

Annex B

PIAS Non Face-to-Face (F2F) Sales Advisory Process at a glance:
Please refer to the PIAS Non Face-to-Face Sales Advisory Policy and the respective Provider's Circulars for details.

Insurance														New Investments		Account Opening				
Product Provider Requirement Table - Updated on 29.11.2024	Singlife with Aviva	Manulife	China Taiping	Tokio Marine	Income	Raffles Health Insurance	BUPA Global	Etiqua	HSBC Life	China Life	Friends Provident International	SwissLife	Transamerica	Quilter-Utmost	FWD	Navigator (Account Opening WITH Subscription only for NEW customers)	iFast (Account Opening WITH Subscription only for NEW customers)	Navigator (Account Opening ONLY)	iFast (Account Opening ONLY)	
Identification Document Requirements for New Customer																				
Mode of Communication	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Require a clear screenshot of the client holding their photo ID document against their face; the screenshot should then be certified by adviser	Video Conference Record where possible	Video Conference Require a clear screenshot of the client holding their photo ID document against their face; the screenshot should then be certified by adviser	Video Conference Can be via zoom or teams Record where possible	Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	
Identification Document on Proposer (for New Customer) Note: NRIC = 1 ID + 1 POA	2 IDs for New client + Proof of Address (Not required if via MyInfo)	2 IDs + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address	2 IDs for New client + Proof of Address (Not required if via MyInfo)	2 IDs + Proof of Address	2 IDs + 2 Proof of Address	2 IDs + Proof of Address	2 IDs + 2 Proof of Address	
Identification Document Requirements for Existing Customer																				
Mode of Communication	Telephone / Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Video Conference Record where possible	Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	Telephone / Video Conference Record where possible	N.A.	N.A.	N.A.	N.A.	
Identification Document on Proposer (for Existing Customer) Note: NRIC = 1 ID + 1 POA	1 ID for Existing client + Proof of Address (Not required if via MyInfo)	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID + Proof of Address (Singapore Citizen or PR)	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address	1 ID for Existing client + Proof of Address (Not required if via MyInfo)	N.A.	N.A.	N.A.	N.A.	
Additional Notes																				
Notes	For Medisave-approved policies, only Video Conferencing is to be used	N.A.	The 2 IDs requirement for New Clients also applies to Insured and 3rd Party. For children ≥16YO, NRIC + birth certificate; <16YO birth certificate only.	N.A.	For Medisave-approved policies, only Video Conferencing is to be used	For Medisave-approved policies, only Video Conferencing is to be used	N.A.	N.A.	Certified true copies of clients' ID documents - Adviser to state "identity confirmed" and sign on the softcopy of the ID documents	N.A.	N.A.	N.A.	For client ID document, instead of writing certified true copy, Adviser has to write the following:- "I certified that the attached identification document is consistent with the copy that was shown to me during video conferencing with the client on ddmmyyyy." Then write Adviser's name, position, company name and signature.	N.A.	N.A.	Existing customers to transact online	Existing customers to transact online	N.A.	N.A.	
Payment Options [Please advise Customers who wish to make payments via Cheque/Cashier's Order to drop the Cheque/Cashier's Order directly into the bank account of the product provider with the policy number. Please do not collect and send it to Business Support]																				
Initial premium payment method See Initial Premium Payment Table on Page 4 for details	Credit Card & e GIRO (DBS / POSB / UOB), Internet Banking, AXS	PayNow, local Credit Card or Cheque	Online Bill Payment (DBS / POSB), Interbank fund transfer, Credit Card, Cheque / Cashier's Order	Internet Banking, Credit Card, Cheque, AXS	GIRO via DBS / POSB / OCBC Internet Banking, Credit Card, Internet Banking, AXS	Credit Card, Internet Banking Transfer, GIRO (with completed original GIRO Form), Cheque, PayNow	Credit Card, Cheque or Bankers draft	Credit Card, Internet Banking Transfer, Online Bill Payment	Credit Card, Cheque	Bank transfer / Credit Card. Third Party payment is not allowed	Credit Card, Giro payment, cheques, bank standing order	Credit Card, cheques, bank standing order	Credit Card, bank standing order	Credit Card, bank standing order	Credit Card & e GIRO (DBS / POSB / UOB), Internet Banking PayNow, local Credit Card or Cheque	Bank transfer	FAST Fund Transfer, PayNow, Bill Payment (DBS/ POSB/ OCBC/ UOB/ SCB), Quick Cheque deposit to SCB	N.A.	N.A.	
Forms Requiring Signature																				
PIAS Financial Planner	No Signature Replaced with "SEE SUPP FORM" For EzSub, upload last page	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	No Signature if completed Replaced with "SEE SUPP FORM"	No Signature if completed Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM" For E-Sub iSmartWeb portal, upload last page FNA is optional to upload in the SMART system	No Signature Replaced with "SEE SUPP FORM"	No Signature Replaced with "SEE SUPP FORM"	N.A.	N.A.	
