PIAS MODEL PORTFOLIO TUTORIAL 101

Business Development Team | Apr 2020

DOES ANY OF THESE SOUND LIKE YOU?

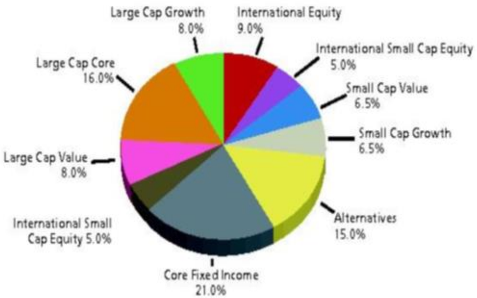
PIAS MODEL PORTFOLIOS

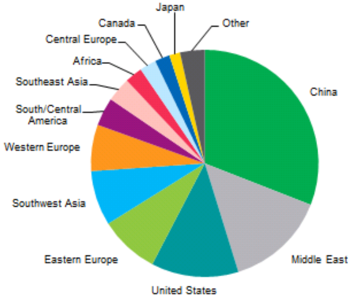
OUTSOURCE your worries to PIAS Product Team:

1. Fund pick – no more market monitoring!

2. Frequent Rebalancing:
- Allocation%
- Switching

3. Portfolio Allocation:
- Asset Allocation & Geographical Allocation





4. Basis of Recommendations

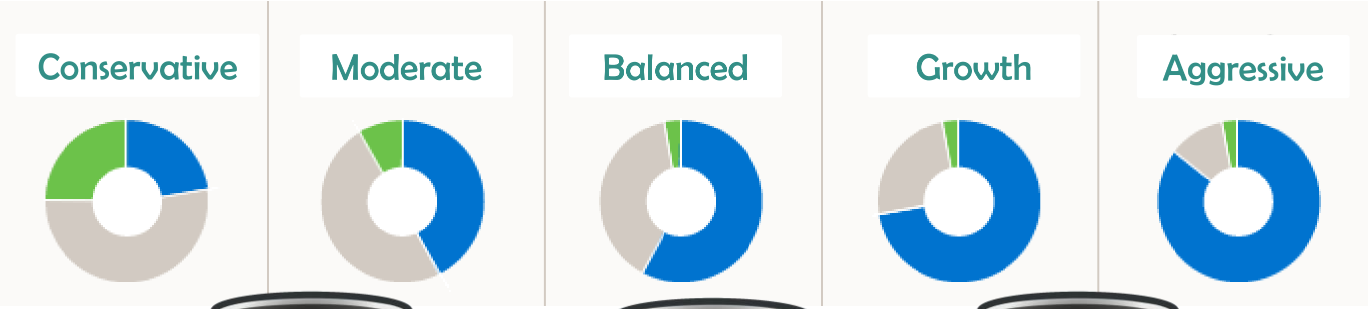
ALL CLIENT NEED TO DO IS HIT THE APPROVE BUTTON!

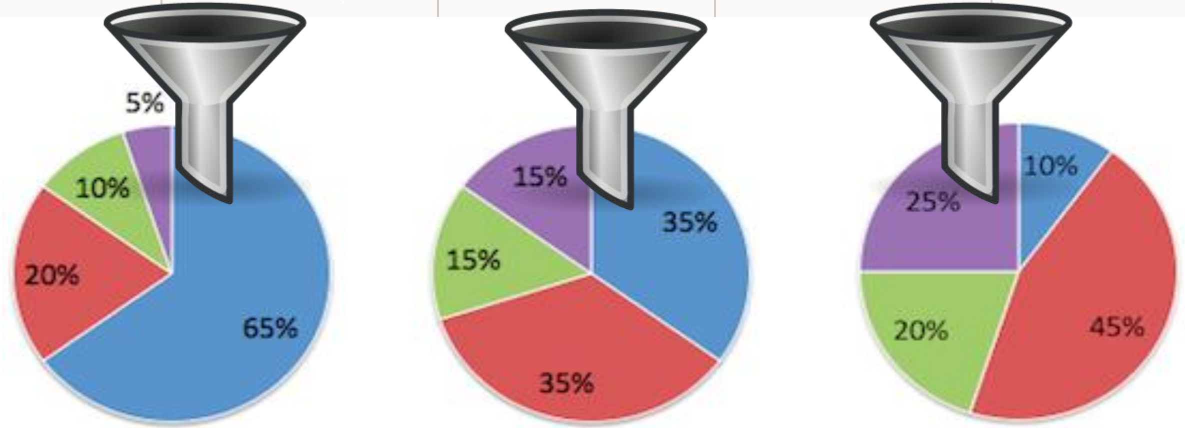
(FOR ONLINE SUBMISSIONS)

5 DIFFERENT RISK PROFILES

ASSET ALLOCATION USING CLIENT'S RISK PROFILE!

Low *High*





***Factsheets can be found in DocuShare!**

Retirees (Low-Risk Investor)

Middle Aged (Medium-Risk Investor)

Young Investors (High-Risk Investor)

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INCOME vs. GROWTH PORTFOLIOS

*Switching between portfolios is NOT allowed!

VS

Pay-out to:
1. Cash Account
2. Client's bank account

Re-invest only

**CPF Monies are auto re-invested*

TYPES OF INVESTMENTS

Regular Savings Plan

Regular deduction, dollar cost average while monies are sitting in the Bank/ CPR/ SRS

MINIMUM RSP: $100/mth

MINIMUM BUY: $1000

CASH, CPF & SRS AVAILABLE!

NEW FEATURES!

