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Document Version Control Log

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1-2017	Release of Event Guidelines	Partnership	Mar 2017
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	<p>All Supervisors shall keep records the Duty Officers and FARs' attendance in the Pre-Event/DO Training Attendance List (Appendix 3.3) upon completion of the training.</p> <p>Updated: Appendix 3 Pre-Event/DO Training Attendance List</p>		
3-2022	<p>Edit: 100% Call-backs on all closed sales performed by Telecentre</p> <p>Delete: Appendix 3.3 Pre-Event/DO Training Attendance List</p> <p>Delete: All Supervisors shall keep records the Duty Officers and FARs' attendance in the Pre-Event/DO Training Attendance List (Appendix 3.3) upon completion of the training.</p> <p>Delete: 7.6 General Guide: Site visit</p> <p>Add: 7.7 Site Visit</p> <p>Rules Of Engagement</p> <p>a) Seminar/Talks Organized by PIAS and/or PIAS' FARs:</p> <ul style="list-style-type: none"> - Approved seminars will be subjected to site visit with video recording conducted by a 3rd party vendor appointed by PIAS Management. <p>a) Door-to-Door & Street Canvassing Prospecting:</p> <ul style="list-style-type: none"> - Site visit will be conducted by PIAS BDMS during the activity. - All DO needs to inform BDM if the activity will be commencing - Attention: Due to Covid-19, as of 30th March 2022, Street Canvassing and Door-to-Door Knocking (DTD) prospecting is currently prohibited. 	Distribution	Nov 2022
4-2023	<p>Edit: Roadshow procedures</p> <p>a. Supervisor to inform pias.bda@singlife.com to assign Duty Officer and Pre-event Training to Supervisors and Participants. Refer to 7.1 for details</p> <p>b. Once training completed along, submit completed roadshow application, submitted to pias.bda@singlife.com and respective BDM at least <u>15 days</u> prior to roadshow commencement. Refer to Appendix 2.0.</p> <p>c. Supporting Documents should be attached along with application</p> <p>d. Approval code for approved application will be sent via email to Supervisors</p> <p>e. Incomplete application will not be processed</p> <p>Insert: Roadshows/DTD/Street Canvassing into unauthorizes public prospecting into section 11.</p> <p>Insert: Use of unapproved marketing materials – Proceeding with marketing materials that does not have an approval code issued by the PIAS Marketing Review team into section 11.</p> <p>Edit: Section 11. Penalty - Breaches of the guidelines not limited to the above offences, FARs and Supervisors will be subjected to Disciplinary Actions according to Group Market Conduct Guide.</p> <p>Removed: Event & Resource Requisition Form</p> <p>Removed: Marketing Materials Application Form</p>	Distribution	Mar 2023

	Removed: Sample Of Personal Data Notice & Consent Form Update: PIAS Roadshow and Events Application Form Updated: Roadshow Application form (version 1-2023) Updated: Events Application (Exclude Roadshow) (Version 1-2023)		
4.1-2023	<p>Add:</p> <p><u>Roles and Responsibilities of Duty Officers at Roadshow</u> k.) Ensure that the Roadshow operates within the applied dates and timing. l.) Roadshow booths need to be closed and marketing collaterals properly packed should there be no authorized DOs and/or participating FAR operating the roadshow.or the roadshow has closed for the day.</p> <p>Add:</p> <p>Section 10. Dos All FARs should close roadshow/seminar booth and pack the market collaterals if: 1. There are no DOs and/or participating FARs at the roadshow booth. 2. The roadshow is closed or seminar ended.</p> <p>Don'ts FAR should not leave any marketing collaterals unattended in public places, this includes roadshow or seminar locations.</p>	Distribution	Jun 2023
1-2024	<p>Edited Post Event Survey Form :</p> <p>Updated the PIAS data protection policy website https://www.proinvest.com.sg/pdpa</p> <p>Updated the PIAS data protection officer email pias.dataprotection@singlife.com</p>	Distribution	July 2024
Dec-2024	<p>Add:</p> <p>1. <u>Roadshow Application Form</u> <u>Section 2: Summary of Event</u> a. <u>Point to note</u> The use of PIAS Financial Planner and the applicable point-of-sales documents is mandatory for all closed sales involving Life/CIS/A&H products at Roadshows</p> <p><u>Section 9: Acknowledgement and Declaration</u> a. "I understand and acknowledge that PIAS shall have the discretion to appoint a Mystery Shopper to attend the above-mentioned event, to determine the extent and frequency of checks to be conducted by the Mystery Shopper.."</p> <p>2. <u>Event Application Form</u> <u>Section 3: Details of Product</u> a. <u>Point to note</u> The use of PIAS Financial Planner and the applicable</p>	Distribution	Dec 2024

	<p>point-of-sales documents is mandatory for all closed sales involving Life/CIS/A&H products at Roadshows</p> <p><u>Section 8: Acknowledgement and Declaration</u></p> <p>a. "I understand and acknowledge that PIAS shall have the discretion to appoint a Mystery Shopper to attend the above-mentioned event, to determine the extent and frequency of checks to be conducted by the Mystery Shopper."</p> <p>Remove:</p> <ol style="list-style-type: none"> 1. Door-To-Door ['DTD'] Prospecting and its related contents 2. Street Canvassing Prospecting and its related contents 		
Apr-2025	<p>Add:</p> <p><u>GENERAL DOS AND DON'TS FOR ALL FAR(s) AT PUBLIC EVENTS/ACTIVITIES</u></p> <ol style="list-style-type: none"> 1. All FARs should always display their PIAS corporate lanyard and present name card to the prospect(s) during the introduction process 	Distribution	Apr 2025

1. INTRODUCTION	7
2. OBJECTIVES	7
3. SOURCES OF REFERENCE	7
4. TYPES OF PRODUCTS THAT ARE MARKETABLE AND DISTRIBUTABLE BY PIAS	7
5. TYPES OF EVENTS	8
6. PRE-ASSESSMENT CRITERIA OF APPLICANT(S)	8
7. PIAS GOOD PRACTICES AND SAFEGUARDS	9
7.1 DUTY OFFICER & FAR TRAINING PRIOR TO EVENT PARTICIPATION	9
7.1.1 <i>ROADSHOWS</i>	9
7.2 CONSENT [PERSONAL DATA PROTECTION ACT]	10
7.3 CONDUCIVE ENVIRONMENT	11
7.4 INCENTIVES AND GIFTS	11
7.5 MYSTERY SHOPPING	12
7.6 PIAS POST EVENT SURVEY FORMS.....	13
7.7 SITE VISIT	13
7.8 CALL BACKS TO CLIENT(S).....	14
8. PULLERS	14
9. ENGAGING INTRODUCERS	15
10. GENERAL DOS AND DON'TS FOR ALL FAR(S) AT PUBLIC EVENTS/ACTIVITIES	16
11. DISCIPLINARY ACTIONS FOR BREACH OF EVENTS AND MARKETING PROCEDURES	17
12. TYPES OF INSPECTION AND REQUIRED ACTIONS FOR EACH EVENT CATEGORY.....	18
13. AT A GLANCE	19
14. APPLICATION PROCESS PRIOR TO THE CONDUCT OF ROADSHOWS	20
15. APPLICATION PROCESS PRIOR TO THE CONDUCT OF SEMINARS/TALKS/OTHERS	21

1. INTRODUCTION

The Monetary Authority of Singapore (“MAS”) has issued the *Guidelines on Standards of Conduct for Marketing and Distribution Activities* [Ref: FSG-G02; Issue Date: 23 December 2016] (“the Guidelines”) to emphasize MAS’s expectations for financial institutions (“FIs”) and their Representatives to conduct their marketing and distribution activities at retailers and public places in a responsible and professional manner. The Guidelines took effect on 1 April 2017 and is applicable to all FIs which conduct marketing and distribution activities that target retail clients, and the Representatives who act on behalf of these FIs.

The Guidelines set out various safeguards that FIs should put in place and to be adhered to when they market and sell financial products and services to retail clients at retailers and public places. While the safeguards set out in the Guidelines are aimed at addressing the market conduct risks arising from marketing and distribution arrangements at retailers and public places, MAS expects FIs to also apply the Guidelines to all other activities conducted to market and sell their financial products and services, where relevant. This may include street canvassing, conduct of surveys, door-to-door prospecting and holding seminars where there is also marketing and sale of financial products and services.

“Marketing” is generally regarded as a process that includes the advertising and sale of a product and which has as its ultimate goal the selling of the product to clients. These arrangements increase the reach of FIs to the members of the public and if not properly managed, may give rise to the following issues:

- (i) Harassment on members of the public;
- (ii) Unconducive environment for the purchase of financial products;
- (iii) Confusion over identities and roles of the financial institution and representatives;
- (iv) Enticement of clients to purchase unsuitable products; and/or
- (v) Mishandling of cash and cheques collected

2. OBJECTIVES

The of this document is to serves as a guide to all PIAS Financial Advisor Representatives [“FARs”] who wish to organize or participate in public event/activities for the purpose of client acquisition and sales opportunities. This guide details the responsibilities and administration involved in the organization and participation in public event/activities.

