Creating portfolio switch with ease on iFAST

Content Guide

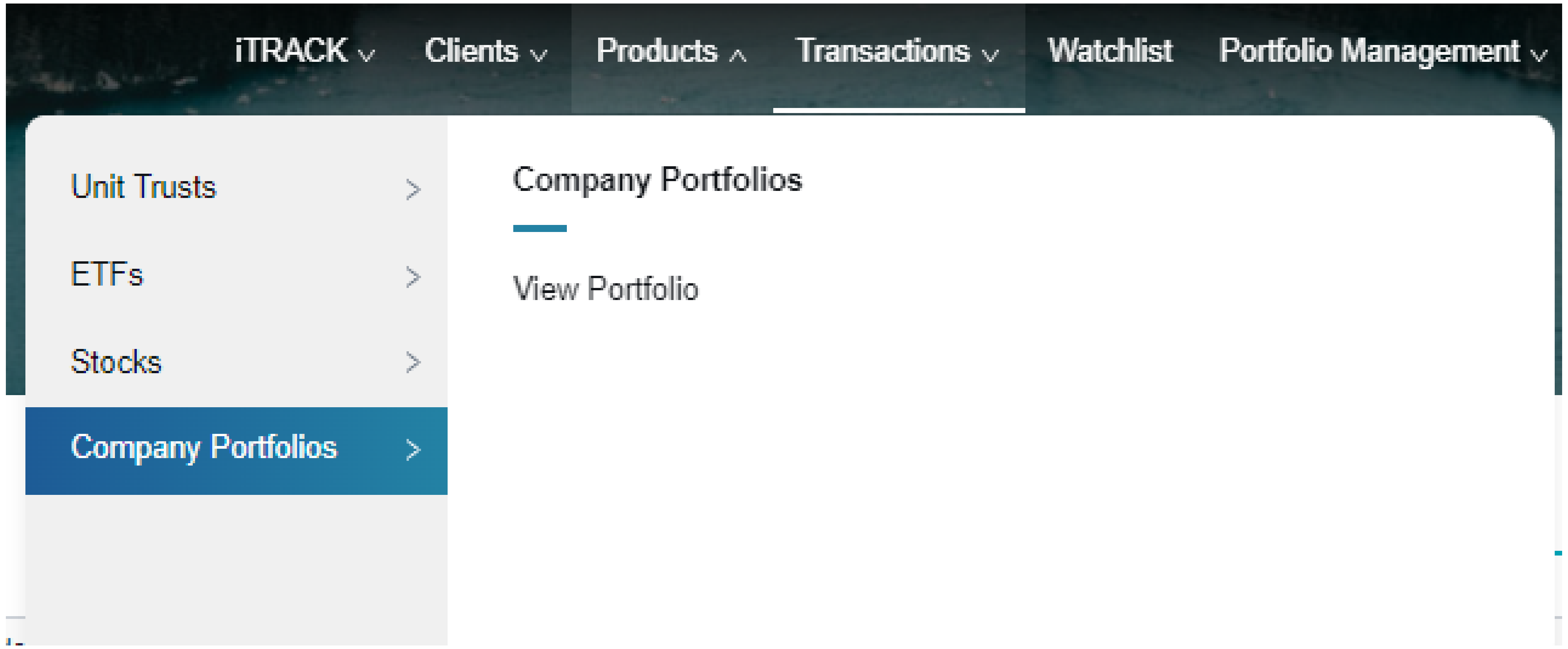
Portfolio Materials

PIAS Company Portfolio

PIAS Company Portfolios

Non-discretionary

- **PIAS** Investment Team trigger rebalancing
- Client approval required on rebalancing action (valid for 14 calendar days)



Go to **Products > Company Portfolios** to retrieve the portfolio materials available!

Transaction Timeline

Company Portfolio

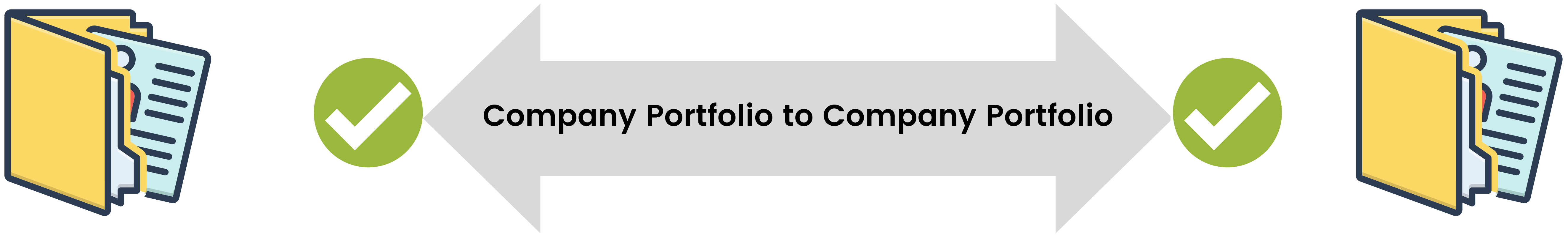
	Transaction Method	Cut-off Time (Online)	Cut-off Time (Offline)	Buy/Sell/Switch Completion Time
Company Portfolio	Online: Adviser Portal > Transaction > Transact	3pm	12pm*	Buy: 4 business days Sell: 4-7 business days **Switch: 10 business days**

