

Frequently Asked Questions – Propel System

Version 2 – with workaround section added.

Find answers to commonly asked questions.

Getting Started

Q: How do I get access to the Propel Portal?

A: If you are an adviser, your hiring manager or agency administrator must first request the activation of your Singlife Online (SOL) account. Once your SOL account is activated, they should email propel.support@singlife.com to request access to the Propel Portal. Alternatively, they may request access to both the “Propel” and “Propel-Tenant” groups during the SOL registration process to streamline the setup.

If you are an administrator or staff member, you do not require a SOL account. Propel will create your access using your registered email address in the format `emailaddress+tenant@domain.com`. Your administrator must email propel.support@singlife.com to request the account setup.

Q: I'm an adviser — when will I get access to the Propel Portal after my SOL account is ready?

A: Once your SOL account is successfully activated, your hiring manager or agency administrator must email propel.support@singlife.com to enable your Propel Portal access. You'll then receive a separate welcome email with your login details.

Q: How will I know when my account has been created?

A: You'll receive a welcome email from Propel once your account is ready. This email confirms your setup and includes login instructions.

- For advisers: Your username will be your SOL number, and your initial password is based on your SOL.
- For administrators or staff: Your username will be your registered email address, and you'll be prompted to set your own password via the email link.

If you do not receive this email, contact the Propel Support Team at propel.support@singlife.com. If you're waiting for your SOL activation email, please contact the SOL team at singlifeonline_ithelpdesk@singlife.com.

Q: What should I do if I didn't receive the welcome email or can't find it?

A: Check your spam or junk folder in case it was filtered. If you still don't see it, contact propel.support@singlife.com to have the welcome email resent or your account reactivated.

Q: I can't log in even after receiving my credentials — what could be wrong?

A: If you're having trouble logging in, it might be because the system couldn't match your account details. The system checks two things: first, it looks for your Singlife Online (SOL) ID (for advisers), and if that doesn't work, it checks your email address.

If neither matches, you won't be able to log in. Please contact propel.support@singlife.com for assistance.

Q: I'm an adviser and received my SOL login, but I still can't access Propel. The error says: "No active account found." What should I do?

A: This error typically means that your Propel Portal account has not yet been created. Please contact the Propel Support Team at propel.support@singlife.com to have your account set up.

Q: I want to change my password, but the system says to contact my administrator.

A: If you are using SOL account to login to Propel, do go to SOL and use the "forget password" there to reset your password. Otherwise, if you are not using SOL,

Electronic Financial Needs Analysis (eFNA)

eFNA

Q: How to proceed from section to section in eFNA?

A: Always click on the <NEXT> button when proceeding from section to section in the eFNA. DO NOT REFRESH THE PAGE OR BROWSER as this might cause your data to be lost.

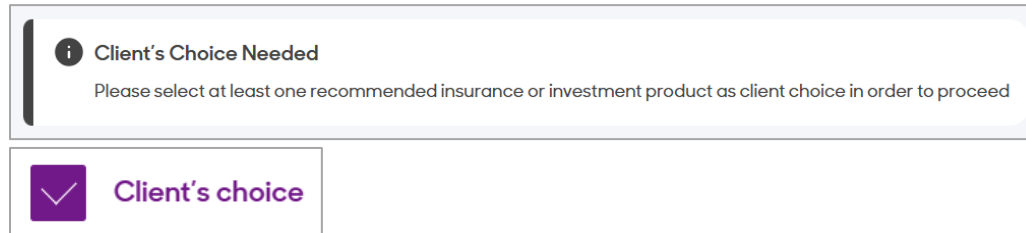
Q: How do I save changes made in a section?

A: Click the <NEXT> button within the section where you made changes. This action will automatically save your input. Be sure to watch out for any session time-out prompts, as inactivity could interrupt your session. To check your session, you may also select "save and close", and refresh the page from the dashboard to ensure you are still connected.

If you'd like to double-check that your changes were saved, you can log out and log back in to verify that your inputs are still intact.