3. SOURCES OF REFERENCE

The handbook takes references from the following source:

- (i) MAS Guidelines on Standards of Conduct for Marketing & Distribution Activities
- (ii) LIA MU 48/05 Poor Conduct of Representatives Occurring within Public Premises or within area in the Vicinity of Public Premises
- (iii) LIA MC 98/17 –MAS Letter On “Pullers”(13 Sept 2017)
- (iv) MAS Letter to LIA – Solicitation of Customers at Public Places (Ref: CMI FA 017/2004 13 Sep 2017)

4. TYPES OF PRODUCTS THAT ARE MARKETABLE AND DISTRIBUTABLE BY PIAS

All products e.g. life insurance policies, accident and health policies, Collective Investment Schemes [“CIS”] that are marketable under PIAS platform shall be available for the purpose of marketing and distribution by the FARs.

5. TYPES OF EVENTS

S/No.	Type Of Event(s)	Description of Event	Nature Of Event	
			Sales & Marketing Activities	Prospecting Client's Information
1	Roadshows organized by: - Branches - PIAS - Jointly by PIAS & Branch - Retail or Corporate Tie-ups	Examples: booths, push carts, tie-up with retailers etc.	√	√
2	Seminar/ organized by PIAS and/or by PIAS' FAR(s)	By invitation only for existing and/or prospective clients who have expressed interests to attend. Examples: Client seminar/talk, market update, educational, welfare, worksite seminar etc.	NA	√
3	Seminar/talks NOT organized by PIAS and/or by PIAS' FAR(s)	FAR(s) as an invited speaker. Examples: Worksite seminar, motivational talk, financial planning, market update, career & recruitment talk etc.	NA	√
4	Clients Appreciation Events ¹	Examples: Movie night, wine & dine, excursion, etc.	NA	NA
5	Contacts/Leads calling from an Approved Introducer	Example: Call the prospects that is shared by an approved corporate introducer.	NA	√

6. PRE-ASSESSMENT CRITERIA OF APPLICANT(S)

General

a) No pre-assessment is required for applicants who are participating in the below events :

1	Seminar/talks organized by PIAS and/or by PIAS' FAR(s)	▪ Events Application is required
2	Seminar/talks NOT organized by PIAS and/or by PIAS' FAR(s)	▪ FAR(s) as an invited speaker. Examples: Worksite seminar, motivational talk, financial planning, market update, career & recruitment talk etc. ▪ Events Application form is not required however FARs are excepted to inform company through pias.marketingreview@singlife.com

¹ Clients Appreciation Events do not fall under the scope of this PIAS Events & Marketing Handbook.

For Roadshow,

- b) Supervisors and FARs with the following conditions at the point of application or during the event activity will not be allowed to participate in public prospecting activities:
- (i) Possess BSC grade B & below in the last quarter.
 - (ii) Substantiated complaint filed against the FAR for the last 60 days.
 - (iii) Disciplinary action taken against the FAR for the last 60 days.
 - (iv) On-going investigation
 - (v) Suspension on public events/activities has been put in place by PIAS

7. PIAS GOOD PRACTICES AND SAFEGUARDS

7.1 DUTY OFFICER & FAR TRAINING PRIOR TO EVENT PARTICIPATION

General

Training is to be conducted for all participants for specific events listed below.

a) Duty Officer Training

- Duty officer must be appointed by Branch Director
- Duty Officer & Pre-Event Trainings must be completed. Training can be done online Via LMS, application of events must be submitted before training is assigned to DO
- Must be PIAS licensed representatives
- Duty Officer can be:
 - Director (Tier 3)
 - Supervisor/Manager (Tier 2)
- Duty Officer should:
 - Not Possess BSC grade B & below in the last quarter
 - Not have substantiated complaint filed against him/her for the last 60 days
 - Not have disciplinary action taken against him/her for the last 60 days
 - Not be Subject to on-going investigation.
- Must also attended the PIAS Pre-event Training and still within the validity period
- DO Training has a validity period of 6 months

b) Events or Roadshow Participants Eligibility

- Pre-Event Trainings must be completed. Training can be done online Via LMS, application of events must be submitted before training is assigned to participants
- Must be PIAS licensed representatives
- Participants should:
 - Not Possess BSC grade B & below in the last quarter
 - Not have substantiated complaint filed against him/her for the last 60 days
 - Not have disciplinary action taken against him/her for the last 60 days
 - Not be Subject to on-going investigation.
- Pre-event Training has a validity period of 3 months

Applicable to:

☒ Roadshow(s)

☐ Seminar/talk organized by
PIAS and/or PIAS' FARs

☐ Seminar/talk NOT organized by
PIAS and/or PIAS' FARs

7.1.1 ROADSHOWS

Rules Of Engagement

- If any FAR(s) intends to perform Roadshow with the objective of either to (1) Market and distribute financial products and services to the public or (2) Collect public individuals' personal information with consent for future financial planning, all Supervisors shall manage the Roadshow activity/ies properly

to avoid problems e.g. harassment of the public; enticement of public to purchase unsuitable products etc

- All Directors and Supervisors must obtain the consent from the Company before proceeding with any Roadshow activity/ies.

The use of PIAS Financial Planner and the applicable point-of-sales documents is **mandatory** for all closed sales involving Life/CIS/A&H products at Roadshows.

- All Directors and Supervisors shall ensure that any Duty Officers and FARs intending to participate in Sales and Marketing activities must first undergo training prior to the actual events/activities.
- All Directors and Supervisors shall conduct the training(s) with the aim/objectives of:
 - Improving prospects and/or clients’ experience with the FARs
 - Highlighting to the FARs the necessity to fully adhere to the requirements of the PIAS Events and Marketing Handbook, such as the use of PIAS Financial Planner and the applicable point-of-sales documents at Roadshows.
 - Increasing awareness and effectiveness of the FARs at the events e.g. product training, if applicable.
- Any Duty Officers and FAR(s) absent from the training is **NOT** allowed to participate in the roadshow(s).

Roles and Responsibilities of Duty Officers at Roadshow

- a) To be present at Roadshow **at all times**.
- b) Ensure the following manpower ratios are adhered to: **1 Duty Officer to 10 participating authorised reps.**
- c) Ensure only authorized FARs are allowed to be at the event.
- d) Ensure activities are carried out at the authorized venue and within permissible perimeters.
- e) Ensure all observe the appropriate dress code.
- f) Conduct briefing to all at the **start of the event and** on all the Do’s and Don’t.
- g) Ensure that only compliance-approved PIAS collaterals are displayed at the roadshow.
- h) Ensure the PIAS Corporate Posters is displayed prominently.
- i) Report any incident to Branch Director.
- j) Branch Director to provide an incident report to BDM within 1 working day of the incident.
- k) Ensure that the Roadshow operates within the applied dates and timing.
- l) Roadshow booths needs to be closed and marketing collaterals properly packed should there be no authorized DOs and/or participating FAR operating the roadshow.or the roadshow has closed for the day.

7.2 CONSENT [PERSONAL DATA PROTECTION ACT]

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS’ FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS’ FARs

Rules Of Engagement

A FAR(s) may collect the personal data of an individual during any of the abovementioned event(s)/activities.

- a) When collecting Personal Data from the individuals, the FAR(s) shall clearly notify the individuals of the purpose(s) for collection, use or disclosure of his personal data.

- b) If the individual consents to these purposes, the FAR(s) shall record that consent has been provided by the individual via the completion of a **Personal Data & Consent Form**
- c) A FAR(s) shall submit all hardcopies of the **Personal Data & Consent Form** to the Company for filing.

7.3 CONDUCTIVE ENVIRONMENT

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

Rules Of Engagement

The Business Development Managers will do a first level assessment if the pre-determined location(s) is conducive and adequate for the FARs to conduct proper sales and advisory sessions and/or non-sales and marketing activities. Factors for assessment includes but not limited to:

- Size area for the event
- How prominent is the location for the event e.g. MBS Convention, Suntec Atrium etc
- Special occasion organized by retailers such as IT fair etc
- PIAS corporate banner must be displayed for identification and representation purposes

FARs should provide materials such as floorplans, pictures, maps and other supporting document to aid the assessment if the place is a conducive environment for sales activities during application. FARs can only conduct sales activities on the authorized premises when it is approved by PIAS.

7.4 INCENTIVES AND GIFTS

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

General Guide

The use of any gifts and incentives must be approved by the Company. All Representatives must disclose clearly to Prospects and Clients if there are conditions attached to the receipt of such gifts and incentives (e.g. whether it is conditional upon the purchase of an insurance policy or other investment products, etc). Should there be any gifts and incentives to be given to the Clients, Representatives shall maintain their own tracking for record purposes in the event of query.

