customer details and plans is shared with the respective product provider.

43. Does the Customer need to sign any other documents?

If the product provider has a Supplementary form for the Non F2F Sales Advisory Process, the Customer generally does not need to sign the PIAS Financial Planner, proposal form and policy illustration. However, there may be product provider(s) who require the Customer to sign on additional documents other than the Supplementary form.

For more details, please refer to **Annex B**.

44. Do I have to sign on the PIAS Non F2F Supplementary Form?

Yes, you will need to sign on the PIAS Non F2F Supplementary Form. You will also need to sign on the product provider's Supplementary Form (where applicable) for the application your Customer is making.

45. In that case, do I have to sign on the PIAS Financial Planner per current hardcopy process?

No, you do not have to sign on the PIAS Financial Planner.

46. Does my Supervisor have to sign on the PIAS Non F2F Supplementary Form?

No, your Supervisor does not need to sign on the PIAS Non F2F Supplementary Form.

You should forward the email from your customer with the supporting documents to your Supervisor via email for his/her approval. Your Supervisor will approve the case via email with the details of the transaction (Customer Name + Provider + Product Name + Premium) and the statement of declaration set out in Pt.14 - Approval by Supervisor of the Policy. For more details, please refer to the FAQs relating to Submission for Supervisor Approval below.

47. Is the PIAS Non F2F Supplementary Form applicable if my Non F2F Sales Advisory Process does not require a PIAS Financial Planner, e.g. for Accredited Investors [“AI”], for plans that do not require the PIAS Financial Planner?

Yes, a PIAS Non F2F Supplementary Form is required.

Please be reminded that your AI Customer must be physically in Singapore.

48. Does my Supervisor have to sign on the PIAS Non F2F Supplementary Form if my Non F2F Sales Advisory Process does not require a PIAS Financial Planner?

No, your Supervisor does not need to sign on the PIAS Non F2F Supplementary Form.

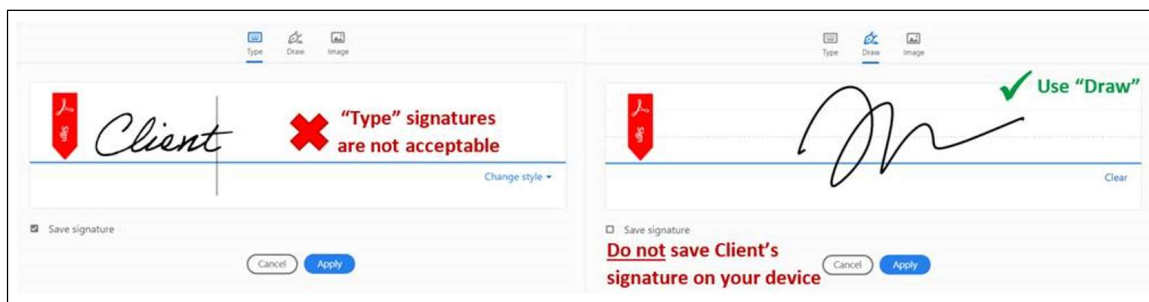
You should forward the email from your customer with the supporting documents to your Supervisor via email for his/her review/approval. For more details, please refer to the FAQs relating to Submission for Supervisor Approval below.

Digital Signature

49. What application should my Customer use to digitally sign the documents?

Your Customer will digitally sign the PIAS Non F2F Supplementary form and the product provider’s Supplementary form *or* Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable) using Adobe Acrobat Reader DC application.

The digital signature must be unique and identifiable to the individual. i.e. Customers should not be using the “type” feature. Please remind your Customer to date the form(s) when he/she signs digitally using Adobe Acrobat Reader DC application.



You may also share the relevant Customer e-Signature Guide for Non F2F Sales Advisory Process on how to use Adobe Acrobat Reader DC application.

For avoidance of doubt, this applies to you and your Supervisor, i.e. “type” feature is not acceptable for all digital signatures.

50. Can I submit the digitally signed Navigator/iFast transaction forms for my existing Customers?

For existing Customers, you can submit the transaction online and upload the PIAS Financial Planner to the respective platform. In line with the current process, existing Customers do not have to sign on the PIAS Financial Planner being uploaded as your Customer will approve the transaction online.

Please guide your Customer to use the online platform to approve the transactions for faster turnaround.

51. Is remote signing acceptable on the PIAS NF2F Supplementary Form?

No, you are to email the PIAS NF2F Supplementary Form to the Customer for signature. Your Customer is to return the duly signed documents via email (reply with history) as confirmation to proceed with the application.