Old Model Portfolio vs New Model Portfolio

OLD COMPANY PORTFOLIO	NEW COMPANY PORTFOLIO
Need to indicate fund names that make up company portfolio 1-by-1	Indicate **Portfolio Name** only
All clients holdings will be rebalanced *(including funds outside of company portfolio)*	Only Company Portfolio holdings will be rebalanced
No dividend payout option	Advisers are able to choose payout frequency for clients *all 5 cash portfolios will have div payout; CPF monies are reinvested by default
Advisers need to manually amend the RSP setup fee or it will follow company's default	Advisers can input RSP upfront fee at onset during application

- ✓ Available for **WRAP** account only.
- ✓ Available for all payment methods (Cash, CPFOA, CPFSA, SRS)
- ✓ Client must be on **eSubscription** (Email/SMS).

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HOW TO START?

Open an iFAST Account!

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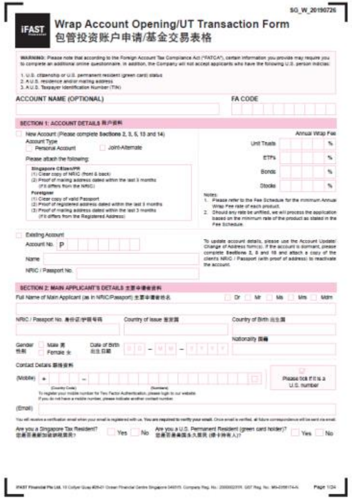
ONLY ON WRAP ACCOUNT!

WRAP ACCOUNT
- ✓ Upfront Fees
- ✓ Wrap Fees
- ✓ Platform Fees



You may house both your individual UTs + Company Portfolio all in 1 account!
Upon Rebalancing – only Company portfolio will be rebalanced

FEES

WRAP ACCOUNT

	CASH/SRS	CPF
UPFRONT SET UP FEE	**0 – 4%** ***IFAST charges:*** *6% (offline), 3% (online)*	**0 – 1.5% <or max sales charge by Fundhouse, whichever lower>** ***IFAST charges:*** *6% (offline), 3% (online)*
WRAP FEE	**0.1** – 2% Per annum ***iFAST***: *10% (minimum@0.1%),* ***FA:*** *90%*	**0.1** – 0.58% Per annum
PLATFORM FEE	> First 100k – 0.28% > Next 150k – 0.25% > Next 250k – 0.20 % > Remaining 500k & above – 0.10%	**0.12%**

0.7%
(on forms)

iFAST Multi-Currency Cash Account

SGD	USD	HKD	CNH	GBP
0.400	0.100	0.200	1.500	0.050
NZD	AUD	JPY	CHF	EUR
1.000	0.750	0.000	0.000	0.000

Free of Charge!

Client and Adviser may submit Cash Account Deposit/Withdrawal instruction directly through the online portal **– no approval is required.**

Benefits of Multi-Currency Cash Account

Pay for your trades immediately

Full online control to move money in/out

Earn interest on your Cash Account balance

Access to 10 currencies

Real-time FX & currency conversion

No lock-in period & No minimum balance

iBanking

A) Bill Payment - DBS, OCBC, UOB and SCB.

1. Please select "iFAST Financial Pte Ltd" as the payee.
2. Enter client's iFAST account number as the payment reference(e.g. Pxxxxxxx). For new clients without an investment account number yet, please enter NRIC number (e.g. SxxxxxxxA).

B) FAST (Fast and Secure Transfers)

Bank Name: Standard Chartered Bank
Bank code: 9496 / Branch Code : 001
Recipient's name: iFAST Financial Pte Ltd – Client Trust Account (SGD)
Recipient's account number: 0102046042
Reference: [Please quote the iFAST account number and full name(e.g. Pxxxxxxx John Smith). For new clients, please quote the NRIC/passport number and full name (e.g. SxxxxxxxA John Smith)].

If the required information was indicated correctly, the payment should reach iFAST almost immediately. Your client can transfer monies up to S$10,000 per transaction subject to your client's daily or monthly withdrawal limits. Please contact the bank for more information.

C) PayNow

1. Select "PayNow". (Client will need to setup to "Add a payee" first).
2. Select "Unique Entity Number" (UEN).
3. Enter iFAST Financial UEN number: **200000231RAIY**.
4. Search the result to ensure entity name is displayed as **IFAST FINANCIAL PL- CT SUB**.
5. Enter client account number (Pxxxxxxx) as the description/ reference number.

Cheque Payments

- Made payable to **"iFAST Financial Pte Ltd-Client Trust Account"**.
- Do indicate your client's name, account number and your FAR code at the back of the cheque.

***Orders made via cheque will only be processed upon cheque clearance!**

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CPF Investments

CPF & SRS Investments

Kindly provide us with the CPFIA and/or SRS numbers for all CPF Investments

Client has to open a CPF Investment Account with agent banks (ie. DBS, UOB or OCBC)

Kindly ensure that client has **sufficient monies in CPF** and has **completed the SAQ questions.** Otherwise, transaction might be voided.

If the information was not provided at the point of account opening, client may update the information online through the client log-in or email in to ifastdmin@ifastfinancial.com for us to update in our system.

Remember to sign off on Page 8 (Lump Sum Buys) and Page 12 (RSPs) for all CPF transactions:

FA REPRESENTATIVE'S DECLARATION 理财顾问代表声明

For CPFIS Investment: I have checked that the client has (1) opened a CPF Investment Account before; (2) invested under the CPF Investment Scheme – Special Account before; and/or (3) completed the Self-Awareness Questionnaire.

