

Annex B

PIAS Non Face-to-Face (F2F) Sales Advisory Process at a glance:
Please refer to the PIAS Non Face-to-Face Sales Advisory Policy and the respective Provider's Circulars for details.
Note: The provider submission requirements in this Annex B are accurate as at the point of updating and is subject to update/change in process by the provider.

Please refer to DocuShare > PIAS Resource Library > Guides & Manual > Non F2F for the latest forms

| Submission Checklist To PIAS | | | | | | Singlife Application | | | | Other Providers Application with Online Submission Availability | | |
|------------------------------|---|--|----------------------------|------------------------------|---|--|--|---|---|---|---|-----------------------------------|
| SN | Documents | Digital Signature ¹ by Customer / PIAS Representative | Requires Completion | For PDF FP + Other Providers | For eFP + Other Providers Upload to eFP | For PDF FP + Singlife PDF Submit via Email | For PDF FP + Singlife EzSub Upload to EzSub | For eFP + Singlife EzSub | | For PDF FP + Provider App Upload to P.App | For eFP + Provider App | |
| | | | | | | | | Upload to eFP | Upload to EzSub | Upload to P.App | Upload to eFP | Upload to P.App |
| 1a | PIAS Financial Planner ⁴ (full set) | No signature required Replaced with “SEE SUPP FORM” | Yes and form must be dated | ✓ | Default by system | ✓ | Email to Biz Support <i>Indicate EzSub ref no. in email to Business Support</i> | Default by system | N.A. | Email to Biz Support <i>Indicate e-submission ref no. in email to Business Support</i> | Default by system | N.A. |
| 1b | PIAS Financial Planner (last page) | | | ✓ | | ✓ | | | Default by system | | | |
| 2 | Signed ‘PIAS Non F2F Supplementary Form’ | Yes | Yes and form must be dated | ✓ | ✓ | ✓ | ✓ | Upload to EzSub | ✓ | ✓ | Upload to Provider App | ✓ |
| 3a | If the Product Provider has a Supplementary Form [Refer to Provider Requirement Table below]: | | | | | | | | | | | |
| (i) | Signed Product Provider’s Supplementary Form | Yes, where applicable | Yes | ✓ | ✓ | ✓ | ✓ | Upload to EzSub | ✓ | ✓ | N.A. | ✓ |
| (ii) | Application / Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable) | No signature required ** except for Etiqa's proposal form (refer to Provider Requirement Table below) | Yes | ✓ | ✓ | ✓ | Default by system | Default by system | Default by system | Default by system | N.A. | Default by system |
| 3b | If the Product Provider does not have a Supplementary Form [Refer to Provider Requirement Table below]: | | | | | | | | | | | |
| (i) | Application / Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable) | Yes | Yes and form must be dated | ✓ | ✓ | N.A. | N.A. | N.A. | N.A. | Default by system | N.A. | Default by system |
| 4 | Identification Document, including proof of address where applicable | Not Applicable | Not Applicable | ✓ | ✓ | ✓ | ✓ N.A. if <u>existing</u> Singlife client uses MyInfo | ✓ N.A. if <u>existing</u> client uses MyInfo | ✓ N.A. if <u>existing</u> client uses MyInfo | ✓ | ✓ N.A. if <u>existing</u> client uses MyInfo | ✓ |
| 5 | The Customer & Representative email ^{3a} | Not Applicable | Not Applicable | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 6 | Supervisor approval via email ^{3b} | Not Applicable | Not Applicable | ✓ | Supervisor approval via eFP. | ✓ | ✓ | Supervisor approval via eFP. | Supervisor approval via eFP. | ✓ required by Etiqa | Supervisor approval via eFP. | ✓ Supervisor approval via eFP. |
| 7 | Any other PIAS forms / supporting documents (where applicable) | Yes, where applicable | Yes, where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable | ✓ where applicable |
| 8 | PIAS Supervisor Non Face-to-Face Call Back Form ⁵ | Not Applicable | Not Applicable | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

Notes:

¹ See Provider Requirement Table below for the application for digital signature

² If you face difficulties in uploading the PIAS Financial Planner to Singlife EzSub, please attach the file in your submission email to Business Support.

^{3a} For non-eFP submissions, PIAS Representatives should forward the Customer & Representative email to the Supervisor for case approval. 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.

^{3b} For non-eFP submissions, Supervisor’s declaration via email is required. The email submitted to Business Support should minimally include the submission by PIAS Representative to capture the “Date of submission to Supervisor”.

For eFP submission, Supervisor will approve in system.

