

Important Notice to Client

Professional Investment Advisory Services Pte Ltd (PIAS) is regulated by the Monetary Authority of Singapore and is a licensed Financial Adviser under the Financial Advisers Act (Chapter 110) and an exempt insurance broker under the Insurance Act (Chapter 142). PIAS is a wholly owned subsidiary of Professional Advisory Holdings Ltd, whose majority shareholder is Aviva Ltd. Recommendations provided to you may include insurance or investment products from the Aviva Group. We work with various product providers. For more details, please visit <http://www.proinvest.com.sg/our-services/global-product-service-providers>

PIAS is authorised to conduct the following regulated activities under the Financial Advisers Act:

- a) advising others, either directly or through publications or writings, and whether in electronic, print or other form, other than advising on corporate finance within the meaning of the Securities and Futures Act (Chapter 289), concerning life policies, securities and units in a collective investment scheme;
- b) advising others by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning life policies, securities and units in a collective investment scheme; and
- c) arranging of any contract of insurance in respect of life policies, other than a contract of reinsurance.

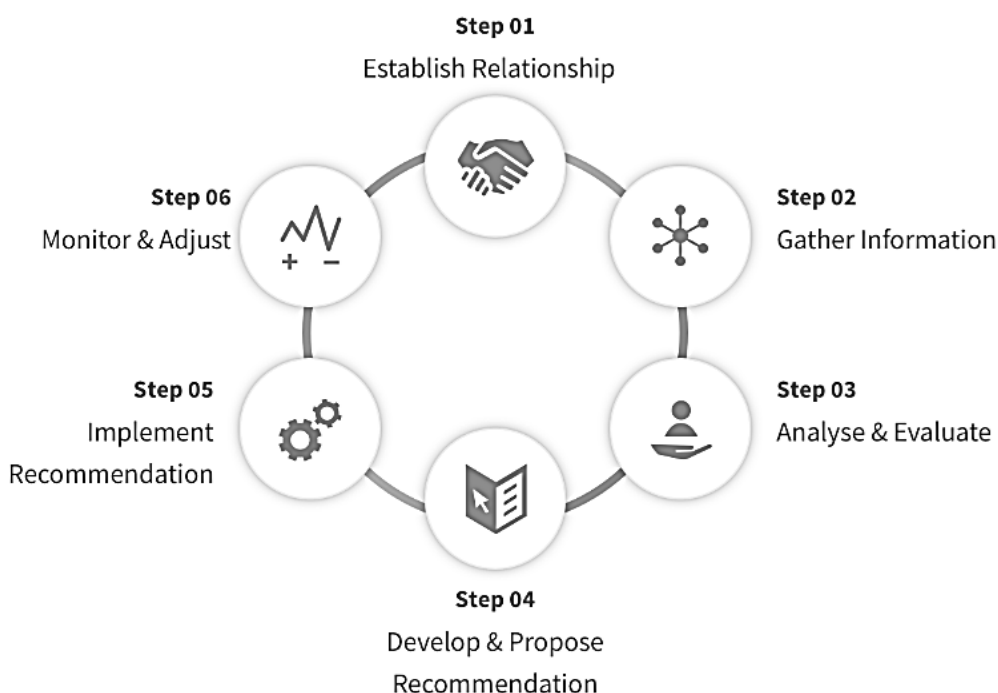
The information that you provide in the Financial Planner relating to your investment objectives, financial situation and your particular needs will be the basis on which recommendation will be made. It is important to note your Financial Consultant's recommendations may not be appropriate for you in the event of any incomplete or inaccurate information provided during the Know Your Client process.

Service Quality Checks

Please be informed that PIAS Corporate Office may, at random, contact clients (phone or postal) to assess the quality of financial advisory services provided by the representative. You are strongly encouraged to participate in the client surveys.

If you have any feedback or concerns, you may contact your Financial Consultant or our main line at +65 6372 5700 or email at compliance@pias.asia. For independent help to conclude a dispute, you may contact the Financial Industry Dispute Resolution Centre. For more information, please see www.FIDReC.com.sg

The Sales Advisory Process



Fees and Commissions

We may receive fees and commissions from our product providers for marketing and selling their products to you. We may share these fees or commission with our Financial Consultants.

Remuneration

A select group of Financial Consultants may have received or will be paid transitional allowances as a form of compensation paid to some industry-experienced Financial Consultants who opt for a career switch to join PIAS ("Transitional Allowance Scheme"); or a monthly allowance which is payable on a monthly basis under the Financial Consultant Programme (FCP)/ Advanced FCP (AFCP). The terms of payment are determined in accordance with the Financial Consultant's contribution to the annual premium equivalent of life insurance products manufactured by Aviva Ltd.

If your Financial Consultant is receiving such allowance from PIAS, he/she will inform you via a statement stated in the Advice and Recommendations section of the Financial Planner.

Prevailing CPF Rates

If you are using your Central Provident Fund (CPF) monies to purchase an investment product, the prevailing CPF interest rates are at a minimum 2.5% per annum for CPF Ordinary Account (OA) and a minimum 4% per annum for CPF Special Account (SA) and Retirement Account (RA).

Cancellation

You are entitled to a 7-day cancellation period for purchase of Collective Investment Schemes authorised under Section 286(2) of Securities and Futures Act (Chapter 289) and a 14-day free-look period for life policies. The risk of fall in value of the underlying investment may have to be borne by you.