SIGN

FA Representative Signature

Date D D – M M – Y Y Y Y

PIAS Model Portfolio Forms Submission

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Company Portfolio Forms Submission

Kindly submit wrap account opening on top of this company portfolio form should client not have an account with us yet

COM_SG_20200131

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Company Portfolios Transaction Form
公司投资组合交易申请表格

SECTION 1: ACCOUNT DETAILS 账户资料

☐ Existing Account Number P

FA Code

Account Type ☐ Wrap Personal ☐ Wrap Joint

Note: Please note that the account must be on e-subscription. If you opt-out from e-statements or if the account becomes dormant, the Company Portfolio will be terminated.

ACCOUNT HOLDER'S DETAILS 账户持有人资料

Full Name of Main/Joint Account Holder (as in NRIC/Passport) ☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm NRIC/Passport No.

SECTION 2: CUSTOMER KNOWLEDGE ASSESSMENT (CKA)/CUSTOMER ACCOUNT REVIEW (CAR) 客户认知评估/客户账户审核

Main Account Holder's Name NRIC/Passport No.

Joint Account Holder's Name NRIC/Passport No.

It is important to find out if you have knowledge or investment experience to understand the risks and features of "Specified Investment Products" (SIP) which include unit trusts, exchange traded funds (ETFs), daily leverage certificates (DLC), structured warrants or similar products. This assessment, known as Customer Knowledge Assessment (CKA)/Customer Account Review (CAR), helps in the assessment of your knowledge or investment experience before recommendations are made to you or before your account is approved/activated to transact in listed SIPs.

You understand that any inaccurate or incomplete information provided by you may affect the outcome of the assessment. You also acknowledge and agree that a copy of the form will be submitted to the relevant investment platform.

If you are the Main Account Holder, please complete fields stated M = Main Account Holder. If you are the Joint Account Holder, please complete fields stated J = Joint Account Holder.

PART 1: KNOWLEDGE ACQUIRED

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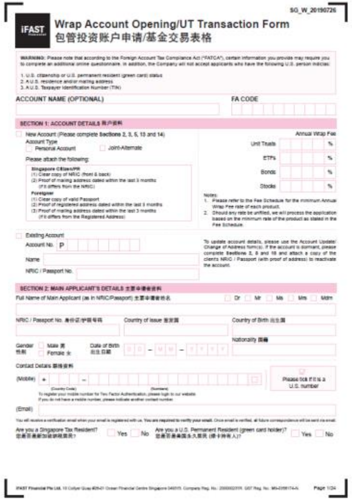
Company Portfolio Forms Submission – New Client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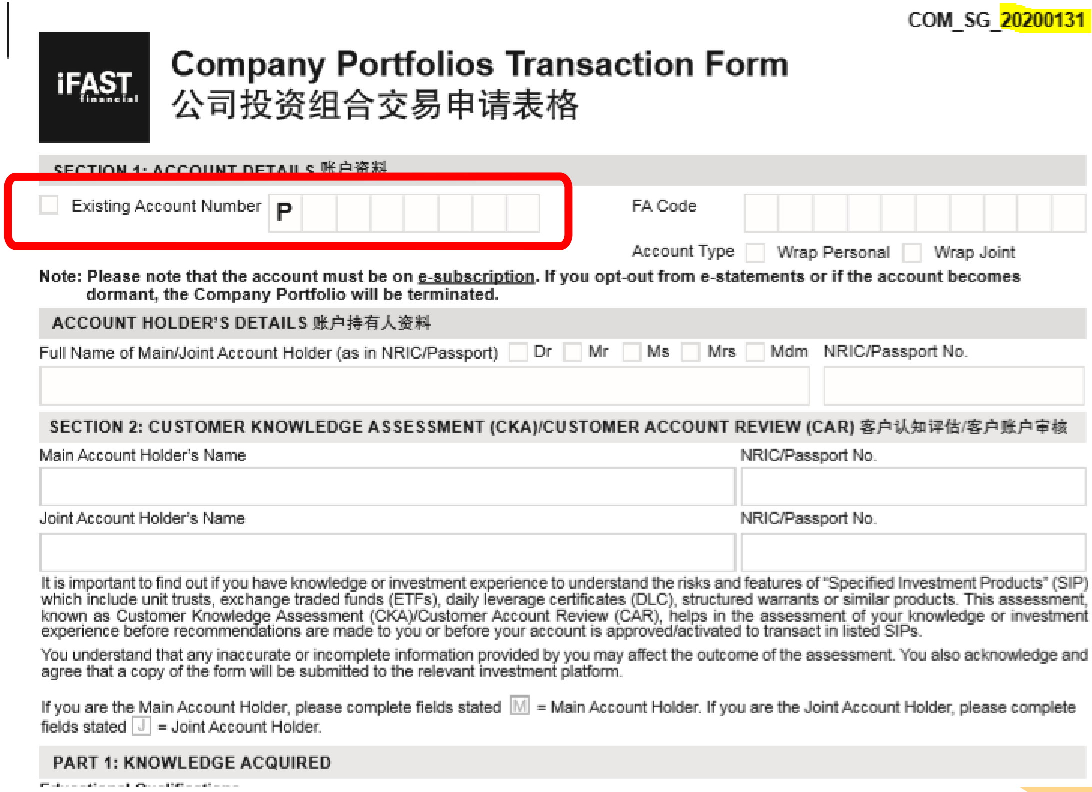
Wrap Account Opening/UT Transaction Form
包管投资账户申请/基金交易表格

+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iFAST financial

Company Portfolios Transaction Form
公司投资组合交易申请表格

SECTION 1: ACCOUNT DETAILS 账户资料

☐ Existing Account Number P

FA Code

Account Type ☐ Wrap Personal ☐ Wrap Joint

Note: Please note that the account must be on e-subscription. If you opt-out from e-statements or if the account becomes dormant, the Company Portfolio will be terminated.