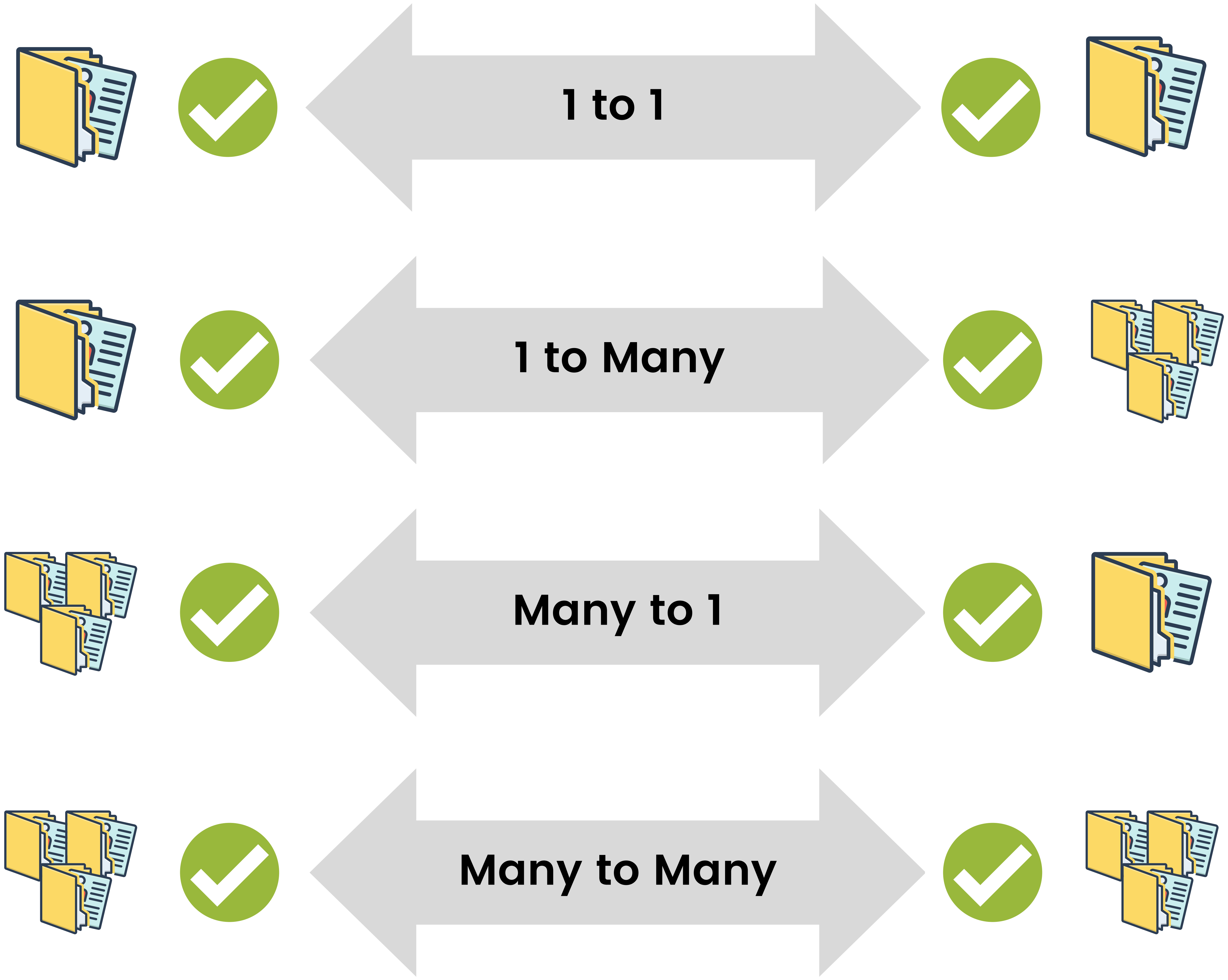
Why switch? →

- Saves time to capture market opportunity
- Suitable for client with change in risk profile eg. Aggressive to Conservative

Portfolio Switch

Available options for Company Portfolio switch




1 to 1
1 to Many
Many to 1
Many to Many

Portfolio Switch

Other things to note:

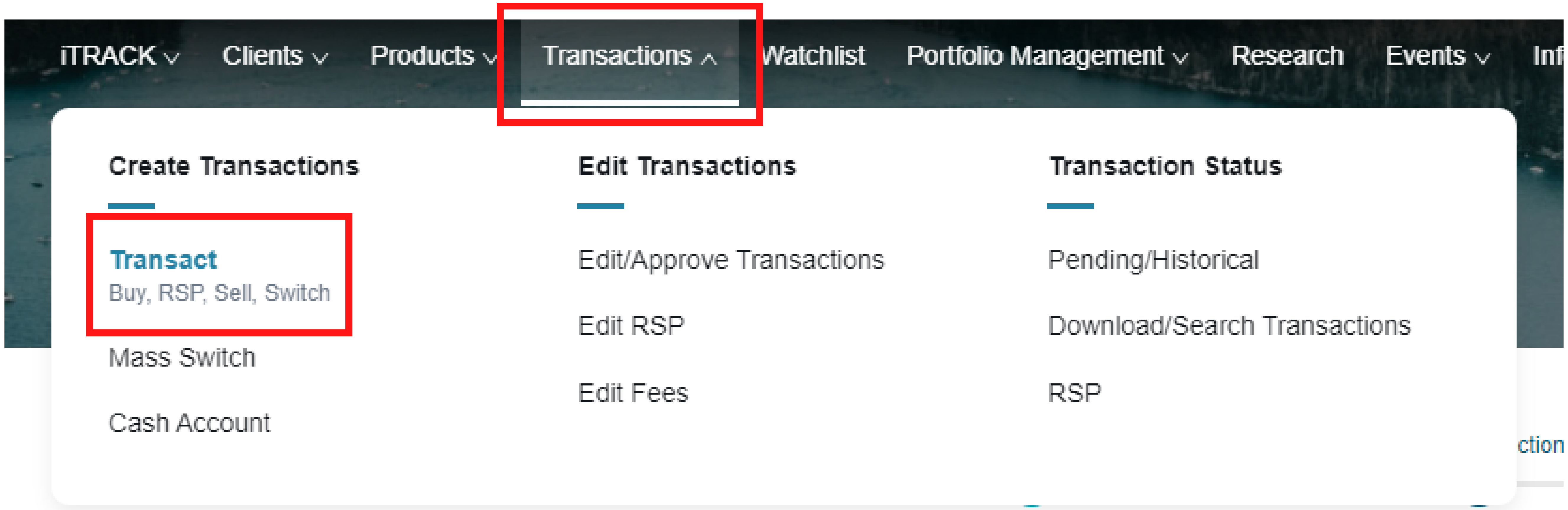
Min. Initial Investment/ Subsequent Amount — Ensure the allocations meet the min. amounts when switching into new/existing portfolios

Completed Transaction — Switching is only available when the holdings are reflected

Portfolio Switch Guide

Creating portfolio switch via adviser portal:

Transactions > Transact

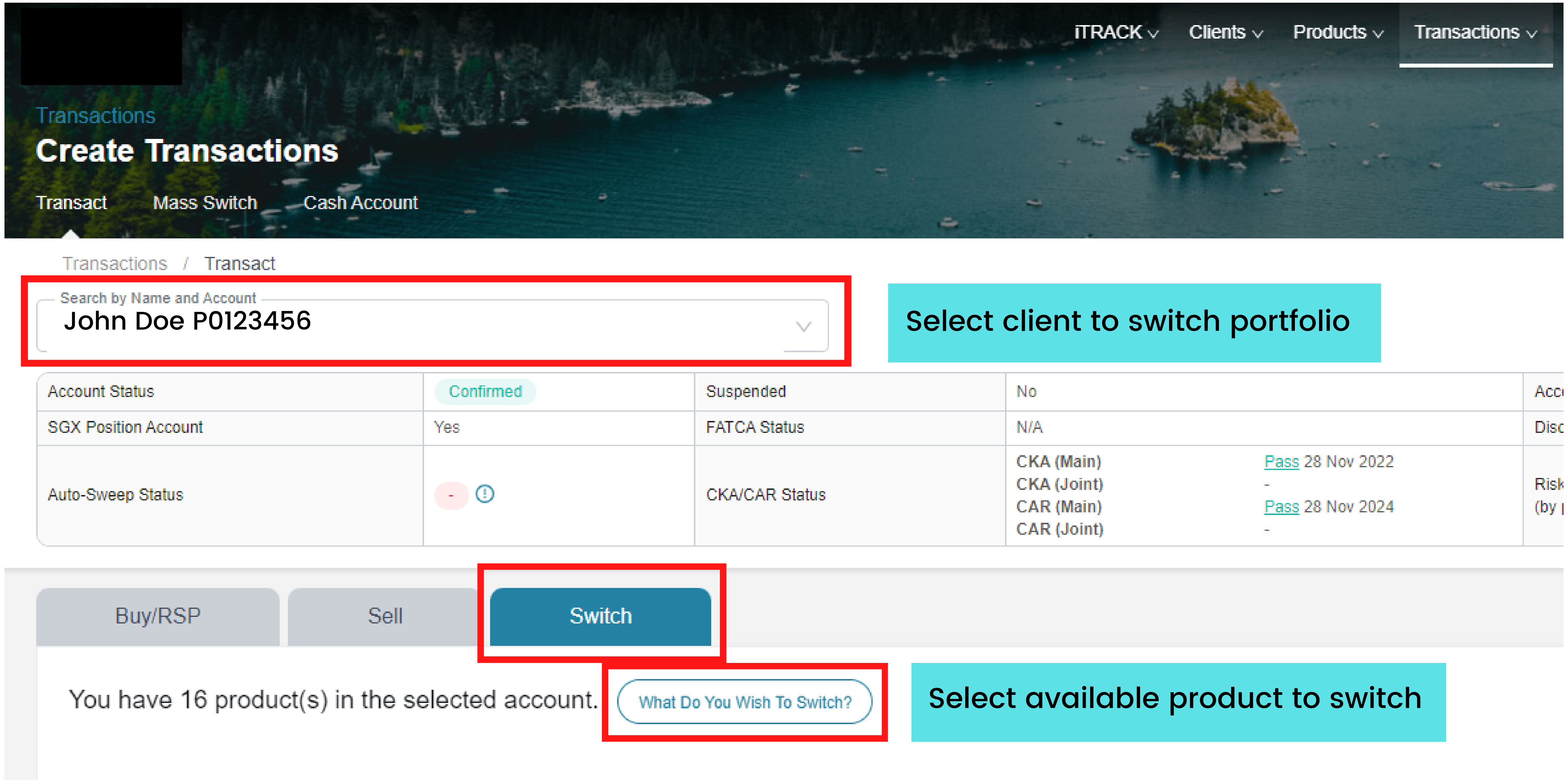


Portfolio Switch Guide

Creating portfolio switch via adviser portal:

Transactions > Transact > Select client > Switch > Select product

Tip: This is similar to UT switch!