Gifts

Where a gift is offered to a Client as a token of appreciation, the cost of the gift offered to Client must adhere to the following:

- a) The value of the gift should be less than \$10,
- b) The gift must not be given in the form of cash, vouchers or gift cards; and
- c) No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash payment.

Incentives

Where an incentive is offered to a Client for the purchase of a policy or other investment products, the incentive must be given to the Client within 6-months from the inception/ transaction date. The cost of the incentives must adhere to the following:

- d) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount;
- e) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount;
- f) No incentive is to be given for products that is paid from Client's CPF funds (including Medisave) or combined with Cash payment;
- g) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (d) and (e); and
- h) Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (g) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (g), Representatives must withdraw the Branch incentives offered to clients.

Rules Of Engagement

All Supervisors should ensure that:

- a) Prior approval is obtained before instituting the offering of incentive(s) and/or gifts at any of the event(s)/activities.
- b) Any incentive(s) paid by FARs do not lead to aggressive sales tactics and other inappropriate conduct
- c) Any incentive(s) offered to individuals prospecting from the event(s) does not unduly influence their decisions to purchase any financial products or services.
- d) Details of incentive(s) are not displayed or promoted in such a manner as to inappropriately influence the purchase decisions of clients prospecting from the event(s).
- e) Gifts are meant to be given to prospects, it is independent to whether a sale is closed or not.

7.5 MYSTERY SHOPPING

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

General Guide

- a) Mystery shopping will be conducted by the Company' approved Mystery Shopper.
- b) PIAS shall have the discretion in the appointment of a Mystery Shopper, the extent and frequency of checks to be conducted by the Mystery Shopper.
- c) The costs of engaging the Mystery Shopper shall be fully borne by the Branch(es)/ if the roadshow is organized by the Branch(es) holding the events.
- d) The results of the mystery shopping conducted at any event(s)/activities will be taken into account under the relevant BSC calendar quarter in which the review and assessment of the findings was completed¹.

7.6 PIAS POST EVENT SURVEY FORMS

Applicable to:		
<input type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

General Guide

- PIAS Post Event Survey form is normally applied to closed door events. The form is used to gather feedback from event attendees. The event attendees have the choice to either submit or not submit the Post Event Survey forms at the end of the event.
- The questions in the Post Event Survey form (Appendix 4.0 & 4.1) can be incorporated into the Branch's evaluation forms. All forms must be submitted to the Marketing Review Team for approval before it can be utilized during such event(s).
- Management of PIAS shall have the discretion in determining the extent and frequency of Site Visit(s) to be conducted at any closed door event(s).

Rules Of Engagement

The FAR(s) is not allowed to adopt the following practices:

- No closing of sales / No conduct of fact-finding / No recommendation of plans or products, so that this will not construe as a "Market and Sell" as described in the guidelines.
- No collection of prospects' personal financial information i.e. monthly inflow, assets & liabilities, needs analysis. For avoidance of doubt, no financial needs analysis is allowed.
- No advice to be given on any plans / products.
- As "Market & Sell" activity cannot be conducted during such event(s), no product application form nor financial planner form can be utilized during such event(s).
 - FAR(s) shall distribute the Post Event Survey Forms to the event attendees for completion during the conduct of the seminar/talk organized/Not organized by PIAS and/or PIAS' FAR(s).
 - FAR(s) may distribute the Post Event Survey Forms to the corporate/HR personnel of the event for completion during the conduct.

The Branch shall retain the Post Event Survey Forms and these Forms shall be made available for inspection by Risk Management & Compliance ["RM&C"] department and/or Authorities upon request.

¹ For example, if the Company conducts a mystery shopping exercise in February 2016 and completes the review and assessment of the mystery shopping findings in July 2016, any infraction committed by the Representative will have to be factored into his performance under the balanced scorecard framework in the calendar quarter of 1 July 2016 to 30 September 2016.

7.7 Site Visit

Applicable to:		
<input type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

Rules Of Engagement

- Seminar/Talks Organized by PIAS and/or PIAS' FARs:
 - Approved seminars will be subjected to site visit with video recording conducted by a 3rd party vendor appointed by PIAS Management.
 - Site visit will be conducted by PIAS BDMS during the activity.

- All DO needs to inform BDM if the activity will be commencing

7.8 CALL BACKS TO CLIENT(S)

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

Rule Of Engagement

100% call-backs is done to ALL clients that purchase at least one policy/plan if it is done

- Where mode of acquisition was done through Roadshow regardless of if it is closed on the same day or at other venue
- All Client call back are done by Telecentre.

8. PULLERS

Applicable to:		
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs

Description of A 'Puller'

Pullers are used/engaged by FAR(s) during roadshows to "pull" prospects in for a discussion with the FAR(s).

Rules Of Engagement

FAR(s) who wishes to engage pullers are required to adhere to the following requirements:

- Puller(s) need to be a minimum 18 years of age;
- Puller(s) are required to be appropriately dressed when he/or she is representing the branch (no school uniform allowed);
- Puller(s) should strictly stay clear of any FA activity/ies e.g. giving of product information, giving of financial advice;
- Puller(s) is considered to be third party contractors and not introducers;
- A Puller agreement (Appendix 5.0) needs to be entered if Pullers are engaged from a company;
- Puller(s) is required to follow a standard Puller script as below:

"Good Morning/Afternoon/Evening Sir/Madam." If you are able to attend to 15 minutes of our <Investment talk/medical assistance program, Eldersfield Talk etc>, >, we will like to give you <Name of free gift> as a token of appreciation for your time"

All other script used by Puller(s) at the roadshow(s) should be forwarded to the Marketing Review Team at pias.marketingreview@singlife.com for approval.

9. ENGAGING INTRODUCERS

Description of 'Introducer Activity'

Introducing activity" means —

- (a) introducing any client to an introducee in relation to the provision of any type or types of financial advisory service by the introducee; or
- (b) the activity referred to in sub-paragraph (a) and either or both of the following:
 - (i) recording the particulars of any client and forwarding such particulars to an introducee with the client's consent;
 - (ii) providing factual information to any client on investment products, including (where applicable) information on -
 - (A) the name of the investment product;
 - (B) the product provider;
 - (C) the date on which the product is launched;
 - (D) the minimum subscription amount; and
 - (E) any fee or charge which may be imposed.

Please note that the reference to investment products above includes unit trusts and life insurance products.

Rules Of Engagement

FAR(s) needs to submit an application for an Introducer to be onboarded and obtain approval from PIAS before calling any Contacts or Leads provided by Introducer as acquisition of leads is considered as an introducing activity.

The following are some broad based requirements to adhere:

- a) In accordance to Paragraph 5 of MAS' Notice on Appointment and Use of Introducers by Financial Advisers (Notice FAA-N02), **FAR(s) cannot enter into any arrangement on their own with any introducers (be it an individual or organization) to carry out introducing activities for themselves/or Branch.**
- b) All introducer applications (ie. where the introducing cannot be the sole business activity for organizations or conducted on a full-time basis for individuals) must be submitted to PIAS for approval before commencement of the arrangement. **Introducers can only be approved and appointed by PIAS.**

Refer to AMU Operation Guide for procedures to apply for an Approved Introducer arrangements.

Penalty for breach on the use of unauthorized introducers

Standard Penalty

1st Breach - Letter of Warning and claw back of commission.

2nd Breach - Letter of Suspension and claw back of commission.

3rd Breach - Termination, claw back of commission and Representative may lose all trail commission.

Supervisor who failed to discharge their supervisory duties in ensuring the proper engagement of Introducer, will be subjected to disciplinary action by PIAS depending on the fact of the offence.

10. GENERAL DOS AND DON'TS FOR ALL FAR(s) AT PUBLIC EVENTS/ACTIVITIES

All Supervisors responsible for the conduct of the participating FAR(s) at any public event(s)/activities must ensure that the FAR(s) conduct themselves in a professional and ethical manner. The set of Do's and Don'ts below will be applicable for all events.