Q: Why am I not able to proceed with the eFNA submission after selecting a product?

A: After selecting a recommended product, you must also tick the "Client's Choice" checkbox. This action is required to proceed. As the prompt may not be immediately obvious, please ensure you select "Client's Choice" before moving to the next section.

A screenshot of a web interface showing an error message in a light blue box: "Client's Choice Needed" with an information icon, followed by the text "Please select at least one recommended insurance or investment product as client choice in order to proceed". Below this is a checkbox labeled "Client's choice" which is currently unchecked.

You will need a product ticked as "Client's choice" for every single Financial Objective that was marked as High Priority in order to proceed.

Q: Why do I need to use Comprehensive mode when submitting a MediShield plan with MediSave payment?

A: Comprehensive mode is required because it allows the client to input their current MediSave balance, which eFNA needs to validate eligibility for MediSave payment. If Simplified mode is used, this step is skipped, and the submission cannot proceed.

Q: Is there a user guide on how to use Propel?

A: Yes, you can refer to the user guide available under the Resource section in the top menu after logging in. It provides useful information to help you navigate and use the system effectively.

Q: I have done everything but I can't submit my case because I don't see a "submit case" button. Why?

A: During the product recommendation, if you used the product quotation from EZ Sub, you **MUST** complete the case using the integrated Ezsub "apply via ezsub". DO NOT complete the case using standalone EZSub as this will not be able to be submitted until the EZSub submission is complete (using the integrated EZSub).

For non-integrated EZSub submissions, you need to select "manual submission", which means you've submitted the case on the respective provider's platforms.

You will also need to upload documents as required for your case, do read the list of documents required (e.g. NRIC copy).

Q: My supervisor says he hasn't received my case. Why?

A: Do check if your case is submitted and is in the "Pending" stage. If it is still in Drafts, you need to submit the case in order for it to move to Pending.

Q: Why is there a justification for me to fill in?

A: Do read the justification carefully to understand what is triggering it. These justifications are there mainly to cover the conversation with the client, that the client is aware of why the product was recommended in a certain manner.

For example, if the retirement plan does not mature on the retirement age (and has a term that goes past the retirement age), the adviser can highlight this fact to the customer that “this policy will require you to surrender when you wish to use the funds to retire” as the plan does not “automatically” mature on the year of retirement.

Overall System Functionality – eFNA and EzSub

Q: Why am I encountering error prompts in eFNA and EzSub?

A: There are many reasons why error prompts may appear. The most common is users skipping or overlooking mandatory fields. We strongly encourage you to read and understand the error prompt carefully — it often points you directly to what needs to be fixed and helps save time.

Q: Do I need to click "Save and Close" each time I move between sections in the eFNA module?

A: No, you do not need to click "Save and Close" when moving between sections. The Save and Close button is meant for you to close the FNA and have the assurance that it will be saved. When you select the next section, the system automatically saves your input as you navigate from one section to another.

Q: What should I do if the system is not working properly or showing unexpected errors?

A: To ensure optimal performance, please use one of the supported browsers below:

- **Google Chrome:** Version 85 and above
- **Microsoft Edge:** Version 85 and above
- **Mozilla Firefox:** Version 79 and above
- **Safari:** Version 18 and above

If issues persist, try using an incognito or private browsing window. You may also clear your browser cache, as stored data can sometimes interfere with functionality. Instructions for clearing cache are typically found in your browser’s settings under **Privacy** or **History**.

If problem continues, please contact the support team for further assistance.

Q: I wish to do multiple policy recommendations using the Propel-EZ Sub integration. How do I do so?

A: There is currently only one policy recommendation available PER FNA when using the EZ Sub integration. Multiple policy recommendations will be available in future for integrated EZ Sub.

For now, if you have multiple Singlife policy recommendations, please use standalone EZ Sub instead.

Submission and Approval Queries

Q: Why is ECDD form triggered when adviser has not initiated it?