⁴ No PIAS Financial Planner is required for Accredited Investors Clients. In the case of other clients, no Financial Planner is required if the recommendation is on the following products:

- Singlife MyAccidentGuard (but if Weekly Income Rider is attached, FP is required)
- Tokio Marine TM Protect MosBite


PIAS Representatives to use the ‘Non F2F Supplementary Form (for use without PIAS FP)’ - Appendix 1A

⁵ Call backs shall be performed by an independent external party engaged by the Company. In the event the Customer is uncontactable, the case will be referred to the Supervisor to contact the customer to perform the Call Back.

| Group | Submission Email Address* for INSURANCE | Submission Email Address* for INVESTMENTS |
|-----------|--|--|
| PS Group | pias.ps-esubmission@singlife.com | pias.investment-esubmission@singlife.com |
| SG Group | pias.sg-esubmission@singlife.com | |
| PFP Group | pias.pfp-esubmission@singlife.com | |

* For submission of New Business applications only and there will not be follow-ups to any enquiries or requests.

| Product Type | Email Subject |
|---|--|
| Insurance - Singlife EzSub | [PIAS Rep code] – [EZSUB E-Reference number] – [Proposer Name] |
| Insurance - Others | [PIAS Rep code] – [Provider Name] [Plan Name] – [Proposer Name] |
| Multiple Providers including Singlife EzSub | [PIAS Rep code] – [EZSUB E-Reference number], [Provider Name 1], [Provider Name 2] – [Proposer Name] |
| Multiple Providers | [PIAS Rep code] – [Provider Name 1], [Provider Name 2], [Provider Name 3] – [Proposer Name] |
| Investment - New Account + Investments | [PIAS Rep code] – [Platform Name] Account Opening with Subscription – [Customer Name] |
| Investment - Account Opening Only | [PIAS Rep code] – [Platform Name] Account Opening Only – [Customer Name] |

 Encrypt all out-going emails containing any personal data (e.g. name, NRIC, address, etc.) with your [PIAS Rep Code](#) and send the password separately via a different mode, such as text message.

Representative’s Self Purchase of Life Insurance Plans

Note: Representative and Supervisor are to digitally sign on Page.25 of the PIAS Financial Planner for Self Purchase

| Provider | Provider’s Supplementary Form to be Completed | Signature Requirement on Proposal Form |
|---------------|--|---|
| Singlife | Not Required | Yes. PIAS Rep to sign as Proposer and Representative. |
| China Life | Yes and PIAS Rep to sign off for both Proposer and Representative | No |
| China Taiping | Not Required | Yes. PIAS Rep to sign as Proposer and Representative. Supervisor to sign off as witness. Same applies for sign off on PI and PS. |
| Etiqua | Yes and PIAS Rep to sign off for both Proposer and Representative | Yes. PIAS Rep to sign as Proposer and Representative. Supervisor to sign off as witness. |
| HSBC Life | Yes and PIAS Rep to sign off under Policy Owner/Life Assured. Supervisor to sign off as Representative. | Yes and PIAS Rep to sign under the Policy Owner/Life Assured section in the form. Witness is not required. |
| Income | NA as they do not have a supplementary form | Yes. PIAS Rep to sign as Proposer and Representative. Supervisor to sign off as witness. |
| Tokio Marine | Yes and PIAS Rep to sign off for both Proposer and Representative | No |

Note: For Manulife, NF2F is not allowed for Representative’s own case.

Submission Guideline for Same Household's Life Insurance Plans (Acceptance of F2F Sales Advisory)

Note: Representative is required to submit a copy of NRIC to as proof of address for same household submission. PIAS NF2F Supplementary Form is not required.

| Provider | Provider’s Supplementary Form to be Completed | Proposal Form Submission | Signature Requirement |
|---------------|---|---|--|
| Singlife | Not Required | Hardcopy form / Online via EzSub | Hardcopy form: wet-ink signed EzSub: digitally signed using SignNow |
| China Life | Not Required | Hardcopy form | Wet-ink signed |
| China Taiping | Not Required | Hardcopy form | Wet-ink signed |
| Etiqua | Not Required | Online via iConnect | Digitally signed |
| HSBC Life | Not Required | Hardcopy form | Wet-ink signed |
| Income | NA as they do not have a supplementary form | Hardcopy form / PDF form / Online via e-App | Hardcopy form: wet-ink signed PDF Form / e-App: digitally signed |
| Manulife | Not Required | Hardcopy form | Wet-ink signed |
| Tokio Marine | Not Required | Hardcopy form | Wet-ink signed |

Product Providers Accepting NF2F Sales Advisory for Selected Client

Note: Representative is required to submit a screenshot showing the Trust Individual is present for the NF2F Sales Advisory via Video Conference.

| Provider |
|--------------------------|
| China Life |
| Etiqua |
| Income |
| Raffles Health Insurance |