<u>Do's</u>	<u>Don'ts</u>
<p>All FARs should wear:</p> <ul style="list-style-type: none"> • Branch or PIAS polo T-shirts • For Men: Short-sleeve or long-Sleeve shirts with long pants. • For Women: Dresses, short-sleeve or long-sleeve blouses with skirts or dress pants. Skirt length should be until the knee. 	<p>All FARs should NOT wear:</p> <ul style="list-style-type: none"> • Explicit-worded T-shirts • Revealing dresses or blouses • Shorts, Bermuda-shorts • Slippers, sneakers
<p>All FARs should always display their PIAS corporate lanyard and present name card to the prospect(s) during the introduction process</p>	<p>All FARs should NOT use aggressive sales tactics</p>
<p>All FARs should ensure the highest level of due diligence and professional standards is expected from the participating FAR(s) at all times.</p>	<p>Must not obstruct or harass members of the public who have expressed that they are not interested in the roadshow activities/ door-knocking</p>
<p>All FARs must comply with PDPA regulations and requirements, in particular to obtain explicit consent of the prospect when collecting their personal particulars.</p>	<p>Collection of cash is not allowed at event(s)</p>
<p>All FARs should ensure that the rules & regulations of the retailers / organizers, where the event(s) is to be held, are duly complied with.</p>	<p>All FAR(s) should NOT make unnecessary physical contact with prospects, where possible</p>
<p>All FARs should obtain Company's approval for all marketing materials to be used at any event(s) prior to use</p>	<p>All FARs should NOT engage unauthorized personnel to conduct sales at any event(s)</p>
<p>All FARs should close roadshow/seminar booth and pack the market collaterals if:</p> <ol style="list-style-type: none"> 1. There are no DOs and/or participating FARs at the roadshow booth. 2. The roadshow is closed or seminar ended. 	<p>FAR should not leave any marketing collateral left unattended or unpacked in public places, this includes roadshow or seminar locations.</p>
<p>All FARs should only prospect for prospective clients in the vicinity of the event(s)</p>	
<p>All FARs should clearly disclose to the members of the public and/or prospective clients that they are representing PIAS. FARs are also required to explain to</p>	

<u>Do's</u>	<u>Don'ts</u>
client the relationship between themselves and the product providers at the event(s)	
Where there are tie-ups with retailers, all Supervisors should ensure that their FARs clearly disclose to prospective clients the tie-up between them and the retailers. The FARs should explain each party's roles and responsibilities at the event(s)	
Ensure the venue for the event(s)/activities is conducive, non-congested or not noisy	

11. DISCIPLINARY ACTIONS FOR BREACH OF EVENTS AND MARKETING PROCEDURES

Description	Breach of Guidelines As Prescribed In PIAS Events & Marketing Handbook (including but not limited to) :
Offences	<ul style="list-style-type: none"> • Allowing a non-qualifying FAR to participate in Roadshows activities • Allowing FARs who did not attend the DO/pre-event training to participate in Roadshows activities • Allowing FARs with expired DO/pre-event training records to participate in Roadshows activities • Conducting of "unauthorized" prospecting activities – Proceeding with activities such roadshow/seminars without PIAS' knowledge and approval • Use of unapproved marketing materials – Proceeding with marketing materials that does not have an approval code issued by the PIAS Marketing Review team • Improper behavior e.g. aggressive tactic/harassment of the members of the public etc by the FARs at any event(s) • Misrepresenting or impersonating as an officer from government Authorities e.g. CPF board etc. • Inappropriate advice/recommendations rendered to the members of the public at the event(s) • Closure of sales without proper fact find, advice/recommendations • Flouting at public vicinity e.g. SMRT stations etc • Prospecting at HDB units that are considered 'rental' housing estate • Sales by 'unauthorized' personnel appointed by any of the FARs at any event(s) • Sales by pullers at any event(s) • Offering of non-approved incentives to members of public at any event(s) • Substantiated complaints from clients/members of the public arising from the FARs' conduct at any event

Penalty	For any breaches of the guidelines not limited to the above offences, FARs and Supervisors will be subjected to Disciplinary Actions according to Group Market Conduct Standards.
Important Notes	*PIAS retains the discretion to mete out more severe penalties as PIAS deem fit, depending on the risks posed to the company.

12. TYPES OF INSPECTION AND REQUIRED ACTIONS FOR EACH EVENT CATEGORY

Category No.	Event Type(s)	Public/ Closed Door	Types Of Inspection(s)	Required Action(s) By Supervisor
Cat 1	Roadshows organized by: - Branches - PIAS - Jointly by PIAS & Branch - Retail or Corporate Tie-ups	Public Places	- Mystery Shopping is required - PIAS shall have the discretion in determining the frequency of inspection - 100% Call-backs on all closed sales performed by Telecentre -	1. Submit Roadshow Application Form 2. Submit Marketing Materials Application Form (if any) 3. Submit Event & Resource Requisition Form (if any) 4. Maintains a Register of the roadshow participants and the event held, duration, timing etc. 5. Maintains a Closed Sales Register for all closed sales conducted at roadshows
Cat 2	Seminar/talks organized by PIAS, PIAS's FARs &/or Supervisors	Closed Door	- Post-event Survey forms is to be completed by event attendee(s) - Site visit with video recording is required	1. Submit Event Application Form (Excluding Roadshows) 2. Submit Marketing Materials Application Form (if any) 3. Submit Event & Resource Requisition Form (if any) 4. Maintains a Register of the seminar participants, event held, duration, timing etc.
Cat 3	- Seminar/talks NOT organized by PIAS, PIAS's FARs and/or Supervisors-Invited Speaker	Closed Door	- Post-event Survey forms is to be completed by event attendee(s)	1. Submit Event Application Form (Excluding Roadshows) 2. Submit Marketing Materials Application Form (if any) 3. Submit Event & Resource Requisition Form (if any) 4. Maintains a Register of the participants, event held, duration, timing etc.
Cat 4	Clients Appreciation Events	Closed Door	N.A.	N.A.

13. AT A GLANCE

MAS SAFEGUARDS	Adherence To MAS' Safeguard Requirements	
	Roadshows	Seminars/Talk
<u>Safeguard 1</u> Conduct call-backs or surveys for all clients prospected at retailers and public places before or within the free-look or cooling-off period, to ensure that clients have understood their purchases closed at such locations. For the sale of life insurance policies, accident and health policies, and collective investment schemes.	✓	
<u>Safeguard 2</u> Mystery shopping and site visits to monitor and ensure that the marketing, sales and advisory practices of representatives at retailers and public places are conducted in line with their internal standards and procedures as well as the Guidelines on Standards of Conduct for Marketing and Distribution Activities.	✓ Mystery Shopping	✓ Post Event Survey form or site visit
<u>Safeguard 3</u> Tracking and monitoring complaints arising from their marketing, sales and advisory activities at retailers and public places. Complaints statistics should also be reported to senior management on a regular basis.	✓	✓
<u>Safeguard 4</u> Maintain a register containing information on their marketing and distribution arrangements at retailers and public places.	✓	✓
<u>Safeguard 5</u> Representatives should conduct themselves in a professional manner at all times when prospecting for and dealing with clients at retailers and public places. They must not cause annoyance by being unreasonably persistent or by placing undue pressure on members of the public to purchase any financial product or service.	✓	✓
<u>Safeguard 6</u> Ensure representatives clearly disclose upfront their identities and the financial institution they represent when they prospect for clients.	✓	✓
<u>Safeguard 7</u> Representatives must undergo training on proper sales and advisory conduct for their marketing and distribution activities at retailers and public places.	✓	

MAS SAFEGUARDS	Adherence To MAS' Safeguard Requirements	
	Roadshows	Seminars/Talk
<u>Safeguard 8</u> Ensure Representatives who conduct marketing and distribution activities at retailers and public places have a good compliance record.	√	
<u>Safeguard 9</u> Remuneration and incentives paid to their representatives do not lead to aggressive sales tactics and other inappropriate conduct.	√	√
<u>Safeguard 10</u> Any gift offered to clients does not unduly influence the decisions of clients to purchase any financial product or service. Financial institutions should also ensure that the details of gifts are not displayed or promoted in such a manner as to inappropriately influence the purchase decisions of clients.	√	√
<u>Safeguard 11</u> Ensure that the venue for their marketing and distribution activities are conducive for representatives to conduct a proper sales and advisory session.	√	√
<u>Safeguard 12</u> Financial institutions should have adequate controls in place to ensure that payments collected from clients at retailers and public places are properly handled and securely kept.	√ No Cash handling by Reps	

14. APPLICATION PROCESS PRIOR TO THE CONDUCT OF ROADSHOWS

14.1 Important Notices:

- Application of roadshow is on a first come, first served basis. At any event location point, there should not be more than one Branch/Groups unless both the Supervisor agrees and PIAS has assessed the location to be feasible to have more than one group at the same time.
- It is MANDATORY to submit the roadshow application form to PIAS first for assessment
- Roadshow application forms only covers roadshows application
- Roadshows conducted without PIAS approval amounts to unauthorized public prospecting.