Portfolio Switch Guide

Creating portfolio switch via adviser portal:

Transactions > Transact > Select client > Switch > Select product

Select Product(s) to Initiate Switch Transaction

Search | Payment Method | Product Type | Reset

Product Name	Product Type	Payment Method	Nominal Value/Quantity	Indicative Market Value	Profit/Loss	Profit/Loss (%)	Active RSP
FSSA Dividend Advantage A QDIS SGD | SG9999002083	UTs	SRS	7585.89	SGD 12,662.37			No
First Sentier Bridge A DIS SGD | SG9999002067	UTs	CPFIS-SA	29039.71	SGD 41,677.79			No
PIAS Aggressive Model Portfolio (CFPOA)	Company Portfolio	CPFIS-OA	SGD 69,676.58	SGD 69,676.58			No
PIAS Aggressive Model Portfolio (Cash) - Reinvest	Company Portfolio	Cash	SGD 66,959.25	SGD 66,726.53			No

1.Select the Company Portfolio to switch **OUT FROM**

Cancel | Add

2. Add into the list (if there is more than one)

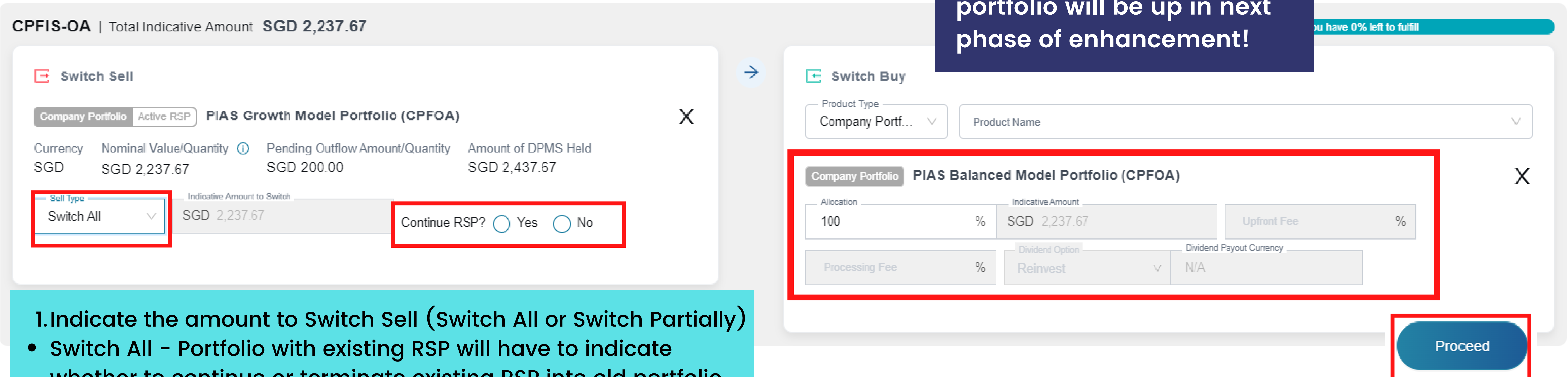
Portfolio Switch Guide

iFAST financial

Creating portfolio switch via Adviser Portal:

Transactions > Transact > Select Client > Switch > Select product

RSP option for switch buy portfolio will be up in next phase of enhancement!



1. Indicate the amount to Switch Sell (Switch All or Switch Partially)
- Switch All - Portfolio with existing RSP will have to indicate whether to continue or terminate existing RSP into old portfolio

2. Indicate allocation to Switch Buy (for more than one portfolio)
*Reminder: Allocation must meet min. initial investment/subsequent amount when switching into new/existing portfolios

3. Select 'Proceed' once completed the above

Portfolio Switch Guide

Creating portfolio switch via adviser portal

Switching Summary

CPFIS-OA

Switching Sell Product Name	Product Type	Amount	Active RSP?	Continue RSP?
PIAS Growth Model Portfolio (CPFOA)	Company Portfolio	SGD 2,237.67	Yes	Yes

Switch Buy Product Name	Product Type	Allocation Percentage	Estimated Fee (%)/($)	Dividend Option	Dividend Payout Currency	Dividend Transfer Frequency
PIAS Balanced Model Portfolio (CPFOA)	Company Portfolio	100%	Upfront: 0% Processing: -	Reinvest	N/A	N/A

Note(s)

1. By default, your RSP will be terminated upon full switch sell (unless there is a pending buy/switch buy/transfer in transaction for the same fund). Please select "Continue RSP?" if you wish to continue the RSP.
2. If you proceed with full switch sell on a holding that has pending buy/switch buy/transfer in transaction(s), you may not have sufficient units to meet the minimum redemption requirement for the same holding in the future.
3. You may incur fees and charges as a result of (a) the disposal of, or reduction in interest in, an existing investment product; and (b) the acquisition of, or increase in interest in, a new investment product. Before switching from one investment product to another, you should find out whether you are entitled to free switching and consider carefully whether any fees, charges and/or disadvantages that may arise from a switch would outweigh any potential benefits. Some of the disadvantages associated with switching include the following:
   (i) you may incur transaction costs without gaining any real benefit from the switch;
   (ii) the new investment product may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost;
   (iii) you may incur penalties for terminating the existing investment product;
   (iv) the new investment product may be less suitable for you.
   You should seek the advice of your financial adviser when in doubt or if you require further clarification.
   Please note that you have the right to cancel purchase instructions for certain funds, subject to certain conditions. Please refer to Important Notes for Transactions for more details.
4. Dividend reinvestment units credited into an account with zero available holdings in the same fund (e.g. due to full sell/switch pending approval/in progress) will be force-sold. To prevent this, please update the residual dividend option of the account (only applicable to cash holdings).

Review switching trade summary, ensure details are correct

Portfolio Switch Guide

Creating portfolio switch via adviser portal

Rationale

Rationale

5000 characters left.

Attached Files

Click or drag file to this area to upload

A maximum of 5 files can be uploaded, and they must be in either PDF, DOC, DOCX, XLS, XLSX, GIF, JPG or JPEG format.
The maximum permissible size for each uploaded file is 5MB.
Maximum length of file name is 65 characters.

Declaration

- (●) I hereby declare that I have provided advice for the above trade(s) and that the investment product(s) is/are suitable for the customer.
- ( ) I hereby declare that I have provided advice for the above trade(s) and that the investment product(s) is/are not suitable for the customer.
- ( ) I hereby declare that I did not provide advice for the above trade(s)/investment product(s) for the customer.

Select 'Submit' once the necessary documentation is done and declaration indicated.

Print | Submit

*Standard trade approval sequence applies.