ACCOUNT HOLDER'S DETAILS 账户持有人资料

Full Name of Main/Joint Account Holder (as in NRIC/Passport) ☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm NRIC/Passport No.

SECTION 2: CUSTOMER KNOWLEDGE ASSESSMENT (CKA)/CUSTOMER ACCOUNT REVIEW (CAR) 客户认知评估/客户账户审核

Main Account Holder's Name NRIC/Passport No.

Joint Account Holder's Name NRIC/Passport No.

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You understand that any inaccurate or incomplete information provided by you may affect the outcome of the assessment. You also acknowledge and agree that a copy of the form will be submitted to the relevant investment platform.

If you are the Main Account Holder, please complete fields stated M = Main Account Holder. If you are the Joint Account Holder, please complete fields stated J = Joint Account Holder.

PART 1: KNOWLEDGE ACQUIRED

***DO NOT input the Portfolio Name using the account opening form!**

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Company Portfolio Forms Submission

Indicate only the Company Portfolio name instead of listing fund by fund!

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SECTION 4: COMPANY PORTFOLIOS SUBSCRIPTION 申购公司投资组合

Notes:
1. Orders paid via cheque will only be processed upon cheque clearance.
2. Orders made using Cash Account/CPFIS-OA/CPFIS-SA/SRS will be processed on T business day.

PORTFOLIO NAME	INVESTMENT AMOUNT (SGD)	UPFRONT FEE (%)	PAYMENT METHOD				
			CASH ACCOUNT CURRENCY	CHEQUE (Please complete Section 5)	OA	SA	SRS
PIAS Aggressive Model Portfolio (Cash) – Dividend Payout			SGD	✓ SGD	SGD	SGD	SGD
			SGD	SGD	SGD	SGD	SGD

Tick "Advice provided" on Page 8 (Lump Sum Buys) and Page 12 (RSPs) for all transactions:

PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS 提供投资咨询及产品合适性的建议

ADVICE PROVIDED

M J The investment product/s that I/we intend to invest in is/are SUITABLE for me/us, and I/we would like to PROCEED with the investment.

M J The investment product/s that I/we intend to invest in is/are NOT SUITABLE for me/us, but I/we choose to PROCEED* with the investment.
*To be submitted together with the Senior Management's Approval Form if you have failed CKA/CAR.

ADVICE NOT PROVIDED^ [Only applicable if you passed CKA/CAR and transact in SIPs.]
^For representatives holding a Dealing license in the relevant investment product(s)

M J I/We DO NOT WISH to receive any advice offered by my/our Adviser. I/We understand that by choosing not to receive any advice, I/we will not be able to rely on section 27 of the Financial Advisers Act (FAA) to file a civil claim in the event of a loss.

Company Portfolio RSP Forms Submission

Hardcopy Company Portfolio RSP submission is now available!

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Regular Savings Plan Application/Update Form (Company Portfolios)
申请/更新定期储蓄计划表格 (交易公司投资组合)

COM_SG_20200131

ACCOUNT NAME (OPTIONAL)

FA CODE

ACCOUNT DETAILS 账户资料

☐ Existing Account Number P

Account Type ☐ Wrap Personal ☐ Wrap Joint

APPLICANT'S DETAILS 申请者资料

Full Name of Main/Joint Applicant (as in NRIC/Passport) ☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm NRIC/Passport No.

Notes: 1. *RSP Frequency: M=Monthly, Q=Quarterly, S=Semi-Annual, A=Annually. CA CCY=Cash Account Currency.
2. RSP will be auto-terminated if there are 3 consecutive voided RSP transactions due to deduction failure.
3. #RSP Duration applies to Cash Account only. It refers to number of occurrence of RSP. Kindly leave this field blank if there is no limit on number of RSP occurrence.

1 APPLY FOR NEW RSP 申请新的定期储蓄计划

PORTFOLIO NAME	RSP AMOUNT (SGD)	UPFRONT FEE (%)	FREQ (M/Q/S/A)*	PAYMENT METHOD					
				GIRO	OA	SA	SRS	CA CCY*	DURATION#
PIAS Aggressive Model Portfolio (Cash) – Dividend Payout				☐	☐	☐	☐	SGD	
				☐	☐	☐	☐	SGD	

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Where to find Company Portfolio Form on Adviser Portal?

Adviser portal *> Customer Support > Download Forms > Ctrl+F "Company Portfolio"*

- For Risk Disclosure Statement Relating to Securities, please click **here**
- For the Portfolio Financing LTV fund list, please click **here**
- For Form W-8BEN, please click **here**
- For guide to filling up Form W-8BEN, please click **here**
- For the DPMS transaction form, please click **here**
- For the Company Portfolios transaction form, please click **here**
- For the Accredited Investor and Assets and Liabilities Declaration Form, please click **here**
- For the CDP Linkage Form, please click **here**
- For the Change of Servicing Financial Adviser Form, please click **here**
- For the Anti-Money Laundering Declaration Form, please click **here**
- For iFAST Terms & Conditions, please click **here**
- For Enhanced Client Due Diligence (ECDD) questionnaire, please click **here**
- For List of High Risk Countries/Occupations for Enhanced Client Due Diligence, please click **here**