PIAS Non F2F Supplementary Form	Yes, Signature Required For EzSub, upload form	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required For e-App, upload form	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required For iConnect, upload form	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required For E-Sub iSmartWeb portal, upload last page Optional for FWD SMART system	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	
Product Provider Supplementary Form	Yes, Signature Required for Proposer, Medisave account holder/Credit card holder/ 3rd party application (and Life Assured is 17 ANB and above) For EzSub, upload form	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required	N.A.	N.A.	Yes, Signature Required	Yes, Signature Required	Yes, Signature Required (Also need to sign the Supplementary Proposal Form COVID-19 (High Net Worth Universal Life / Whole Life)	Yes, Signature Required	N.A.	N.A.	N.A.	N.A.	N.A.	Yes, Signature Required	N.A.	Yes, Signature Required	N.A.	
Application/Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable)	For EzSub without e-Sign: No Signature, Replaced with "SEE SUPP FORM" For EzSub with e-Sign or PDF Fillable form: No Signature	No Signature	No Signature but needs to be dated	No Signature	Yes, Signature Required for All Documents For e-App, Client needs to select "Request Control" option to gain access to sign on the application and Rep to respond by selecting "Allow Control" option.	Yes, Signature Required for Application Forms	Yes, Signature Required for Application Forms	Yes, Signature Required for Application Forms and needs to be dated For iConnect, Client needs to select "Request Control" option to gain access to sign on the application and Rep to respond by selecting "Allow Control" option.	Yes, Signature Required for Application Forms (Client to click on "Lock Form" on the first page on all the e-signed forms once data is confirmed)	No Signature	Yes, signed instruction submitted must be accompanied by the corresponding final audit' report (for Adobe Sign) or certificate of completion (for DocuSign).	Yes, Signature Required for Application Forms	Yes, Signature Required for Application Forms	Yes, Signature Required for Application Forms	FWD SMART will require signature. There is no NTF form. During the sales process via Zoom, adviser will need to get client to log in using laptop for signing. Adviser is also reminded to enable the remote control in their Zoom before the appointment.	Yes, Signature Required for Application forms	Yes, Signature Required for Application forms	Yes, Signature Required for Application forms	Yes, Signature Required for Application forms For iSIGN, Client needs to select "Request Control" option to gain access to sign on the application and Rep to respond by selecting "Allow Control" option.	
CPF Authorisation form (for use of Medisave account) (where applicable) See Initial Premium Payment Table on Page 4 for details	For EzSub without e-Sign: No Signature, Replaced with "SEE SUPP FORM" For EzSub with e-Sign or PDF Fillable form: Yes, Signature is required	N.A.	N.A.	N.A.	Yes, Signature Required on Authorisation form For e-App, Client needs to select "Request Control" option to gain access to sign on the application and Rep to respond by selecting "Allow Control" option.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Application for Digital Signature	Adobe	Adobe	Adobe	Adobe	Income e-App platform and give Customer control via screen share. For PDF, use Adobe.	Adobe	Adobe	Etiqua iConnect platform and give Customer control via screen share. For PDF, use Adobe.	Adobe	Adobe	Adobe Sign or DocuSign	Adobe	Adobe Sign or DocuSign	Adobe Sign or DocuSign	Adobe, FWD E-Sub iSmartWeb portal	Adobe	Adobe	Adobe	iFast iSIGN platform and give Customer control via screen share. For PDF, use Adobe.	
Submission of Email Declaration [Supervisor must use corporate email (@proinvest.com.sg)]																				
Supervisor's Approval via email	Details of the transaction (Client Name + Provider + Product Name + Premium) and Supervisor statement of declaration: "I have reviewed the information as disclosed in the PIAS Financial Planner which relates to the customer's priorities and objectives, investment profile, cash flow and budget, assets and liabilities, insurance portfolio, CKA/CAR outcome and the customer's acknowledgement. I agree with the PIAS Representative's Needs Analysis and recommendation(s)."																			
Providers Application with Online Submission Availability																				
Additional Notes	Required to upload •PIAS FP – last page •PIAS NF2F Form •Singlife NF2F Form	NA	NA	NA	Required to upload •PIAS FP – last page •PIAS NF2F Form	NA	NA	Required to upload •PIAS FP – last page •PIAS NF2F Form •Etiqua NF2F Form •Supervisor email (for eFP this refers to the date/time stamp Supervisor approval page)	NA	NA	NA	NA	NA	NA	•Application forms for Portfolio Bonds (New Business & Top-ups) – Can be emailed to Quilter Utmost or submitted via its Wealth Interactive •Application forms for unit-linked policies – Can be emailed to Quilter-Utmost only	Required to upload •PIAS FP – last page •PIAS NF2F Form FWD do not have NTF form.	NA	NA	NA	NA
	Singlife with Aviva	Manulife	China Taiping	Tokio Marine	Income	Raffles Health Insurance	BUPA Global	Etiqua	HSBC Life	China Life	Friends Provident International	SwissLife	Transamerica	Quilter	FWD	Navigator	iFast	Navigator	iFast	