Portfolio Switch Guide

Supervisor Trade Approval (Available on website only):

Transactions > Edit Approve Transaction > Pending My Approval

Pending My Approval	1	Pending Supervisor Approval	0	Pending Client Approval	0

Pending Trade(s)

Approve By	Account No.	Client Name	NRIC/Passport No.	Account Type	Transaction Type	Adviser	Attachment	Action(s)
19 Jan 2023				Wrap Personal	Company Portfolio Switch			Approve

Switching Summary

One to One Switch

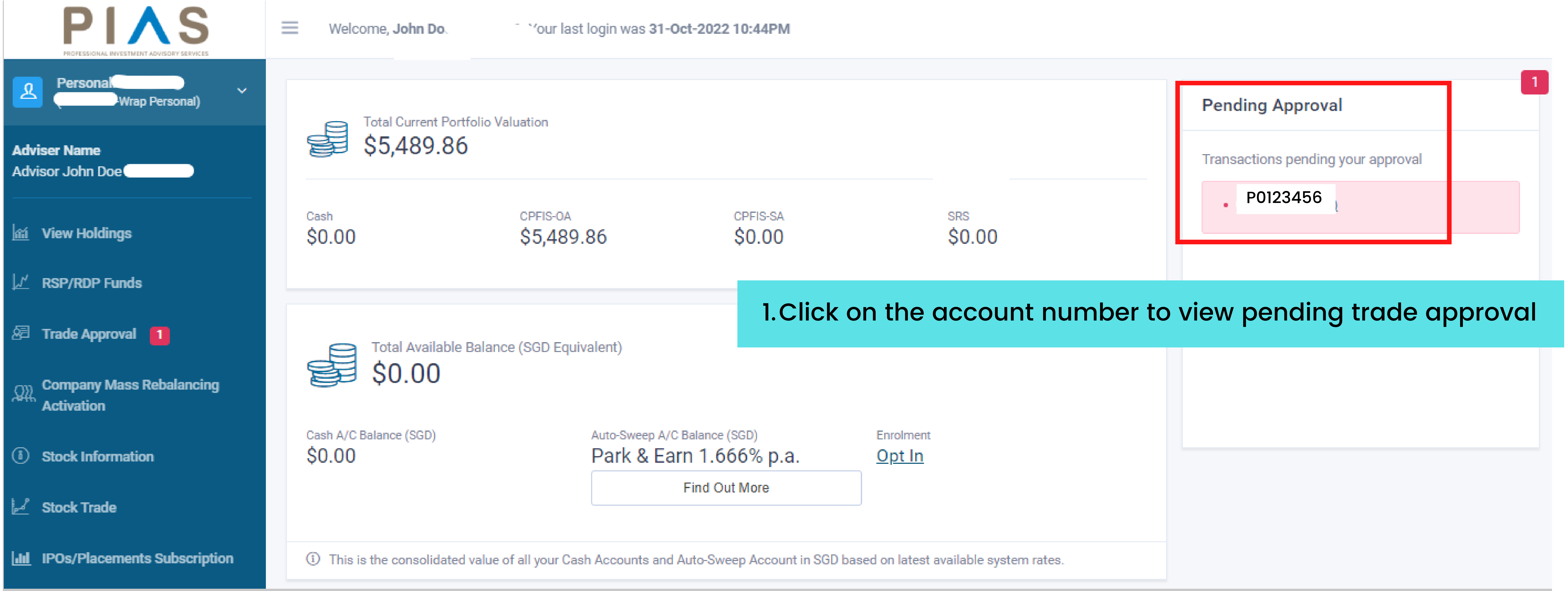
CPFIS-OA

Switching Sell Product Name	Product Type	Amount	Active RSP?	Continue RSP?
PIAS Growth Model Portfolio (CPFOA)	Company Portfolio	SGD 2,237.67	Yes	Yes

Switch Buy Product Name	Product Type	Allocation Percentage	Estimated Fee (%)/($)	Dividend Option	Dividend Payout Currency	Dividend Transfer Frequency	Advice Given	Suitability	Approval Sequence
PIAS Balanced Model Portfolio (CPFOA)	Company Portfolio	100%	Upfront: 0% Processing: -	N/A	N/A	N/A	Yes	Yes	✓Adviser ∨ Supervisor ∨ Client ∨ In System

Portfolio Switch Guide

Client Trade Approval (Available on website and mobile app)



Company Portfolio Switch

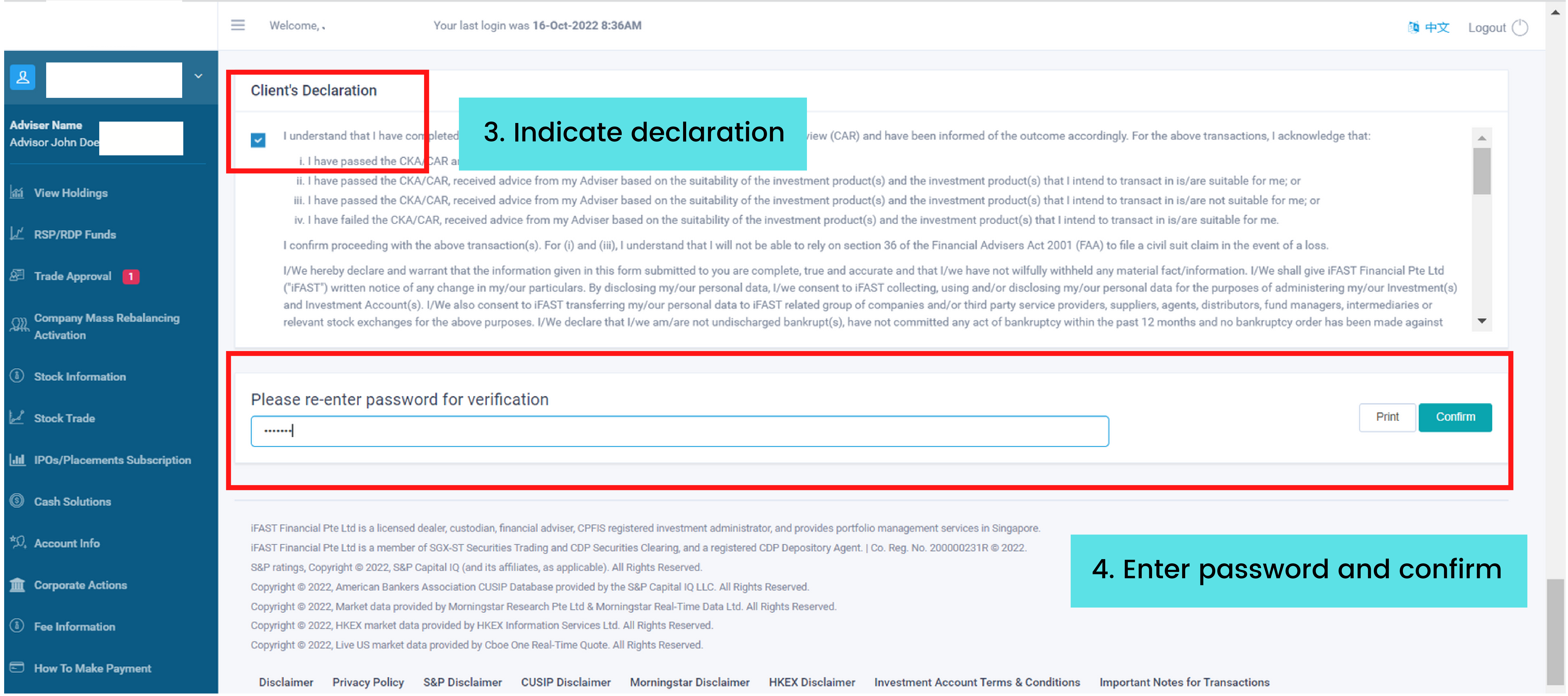
2. Review switch trade details

One-to-One Switch Trade

Switch Sell Product	Redemption Mode	Redemption Amount	Continue RSP?	Portfolio Material	Switch Buy Product	Fees (%)/($)	Advice Given	Suitability	Portfolio Material
PIAS Growth Model Portfolio (CPFOA)	CPFIS-OA	SGD 2237.67	Yes	Portfolio Factsheet Portfolio Commentary	PIAS Balanced Model Portfolio (CPFOA)	Upfront: 0 % / SGD 0 Processing: -	✓	✓	Portfolio Factsheet Portfolio Commentary

