

Steps Required to Distribute Complex Products

Complex products in the PIAS Approved Product Listing, as classified by PIAS, require **Mandatory Training**.

The following process is obligatory for all PIAS Representatives including Supervisors who are signing off on complex products in the adviser's basis of recommendation, where applicable, to meet these requirements.

No sales advisory services on any complex product should take place prior to the completion of full product training and assessment completed and passed.

Disciplinary actions will be taken against PIAS Representatives who distribute complex products prior to fulfilling the PIAS Mandatory Training requirements.

Please take note of the steps below:

Step 1-

PIAS Representatives are to reach out to the respective product providers' BDM and request for a full product training on the complex product.

Step 2-

After completion of the product training, Representatives and/or product providers' BDMs will have to email PIAS T&C at pias.training@singlife.com within **T+5** working days, where **T** is the date of product training.

- ✓ A copy of the **attendance list** with sign-off by the respective provider's BDM via the **Provider Training Form** must be provided by the Representatives and/or product providers' BDMs.
- ✓ In the attendance list, please include the correct:
 1. **date** and **time** of training
 2. **sign-in(s)** and **sign-out(s)** (*for both virtual and in-class training*)
 3. **full name with rep code**
 4. **corporate email**
- ✓ PIAS T&C will validate the advisers' attendance in the training with the information provided as stated above.

CPD hours will **only** be credited after PIAS T&C has verified your attendance for the training **and** your **passed result of the relevant assessment**.

Step 3-

Once the attendance is verified, PIAS T&C will assign the relevant product assessment via Singlife Group LMS¹ to the Representatives for the respective complex product that they have completed the training on. Please note that Representatives are to complete the assessment within the **given deadline** as stated in the email. Passing mark is **80%** and multiple attempts are allowed.

Do note:

¹Failure to complete the assessment will render their training as Incomplete, and they would **not be certified to distribute said product**. This means that the Representatives would need to retake the full product training with assessment completed and passed.

Step 4-

Upon passing the assessment by the given deadline, PIAS T&C will update the record into the PIAS Mandatory Training Tracker² within T+3 working day, where T is the date of the given deadline.

- ✓ Thereafter, PIAS T&C will inform PIAS AMU to update the eFinancial Planner Admin. This will be updated by AMU within T+3 working days, where T is the date AMU is informed by T&C.

Please note that should any PIAS Representatives or Supervisors fail to follow the process as stated above, they would need to go through the process from Step 1 in order to be deemed qualified.

Do note:

²The PIAS Mandatory Training Tracker is an Excel compilation that documents advisers who have been certified to distribute complex products in our PIAS Approved Product Listing that require **Mandatory Training**. These steps have also been documented into a PDF file for all PIAS Representatives and Supervisors to refer. These two files are conveniently located in Docushare at the following directory:

Home >> PIAS Resource Library >> Resources (or with the following QR code below)



List of Products that require Mandatory Training³

- FPI Global Portfolio
- FPI Global Wealth Advance
- FPI Global Wealth Manager
- Manulife Signature Indexed Universal Life Select (II)⁴
- Manulife Signature Wealth
- Quilter Silk Life Plan
- Quilter Executive Investment Account
- Singlife Legacy Indexed Universal Life⁴
- Swiss Life Alpha Plus
- Swiss Life Gemstone
- Transamerica Genesis II Indexed Universal Life⁴

Do note:

³Kindly note of product launch email announcements as Propel Product Management will indicate clearly if the mentioned product is classified as complex product requiring Mandatory Training.

⁴With effect from 10 September 2024, Representatives who has been verified by PIAS T&C to be qualified for provision of financial advisory services and recommendations for one of the existing IUL products classified as a complex product in PIAS, the Representative will now be deemed qualified to provide recommendations for other IUL products of a similar nature within PIAS. This also applies to all PIAS Supervisors who are qualified for one of the IUL products available in PIAS. For avoidance of doubt, the IUL products available in PIAS are **Manulife Signature Indexed Universal Life Select II, Transamerica Genesis II Indexed Universal Life** and **Singlife Legacy Indexed Universal Life**.

The list of products that require Mandatory Training and Passing of Test Assessment will be updated by Propel Product Management team from time to time. This list can be found in Docushare at the following file path:

[Home](#) >> [**PIAS Resource Library](#) >> [Life Insurance Products](#) >> [Product Listing](#)

Representatives may refer to the latest [Provider's Contact Listing](#) that is also located in Docushare at the following directory:

[Home](#) >> [PIAS Resource Library](#) >> [Contact Lists](#) (or with the following QR code below)



For further enquiries, please contact:

PIAS T&C: pias.training@singlife.com