A: An ECDD form will be triggered due to one or more of the following reasons:

- Inputting “Yes” on the field on “Politically Exposed Person” – see section on *Personal Information*.
- Inputting “Yes” to “Is your occupation involved in any of the nature of business listed below” – see section on *Employment & Education*.
- The customer (or one of the customers, in a joint life case) is a citizen from a country or jurisdiction that is deemed high risk.
- The application involves a Beneficiary Owner – see Clause 8 of *Client’s Declaration*.

Please review your responses to these questions to ensure that they have been filled in accurately.

Q: Why is Tier 2 proxy manager unable to approve cases submitted by Tier 3 manager?

A: This is the correct and intended workflow. Based on MAS requirements, a lower-tier manager cannot approve a higher-tier manager’s case. MAS guidelines also do not require approval for Tier 3 manager cases.

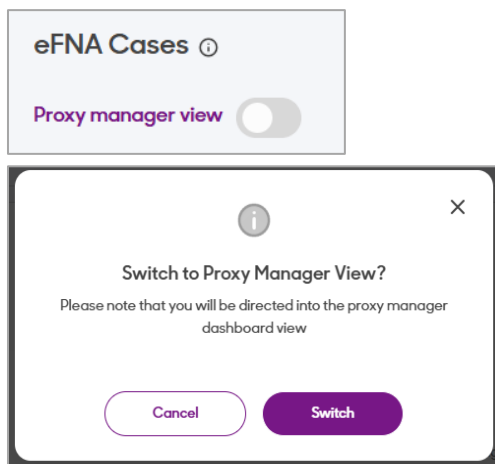
Q: Why is there no email notification to proxy managers for new submissions?

A: Email notifications are not a feature in Propel for proxy managers. To view new submissions, proxy managers need to access them directly from the Manager Dashboard.

Follow the steps:

Step 1: Go to the *Manager Dashboard*.

Step 2: Toggle on the Proxy Manager View option to see new submissions.



Q: Why is my manually submitted case not appearing in the system, even though it showed as "✓ Submitted"?

A: The "submitted" status indicates that the case has been submitted on EzSub, but it does not mean the case has been fully submitted in eFNA.

To complete the submission in eFNA, you must scroll to the bottom of the page and click the "Submit Case" button.

If this final step is skipped, the case will not be captured in eFNA, leading to confusion over missing or unrecorded cases. Always ensure this final submission step is completed.

Q: Why are the Features, Risks, and Limitations sections missing when recommending a product?

A: If there is a feature, risk and limitation writeup in the product master, it will appear when recommended. Do check with your product admin team if this has been updated.

Product Configuration / Setup Issues

Q: Why does the "Embedded Signing" button not work when trying to sign the document?

A: The "Embedded Signing" button is currently not an active function—it has been placed in preparation for a future digital signing feature. For now, the correct process is to use the "Generate and Sign PDF" button located below to proceed with signing.

Q: How can I tell why an amount is flagged as substantial or non-substantial in the Affordability section?

A: In the Affordability section, hover over the "i" (information) icon next to the flagged amount. This tooltip provides an explanation on why the amount is considered substantial or non-substantial, helping you understand the system's assessment.

Product Management

Q: Why are some products missing in Propel but appear in EzSub?

A: This issue is usually due to product configuration differences between the systems. It is not a system bug. Please check in with your firm's product team if the products which you're looking for have been added to the Propel's Product Master.

Q: Why can't I see certain products in the drop-down menu?

A: Products are available as long as:

- Product has been added to the Product Master
- If the Product requires training, the adviser needs to have attended the required training
- In the product recommendation selection:
 - The Financial Objective chosen matches the product's covered needs
 - The Provider chosen matches the product's Provider
 - The product type chosen matches the product's type

Q: Why can't I select Singlife Health Plus as a rider when submitting an application?