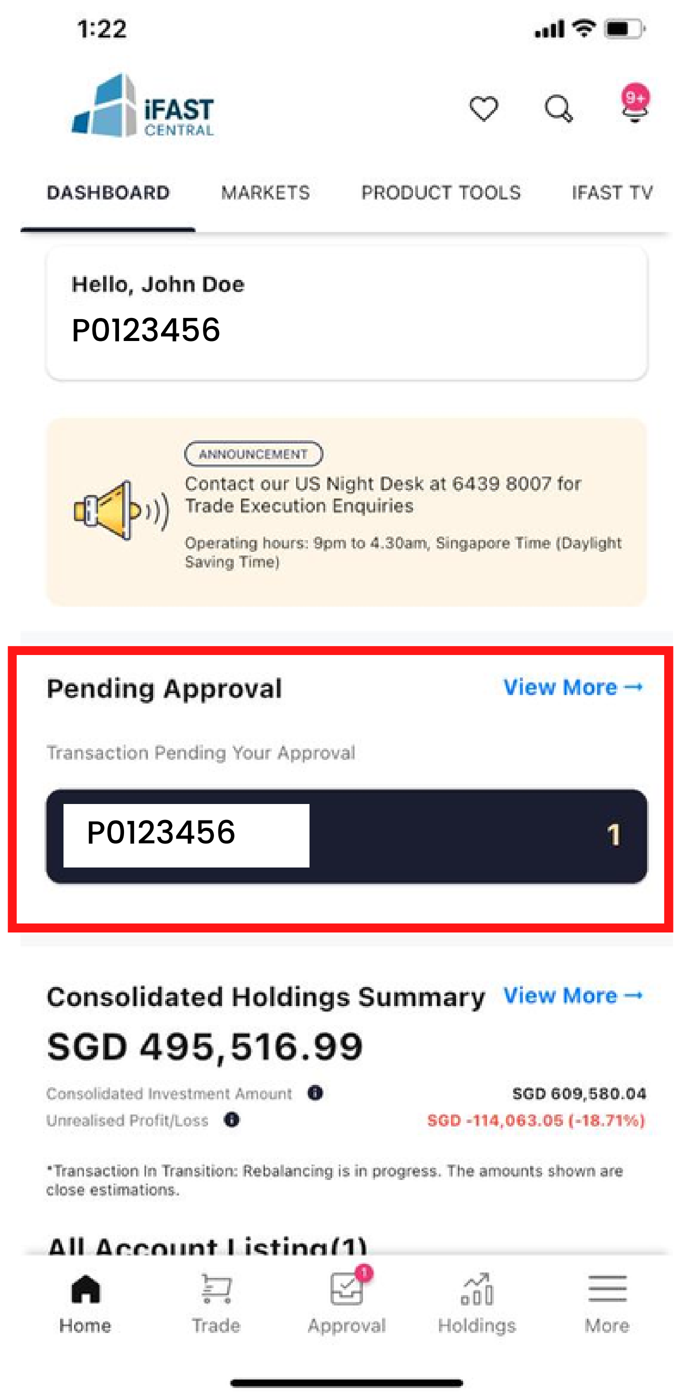
Portfolio Switch Guide

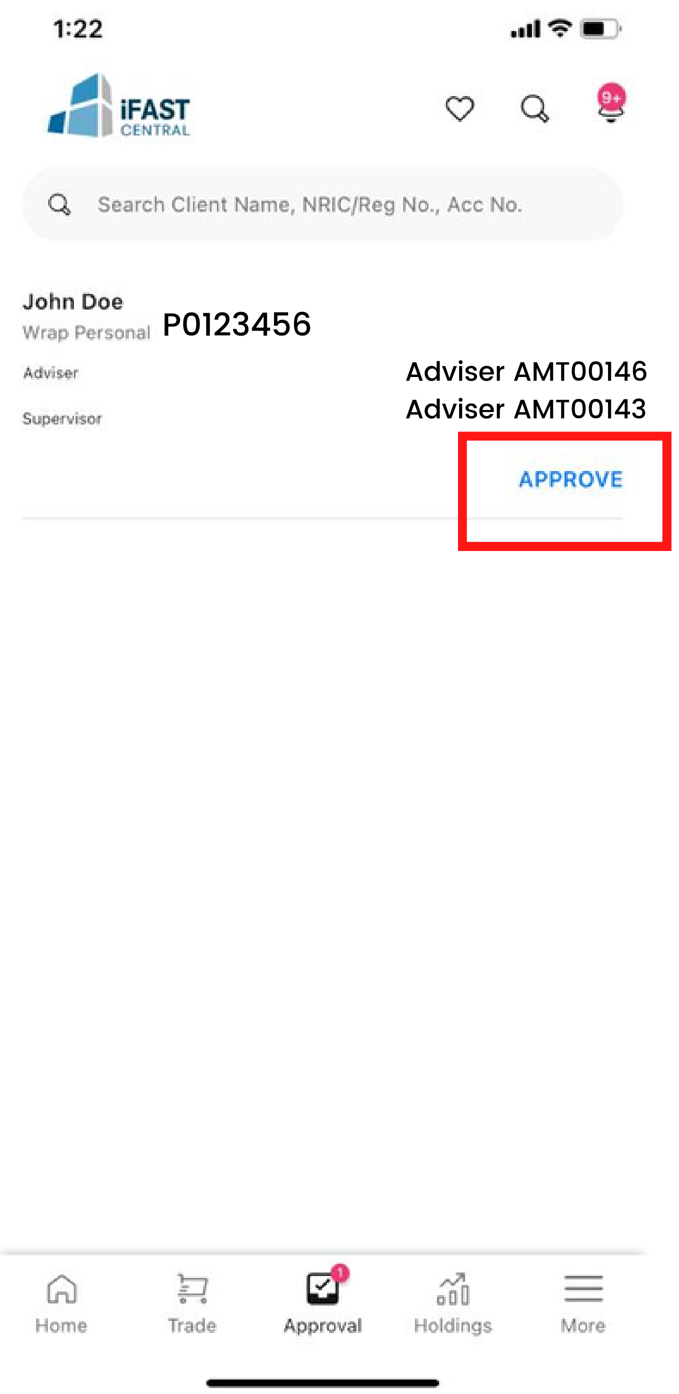
Client Trade Approval (Available on website and mobile app)

