

Dear Mr/ Mrs/ Ms [Client's Name],

My name is [Name of Individual], and I am an employee of [Name of Company (if applicable)] acting as an appointed *Introducer* for **Professional Investment Advisory Services Pte Ltd, which is wholly owned by Singapore Life Ltd.**

Their financial consultants are professional and able to provide sound and comprehensive financial advice at both individual and corporate levels.

More importantly, as PIAS is not tied to any financial product providers, they are able to provide a board range of products to suit your financial needs such as life, health and general insurance products as well as collective investment schemes (CIS).

As an *Introducer*, I am:

- **not** permitted to provide you with any advice or recommendations on any investment products; market any collective investment scheme; arrange any contract of insurance in respect of life policies, other than to the extent of carrying out *introducing* activities.
- **not** allowed to receive or deal with any money or property from you in relation to my *Introducer* activity.

Under **Regulation 31 of the Financial Advisers Regulations**, I'm also required to disclose to you that:

1. The entity I am representing, \_\_\_\_\_ will receive \_\_\_\_\_ % of the total commission as *Introducer Fee* for every successful sale introduced to PIAS.

Thank you.