A: Singlife Health Plus is configured as a main plan in the product library to align with how it is set up in Singlife EzSub. As such, advisers can select it from the drop-down list of main plans. In contrast, Shield riders from non-Singlife providers are configured as riders and can be selected from the rider drop-down menu.

Q: Why are the Features, Risks, and Limitations sections missing when Product Admin checks the product library?

A: Some products are tagged under a "family tag main plan," where only that main plan will display the Features, Risks, and Limitations write-ups. This tagging approach aligns with how product names are shown in Singlife EzSub. It may also apply to non-Singlife main plans that offer both single and regular premium payment modes, with a shared generic write-up under the family tag.

Q: The Product Admin does not see any Risks and Limitations write-ups in the product library. Does this mean nothing will be auto-populated for advisers in eFNA?

A: Not necessarily. Product-specific Risks and Limitations may be blank in the product library, depending on how the product is set up. However, in Propel eFNA, generic Risks and Limitations are also auto-populated based on the product classification. These generic entries are displayed in addition to any product-specific write-ups and have been pre-configured for all relevant entities.

Commission

Q: How can I search for paid transactions in Propel?

A: Currently, Propel does not have a direct search function to locate paid transactions. As a workaround, you will need to manually open each commission run file manually and search within it to identify paid transactions. This approach is commonly used when responding to adviser inquiries.

Q: Do I need to create separate banding setups for each provider in the system?

A: Yes, you must create a separate banding for each provider individually (e.g., one for Singlife General Insurance, one for Singlife Life Insurance, etc.). Bulk creation is not supported, so each setup must be done one by one.

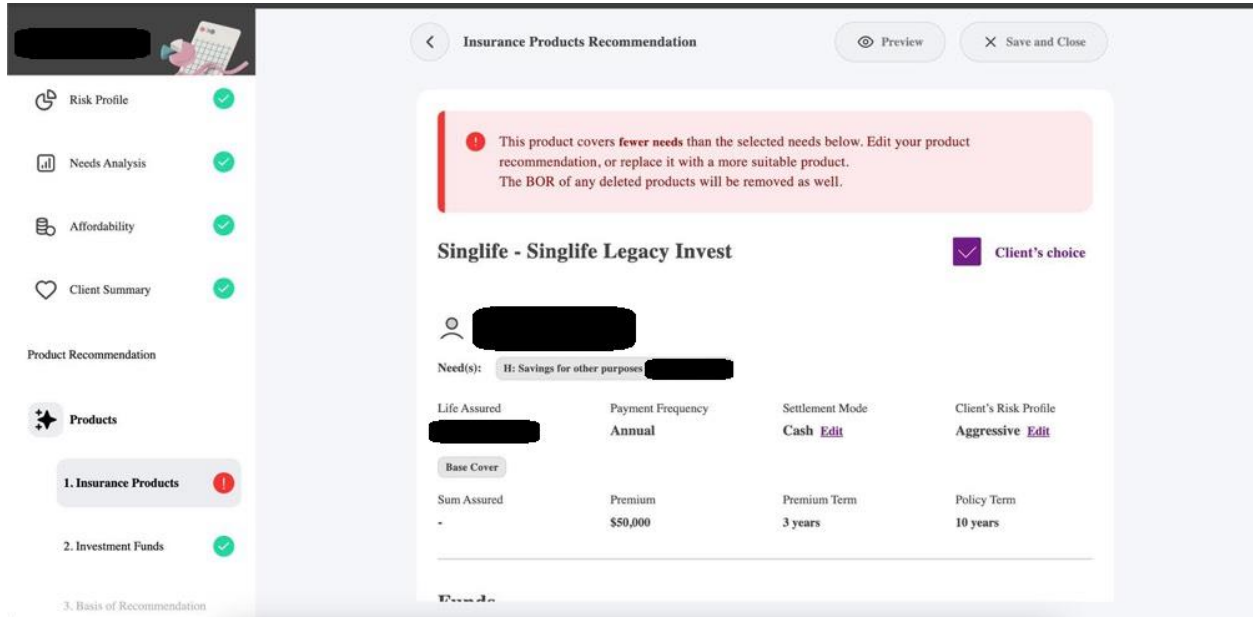
Q: Can I generate a consolidated Adviser Payment Summary for resigned or vesting representatives?