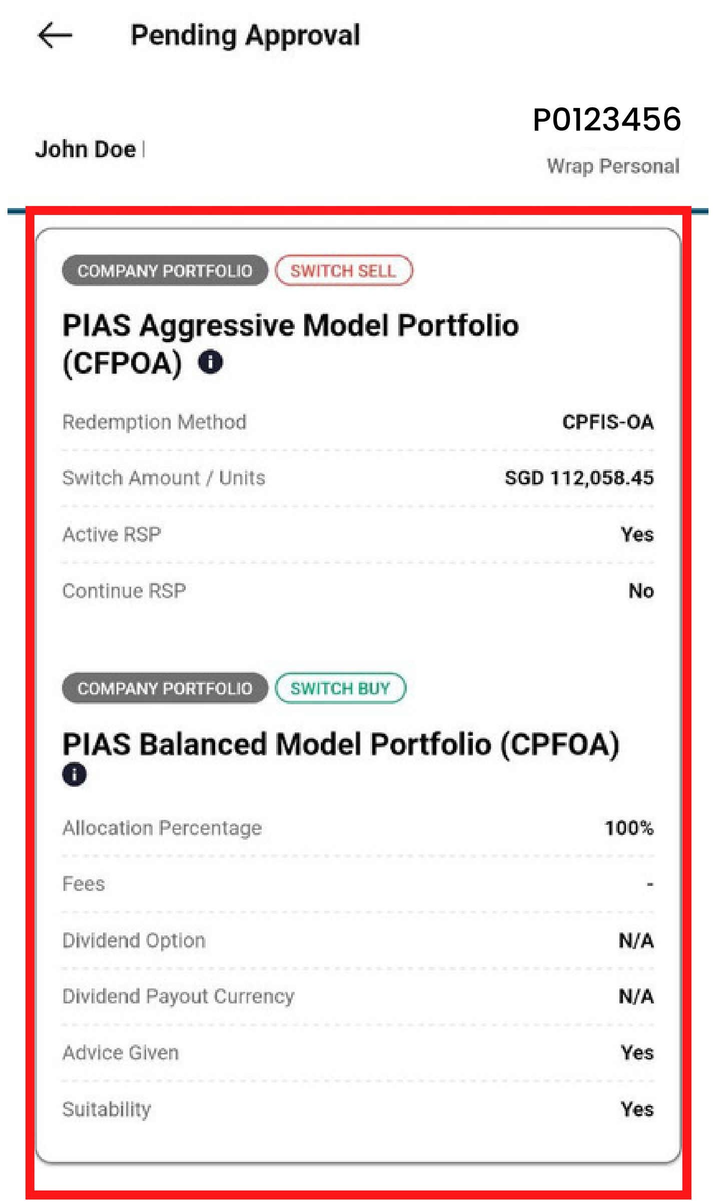


Portfolio Switch Guide

Client Trade Approval (Available on website and mobile app)