14.2 Roadshow application summary:

Supervisors need to do complete and submit the following forms:

		Details
1	Process	<p>a. Supervisor to inform pias.bda@singlife.com names and PIAS code of supervisors and FARs first for assignment of Duty Officer (DO) and Pre-event Training (Recommended). Refer to 7.1 for details</p> <p>b. Submit completed roadshow application to pias.bda@singlife.com and respective BDM at least <u>15 days</u> prior to roadshow commencement. Refer to Appendix 2.0. for sample</p> <p>c. Supporting Documents should be attached along with application</p> <p>d. DO and Pre-event Training needs to be completed before approval is issued, Duty Officer and FARs who did not complete the training will not be able to participate</p> <p>e. Approval code for approved application will be sent via email to Supervisor</p> <p>f. Incomplete application will not be processed</p>
2	Supporting documents	<p>a. Provide supporting on roadshow location for assessment</p> <ol style="list-style-type: none"> Example: Images, floorplan, map, booth design, approvals and receipts by vendor or authorities. Other supporting - Agreement with Property Owner/Event Organization/Bazaar Organizer/Grassroots Organization/Town Council etc. If there is any written agreement, it should comprise of one of the following items: <ul style="list-style-type: none"> Written contract duly signed by the Applicant and host organization Letter of approval to participate, issues by the host organization or its appointed representative Booking form signed and issued by the host organization or its appointed representative
3	Others	<p>a. Marketing Materials – If there are collaterals created for roadshow, supervisor to submit Marketing Materials Application Form (if any) early together with the marketing materials to pias.marketingreview@singlife.com, valid approval code to be provided in roadshow application form</p> <p>b. Resource Requisition – If there are a need for specific PIAS marketing materials do email request from pias.marketingreview@singlife.com . Example: Pull-up banners and folders</p>

15. APPLICATION PROCESS PRIOR TO THE CONDUCT OF SEMINARS/TALKS/OTHERS

- It is MANDATORY to submit the event application form to PIAS on all upcoming events, at least **15 days** prior to event commencement
- Events application form covers all public prospecting events except roadshows application

Details: For Seminar Only		
1	Process	<p>a. Submit completed event application, submitted to pias.bda@singlife.com and respective BDM at least <u>15 days</u> prior to seminar commencement. Refer to Appendix 3.0.</p> <p>b. Approval code for approved application will be sent via email to Supervisors.</p> <p>c. Incomplete application will not be processed.</p>

2	Supporting documents	a. Supporting Documents to be attached along with application if necessary.
3	Others	<p>c. Marketing Materials – If there are any collaterals example: presentations slides created for the seminar, submit Marketing Materials Application Form (if any) together with the marketing materials to pias.marketingreview@singlife.com, valid approval code to be provided in roadshow application form</p> <p>d. Resource Requisition – If there are a need for specific PIAS marketing materials do email request from pias.marketingreview@singlife.com . Example: Pull-up banners and folders.</p>

Appendix 1.0 - Roadshow Prospecting Script

ROADSHOW PROSPECTING SCRIPT

General Guide:

- (a) Each Branch may have its own Roadshow prospecting script based largely on the below objective(s) on the condition that the script is approved by PIAS prior to the commencement of any events.
- (b) The PDPA Consent form is a separate document that the FAR(s) may get the members of the public to complete once he/or she agrees to provide his/or her name and contact number.

1. Polite Greetings and introduction.

Examples: 1. Good Afternoon Sir, I am XX from PIAS

2. Good Morning Madam, I am XX, a Financial Adviser Representative from PIAS.

3. I am XXX from PIAS. (Showing Rep ID on lanyard)

2. Background of PIAS

Examples: 1. My company, PIAS is offering financial planning services to individual and family

2. My company is a financial adviser firm offering financial planning services

3a. Sales/Casual/Education Talk

Examples: 1. Recently, (*Retirement/Medical Needs/Eldersshield/Investment*) ...has been the key topic published by the local media

2. May I have 20 minutes of your time to explain how (*Retirement/Medical Needs/Eldersshield/Investment*) could impact your lifestyle and your family?

3. As a Singaporean or PR, once you reach 40 years of age, you will automatically be enrolled in the basic Eldersshield scheme, unless you have opted out of it. Premium can be paid using your CPF Medisave account. The basic Eldersshield provides long term care benefits if we suffer from severe disability and we cannot perform at least 3 out of 6 activities of daily living.

Under the basic Eldersshield, we will receive \$300 or \$400 monthly for the first 5 or 6 years from the claim of this condition. However, if you are covered under the Eldersshield Supplement, you will enjoy higher monthly payouts and extend the benefit payout period to your lifetime. It is a Medisave approved plan hence you can use your Medisave to pay the premium yearly up to an amount of \$60

4. Leads Generation

Examples: 1. May I have your name and contact numbers to reach you at your convenient time?

2. If you are interested to find out more, can we have the opportunity to come in to your house to explain to you in closer details?

Appendix 2.0 – Roadshow Application Form

ROADSHOW APPLICATION FORM

Important Notices:

- Supervisor to complete the **Roadshow Application Form** and submit to pias.bda@singlife.com and respective BDMS at least **15 days** prior to the commencement date of the Roadshow(s). Exceptions are to be handled on a case-by-case basis.
- Refer Events Marketing Handbook for FARs for application procedures.
- Roadshows conducted without PIAS approval amounts to unauthorized public prospecting.
- If for any reasons the roadshow is cancelled, please inform PIAS at pias.bda@singlife.com.

SECTION 1: DETAILS OF EVENT APPLICANT(S)					
Supervisor Name / PIAS code:		Branch/Group Name:			
Contact No.		Alternate Contact No.			
SECTION 2: SUMMARY OF EVENT					
Featured Product Provider(s)					
Product Category	<input type="checkbox"/> Life Insurance	<input type="checkbox"/> General Insurance	<input type="checkbox"/> CIS	<input type="checkbox"/> Others: _____	
<p>Point to note The use of PIAS Financial Planner and the applicable point-of-sales documents is mandatory for all closed sales involving Life/CIS/A&H products at Roadshows</p>					
Start of Roadshow	<u>Date:</u>		<u>Time:</u>		
End of Roadshow	<u>Date:</u>		<u>Time:</u>		
SECTION 3: LOCATION ASSESSMENT					
Address of Location					
Specific location & Name of Event					
Questions: Provide floorplans, maps & pictures to support respond.	Details			Yes/No/NA	
Does Roadshow booked fit the amount of Tables & chair place at location according to guideline	[Measurement of Booth & Number of Tables/chairs]				
Number of PIAS Corporate banners/Booth					
Roadshow under shelter area?					

Roadshow under an individual cubicle?		
Shelter area permanent?		
Questions: Provide floorplans, maps & pictures to support respond.	Details	Yes/No/NA
With the Roadshow is there still sufficient space for public to walk around right without obstruction?		
Is there privacy for prospect base on the roadshow booth location?		
Does neighboring stall make the booth a conducive environment for sales? Highlight nature of stalls around.		

Roadshow Guide

Roadshow Booth size	Max Table	Max Chairs	Pull-Up Banners
2m X 1.5m (3 sqm)	2	4-6	1
3m X 3m (9 sqm)	3	9	1-2
7m X 3m (21 sqm)	12	36	2-4
6m X 6m (36 sqm)	15	45	4-5
9m X 9m (81 sqm)	20	60	4-5

SECTION 4: INCENTIVES & GIFTS

Incentive offered via tie-ups with Corporate or Retailer	<input type="checkbox"/> Yes	<input type="checkbox"/> No/NA
<u>Incentives</u> Offered to Clients a) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount; b) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount; c) No incentive is to be given for products that is paid from Client's CPF funds	<input type="checkbox"/> Yes, please specify details of Mechanics	<input type="checkbox"/> No

<p>(including Medisave) or combined with Cash payment;</p> <p>d) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (a) and (b); and</p> <p>e) Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (d) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (d), Representatives must withdraw the Branch incentives offered to clients.</p>		
<p>Gifts Offered to Prospects</p> <p>(a) The value of the gift should be less than S\$10;</p> <p>(b) The gift must not be given in the form of cash, vouchers, or gift cards; and</p> <p>(c) No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash payment.</p>	<p><input type="checkbox"/> Yes, please specify details of Mechanics</p>	<p><input type="checkbox"/> No</p>
<p>Section 5: PULLER(S)</p>		
<p>Engagement of Puller(s)</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> Number of Pullers _____</p>	<p><input type="checkbox"/> No</p>
<p>Type Of Puller(s) Arrangement</p>	<p><input type="checkbox"/> Individual</p>	<p><input type="checkbox"/> Corporate (Provide a copy of the Agreement)</p>
<p>Section 6: Marketing Material</p>		
<p>Are you using your own branch/Group Marketing Materials?</p>	<p><input type="checkbox"/> No</p> <hr/> <p><input type="checkbox"/> Yes</p> <p>Provide a valid approval code: _____</p> <p>Note: Only marketing materials that has an approval code and are still valid will be allowed at the Event/Roadshow</p>	

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Section 7. Names Of Participating Duty Officer (DO)

ACKNOWLEDGEMENT AND DECLARATION (To be Ticked off by Director)					
<input type="checkbox"/> The Duty Officer(s) have been appointed by the Branch/Group Director for the Activity					
<input type="checkbox"/> Appointed Duty Officer attended the Duty Officer Training					
<input type="checkbox"/> Duty Officer is aware of their Roles and Responsibilities at the Event					
<input type="checkbox"/> Roadshow: Manpower Ratio - 1 DO for every 10 Participating FAR					
S/N	Name of FARs	FAR Code	Start Date / Time	End Date / Time	Signature
DO1					
DO2					
DO3					
DO4					
DO5					