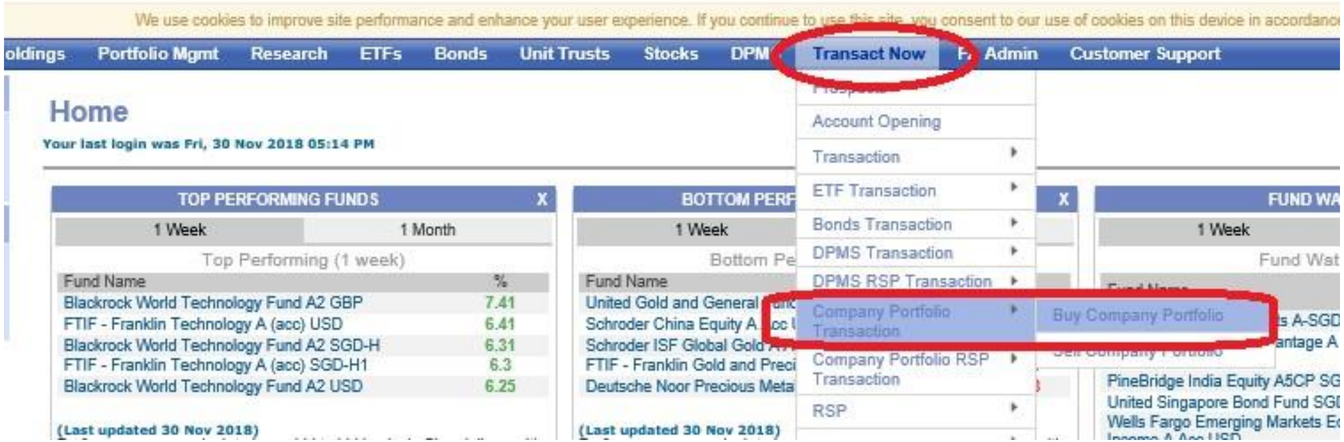
(Note: Please be reminded that all pages MUST be signed. Unsigned pages will be rejected.)

***RSP is on Page 11 of the same form**

PIAS Model Portfolio Online Submission

Company Portfolio Buy – Adviser

Adviser portal *> Transact Now > Company Portfolio Transaction > Buy Company Portfolio*



Same approval sequence as with all trades (Buy/Sell/RSP): ***Adviser > Supervisor > Client***

Online Company Portfolio Transactions valid for 14 calendar days.

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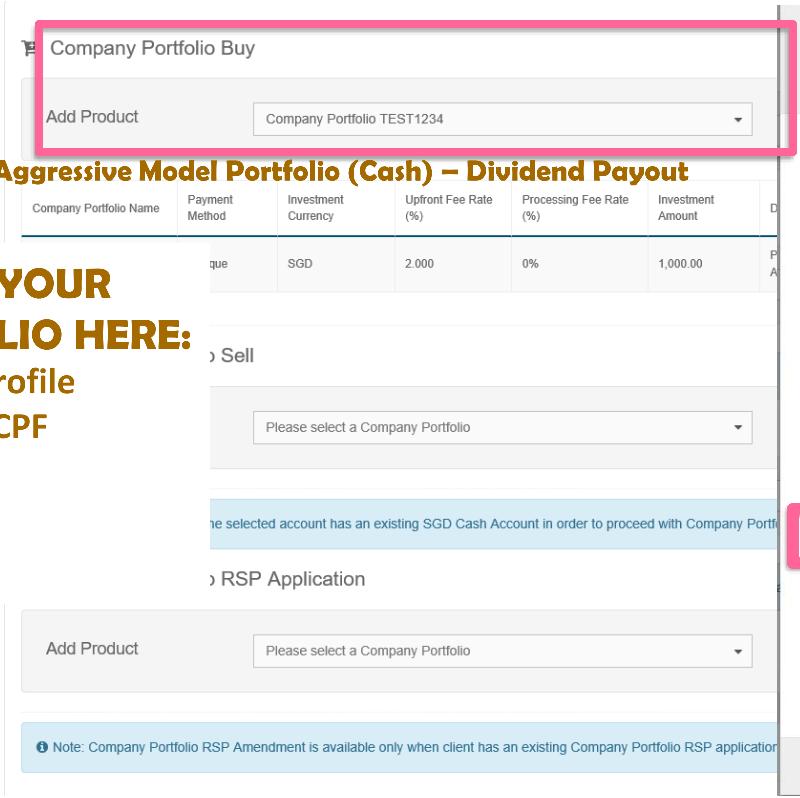
Company Portfolio Buy – Adviser

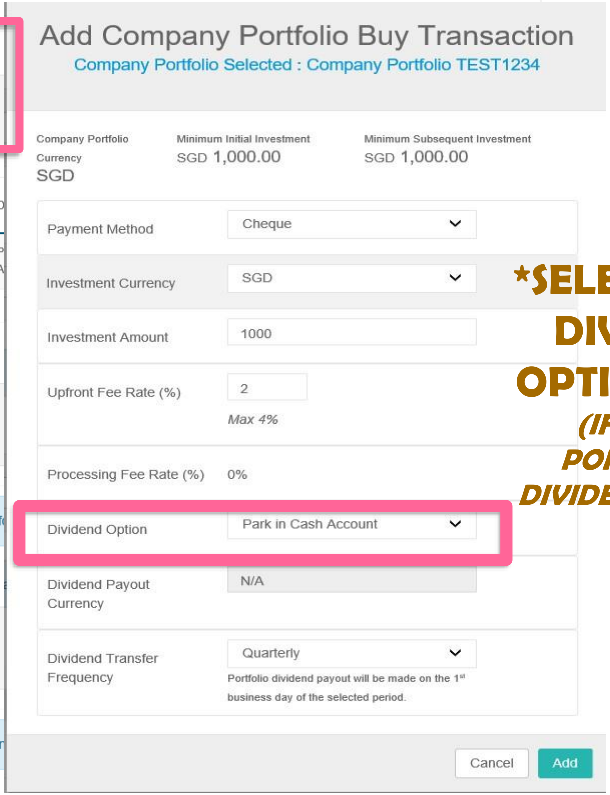
***Adviser portal*> Transact Now > Transaction > Buy Company Portfolio**