You may only ask your Customer to do remote signing for applications on NTUC Income e-App, Etiqa iConnect and iFast iSIGN (where the Customer needs to select “Request Control” option to gain access to sign on the application and you respond by selecting “Allow Control” option). For more details, please refer to **Annex B**.

Submission for Supervisor Approval

52. What should be included in my email to my Supervisor for approval?

You should forward the email from your Customer, attached with the supporting documents to your Supervisor for his/her review. The supporting document should include signed PIAS Non F2F Supplementary Form, signed product provider’s Supplementary Form or Application/Proposal form, Cover Page, Product Summary, Policy Illustration, etc.

Although it is not required to submit the full email thread to Business Support/ upload in EzSub, PIAS Representatives should ensure proper documentation and record keeping as they may be asked to produce the emails in the event of an audit or investigation.

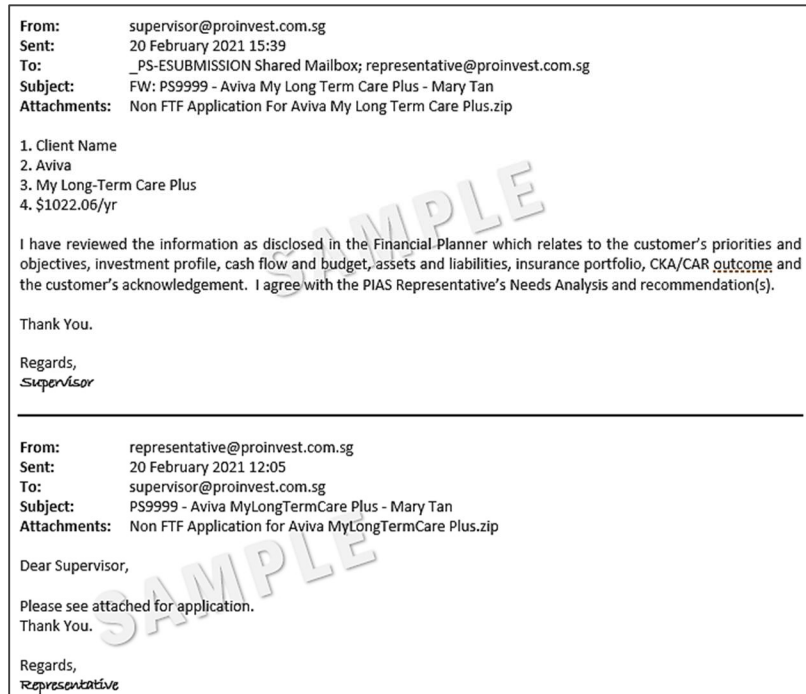
53. I am the approving Supervisor, what should be included in my approval email?

To approve the case, you should reply the email with history or forward the email to Business Support and provide the details of the transaction (Customer Name + Provider + Product Name + Premium) along with the following confirmation:

“I have reviewed the information as disclosed in the Financial Planner which relates to the customer’s priorities and objectives, investment profile, cash flow and budget, assets and liabilities, insurance portfolio, CKA/CAR outcome and the customer’s acknowledgement. I agree with the PIAS Representative’s Needs Analysis and recommendation(s)”.

Please note that the declaration statement is not applicable if the Financial Planner is not used, e.g., for Accredited Investors [“AI”].

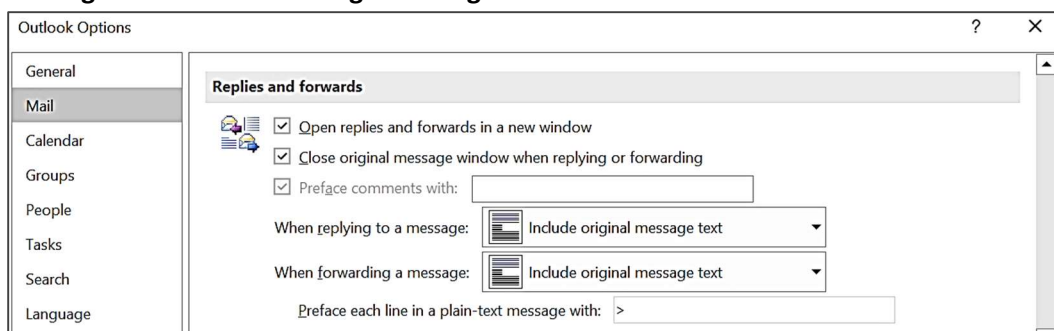
The approval email submitted to Business Support should include the submission by PIAS Representative to capture the “Date of submission to Supervisor”, example:



54. The email from my Representative is not showing up when I reply to the email. How do I reply with history?

Please follow the steps below to update the Microsoft Outlook settings:

1. Click the **File** tab.
2. Click **Options**.
3. Click **Mail**.
4. Under **Replies and forwards**, choose “Include original message text” for **When replying to a message** or **When forwarding a message**:



55. I am the approving Supervisor and my Representative has submitted the case via eFP. How do I approve the case?

You will log in to the eFP application via iPad to approve the case.