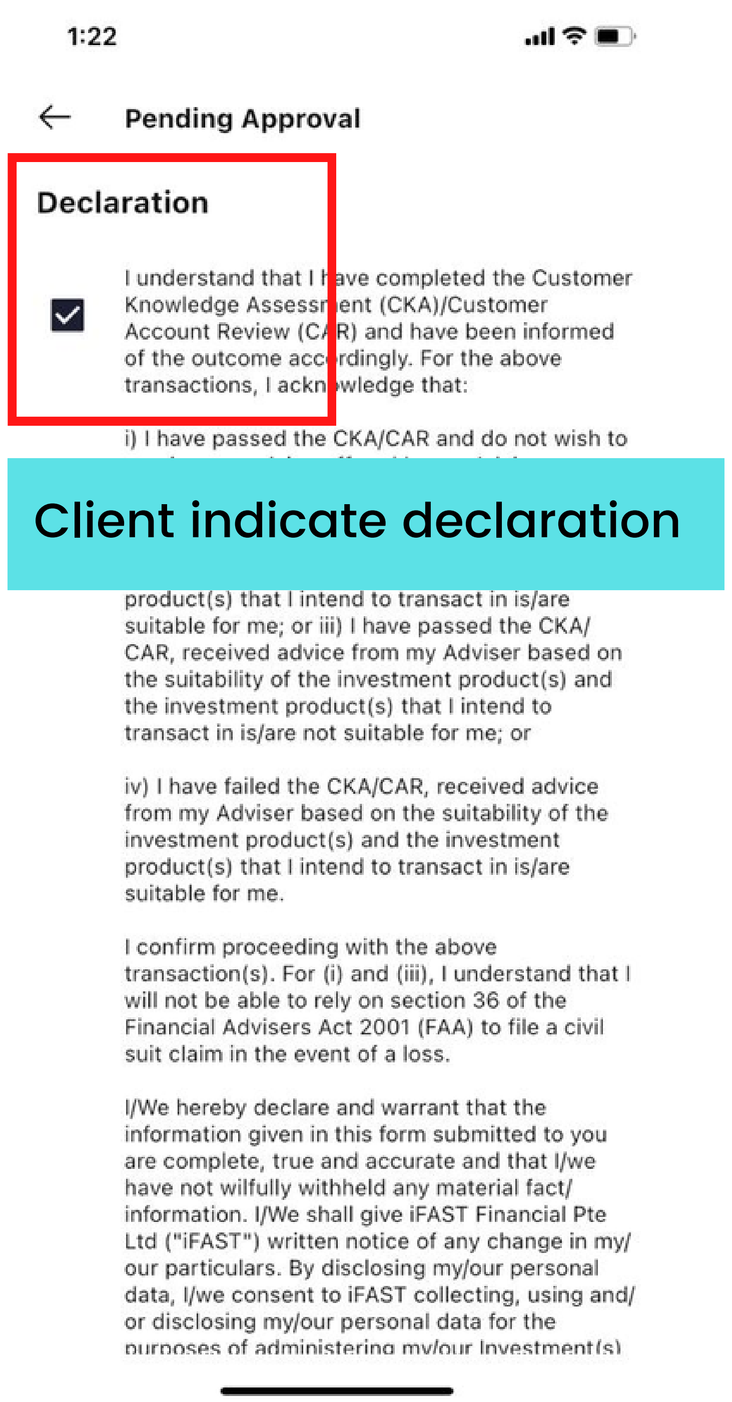




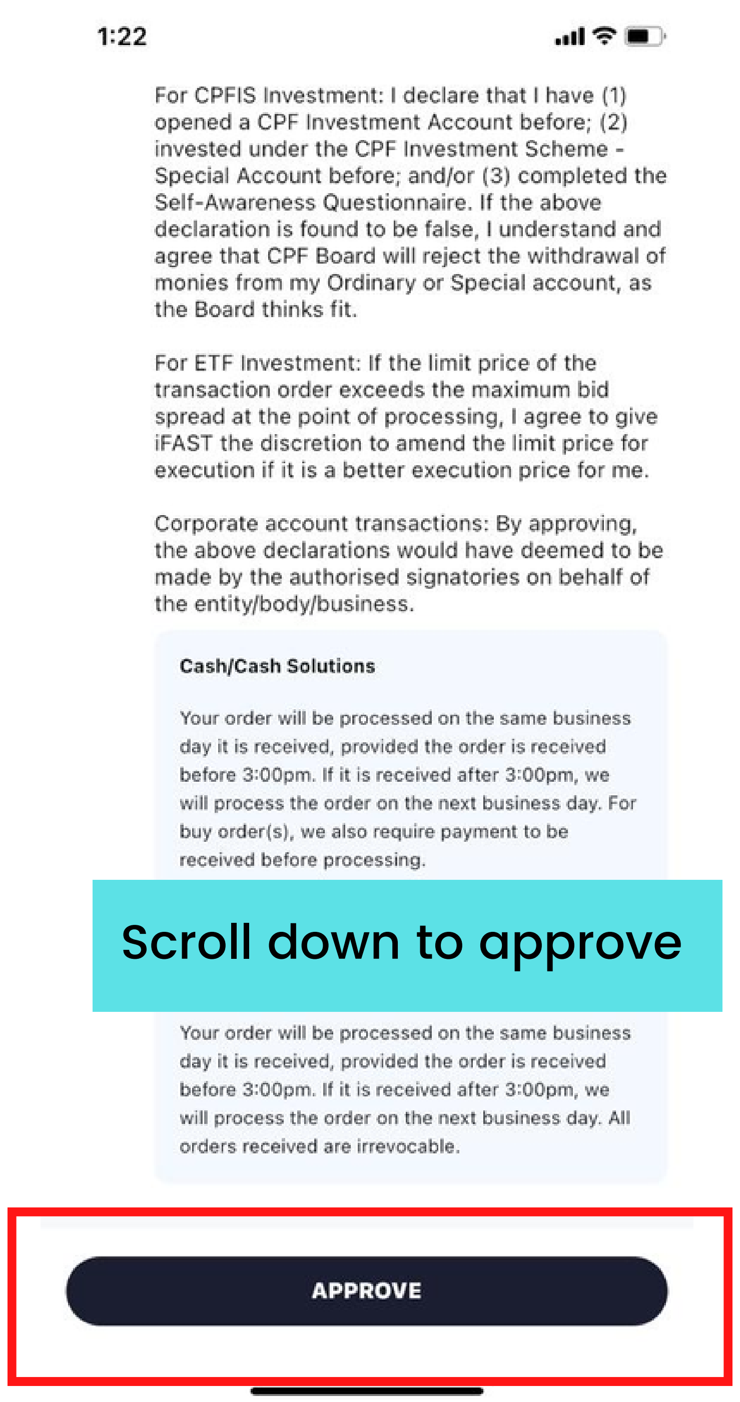
Review switch trade details

Portfolio Switch Guide

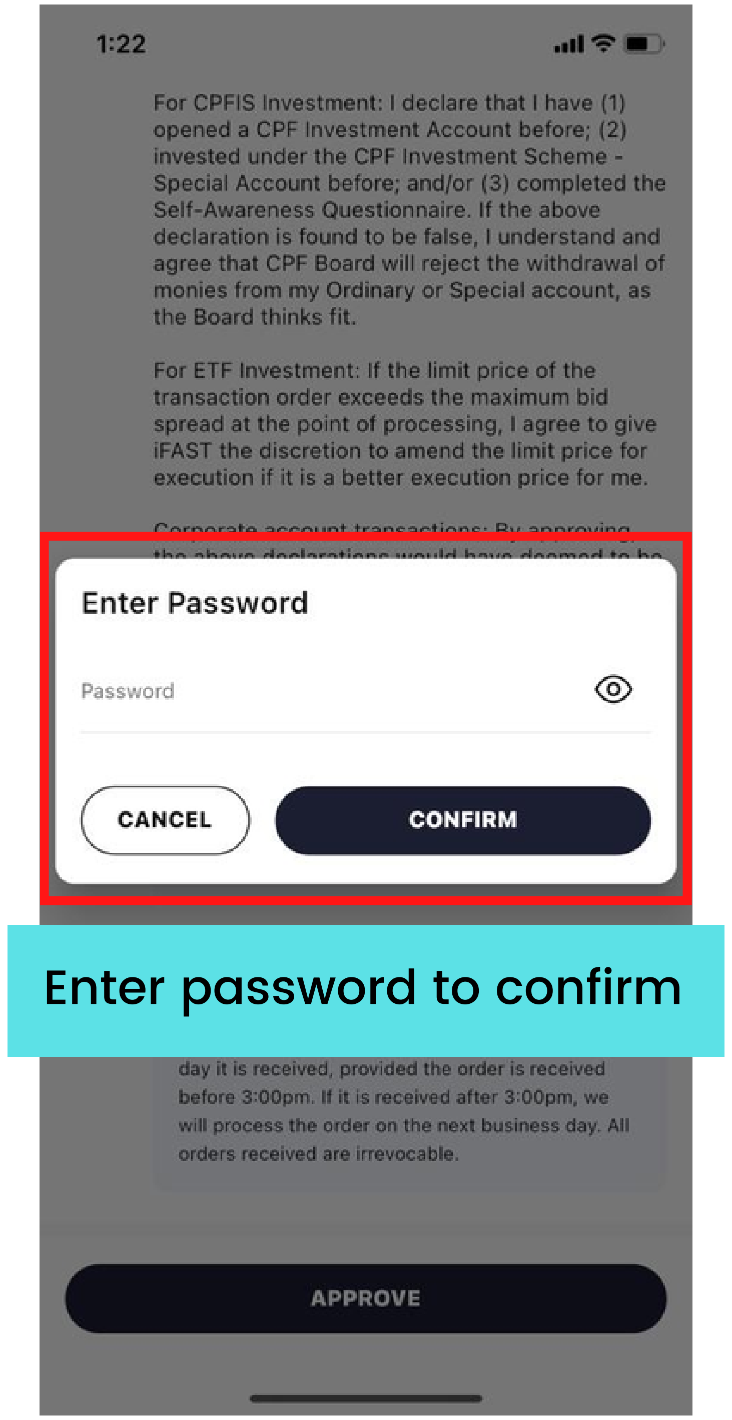
Client Trade Approval (Available on website and mobile app)



Client indicate declaration



Scroll down to approve

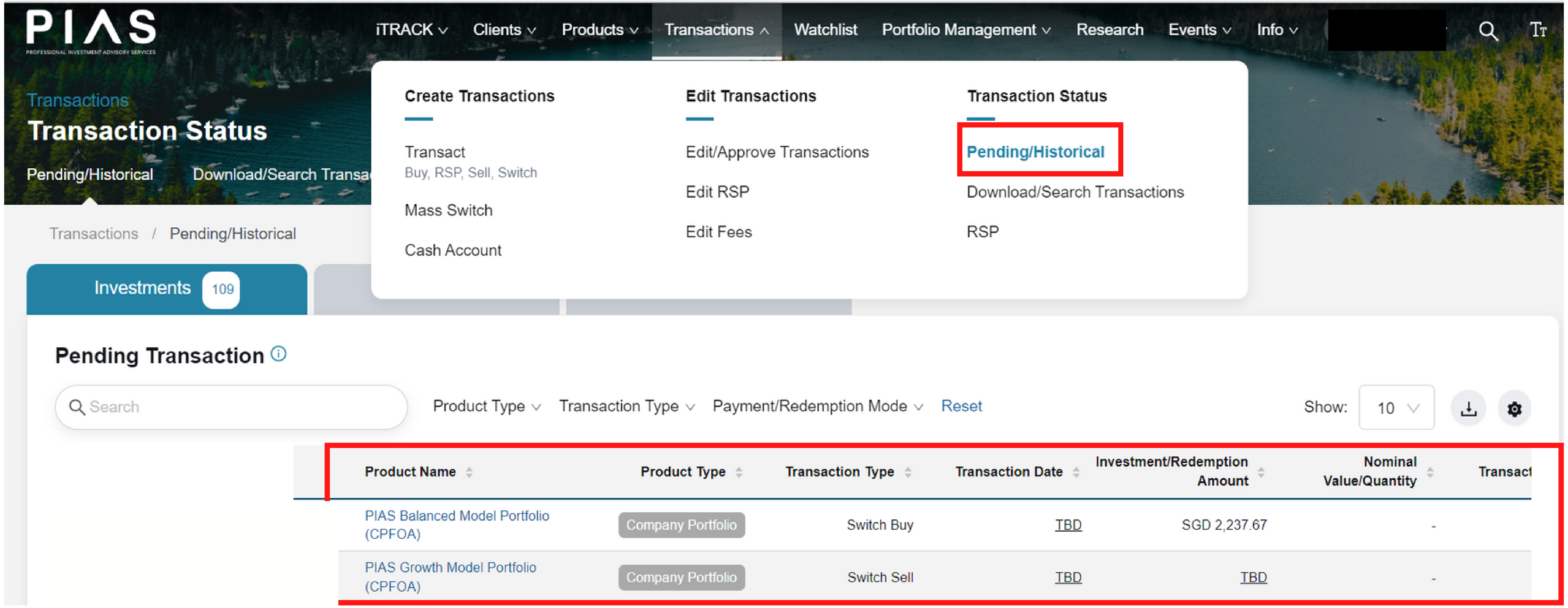


Enter password to confirm

Portfolio Switch Guide

Checking transaction status on adviser portal:

Transactions > Pending/Historical > Investments



Note: If there is ongoing portfolio rebalancing, the status will reflect as "Pending" as the switch will only process after the rebalancing is completed.