eg. PIAS Aggressive Model Portfolio (Cash) – Dividend Payout

***SELECT YOUR PORTFOLIO HERE:**

1. Risk Profile
2. Cash/CPF
3. Type:
   - Income
   - Growth



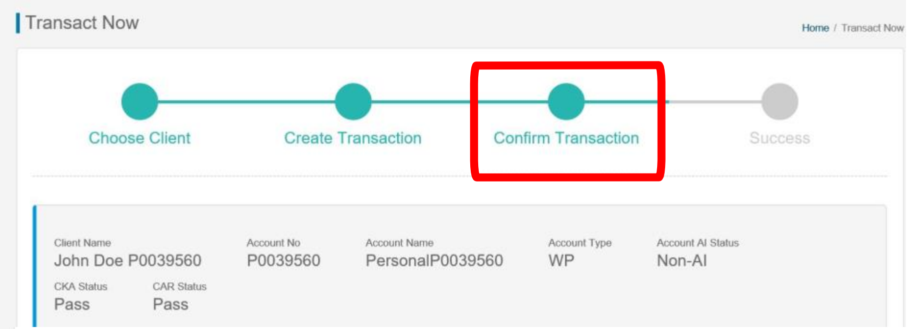
***SELECT YOUR DIVIDEND OPTION HERE**

(IF CHOSEN PORTFOLIO IS DIVIDEND PAYOUT)

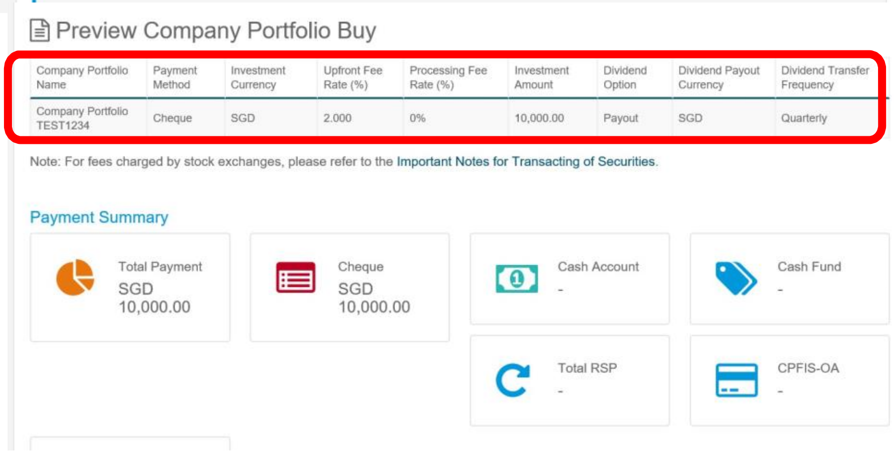
Company Portfolio Buy – Adviser

***Adviser portal**> Transact Now > Transaction > Buy Company Portfolio*

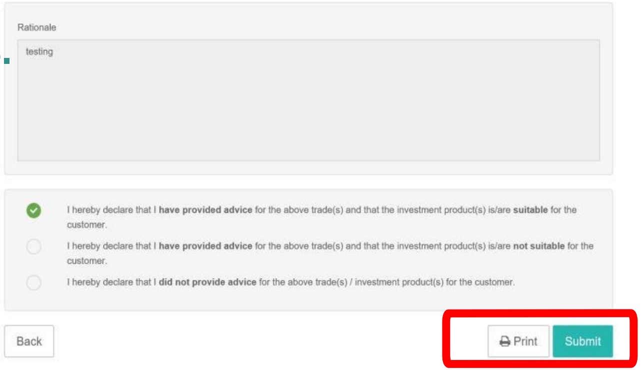
1.



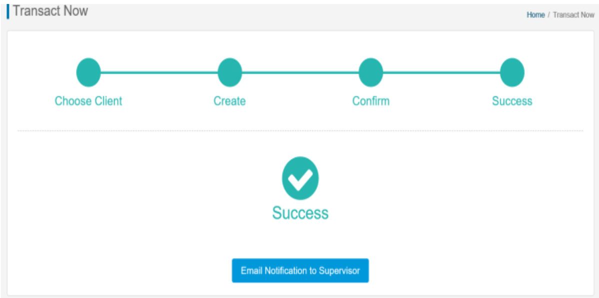
2.



3.



4.



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Company Portfolio Buy – Adviser

***Adviser portal** > Transact Now > Transaction > Edit Transaction*

Transact Now

Editable Trades

Editable Mass Trades

Note : For mass trades, only deletion of account is allowed.

Mass Switching ID	Description	Created Date	Total Pending Transaction	Approval Sequence (Pending Party* in Bold)	Notify Pending Party	Edit this	Delete This
No Mass Switching trades available.							