Use of PIAS eFP Application

56. I am currently not using PIAS eFP for case lodgement. Can I download and use the PIAS eFP application?

Yes, you can download the PIAS eFP application from the App Store on the iPad. Search for "PIAS eFP" and install the app.



Your Supervisor must also download the PIAS eFP application to approve your cases.

Note: You will need to have an iPad with IOS 11 or later (For IOS 13 should be 13.2 or later (Does not support 13.1.X)). The PIAS eFP application is compatible with iPad(6th Gen), iPad Air2, iPad Pro.

57. I am new to the PIAS eFP application, how do I get my login credentials?

You can use your SOL credentials to log in to the PIAS eFP application.

58. Where can I get more information about the PIAS eFP application?

Please go through the eFP User Guide, a copy of which is available in DocuShare, prior to downloading the PIAS eFP app from the Apple App Store and/or attend the eFP training conducted by Training & Competency (T&C).

59. I am having issues with the PIAS eFP application, who can I contact for help?

For technical support, please contact 69217168, 9am to 9pm (daily) or email to PIAS_eFP_Support@singlife.com

Non F2F Call Backs To Customer(s)

60. What is the purpose of the call backs?

The call back to the Customers is to safeguard both the Customers and our PIAS Representatives in the event of any potential disputes concerning the Non F2F Sales Advisory Process.

61. Who will conduct the call backs to the Customers?

We have engaged an independent external party to perform the call back for sales closed via non F2F Sales Advisory Process.

To prevent unnecessary delays to your case lodgement, please also inform your Customers during the Non F2F Sales Advisory Process that they will be receiving call backs to validate the sales.

62. What happens if the Customer(s) is uncontactable? ^{*updated*}

All applications submitted via Non F2F Sales Advisory Process are subjected to a call back by an independent external party engaged by the Company. The independent external party will make three(03) call attempts on separate days to your Customer.

In the event the Customer is uncontactable, the case will be referred to the Supervisor to contact the customer to perform the Call Back.

Please refer to the matrix on the Call back process by Supervisor for unsuccessful call back by the independent external party below:

SN	All Non F2F Applications
1	Supervisors will be notified by AMU department on the cases for follow up.
2	Supervisors shall perform the call back and complete the Non F2F Client Call-Back Form. The completed Non F2F Client Call-Back Form should be submitted to PIAS.newbusiness@singlife.com
3	Supervisors shall complete the call back <u>within 5 working days</u> from the date of AMU's email.
4	For unsuccessful call backs by Supervisor, the Supervisor shall submit the Non F2F Client Call-Back Form with CFI instruction to Business Support department and update their Representative on the CFI instruction.

63. I am a Tier-3 Supervisor and my Customer is uncontactable by the independent external party. Do I have to perform a call back to my Customer?

No action is required from you.

64. What happens if the Customer(s) changes his/her mind about the application during the call back?

If your Customer changes his/her mind and informed the independent external party that he/she decided to withdraw the application, you will be informed by AMU department of the call back result. You shall follow up with the respective product provide to cancel/withdraw the policy.

Depending on the Customer's response (e.g. Client said they did not purchase any policy with the representative), the call back by the independent external party may be deemed adverse and referred to RM&C department. If the case escalates into an investigation, RM&C will notify the insurer to CFI/withdraw the case without waiting for the outcome of the investigation.

65. I explained the plan(s) to my Customer again and he/she is now agreeable to proceed with the application. How do I proceed?

You are required to inform AMU department to update on the Customer's decision. Your Customer will be subjected to a new call back by the independent external party.

66. I am the approving Supervisor, do I need to record the call backs to the customer?

You will record the results of the call back in the Non F2F Client Call-Back Form (Refer to **Appendix 3**). You are encouraged to perform the client call backs via recorded lines, where possible, in addition to completing the Non F2F Client Call-Back Form.

67. Do I have to submit the Non F2F Client Call-Back Form? ^{*updated*}

Yes, in accordance to the existing process, please submit the Non F2F Client Call-Back Form to Business Support - PIAS.newbusiness@singlife.com. Please refer to the matrix in **Q62** for more details.