Portfolio Switch Email Notifications

Adviser, supervisor and client will be notified via email when switch trade is into system

Dear All,

The following online transaction(s) has/have been put into the system for J**n Doe with details as shown below.

<u>**Switch**</u>

Company Portfolio

One-To-One Switch Trade (1)

Switch Sell Product Name	Redemption Method	Estimated Redemption Amount	Active RSP	Continue RSP	Switch Buy Product Name	Fees (%)/($)	Advice Given	Product Suitability	DPMS Switch ID
PIAS Aggressive Model Portfolio (CFPOA)	CPFIS-OA	SGD 112,058.45	Y	N	PIAS Balanced Model Portfolio (CPFOA)	Upfront: 0%/SGD 0 Processing: -	Y	Y	SWDP22 !

Note(s):
Please be informed that the RSP instruction(s) will be terminated if you had not opted to continue the RSP(s) after a full switch sell of the product's holdings.

Portfolio Switch Email Notifications

Adviser and client will be notified via email when switch transaction is processing

Adviser Email Notification

Wed 23/11/2022 5:25 pm
iFAST Notification <do_not_reply@ifastfinancial.com>
Company Portfolio Switch Contract Generated
To @ifastfinancial.com
Cc @ifastfinancial.com
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Valued Adviser

The following portfolio switch contract(s) has been generated with details shown below.

Account No.	Client Name	Switch Sell Product Name	Redemption Method	Redemption Amount	Switch Sell Transaction Date	Switch Sell Contract No.	Switch Buy Product Name Method	Fees (%)/($)	Switch Buy Transaction Date	Switch Buy Contract No.	Transaction Mode
	J**n Doe	VIPS - Growth (Cash)	Cash	SGD 27,735.07	25 Nov 2022	SDCON221121000022	VIPS - RSP (Cash)	Upfront: 0% / SGD 0	23 Nov 2022	BDCON221121000022	Online

Client Email Notification

'11/2022 5:25 pm
on <do_not_reply@ifastfinancial.com>
Company Portfolio Switch Contract Generated
To @ifastfinancial.com
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Valued Client,

The following portfolio switch contract(s) has been generated with details shown below.

No.	Switch Sell Product Name	Redemption Method	Redemption Amount	Switch Sell Transaction Date	Switch Sell Contract No.	Switch Buy Product Name Method	Fees (%)/($)	Switch Buy Transaction Date	Switch Buy Contract No.	Transaction Mode
	VIPS - Growth (Cash)	Cash	SGD 27,735.07	25 Nov 2022	SDCON221121000022	VIPS - RSP (Cash)	Upfront: 0% / SGD 0	23 Nov 2022	BDCON221121000022	Online
	VIPS - Growth (CPFOA)	CPFIS-OA	SGD 106,958.74	25 Nov 2022	SDCON221121000024	(Selected Client) VIPS - Growth (CPFOA)	Upfront: 0% / SGD 0	23 Nov 2022	BDCON221121000024	Online

You will receive an email notification from us when the portfolio's transactions are completed.
For queries or clarifications, please contact your financial adviser.

Thank you.

Regards,
iFAST Financial Pte Ltd

Portfolio Switch Email Notifications

iFAST financial

Adviser and client will be notified via email when switch has completed

Client Email Notification

Fri 25/11/2022 5:30 pm

iFAST Notification <do_not_reply@ifastfinancial.com>

Company Portfolio Switch Completed

To

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Valued Client,

The following portfolio switch contract(s) has been completed with details shown below.

Account No.	Switch Sell Product Name	Redemption Method	Redemption Amount	Switch Sell Transaction Date	Switch Sell Contract No.	Switch Buy Product Name Method	Fees (%)/($)	Switch Buy Transaction Date	Switch Buy Contract No.	Transaction Mode
	VIPS - Growth (Cash)	Cash	SGD 11,722.15	09 Nov 2022	SDCON221107000087	VIPS - RSP (Cash)	Upfront: 0% / SGD 0 Processing: -	09 Nov 2022	BDCON221107000007	Online

Fo clarifications, please contact your financial adviser.

Thank you.

Regards

Adviser Email Notification

Fri 25/11/2022 5:30 pm

iFAST Notification <do_not_reply@ifastfinancial.com>

Company Portfolio Switch Completed

To ifastfinancial.com

Cc ifastfinancial.com

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Valued Adviser ,

The following portfolio switch contract(s) has been completed with details shown below.

Account No.	Client Name	Switch Sell Product Name	Redemption Method	Redemption Amount	Switch Sell Transaction Date	Switch Sell Contract No.	Switch Buy Product Name Method	Fees (%)/($)	Switch Buy Transaction Date	Switch Buy Contract No.	Transaction Mode
		VIPS - Growth (Cash)	Cash	SGD 11,722.15	09 Nov 2022	SDCON221107000087	VIPS - RSP (Cash)	Upfront: 0% / SGD 0 Processing: -	09 Nov 2022	BDCON221107000007	Online

Thank you

Portfolio Switch FAQ

1. Can I help my client to switch from one portfolio to a few portfolios?

Yes, you can Switch Sell more than one portfolio, and Switch Buy into multiple portfolios in a single switch order. Take note that this will only be valid for portfolios of the same payment method and the percentage allocation under the Switch Buy portion has to add up to 100%, while satisfying the minimum (subsequent) investment amount for the respective Switch Buy portfolios.

2. How long will the whole switching process take?

<u>Switching from Company Portfolio to Company Portfolio</u>

The entire switching process, which includes auto-rebalancing of the Switch Buy portfolio will be completed within T (Transaction) date + 10 business days.

Note(s):
a. The above timeline is subjected to change due to individual fund holiday, as well as stock exchange holiday.
b. Cut-off time: 3pm on any business day.
c. Online switch transactions will be processed 1 business day later if approved before 3pm on business day and 2 business days later if trade is approved after 3pm on business day.
d. The switching order will only be executed after any outstanding 'rebalance action' (if any) has been completed.
e. If a full sell order has been placed for the Switch Sell portfolio, the Switch Sell process will take precedence.
f. If a full sell order has been placed for the Switch Buy portfolio, the Switch Buy process will take precedence.

Portfolio Switch FAQ

3. What is the minimum switch amount?

For Company Portfolio, minimum amounts are determined by your Company. You will be able to see the key portfolio details when placing transactions.

4. What will happen to my client's Regular Savings Plan (RSP) if my client Switch Sell all units?

If your client wishes to Switch Sell all units of a portfolio, you will be required at the transaction creation page to indicate 'Yes' or 'No' in continuing active Regular Savings Plan (RSP) for the particular portfolio. Auto-termination of the portfolio RSP will proceed if you have chosen the latter.

5. What are the charges involved in a switch order?

Your client will be subject to exchange fees if the Switch Sell or Switch Buy portfolios contain underlying ETF products. There will be no upfront fees and processing fees involved in a portfolio switch order.

6. Are all Company Portfolios allowed for switching?

Currently, only Company Portfolios of SGD portfolio currency are allowed for switching.

7. What else do I need to know about switching before placing an order for my clients to avoid the switching transaction being voided?

If the portfolio switch transaction is not approved by the last party within 14 days, it will expire and automatically voided.

Portfolio Switch FAQ

BEFORE

~~Adviser places Sell~~ | Supervisor and ~~Client approves~~ Sell | ~~Sell completed~~ | ~~Adviser places Buy~~ | Supervisor and ~~Client approves~~ Buy | ~~Buy completed~~

NOW

Adviser places Switch → **Supervisor and Client approves Switch** → **Switch completed**