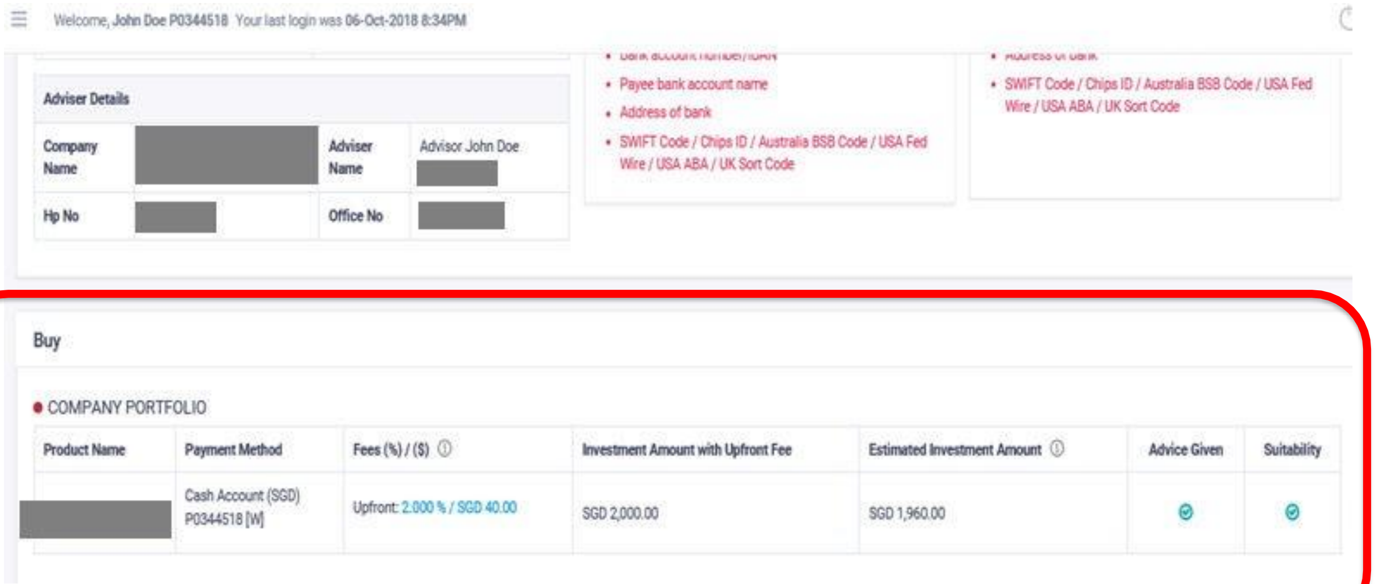
Client who does not have email address will not receive this approval reminder email.

Editable Trades

Client's NRIC	Client Name	Description	Created Date	Approval Sequence (Pending Party* in Bold)	Notify Pending Party	Edit this
JOHNNRIC173666	John Doe P0039560 (P0039560)	Company Portfolio Buy Company Portfolio TEST1234	31 Oct 2019	REP=>**SUP**=>CLI=>SYS	EmailSupervisor	EditPortfolio

***Attach your Financial Planner**

Company Portfolio – Client Approval



Welcome, John Doe P0344518 Your last login was 06-Oct-2018 8:34PM

Adviser Details

Company Name	[redacted]	Adviser Name	Advisor John Doe [redacted]
Hp No	[redacted]	Office No	[redacted]

- Payee bank account name
- Address of bank
- SWIFT Code / Chips ID / Australia BSB Code / USA Fed Wire / USA ABA / UK Sort Code

- SWIFT Code / Chips ID / Australia BSB Code / USA Fed Wire / USA ABA / UK Sort Code

Buy

● COMPANY PORTFOLIO

Product Name	Payment Method	Fees (%) / ($)	Investment Amount with Upfront Fee	Estimated Investment Amount	Advice Given	Suitability
[redacted]	Cash Account (SGD) P0344518 [W]	Upfront: 2.000 % / SGD 40.00	SGD 2,000.00	SGD 1,960.00	✓	✓

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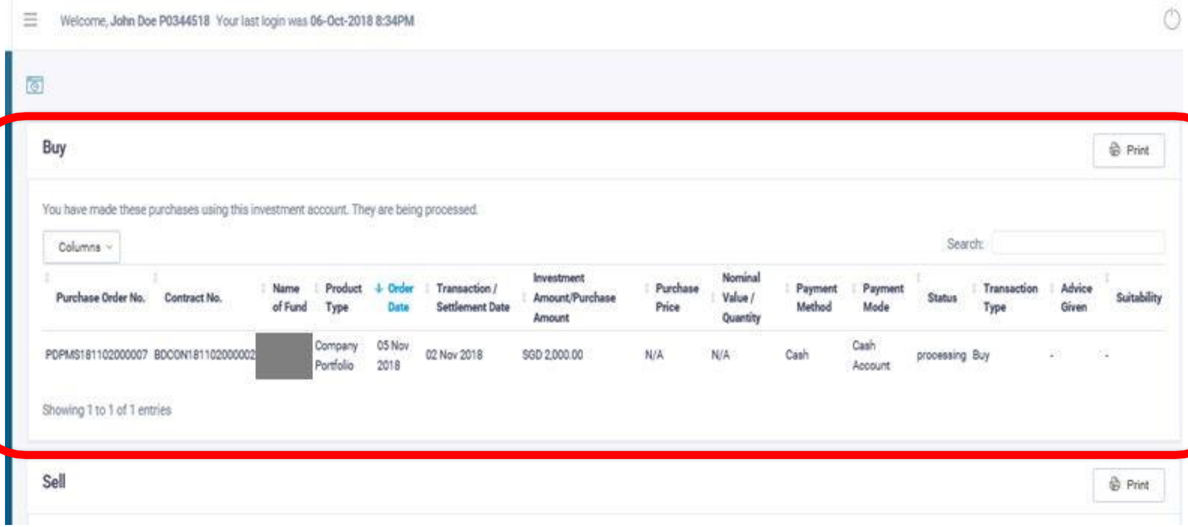
Company Portfolio – Client Pending Transactions



Company Portfolio – Adviser View Holdings

Adviser portal *can view all Company Portfolio holdings & pending transactions*

Holdings | Portfolio Mgmt | Research | ETFs | Unit Trusts | Transact Now | FA Admin | Customer Support