Balanced Scorecard ("BSC")

68. Will the Customer still be subject to the post-transaction Client Survey under the BSC framework?

The call backs are not to replace the post-transaction client surveys under the BSC framework. Hence, your Customer is still subject to BSC client surveys, but those surveys would be made some time later.

69. Will adverse findings from call backs be factored into the BSC framework?

The purpose of the call backs is to validate the sales and the conduct of Non F2F Sales Advisory Process by the Representative with the Customer; it is not to replace the post-transaction Client Surveys under BSC framework. The adverse findings, if any, will not be factored into BSC framework.

However, in the event of an adverse call back that escalates into an investigation, a substantiated complaint may be factored into the BSC framework under MAS Notice FAA-N20.

Customer Identification Documents for Non F2F Sales Advisory Process

70. If my existing Customer is new to the product provider, how many identification documents does he/she have to provide? ^{*updated*}

Your Customer has to provide two (2) *valid identification documents **AND** a Proof of Address.

** Valid identification documents include Passport, Driving Licence, Vocational Licence, Employment Pass, Work Pass or Long Term Visit Pass, Passion card (with photo), Birth Certificate, etc belonging to the Proposer/Applicant. For avoidance of doubt, Birth Certificate belonging to the Proposer/Applicant may be accepted only if Customer has provided the reasons for not providing a second identification document with photo.*

71. If my new Customer is an existing customer of the product provider, how many identification documents does he/she have to provide? ^{*updated*}

Your Customer has to provide two (2) *valid identification documents **AND** a Proof of Address.

** Valid identification documents include Passport, Driving Licence, Vocational Licence, Employment Pass, Work Pass or Long Term Visit Pass, Passion card (with photo), Birth Certificate, etc belonging to the Proposer/Applicant. For avoidance of doubt, Birth Certificate belonging to the Proposer/Applicant may be accepted only if Customer has provided the reasons for not providing a second identification document with photo.*

72. What happens if the Customers do not have two(2) identification documents? ^{*updated*}

For all new Customers, it is mandatory to provide two (2) *valid identification documents **AND** a Proof of Address.

If the Customer is an existing customer, he/she may be required to provide only one(1) *valid identification document **AND** a Proof of Address.

Please refer to **Annex B** for the requirements.

Recommendation of Singlife Life Insurance Policies via Singlife EzSub

However, when Customer consents to the use of MyInfo for the application of Singlife Life Insurance policies, the MyInfo data in EzSub can replace the need to request for one of the mandatory identification documents.

Please refer to the identification document requirement matrix below:

Customer	Without Consent to MyInfo	With Consent to MyInfo
(a) PDF FP and standalone Ezsub		
New	<ul style="list-style-type: none"> Two(02) *valid identification documents Proof of address 	<ul style="list-style-type: none"> One(01) *valid identification document
Existing	<ul style="list-style-type: none"> One(01) *valid identification document Proof of address 	<ul style="list-style-type: none"> Not required
(b) eFP integrated with Ezsub		
New	<ul style="list-style-type: none"> Two(02) *valid identification documents Proof of address 	<ul style="list-style-type: none"> One(01) *valid identification document
Existing	<ul style="list-style-type: none"> One(01) *valid identification document Proof of address 	<ul style="list-style-type: none"> Not required

**Valid identification documents include Driving Licence, Vocational Licence, Employment Pass, Work Pass or Long Term Visit Pass etc.*

Note: The above matrix applies only to Customers who gives consent to MyInfo to Singlife with Aviva and/or PIAS only. If the consent to MyInfo is given to other product providers, e.g., iFast, it does not replace the need of two (2) *valid identification documents AND a Proof of Address to PIAS.

Email to Customer - Encryption

73. What kind of documents should be encrypted? ^{*updated*}

You should encrypt any emails containing documents containing your Customer’s personal details such as Name, NRIC No., Contact details, etc, and share the password your Customer separately via a different mode, such as text message.

74. How do I encrypt the documents?

You can only share confidential document by encrypting it with a password by using the 7-zip application. Please refer to IT User Manual that can be found in DocuShare, for the steps. See Section 4. Sharing confidential document.

75. What password should I set?

Please use your **PIAS Rep Code** as the password in the following format PSXXXX, SGXXXX, or PFPXXXX, where XXXX refers to the numeric characters of your PIAS Rep Code.

Support

76. I need more help on this Non F2F Sales Advisory Process, whom can I contact? ^{*updated*}

For enquiries or clarifications on the Non F2F Sales Advisory Process, please contact your BDM directly.

For after submission status related queries, you may contact Business Support department via email:
PIAS.newbusiness@singlife.com