A: No, consolidated summaries are not available for resigned or vesting representatives. Each Adviser Payment Summary must be generated individually for these cases.


Workaround for Specific Scenarios

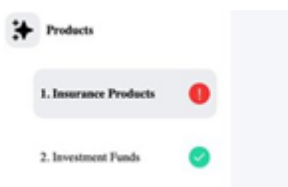
Scenario 1:

Q: At Product Recommendation, the prompt says “This product covers less needs than the selected needs below”. I can’t find the <Next> button even though I’ve completed all the necessary steps. What should I do?



A: Steps to follow:

1. Please check that:
 - a. All “high” objectives identified in the needs analysis have a relevant product that covers those needs
 - b. The product is tagged with the tick “client’s choice” 
2. If the <Next> button is still not appearing, please go to the section “Investment Funds”:



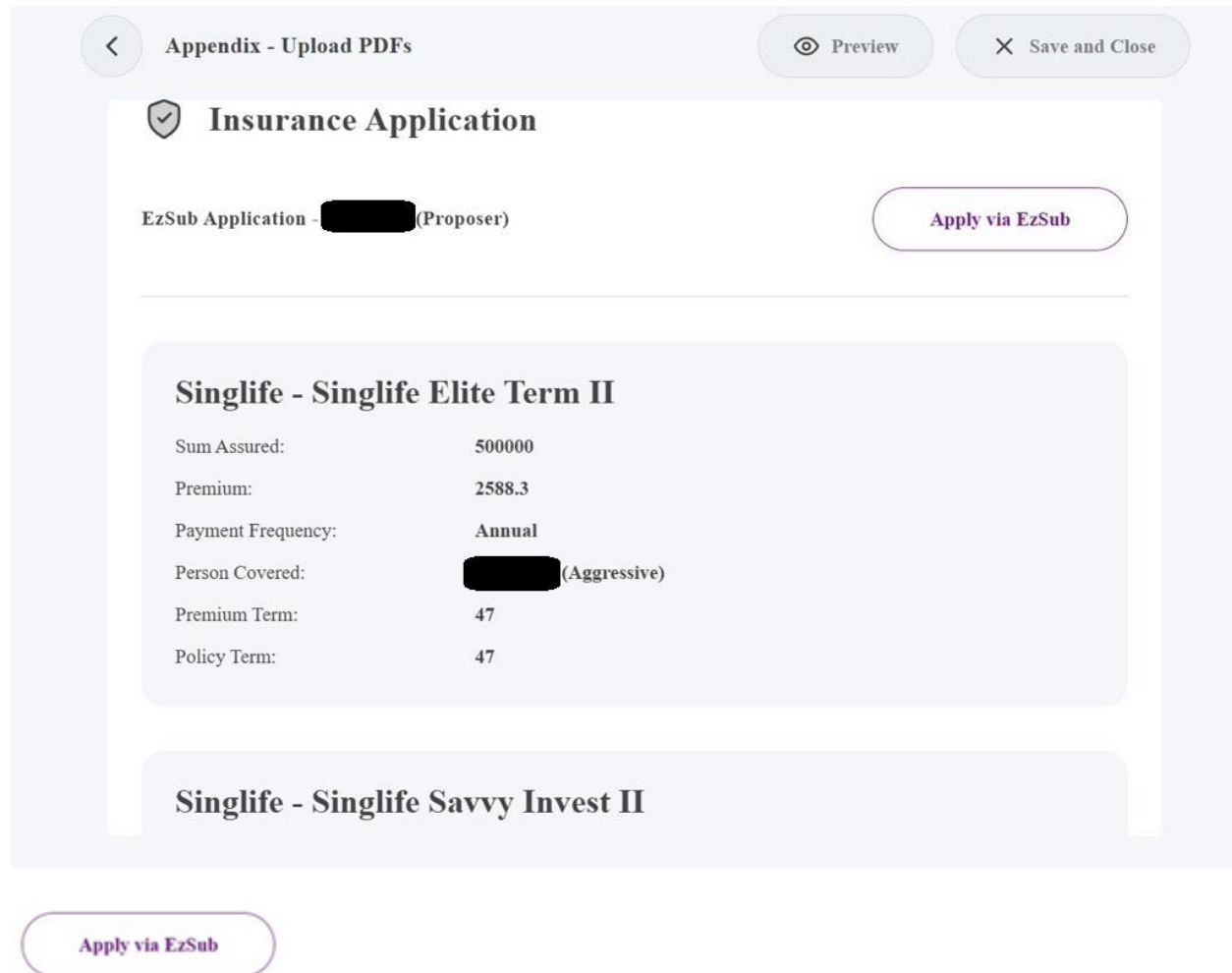
3. Scroll to the bottom of the Investment Funds and select <Next>
4. You should be able to proceed and complete the rest of the FNA.