Section 8. Names Of Participating FARs

DO	Name of FARs	FAR Code	Start Date / Time	End Date / Time
DO1				
DO2				

DO3				
DO4				
<p>A Supervisor's' assessment of the participating DO and FARs should be based on the following criteria:</p> <ul style="list-style-type: none"> a) FAR's balanced scorecard (BSC) grade; b) Any substantiated complaint(s) filed against the FARs previously; c) Any disciplinary action(s) taken against the FARs previously; and d) Any other relevant information gathered from the Company's due diligence conducted on the FARs, for example past results from mystery shopping / site visits / post-event surveys 				

Supervisor's Remark(s), if any

Section 9. ACKNOWLEDGEMENT AND DECLARATION

- ☐ I have read, understood, agree to all the guidelines prescribed in PIAS Event & Marketing Handbook for FARs, particularly, on public events.
- ☐ I understand and acknowledge that PIAS shall have the discretion to appoint a Mystery Shopper to attend the above-mentioned roadshow event, to determine the extent and frequency of checks to be conducted by the Mystery Shopper.
- ☐ I have assessed that all participating Duty Officer(s) ["DOs"] and FARs in the Roadshow have good compliance record before participating in the abovementioned event. The participating Duty Officer(s) and FARs have also read and understood all the guidelines prescribed in PIAS Event & Marketing Handbook for FARs.
- ☐ I declare that all DOs and FARs for the Roadshow event have completed all relevant trainings and will abide by the rules covered in the training.
- ☐ I declare that all the information provided in this form is true and accurate. I understand that any false and/or misleading information provided in this form may result in disciplinary actions taken by PIAS in accordance to the Section 11 of PIAS Event & Marketing Handbook for FARs.

Supervisor's Signature

Supervisor's Name

Date

Director's Signature

Director's Name

Date

Section 10. FOR OFFICIAL USE ONLY

☐ Approve ☐ Reject

Remarks

Name	Signature of Approver

Appendix 3.0 - Event Application Form

EVENT APPLICATION FORM (EXCLUDING ROADSHOW)

Important Notices:

- Supervisor to complete the **Events Application Form** and submit to pias.bda@singlife.com and respective BDMS at least **15 days** prior to the commencement date of the Roadshow(s). Exceptions are to be handled on a case-by-case basis.
- Refer Events Marketing Handbook for FARs for application procedures.
- Events conducted without PIAS approval amounts to unauthorized public prospecting.
- If for any reasons the Event is cancelled, please inform PIAS at pias.bda@singlife.com.

SECTION 1: DETAILS OF EVENT APPLICANT				
Supervisor Name / PIAS code:		Branch/Group Name:		
Contact No.		Alternate Contact No.		
SECTION 2: DETAILS OF EVENT				
Types of Event	<input type="checkbox"/> Seminar Name _____	<input type="checkbox"/> Others (eg. Worksite marketing) please specify _____		
Event Venue				
Start of Event	Date:		Time:	
End of Event	Date:		Time:	
SECTION 3: DETAILS OF PRODUCTS				

Featured Product Provider(s)				
Product Category <u>Point to note</u> The use of PIAS Financial Planner and the applicable point-of-sales documents is mandatory for all closed sales involving Life/CIS/A&H products at Roadshows	<input type="checkbox"/> Life Insurance	<input type="checkbox"/> General Insurance	<input type="checkbox"/> CIS	<input type="checkbox"/> Others: _____
SECTION 4: INCENTIVES & GIFTS				
<u>Incentives Offered to Clients</u> f) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount; g) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount; h) No incentive is to be given for products that is paid from Client's CPF funds (including Medisave) or combined with Cash payment; i) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (a) and (b); and j) Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (d) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (d), Representatives must withdraw the Branch incentives offered to clients.	<input type="checkbox"/> Yes, please specify details of Mechanics			<input type="checkbox"/> No
<u>Gifts Offered to Prospects</u> a.) The value of the gift should be less than S\$10; b.) The gift must not be given in the form of cash, vouchers or gift cards; c.) No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash Payment.	<input type="checkbox"/> Yes, please specify details of Mechanics			<input type="checkbox"/> No

Section 5: Marketing Material			
Are you using your own branch/Group Marketing Materials?	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes Provide a valid approval code: _____ Note: Only marketing materials that has an approval code and are still valid will be allowed at the Event/Roadshow		

Section 6. Names Of Participating FARs

DO	Name of FARs	FAR Code	Start Date / Time	End Date / Time
DO1				
DO2				
DO3				

DO4				
<p>A Supervisor's assessment of the participating DO and FARs should be based on the following criteria:</p> <ul style="list-style-type: none"> a) FAR's balanced scorecard (BSC) grade; b) Any substantiated complaint(s) filed against the FARs previously; c) Any disciplinary action(s) taken against the FARs previously; and d) Any other relevant information gathered from the Company's due diligence conducted on the FARs, for example past results from mystery shopping / site visits / post-event surveys 				
<p>Supervisor's Remark(s), if any</p>				

Section 8. ACKNOWLEDGEMENT AND DECLARATION

- ☐ I have read, understood, agree to all the guidelines prescribed in PIAS Event & Marketing Handbook for FARs, particularly, on public events.
- ☐ I understand and acknowledge that PIAS shall have the discretion to appoint a Mystery Shopper to attend the above-mentioned event, to determine the extent and frequency of checks to be conducted by the Mystery Shopper.
- ☐ I have assessed that all participating Duty Officer(s) ["DOs"] and FARs in the event have good compliance record before participating in the abovementioned event. The participating Duty Officer(s) and FARs have also read and understood all the guidelines prescribed in PIAS Event & Marketing Handbook for FARs.
- ☐ I declare that all DOs and FARs for the event have completed all relevant trainings and will abide by the rules covered in the training.
- ☐ I declare that all the information provided in this form is true and accurate. I understand that any false and/or misleading information provided in this form may result in disciplinary actions taken by PIAS in accordance to the Section 11 of PIAS Event & Marketing Handbook for FARs.

<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Supervisor's Signature</div>	<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Supervisor's Name</div>	<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Date</div>
<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Director's Signature</div>	<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Director's Name</div>	<div style="border-top: 1px solid black; margin-top: 5px; padding-top: 2px;">Date</div>

Section 9. FOR OFFICIAL USE ONLY	
<input type="checkbox"/> Approve <input type="checkbox"/> Reject	
Remarks	
Name	Signature of Approver

Appendix 4.0 | Post Event Survey Form [Applicable for Cat 2 Event(s) excluding Cat 2's worksite]

This form shall serve as an assessment of the overall conduct of the event(s) held by PIAS and/or its Financial Adviser Representatives in accordance with the company's internal Event Guidelines that seeks to comply with the MAS *Guidelines on Standard of Conduct on Marketing and Distribution of Financial Products* [Ref : FSG-G02; Issue Date 23 December 2016].

We shall appreciate it if you can take a few moments to complete this Post Event Survey Form.

EVENT DETAILS

Topic of Event	
Date of Attendance	

INDIVIDUAL PARTICULARS

Name (Underline Surname)	Mr / Mrs / Ms / Mdm / Dr
Gender	M / F
Age	<input type="checkbox"/> 20 & below <input type="checkbox"/> 21 – 40 years <input type="checkbox"/> 41 – 50 years <input type="checkbox"/> 51 – 60 years <input type="checkbox"/> 61 years & above
Contact No.	
Email Address	
<input type="checkbox"/> Walk-in Guest <input type="checkbox"/> Invited Guest	

FINANCIAL ADVISORY PROCESS

	Yes	No
1. At the conduct of this event, did any PIAS Representatives approach and provide advice or make recommendations on any product(s) personally to you on an individual basis?	<input type="checkbox"/>	<input type="checkbox"/>
2. At the conduct of this event, did any PIAS Representatives sell or attempt to sell any policy/product(s)? <i>For example, by asking you to complete application form(s) for any purchase of financial plan(s) or product(s).</i>	<input type="checkbox"/>	<input type="checkbox"/>
If Yes, please specify Name of Representative: Reasons:		
3. At the conduct of this event, did any PIAS Representatives ask you to complete a Financial Planner regarding your information such as monthly income, assets and liabilities, needs analysis, dependents' details etc.	<input type="checkbox"/>	<input type="checkbox"/>
If Yes, please specify Name of Representative: Reasons:		
Comments:		

ACKNOWLEDGEMENT

I understand, acknowledge and consent to PIAS processing, collecting and using my personal data provided by me in this form and from time to time, to PIAS and disclosing my personal data to Permitted Parties as per PIAS' Personal Data Notice and Consent Policy*.

