

This form should be completed by the Supervisor and submitted to Business Support together with the submission of sales documents for sales closed via use of Non F2F Sales Advisory Process. This is to ensure that Customers have understood their PIAS Representatives' advice and recommendations before purchasing of the plans.

For cross-border sales, this call back is to ensure additionally that the sale is done via reverse enquiry from client.

Note: Supervisors are encouraged to perform the client call backs via recorded lines, where possible, in addition to completing the Non F2F Call Back form.

SECTION 1: PURPOSE					
A Supervisor shall ascertain from the Customer call backs that the PIAS Representative has conducted a proper sales advisory process with the Customer for any closed sales case(s) submitted via use of a Non F2F Sales Advisory Process.					
SECTION 2: DETAILS OF NON F2F SALES ADVISORY PROCESS					
Date of Sales Advisory					
Mode of Sales Advisory Process		<input type="checkbox"/> Video Conferencing (mandatory for Medisave-approved policies)		<input type="checkbox"/> Voice/Phone Call (not permitted for Medisave-approved policies)	
Time	Start Time		End Time		
Name of FAR			FAR Code		
Name of Branch					
SECTION 3: DETAILS OF CUSTOMER					
Name of Customer		Identification No.			
<input type="checkbox"/> Selected Client^*	<input type="checkbox"/> New Customer*	<input type="checkbox"/> Existing Customer	Spoken Language	<input type="checkbox"/> English	<input type="checkbox"/> Mandarin
<p>^ For Selected Client, Non F2F sales advisory must be conducted via Video Conference only. PIAS Representative must submit a screenshot of the video conference showing Trusted Individual physically beside the Selected Client Customer.</p> <p>* Not applicable for Cross-Border sales</p>					
SECTION 4: DETAILS OF PLAN PURCHASED					
S/No.	Name of Plan(s) Purchased	Type	Investment/ Premium Amount	Application Date (DD/MM/YY)	
1.					
2.					
3.					
4.					
5.					

SECTION 5: DETAILS OF CUSTOMER CALL BACK

Call-Backs to Customer via (Please tick & indicate the contact no. and mode)

<input type="checkbox"/> Home Number:	<input type="checkbox"/> Mobile Number:	<input type="checkbox"/> Office Number:	
	First Attempt	Second Attempt	Third Attempt
Date / Time	/	/	/
Extension Used (if via office line)			

IMPORTANT NOTE:

For **CROSS-BORDER CALL BACK**, please complete **SECTION 6A AND 6B**
DO NOT complete 5A AND 5B

SECTION 5A (Applicable for Successful Customer Call Back)

Language used to communicate with Customer	<input type="checkbox"/> English	<input type="checkbox"/> Mandarin	<input type="checkbox"/> Others, _____
<input type="checkbox"/> Customer acknowledged that he/she has purchased the above-mentioned plans from the PIAS Representative. (Ref Q1) <input type="checkbox"/> For New Customer, Customer has confirmed that a sales advisory process via video conferencing has been conducted. (Ref Q2 + Q3) <input type="checkbox"/> For Existing Customer, the Customer has confirmed that a sales advisory process via video conferencing / phone call has been conducted. (Ref Q2 + Q4) <input type="checkbox"/> For Medisave-approved policies, the Customer has confirmed that a sales advisory process via video conferencing has been conducted. (Ref Q2 + Q3/Q4) <input type="checkbox"/> For Medisave-approved policies, the Customer is aware that premiums are deducted through CPF Medisave account. Cash top-ups may be required in the event of failed deduction / insufficient funds / increase in premiums. (Ref Q5) <input type="checkbox"/> For Integrated Shield Plan, Customer is aware that if he/or she has an existing MediShield policy with any other insurer, the purchase of any policy PIAS Representative recommend will automatically cancel his/her other policies, but his/her previous insurer will write to him/her and give him/her 30 days to change his/her mind. (Ref Q6) <input type="checkbox"/> Customer confirmed that he/she had signed on the PIAS Non F2F Supplementary Form and has emailed his/her confirmation to the PIAS Representative on the confirmation of his/her application on the products mentioned. (Ref Q7) <input type="checkbox"/> For Singlife applications, Customer is aware that he/she may be contacted by Singlife arising from the application for the above-mentioned plans. (Ref Q8)			
Supervisor's Declaration			
<input type="checkbox"/> I confirm that I have conducted the Customer Call Back at the above-mentioned date/time. The Customer call back is in order. Please <u>proceed</u> with Customer's application.			

SECTION 5B (Applicable for **Unsuccessful Customer Call Back)**

☐ Customer is uncontactable.

Supervisor's Declaration

☐ I confirm that I have contacted the Customer at the above-mentioned date/time and the Customer remains uncontactable after 3 call attempts on 3 different days. Please **cancel** the Customer's application.

Remarks, if any

Signature of Supervisor

Name of Supervisor

Date (DD/MM/YY)

For Cross-Border Call Back:

SECTION 6A (Applicable for Successful Customer Call Back – Cross-Border Sales)

Language used to communicate with Customer ☐ English ☐ Mandarin ☐ Others, _____

- ☐ Customer acknowledged that he/she has purchased the above-mentioned plans from the FAR.
(Ref Qn B1)
- ☐ Customer has confirmed that the call is via reverse enquiry from customer.
(Ref Qn B2 + Qn B3)
- ☐ For Existing Customer, the Customer has confirmed that a sales advisory process via video conferencing / phone call has been conducted.
(Ref Qn 2 + Qn 4)
- ☐ Customer confirmed that he/she has signed on the PIAS Non F2F Supplementary Form and emailed his/her confirmation to the FAR on the confirmation of his/her application on the products mentioned.
(Ref Q7)

Supervisor's Declaration

☐ I confirm that I have conducted the Customer Call Back at the above-mentioned date/time. The Customer call back is in order. Please proceed with Customer's application.