If you continue to experience the issue, please contact propel.support@singlife.com and share the following details for Propel Support team to troubleshoot for you:

- a. Your SOL login
- b. A screenshot of the error message you are experiencing

Scenario 2:

Q: I have completed the signing for the eFNA and EzSub, but I am unable to submit my case because the button <Apply via EzSub> is still showing. What should I do?



< Appendix - Upload PDFs Preview X Save and Close

Insurance Application

EzSub Application - [Redacted] (Proposer) [Apply via EzSub](#)

Singlife - Singlife Elite Term II

Sum Assured:	500000
Premium:	2588.3
Payment Frequency:	Annual
Person Covered:	[Redacted] (Aggressive)
Premium Term:	47
Policy Term:	47

Singlife - Singlife Savvy Invest II

[Apply via EzSub](#)

A: Steps to follow:

- Please check that you have:
 - Uploaded all the necessary documents as listed for your case. Do note that you must upload a file that is as per the requirement e.g. "NRIC" must be uploaded even if you upload a passport photo.
 - Select the <Apply via EzSub> and complete your EzSub via the Propel-EzSub Integration.
- IMPT: Please note that ALL eFNAs that use EzSub integration for product recommendations WILL REQUIRE you to complete via the same Propel-EzSub session.

2. If the issue persists (<Next> button not showing) for you, you may also try one of the 2 options below:
 - Option 1:
 - Redo the case, this time do not use the EzSub Integration, use standalone EzSub.
 - Option 2:
 - Do an off-system approval.
 - Go to Preview and download the FNA PDF.
 - Send the PDF together with any additional documents to your approving supervisor, and cc any relevant compliance/new business administrators.

If you continue to experience the issue, please contact propel.support@singlife.com and share the following details for Propel Support team to troubleshoot for you:

- Your SOL login
- A screenshot of the error message you are experiencing

Scenario 3:

Q: I was previously able to login, but now I'm experiencing error messages. What should I do?

A: Steps to follow:

Please check:

- That you are able to access other websites (to confirm your network is stable)
- That you are accessing the correct webpage <https://propel.singlife.com/web/>
- That you are using an up-to-date chrome browse:
 - **Google Chrome:** Version 85 and above
 - **Microsoft Edge:** Version 85 and above
 - **Mozilla Firefox:** Version 79 and above
 - **Safari:** Version 18 and above
- That you are using the correct credentials (Singlife Online user ID and password)
- If you need to reset your login credentials, please follow the usual process for SOL to reset.

If the issue persists for you, you may also try one of the 2 options below:

1. Either clear your cache
2. Use an Incognito tab (ctrl + shift + N)

If you continue to experience the issue, please contact propel.support@singlife.com and share the following details for Propel Support team to troubleshoot for you:

- Your SOL login
- A screenshot of the error message you are experiencing