Holdings

View iFAST Holdings

Customer Account | List All Clients

No.	Account No	NRIC Name	Account Name	Account Type	Holdings	CKA Status (Main)	CKA Status (Joint)	CAR Status (Main)	CAR Status (Joint)	Account AI Status
1	P0011746	John Doe P0011746 and Jane Doe	PersonalP0011746	Joint	UTs /ETFs /Stocks Bonds RSP DPMS Company Portfolio	Pass (Expiry Date: 12-Jun-2019)	-	Pass (Expiry Date: 12-Jun-2021)	-	Non-AI
2	P0011764	John Doe P0011764	PersonalP0011764	Personal		Pass (Expiry Date: 29-May-2019)	-	Pass (Expiry Date: 29-May-2021)	-	Non-AI
3	P0011765	John Doe P0011765	PersonalP0011765	Personal		Pass (Expiry Date: 01-Sep-2019)	-	Pass (Expiry Date: 01-Sep-2021)	-	Non-AI
4	P0011788	John Doe P0011788 and Jane Doe	PersonalP0011788	Joint		-	-	-	-	Non-AI
5	P0011832	John Doe P0011832	PersonalP0011832	Personal		-	-	-	-	Non-AI

To download all customers' Investments holdings, click here.

Company Portfolio

Company Portfolio Pending Transaction

Account No : P0344518

Account Holder: : John Doe P0344518

Pending Purchases of Company Portfolio

Contract No	Portfolio Name	Inception Date	Investment Amount	Payment Mode
BDCON181102000002		05-Nov-2018	SGD 2,000.00	Trust Account

Pending Redemption of Company Portfolio

Contract No	Portfolio Name	Inception Date	Net Redemption Proceeds	Payment Mode
You don't have any pending Company Portfolio sell transaction.				

You can also view holdings or historical transactions.

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CUT-OFF TIMES!

ONLINE

- Supervisor & Client approval is required for online BUY trades
- Online module located in **Adviser portal > Transact Now > Company Portfolio Transaction > Buy Company Portfolio**
- Cut off time: 3pm

OFFLINE

- Form can be downloaded in the Adviser portal > **Customer Support > Download forms > Company Portfolio**
- Cut off time: 12pm
  (Do check internally with FA firm for relevant cut off timing.)

***on top of wrap account opening form for new clients**

PAYMENT METHOD	Cheque, Cash Account, Ibanking, CPFOA/SA/SRS
BUY COMPLETION	T+4 Business Days

REBALANCING

Allocation% or Switching

1. Rebalancing is NOT automatic!
Only upon client's approval, will the portfolio composition change

2. Supervisor approval for rebalancing – PIAS Product Team
NOT your usual approving party (manager/director/management)
So only need **client's** approval for all rebalancing done

3. Rebalancing is done:
- on an Adhoc Basis (Volatile Markets)
- on a Periodic Basis (usually Quarterly)

SWITCH COMPLETION	T+6 Business Days

Contact Details

iFAST Helpdesk

Tel: 6557 2000

Email: ifastadmin@ifastfinancial.com

(8.30am to 5.30pm, Monday to Friday)

Business Development Team

Karen Goh| 9172 1025 | karen.goh@ifastfinancial.com

Gary Lim| 9858 0568 | gary.lim@ifastfinancial.com

Yeo Yen Lin| 9768 5566 | yenlin@ifastfinancial.com

Janice Tan| 8121 8185 | janice.tan@ifastfinancial.com

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eSUBSCRIPTION because...

Account Statement and Confirmation will be sent out to clients via email/SMS:

Email Notifications:

Email #1 - to Adviser:
Company Portfolio Rebalancing [*Rebalancing ID*] **has been generated**

Email #2 - to Client:
[P0312345] Online transaction **awaiting your approval**

***If past 14 calendar days' validity**:
Email #3 - to Adviser: [P0312345] Online transaction voided

Successful transaction:
Email #3 - to Client, Adviser and Supervisor: [P0312345] Online transaction **has been put into system**

Have got UT holdings you want to transfer into the Model Portfolios?

(P)SG_20190607

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Internal Transfer Instruction Form

Transfer from	Transfer to
	☐ OPTION 1 : **Another iFAST Account**
FA Company: ____________	FA Company: ____________
Acct Number: ____________	Acct Number: ____________
Acct Type: ☐ Wrap Personal ☐ Non-Wrap Personal ☐ Wrap Joint ☐ Non-Wrap Joint	Acct Type: ☐ Wrap Personal ☐ Non-Wrap Personal ☐ Wrap Joint ☐ Non-Wrap Joint
	☐ OPTION 2 : **Portfolio (in the same iFAST Account)**
	○ **Discretionary** ○ **Non-Discretionary** (Please tick 1 only)
	Portfolio Name: ____________

1) A copy of the recent statement of holdings of the 'Transfer from' account is required.
2) Weighted average cost from the 'Transfer from' account will be reflected in the 'Transfer to' account.
3) Upon transfer of all units, EXISTING RSP will be TERMINATED. Please submit new RSP/GIRO forms for the 'Transfer to' account if necessary.
4) Unit trust dividend reinvestment units credited into the 'Transfer from' account after a full transfer will automatically be sold, with proceeds credited into the Cash Account/client's CPF investment account/CPF Ordinary Account/CPF Special Account/SRS account (whichever is applicable).
5) For transfers to a third party*, the Transferor(s) is/are required to visit our office with their NRIC/passport for verification.
*Where there are no common account holders in both accounts.
6) All account holders are required to sign in the respective Transferor (FROM) and Transferee (TO) sections.