SECTION 6B (Applicable for **Unsuccessful Customer Call Back – Cross-Border Sales)**

☐ Customer is uncontactable.

Supervisor's Declaration

☐ I confirm that I have contacted the Customer at the above-mentioned date/time and the Customer remains uncontactable after 3 call attempts on 3 different days. Please **cancel** the Customer's application.

Remarks, if any

Signature of Supervisor

Name of Supervisor

Date (DD/MM/YY)

General Guide (For reference only)

Whole Life & Endowment Insurance Plans - Single/ Regular Premium

- This is a lump/regular sum payment insurance plan with savings element.
- The surrender value is made up of guaranteed and **NON-GUARANTEED** portions (*not applicable for non-participating plans*).
- Non-guaranteed bonus will become guaranteed only after the bonus is declared and vested. The yield at maturity is dependent on the profits of the insurance company (*not applicable for non-participating plans*).
- Insurance policies are long-term commitments. Ending it pre-maturely may involve high costs.
- Single Premium plan: Ensure that the client has no need for the money that he/she has paid for this policy during the term of the insurance plan.
- Regular Premium plan: the client must regularly pay the premium to keep the policy active.
- 14 days free look

Term Insurance

- This is a regular premium term insurance plan and for group insurance, it will include coverage for company employees' protection needs.
- There is **no surrender / cash value** for this policy since this is a non-participating plan.
- Insurance policies are long-term commitments. Ending it pre-maturely may involve high costs.
- The client must regularly pay the premium to keep the policy active.
- 14 days free look

Investment Linked Policies (ILP) - Single/ Regular Premium

- This is a single / regular premium payment insurance plan with investment element.
- ILPs usually do not have guaranteed cash values and the surrender value depends on the price of the units in the sub-fund which in turn depends on the sub-fund's performance.
- Insurance policies are long-term commitments. Ending it pre-maturely may involve high costs.
- The amount of the premium used for insurance coverage, charges and buying units are unbundled and transparent. They are disclosed in the Product Summary, Benefit Illustration and Policy Contract.
- Fees include Insurance coverage charges, Fund management fees, Policy/administration charges, Surrender charges, Bid-Offer Spread and Fund Switching Charge.
- 14 days free look

Investment (Collective Investment Scheme)

- This is a Unit Trust (UT) investment.
- The funds are invested into stocks, bonds and other financial instruments including derivatives where performance is affected by prevailing market conditions. As such it is not possible to predict whether the Net Asset Value (NAV) of the fund will rise or fall.
In the worst case scenario, it is possible for a total loss of the initial capital invested.
- Marketing fact sheets and brochures may make references to targeted / potential fund payouts. ***Note that these payouts are not guaranteed*** and one may receive low or no payouts.
- Fees include an initial sales charge, annual management fees, performance fees (where applicable), redemption fee (where applicable), administration fee, trustee fees and platform fees.
- Past Performance, prediction, projection or forecast is not necessarily indicative of future performance.
- The fund prospectus & marketing fact sheets should be read before making a decision to purchase the fund.
- Where currency conversion is involved to purchase the UT, there is element of foreign exchange risk.
- 7 days cancellation

通用指南 (仅供参考)

终身寿险和储蓄保险计划 – 单期 / 定期保费

- 这是具有储蓄性质的一次性 / 定期支付保费的保险计划。
- 退保金额由资本保证、**非资本保证**部分组成 (**不适用于非参与式分红保险计划**)。
- 在余利经声明和授予后, 非保本余利将成为保本余利。到期收益取决于保险公司的利润 (**不适用于非参与式分红计划**)。
- 保单为长期承诺。提前退保可能产生高昂费用。
- 单期保费计划: 确保客户在保险方案期限内对已支付保单的钱无其它需要。
- 定期保费计划: 客户必须定期支付保费, 以维持保单有效。
- 14 天免费审阅期

定期保险

- 这是一个定期保单。若是针对团体保险, 将包括公司员工的保障需求。
- 因为这是非参与式分红计划, 该险种**无退保费 / 解约金**。
- 保单为长期承诺。到期前结束可能涉及高昂费用。
- 客户必须定期支付保费, 以维持保单有效。
- 14 天免费审阅期

投资联结保险(ILP) - 整付 / 定期保费

- 这是具有投资质的整付 / 定期支付保费的保险计划。
- ILPs 通常没有保本解约金和退保费用, 这取决于附属基金的单位价值, 并依次依赖于附属基金的表现。
- 保单为长期承诺。到期前结束可能涉及高昂费用。
- 用于保险范围、费用和购买单位的保费金额分类定价且透明。且在产品简介、利益说明和保单合约中予以公开。
- 费用包括保险费用、基金管理费、保单 / 管理费、退保费、买卖差价和基金转换费用。
- 14 天免费审阅期

投资 (集体投资计划)

- 这是单位信托基金 (UT) 投资。
- 你的资金投入到股票、债券和其他包括衍生产品的金融工具, 其性能受现行市场行情影响。因此, 基金净资产价值 (NAV) 是否会上升或下降是无法预测的。
- 在最坏的情况下, 初始资本投资可能遭受全部损失。
- 市场实况表和手册可对目标 / 潜在基金支出提供参考。请注意, 这些支出无担保, 收回的可能低于支出, 或零收回。
- 费用包括首次销售费、年管理费、业绩费 (如适用)、赎回费 (如适用)、管理费、信托费和平台费。
- 过去业绩、预报、推测和预测不一定反映未来业绩。
- 在决定购买该基金前, 应仔细阅读基金招股说明书及销售情况表。
- 倘若货币兑换涉及购买 UT, 将存有外汇风险元素。
- 7 天撤销期