* For details about PIAS' Personal Data Notice and Consent Policy, please visit <https://www.proinvest.com.sg/pdpa> . For withdrawal of consent for marketing via email and/ or postal mail, please contact PIAS Data Protection Officer for more information at pias.dataprotection@singlife.com

Signature and date

Appendix 4.1 | Post Event Survey Form [Applicable for Cat 2's Worksite & Cat 3 Event(s)]

This form shall serve as an assessment of the overall conduct of the event(s) where any of the PIAS' Financial Adviser Representatives are invited speaker(s), in accordance with the company's internal Event Guidelines that seeks to comply with the MAS *Guidelines on Standard of Conduct on Marketing and Distribution of Financial Products* [Ref : FSG-G02; Issue Date 23 December 2016].

We shall appreciate it if you can take a few moments to complete this Post Event Survey Form.

COMPANY/ ORGANISER INFORMATION

Name of Company/ Organizer	
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PARTICULARS OF COMPANY/ ORGANISER REPRESENTATIVE

Name (Underline Surname)	Mr / Mrs / Ms / Mdm / Dr
Gender	M / F
Age	<input type="checkbox"/> 20 & below <input type="checkbox"/> 21 – 40 years <input type="checkbox"/> 41 – 50 years <input type="checkbox"/> 51 – 60 years <input type="checkbox"/> 61 years & above
Job Title/Designation	
Contact no.	

Office Email Address	
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EVENT DETAILS

Topic of Event	
Date of Event	

PARTICULARS OF INVITED SPEAKER(S)

Name Of PIAS Financial Adviser Representative	
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FINANCIAL ADVISORY PROCESS

	Yes	No
4. At the conduct of this event, did any of the speaker(s) who is/are PIAS Representative(s) personally approach and provide advice or make recommendations on any product(s) to any individual(s)?	<input type="checkbox"/>	<input type="checkbox"/>
<p>If Yes, please specify</p> <p>Name of Representative:</p> <p>Reasons:</p>		
5. At the conduct of this event, did any of the speaker(s) who is/are PIAS Representatives sell or attempt to sell any policy/product(s)? <i>For example, by asking any of the attendees to complete application form(s) for any purchase of financial plan(s) or product(s).</i>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If Yes, please specify</p> <p>Name of Representative:</p> <p>Reasons:</p>		
6. At the conduct of this event, did any of the speaker(s) who is/are PIAS Representatives ask any of the attendees to complete a Financial Planner regarding information such as monthly income, assets and liabilities, needs analysis, dependents' details etc.	<input type="checkbox"/>	<input type="checkbox"/>

Appendix 5.0 | Draft Sample Of A Corporate Puller Agreement

THIS **AGREEMENT** commences on the << >> day of << >>.

BETWEEN:

(1) <<Insert Name / Corporate Puller Name>> (<<ID / Reg No>>. <<Insert Number>>), of <<residential / registered>> address, <<Insert Address>>; (“Puller”), and

(2) <<Insert Name>> (ID No. <<Insert Number>>), of residential address <<Insert Address>>; (“Financial Adviser Representative”), and

(for the purposes of this Agreement, the above shall collectively be referred to as the “**parties**” or separately as a “**party**”)

IT IS AGREED THAT:

1. Definition & interpretation

- 1.1. **"Confidential information"** – includes, but is not limited to, this Agreement, all information of a commercial, technical or financial nature which contains, amongst other information, trade secrets, know-how, show-how, patents research, development or technical information, confidential and proprietary product or information, intellectual property right, business affairs, operations or systems, financial and trading positions, information (including personal data) relating to clients, customers, suppliers, debtors or creditors, information relating to the officers, directors or employees of PIAS, marketing information, reinsurance services details and requirements, brochures, printed matter, business plans, contacts and contact lists, rates and rate tables, contracts, all regardless of form, format or media including, without limitation, written or oral information, or information reduced to tangible form, and also includes information communicated or obtained through meetings, documents, correspondence or inspection of tangible items;
- 1.2. **"Financial advisory services"** – has the same meaning as in section 2(1) of the FAA
- 1.3. **"Financial Adviser Representative"** – has the same meaning as in section 2(1) of the FAA, and for the purpose of this Agreement, is the person named above, who has been appointed by us as a Representative under a Representative Agreement;
- 1.4. **"Client"** – means an individual or an entity to whom financial advisory services are provided and that includes a prospective client;
- 1.5. **"Branch"** – means the organizational unit or branch consisting of Representatives and FSMs, headed by an FSD;
- 1.6. **"FSD"** – means a Financial Services Director appointed by us under an MU Agreement to head an MU;
- 1.7. **"FSM"** – means a Financial Services Manager appointed by us under an MSU Agreement to lead an MSU;
- 1.8. **"We", "us", "our"** – refers to FSM, FSD, or Branch;
- 1.9. **"You", "Your"** – refers to the Corporate Puller named above.
2. The headings in this Agreement shall not affect its interpretation. The Schedules to this Agreement constitute an integral part hereof. Throughout this Agreement, whenever required by context, the use of the singular number shall be construed to include the plural, and the use of the plural the singular, and the use of any gender shall include all genders. Reference to a party includes that party's personal representatives, successors and permitted assignees. Reference in this Agreement to a clause or a Schedule is to a clause or Schedule of this Agreement. Any reference to an Act of Parliament shall be deemed to include any amendment, replacement or re-enactment thereof for the time being in force and to include any subsidiary legislation, by-laws, statutory instruments, rules, regulations, orders, notices, notifications, guidelines, practice notes, circulars, directions, information papers, consents or permissions made thereunder, even after the date of this Agreement.
3. **Appointment** – Commencing from the date of this Agreement, we appoint you as our Corporate Puller and you are only authorized to carry out puller related activities through the Representative under this Agreement.
4. **Puller's Fees** – In consideration the puller related activities carried out through the Representative, we will pay you a fee subject to the terms of the Schedules and this Agreement. All fee paid to you hereunder shall represent your sole reward for the puller related activities under this Agreement and unless otherwise agreed you shall not be entitled to reimbursement in respect of any out-of-pocket or other expenses incurred by you in connection with the

puller related activities, all of which expenses shall be for your sole account. All clients introduced to us by you shall at all times remain our clients.

5. **Post-Termination Entitlement To Puller's Fees** – If termination of this Agreement was due to your misconduct, default, non-compliance, repudiation, breach, failure to perform, or the operation of clause 16 of this Agreement, you will not be entitled to any fees, which accrue after termination.

6. Obligations Of Pullers

- 6.1. When carrying out puller related activities, your appointed individuals acting as pullers shall not :
- 6.1.1 provide financial advisory service; advice or recommendations on any investment product to the client;
 - 6.1.2 introduce or market any collective investment scheme; or
 - 6.1.3 arrange any contract of insurance in respect of life policies

7. Register Of Pullers

- 7.1 To assist us in maintaining the **Register of Pullers**, you shall furnish us with the following particulars of the individual pullers:
- 7.1 full name;
 - 7.2 address;
 - 6.4.1 your place(s) of business;
 - 6.4.2 your contact number(s);
 - 6.4.3 your company registration number(s);
 - 6.4.4 your identity card number(s);
 - 6.4.5 your date(s) of appointment and, where applicable, your date(s) of termination by PIAS.

8. Branch/FSD/FSM's Obligations

- 8.1. You shall use/or require the individual pullers to use a **Puller Script** (sample shown below) at the events/activities during the conduct of the puller related activities.

Puller Script

"Good Morning/Afternoon/Evening Sir/Madam." If you are able to attend to 15 minutes of our <Investment talk/medical assistance program, Eldershiel Talk etc>,>, we will like to give you <Name of free gift> as a token of appreciation for your time"

9. **Continuing Warranties** – You continually warrant and undertake to us that:

- 9.1. you shall not be involved in the provision of any financial advisory services other than to the extent of carrying out introducing activities, nor purport to act as our representative;
- 9.2. you shall comply with all laws, Acts of Parliament, rules, regulations, decrees & other ordinances issued by any supra-governmental, governmental, state or other authority, and have all required documents, permits, approvals, licenses, registrations, certifications or the like relating to the subject matter of this Agreement

and to the performance by the parties hereto of their obligations hereunder including without limitation the FAA;

- 9.3. you shall comply with all instructions and directions given by us in relation to the carrying out of puller related activities;
- 9.4. you shall keep proper business records regarding the carrying out of puller related activities, and you must permit us to inspect such records upon 24 hours' notice;
- 9.5. you shall provide us with all information and documents regarding the carrying out of puller related activities upon request;
- 9.6. you shall allow and assist us to monitor your conduct of puller related activities so that we may be satisfied that you are operating within the terms and conditions of this Agreement;
- 9.7. you shall not undertake any advertising, promotion, or distribute any document prior to obtaining PIAS' written approval;
- 9.8. neither the execution, delivery and performance of this Agreement or any of the other agreements and instruments executed in connection with this Agreement to which you are a party, nor the consummation of the transactions contemplated hereby or thereby:
 - 9.8.1. requires any filing or registration with, or material permit, authorization, consent or approval of, any supra-governmental, governmental or regulatory authority;
 - 9.8.2. violates any law, rule, regulation, ordinance, order, writ, injunction, judgment, decree or award of any court or supra-governmental, governmental or regulatory authority in force at the date of execution of this Agreement (the "relevant date");
 - 9.8.3. violates or conflicts with any provision of, or constitutes a default (or an event which, with notice or lapse of time or both, would constitute a default) under your Articles of Association or other constitutional provision, if you are a corporation
 - 9.8.4. violates or breaches any material provision of, or constitutes a default (or an event which with notice or lapse of time or both, would constitute a default) under, any of the material terms of any deed of trust, franchise, license, lease, agreement or other instrument, arrangement, commitment, obligation, understanding or restriction of any kind to which you are a party at the relevant date, or by which you or your property may be bound at the relevant date;
 - 9.8.5. will at the relevant date cause, or give any person grounds to cause, to be accelerated (with or without notice or lapse of time or both) the maturity, or to increase the amount, or any material liability or obligation of yours.

10. Relationship – You are an independent contractor under this Agreement. Nothing in this Agreement shall be construed as establishing or implying any relationship of employment, agency, trust, partnership or joint venture between the parties hereto, and save as expressly authorized by this Agreement you shall not incur any liabilities on our behalf, nor make any representation or warranty on our behalf, nor pledge our credit, nor otherwise bind or oblige or commit us in any way whatsoever, without in each case obtaining our written consent. You have no authority to and shall not take part in any dispute or institute or defend any proceedings or settle or attempt to settle or make any admission concerning any dispute proceedings or other claim relating to our business or any contract concerning our business or relating to our affairs generally.

11. Obligations of confidentiality – In relation to confidential information disclosed to you by us or otherwise obtained by you as a result of your puller related activities, you now undertake perpetually, even after the termination of this Agreement:

- 11.1. To maintain the same in confidence and to use it only for the purposes of this Agreement and for no other purpose and in particular; but without prejudice to the generality of the foregoing, not to make any commercial use thereof or use the same for the benefit of yourself or of any third party other than pursuant to this Agreement;
- 11.2. Not to copy reproduce or reduce to writing any part thereof except as may be reasonably necessary for the aforesaid purposes and that any copies reproductions or reductions to writing so made shall be our property;
- 11.3. Not to publish or disclose the same to third parties other than as expressly permitted herein, without our prior written consent;
- 11.4. To treat all personal data at all times in accordance with the **Personal Data Protection Act 2012** ("PDPA"). You consent to us collecting, using and disclosing your individual pullers' personal data for purposes related to this Agreement and for managing your relationship with us; and
- 11.5. To return, delete or destroy at our direction, free of any charge, all confidential information which is in written, electronic or graphic form in your power possession and control at the conclusion of its authorized use, or upon the termination of this Agreement whichever is earlier. You shall furnish a signed statement certifying that such has been done, within 14 days of their return or destruction.

12. Termination

- 12.1. A party may terminate this Agreement without cause or reason by giving the other party 30 days' written notice.
- 12.2. In the event that you breach any of the clauses or have committed what we view as a serious misconduct, we may terminate this Agreement immediately without notice.
- 12.3. The termination of this Agreement shall be without prejudice to any rights or obligations which shall have accrued or become due between the parties prior to the date of termination. Upon termination you must immediately return all documents or information belonging to us.
- 12.4. This Agreement shall automatically terminate:
 - 16.4.1 if you become or is declared insolvent, or you make or propose to make any arrangement or composition with your creditors;
 - 16.4.2 if a liquidator, receiver, administrator, administrative receiver, manager, trustee or similar officer is appointed over any part of your assets;
 - 16.4.3 if you for reason of whatsoever nature are prevented from performing or becoming unable to perform your obligations under this Agreement;
 - 16.4.4 if you assign or attempt to assign this Agreement without our prior written consent;
 - 16.4.5 if you have been convicted, whether in Singapore or elsewhere, of an offence involving fraud or dishonesty or the conviction for which involved a finding that he had acted fraudulently or dishonestly; or

13. Notices – All notices and other communications hereunder shall be in writing and shall be deemed to have been duly given: when delivered, if delivered by hand at the specified address during normal business hours of the recipient, and on the third business day following mailing, if mailed by certified or registered mail, in each case addressed as follows:

For you the Puller: <<your last known address>>

For the Representative:

Address: <<Insert Address>>

14. **Indemnity** – You undertake to indemnify and at all times hereafter to keep us and our related corporations (together with our respective officers, employees and agents) (each an “Injured Party”) indemnified against any and all losses, damages, actions, proceedings, costs, claims, demands, liabilities (including full legal costs on a solicitor-and-own-client basis) which may be suffered or incurred by the Injured Party by any person, party or entity whatsoever, in respect of any matter or event whatsoever arising out of, in the course of, by reason of or in respect of any breach, negligence, omission or failure to perform any of the provisions of this Agreement.
15. **Loss Of Profit And Consequential Loss** – In any event, and notwithstanding anything contained in this Agreement, in no circumstances shall we be liable to you and/or any party, in contract, tort (including negligence or breach of statutory duty) or otherwise howsoever, and whatever the cause thereof, (i) for any increased costs or expenses, or (ii) for any loss of profit, business, contracts, revenues or anticipated savings, or (iii) for any special, indirect or consequential damage of any nature whatsoever.
16. **No Waiver** - In no event shall any delay, failure or omission on the part of any party in enforcing exercising or pursuing any right, power, privilege, claim or remedy, which is conferred by this Agreement, or arises under this Agreement, or arises from any breach by any party to this Agreement of any of its obligations hereunder, be deemed to be or be construed as, (i) a waiver thereof, or of any other such right power privilege claim or remedy, in respect of the particular circumstances in question, or (ii) operate so as to bar the enforcement or exercise thereof, or of any other such right, power, privilege, claim or remedy, in any other instance at any time or times thereafter.
17. **Variation** – We may unilaterally vary the provisions of this Agreement in any manner without notice provided always that unless expressly stated no such variation shall constitute or be construed as a general waiver of any of the provisions hereof by any of the parties and, except to the extent (if any) to the contrary provided in the relevant variation, the rights and obligations of the parties hereunder shall remain in full force and effect.
18. **Third Party Rights** - No term of this Agreement is intended for the benefit of any third party, and the parties do not intend that any term of this Agreement should be enforceable by a third party either under the Contracts (Rights of Third Parties) Act (Cap. 53B) or otherwise, unless expressly provided for in this Agreement.
19. **Non-Assignable** - Your rights and obligations under this Agreement may not be assigned, transferred or otherwise disposed of, in whole or in part, without our prior written consent. No attempted assignment on your part shall relieve you of any of your obligations hereunder. We reserve the right to assign, transfer or otherwise dispose of, in whole or in part, its rights and obligations under this Agreement without your consent.
20. **Cumulative** - The provisions of this Agreement, and the rights and remedies of the parties under this Agreement are cumulative and are without prejudice and in addition to any rights or remedies a party may have at law or in equity; no exercise by a party of any one right or remedy under this Agreement, or at law or in equity, shall operate so as to hinder or prevent the exercise by it of any other such right or remedy.

21. **Severability** - If any term or provision in this Agreement shall be held to be illegal or unenforceable, in whole or in part, under any enactment or rule of law, such term or provision or part shall to that extent be deemed not to form part of this Agreement but the validity and enforceability of the remainder of this Agreement shall not be affected.
22. **Entire agreement** - In this clause the collective term "*Statements*" shall mean all promises, warranties, undertakings, representations, specifications, descriptions, arrangements, understandings and any other statements whether or not of a nature similar to any of the foregoing (in all cases whether written or oral).
- 22.1. This Agreement supersedes all prior Statements made by any party and set forth the entire complete and exclusive agreement and understanding between the parties in connection with your role as a puller. All terms, conditions or warranties which would otherwise be implied into this Agreement by law, legislation or otherwise howsoever are hereby expressly excluded.
- 22.2. Each party acknowledges and warrants to the other party that it has not relied on any Statements not expressly set out or referred to in this Agreement.
- 22.3. Each party acknowledges and undertakes to the other party that (a) save as expressly provided in this Agreement it shall be deemed to have made no Statements to another party and (b) no party shall be under any liability (whether in contract, tort, the law relating to misrepresentation or otherwise howsoever) in respect of any Statement made by it to another party unless it is a Statement made expressly in this Agreement.
23. **Governing law and jurisdiction** - The validity interpretation effect enforceability and performance of this Agreement is governed by Singapore law. The parties submit to the non-exclusive jurisdiction of the Singapore courts for any disputes arising out of or in connection with this Agreement.

IN WITNESS WHEREOF this Agreement has been entered into the day and year below written.

SIGNED BY [Corporate Puller])
)
Date:)

In the presence of:

SIGNED BY [Financial Adviser Representative])
)
Date:)

In the presence of:

SIGNED BY [Name: XXX])
[Position: XXX])
)

Duly authorized for and on behalf of)
<<Name Of Branch>>)

Date:)

In the presence of: