

Non Face-to-Face (“Non F2F”) Sales Advisory Process

This policy governs the principle of the Non F2F Sales Advisory Process for PIAS Representatives. The requirements by each Product Provider may differ. Before commencing the Non F2F Sales Advisory Process with your customer, you should familiarise yourself with the requirements of each Product Provider.

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Document Version Control Log

Version No.	Change Summary	Date Change
V1 (09.04.2020)	Release of Non F2F Sales Advisory Process Policy	9 Apr 2020
V2 (15.04.2020)	<p>Added tips to</p> <p>Pt.7 on video conferencing</p> <p>Pt.8 on application of additional identification documents</p> <p>Pt.11 on sending of PIAS and Aviva Non F2F Supplementary Form via DocuSign; declaration in email; and encryption of documents using 7-zip application</p> <p>Pt.12 on return of Non F2F Supplementary Forms for Aviva life insurance applications.</p> <p>Pt.13 on the e-Signature Guides for Non F2F Sales Advisory Process</p> <p>Pt.14 on the uploading of supporting documents to EzSub</p> <p>Pt.15 on the payment options</p> <p>Pt.16 on the email to Business Support for Aviva life insurance applications</p> <p>Pt.18 on use of eFP for non-Aviva life insurance applications</p> <p>Pt.19 on call back by Aviva Ltd</p> <p>Other edits:</p> <p>Pt.2 – updated new product providers</p> <p>Pt.3 – updated temporary exemption by MAS</p> <p>Pt.10 – updated “Preview” function in Aviva EzSub</p> <p>Pt.11 – added steps for delivery of pre-sales documents for non-Aviva life insurance applications; and added use of PIAS Rep Code as password</p> <p>Pt.12 – added customer to reply (with history) to Rep’s email</p> <p>Pt.13 – renamed heading to include proposal forms; deleted “We will advise our PIAS Representatives on your corporate DocuSign account once available.”; added documents to download from DocuSign and added digital signing for non-Aviva life insurance applications</p> <p>Pt.15 – deleted “As we understand from Aviva, for faster turnaround of the applications, are payments through local credit card, e-Giro with POSB/DBS/UOB and bank transfer.”</p> <p>Pt.16 – added to product provider’s Non F2F Supplementary Form to submission checklist; and updated submission checklist</p> <p>Pt.17 – added the submission of Certification of Completion from DocuSign; and added process for non-Aviva life insurance application</p> <p>Pt.18 – updated steps on email to customer and sending of PIAS Non F2F Supplementary Form via DocuSign.</p>	15 Apr 2020

Version No.	Change Summary	Date Change
V3 (20.04.2020)	<p>Pt.2, 11, 13, 17, 18 – Added that the Non F2F process also applies to new investment account for clarity</p> <p>Pt.3 – Updated inclusion of Medisave-approved policies</p> <p>Pt.7 – Updated use of Cisco Webex Meetings application as tool for video conferencing for new/Medisave-approved policies; recording of video conferencing for Medisave-approved policies</p> <p>Pt.8 – ID requirements by product provider for other persons</p> <p>Pt.9, 16, 18 – Replaced “SEE EMAIL” with “SEE SUPP FORM”</p> <p>Pt.11, 12 – Deleted need for Customer and Rep’s declaration via email</p> <p>Pt.12 – Added Representative to sign on the PIAS Non F2F Supplementary form.</p> <p>Pt.16, 20 – Updated submission email address for New investment account / subscription</p> <p>Pt.20 – Added reference to supplement doc on investments and Medisave-approved policies.</p>	20 Apr 2020
V3.1 (23.04.2020)	Pt.13 – added use of DocuSign via web only	23 Apr 2020
V3.2 (23.04.2020)	Pt.7 – amended recording requirement for Medisave-approved policies	23 Apr 2020
V4 (04.05.2020)	<p>Pt.10, 11, 13, 16, 17 – removed mandatory use of Aviva EzSub and updated related points for Aviva PDF fillable form process</p> <p>Pt.12 – Added dating of forms</p> <p>Pt.16, 19 – added for clarity that the Non F2F Client Call-Back Form is to be submitted to Business Support; updated submission checklist - now in Annex B</p> <p>Pt.18 – Updated steps for eFP submission</p> <p>Pt.20 – Added support for DocuSign</p>	4 May 2020
V5 (20.05.2020)	<p>Pt.14 – Approval by Supervisor via the PIAS Non F2F Supplementary form</p> <p>Pt.17 – Submission of email thread to Business Support</p>	20 May 2020
V6 (01.08.2020)	<p>Pt.11, 12, 13, 17, 18, 20 – Removal of digital signature via DocuSign and support for DocuSign due to disabling of DocuSign</p> <p>Pt.15 – Reps are not encouraged to collect cheques (Phase2)</p>	1 August 2020

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Version No.	Change Summary	Date Change
V7.1 (Mar2021)	<p>Pt.2 – Added reference to supplement document</p> <p>Pt.6 – Note on Fund switches for offshore customers</p> <p>Pt.7 – Added reference to supplement document</p> <p>Pt.9 – Added use of eFP and note on signature fields</p> <p>Pt.10 – Added benefit on use of Myinfo</p> <p>Pt.11 – Added summary on the delivery of pre-sales documents</p> <p>Pt.13 – Note on acceptable digital signature</p> <p>Pt.14 – Approval by Supervisor via Email, updated Supervisor's statement of declaration and documents to be uploaded onto EzSub</p> <p>Pt.17 – Submission of last page of PIAS FP and email approval from Supervisor</p> <p>Pt.18 – Updated steps on use of eFP for NF2F Sales Advisory Process for clarity</p> <p>Pt.19 – Updated call back process</p> <p>Added Pt.20 – Overview</p>	26 March 2021
V7.2 (May 2021)	<p>Pt.11 – Added delivery of pre-sales documents for other e-submission platform</p> <p>Pt.16 – Added Email Subject for submission of other life insurance applications using e-submission platform</p> <p>Pt.17 – Added submission for other life insurance applications using e-submission platform</p> <p>Pt.19 – Removal of call back process for Aviva Life Insurance applications</p> <p>Pt.20 – Updated to include submissions using e-submission platform, removal of call back process for Aviva Life Insurance applications</p>	27 May 2021
V8 (Dec 2021)	<p>Extension of NF2F Sales Advisory to Joint financial review:</p> <p>Pt. 9 – may be performed for single or two Customers</p> <p>Pt.12 – each Customer to complete 1 PIAS NF2F Supplementary Forms and reply to Rep's email</p> <p>Pt.14 – table format for Supervisor's approval email</p> <p>Extension of NF2F Sales Advisory to Selected Clients:</p> <p>Pt.5 – Added Selected Client under eligible customers</p> <p>Pt.6 – Removed Selected Client from non eligible customers</p> <p>Pt.7 – Added safeguard for Selected Client – by way of video conference only</p> <p>Pt.19 – Call back process for Selected Client</p> <p>Pt.20 – Added Selected Client to steps</p> <p>Others:</p> <p>Pt.11 – Encrypt with PIAS Rep Code only – PSXXXX, SGXXXX or PFPXXXX, where XXXX refers to the numeric characters of PIAS Rep Code</p>	24 Dec 2021

Version No.	Change Summary	Date Change						
	Pt.18 – Added reference to Pt.12 for confirmation by customer for clarity, reminder to upload missing documents to eFP							
V8.1 (Jan 2022)	<table> <tr> <th>Items</th><th>Current Wordings</th><th>Change to</th></tr> <tr> <td>Legal Entity Name</td><td>Aviva Ltd</td><td>Singapore Life Ltd.</td></tr> </table>	Items	Current Wordings	Change to	Legal Entity Name	Aviva Ltd	Singapore Life Ltd.	17 Jan 2022
Items	Current Wordings	Change to						
Legal Entity Name	Aviva Ltd	Singapore Life Ltd.						
V8.2 (July 2022)	Pt.1 Removal of reference to DORSCON Pt.2 Rephrase to reflect current in-scope product providers and moved Medisave-approved policies from out of scope to in-scope Pt.3 Rephrase to reflect acceptance is subject to product provider Pt.8 Provided clarity on the acceptance of Birth Certification Pt.9 Added link to Pt.18 on use of eFP Pt.11 Removed sharing of password via email Pt. 16 Update email addresses (to Singlife.com domain), under important notes to include reference number for submission of cases using provider's esub application, updated notes box for all providers instead of only Singlife Pt.18 Added reference new Annex C, Updated notes for missing PIAS and/or Singlife NF2F Supp form and notes box for steps applicable to other providers' e-submission application Pt.20 Rearranged the document listing under Sn.5 Pt.21 Update email addresses (to Singlife.com domain)	1 Jul 2022						
V8.3 (Dec 2024)	Renamed as Process document. Pt. 5 / Pt.6 Updated to include existing PIAS customers (who are not Selected Clients) residing in the list of 6 countries, for cross border NF2F sales advisory process.	4 Dec 2024						

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1. PERIOD OF NON F2F SALES ADVISORY PROCESS ARRANGEMENT

This process is effective from 9 April 2020. Extension or modifications, where applicable, will be subject to further review by the Company, and PIAS Representatives will be informed of any changes through corporate announcements.

2. IN-SCOPE PRODUCT PROVIDERS / PRODUCTS

Please refer to **Annex A** for the list of in-scope product providers.

The Non F2F Sales Advisory Process can also be applied to new investment account opening. Please refer to the Supplement document on **Non F2F Sales Advisory Process for Investments** for the specific requirements.

Note: As of 21 April 2020, PIAS Representatives can use the Non F2F Sales Advisory Process for the advising and closing the sales of Medisave-approved policies. Please refer to the Supplement document on **Non F2F Sales Advisory Process for Medisave-Approved Policies** for the specific requirements.

3. OUT OF SCOPE PRODUCT PROVIDERS / PRODUCTS

Subject to acceptance by the product provider.

4. ELIGIBLE REPRESENTATIVES

All PIAS Representatives.

However, the Company may refuse or disqualify any PIAS Representatives from using Non F2F Sales Advisory Process if he/she is found to abuse this arrangement.

5. ELIGIBLE CUSTOMERS

Singapore Residents with a valid Singapore identification card and physically present in Singapore (including Foreign Nationals with valid Employment Pass, Work Pass or Long Term Visit Pass).

Existing PIAS Customers residing in Malaysia, Indonesia (Major Cities), China (Major Cities), Taiwan, Hong Kong, Thailand. Please refer to the Singlife Group Cross Border Policy / Process Guide and PIAS Cross Border Guide for the updated list of eligible countries, and the list of Major Cities under Indonesia and China.

With effect from 24 Dec 2021, the NF2F sales advisory is extended to customers who fall under the category of Selected Clients*, subject to the additional safeguards narrated under **Pt.7 - Mode of Communication By PIAS Representatives With Customers**. A Trusted Individual must be present when the NF2F sales advisory is conducted with the Selected Client customer, and he/she must be an immediate family member of the Selected Client customer. The Selected Client customer may be accompanied by other family members with reason provided.

* A Selected Client is an individual who meets any two of the following criteria:

- i. Aged 62 years or older;
- ii. Not proficient in written or spoken English; or
- iii. Has below GCE O-Level or N-Level qualifications, or equivalent academic qualifications.

* Selected Clients are not eligible for Cross Border Sales Advisory Process.

⚠ Some product providers do not accept NF2F Sales Advisory with Selected Clients. Please check Annex B for details.

6. NON ELIGIBLE CUSTOMERS

PIAS Representatives are not allowed to apply the Non F2F Sales Advisory Process for:

- (a) Offshore customers who are not residing in the list of eligible countries stated in Pt 5 – Eligible Customers[^], and
- (b) Selected Clients on Cross Border Sales

[^] For Investments, fund switches may be extended to existing customers located overseas (not residing in the list of eligible countries stated in Pt 5 – Eligible Customers) via iFAST/Navigator's online portal where no new monies are involved.

For ILPs, fund switches with no new monies involved may be extended to existing customers located overseas via Non F2F Sales Advisory Process if online portal is not offered by the product provider.

7. MODE OF COMMUNICATION BY PIAS REPRESENTATIVES WITH CUSTOMERS

Video Conference only

PIAS Representative must use video conference in the Non F2F Sales Advisory Process for:

- (a) New PIAS customers;
- (b) Sale of Medisave-approved policies; and/or
- (c) PIAS customers who are identified to be Selected Client

PIAS Representatives are strongly encouraged to record the video conference with the Customer.

For new PIAS customers, PIAS Representative should forward a copy of his/her name card to the new customer at the customer's valid registered email address or mobile number before the start of the Non F2F Sales Advisory Process.

For more details on the use of Non F2F Sales Advisory Process for Medisave-approved policies, please refer to the Supplement document on **Non F2F Sales Advisory Process for Medisave-Approved Policies** for the specific requirements.

For PIAS customers who are identified to be Selected Client, PIAS Representative must use video conference for the Non F2F Sales Advisory Process with the attendance of the Trusted Individual. The Trusted Individual must be physically beside the Selected Client customer, i.e., 3-way video conference is not allowed. PIAS Representatives are to take a screenshot of the video conference, showing the Selected Client customer and Trusted Individual physically together and submit with the NF2F

application. This applies to both new and existing PIAS customers who falls under the category of Selected Client.

Video Conference or Telephone Call

For existing PIAS customers, PIAS Representatives may use a telephone call for the Non F2F Sales Advisory Process, except for Medisave-approved policies.

Important Notes

- ✓ PIAS Representatives should set aside sufficient time for the Non F2F Sales Advisory Process similar to that of a face-to-face meeting.
- ✓ The Non F2F Sales Advisory Process should be conducted in a conducive environment to ensure that discussions are clear and audible.
- ✓ PIAS Representatives are to perform customer verification by getting the Customer to place his/her identification document near the camera (where visual communication is used).
- ✓ Where possible, the Non F2F Sales Advisory Process should be recorded with the consent of the Customer.

⚠ Please refer to **Annex B** for the requirements of each product provider as it may differ. In the event of differing requirements when making recommendation for more than one(1) product, PIAS Representatives should adopt the higher standard.

- ① The screenshot of the video conference must show the Selected Client physically beside the Trusted Individual:



8. ADDITIONAL REQUIREMENTS ON CUSTOMERS IDENTIFICATION DOCUMENTS

In view of higher risks associated with a Non F2F Sales Advisory Process and as an additional control for verification of Customers' identities, the Company requires the following identification documents:

New PIAS Customers

A new PIAS customer is required to provide two(2) *valid identification documents other than the Proof of Address. [The validity of the Proof of Address and identity must follow PIAS' prevailing guidelines].

** Valid identification documents include Passport, Driving Licence, Vocational Licence, Employment Pass, Work Pass or Long Term Visit Pass, Passion card (with photo), Birth Certificate, etc belonging to the Proposer/Applicant. For avoidance of doubt, Birth Certificate belonging to the Proposer/Applicant may be accepted only if Customer has provided the reasons for not providing a second identification document with photo.*

Example 1 –

A Singaporean customer may provide a copy of NRIC (as proof of identity and proof of address) and Passport or Driving Licence where Passport or Driving Licence is the additional 2nd identification document.

Example 2 –

A Malaysian National with valid Employment Pass may provide copy of Employment Pass, Proof of Address document such as bank statement, insurance bill or utility/phone bill etc., and copy of Passport where Passport is the additional 2nd identification document.

Existing PIAS Customers

An existing PIAS customer is only required to provide one (1) valid identification document and a Proof of Address.

⚠ Please refer to **Annex B** for the requirements of each product provider as it may differ. In the event of differing requirements when making recommendation for more than one(1) product, PIAS Representatives should adopt the higher standard.

① The above additional requirements on customer identification documents apply only to the customer (i.e. the proposer) unless stated otherwise by the product provider.

9. PIAS FINANCIAL PLANNER

For purpose of the Non F2F Sales Advisory Process, PIAS Representatives shall submit a digital copy of the PIAS Financial Planner by filling out the **Excel version or PDF editable version of the PIAS Financial Planner**, which can be found in DocuShare. PIAS Representatives can also use electronic financial planner submission (through PIAS eFP), see **Pt.18 - Use of PIAS eFP** .

The PIAS Financial Planner sent to the Customer must be in a non-editable format by printing the file using “Microsoft Print to PDF” if the Excel version or PDF editable version of the PIAS Financial Planner is used.

The Financial Review in the PIAS Financial Planner may be performed for a single Customer or two Customers.

① The signature fields on the last page of the Excel version or PDF editable version PIAS Financial Planner shall be completed with “SEE SUPP FORM” for both Customer and Representative signature fields and “SEE EMAIL” for the Supervisor signature field.

① Where the eFP is used, the last page of the PIAS Financial Planner shall be completed with “SEE SUPP FORM” for the Customer signature box and PIAS Representative shall submit the application electronically.

10. USE OF SINGLIFE EZSUB

PIAS Representative **may** use Singlife EzSub to submit all Singlife life insurance applications for the Non F2F Sales Advisory Process.

When the Singlife application is made via EzSub, PIAS Representatives can share a copy of the Proposal form(s), Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (where applicable) with the Customer by using the “Preview” or “E-Sign” function.

When the Customer has given the confirmation that they want to proceed with the product recommendation(s), PIAS Representative should write “SEE SUPP FORM” in the Customer signature box and submit the application electronically. If “E-Sign” function is used, the Customer will digitally sign the application.

PIAS Representatives should ensure that all mandatory documents are uploaded to EzSub. Please refer to **Annex B** for details.

MyInfo within EzSub

PIAS Representatives are encouraged to get Customers to use MyInfo to fill up the application via EzSub. The MyInfo data document in EzSub can

- replace the need to request for one (1) of the mandatory identification documents in **Pt.8 - Additional Requirements on Customers Identification Documents** above; and
- remove the need for Customers to contact Singlife Contact Centre to complete the Authentication/Verification Call in the event of unsuccessful call back by the independent external party engaged by the Company

11. DELIVERY OF PRE-SALES DOCUMENTS

PIAS Representatives shall send Customer via email, the PIAS and relevant product provider’s Non F2F Supplementary form (PDF fillable forms), and the necessary pre-sales documents (e.g. PIAS Financial Planner, Proposal form, Cover Page, Product Summary, Policy Illustration, etc).

PIAS Representatives must use his/or her PIAS corporate email (@proinvest.com.sg) for sending the pre-sales document to the Customer. The Representative’s email to the Customer shall be sent to his/her valid registered email as stated on the PIAS Financial Planner and shall contain:

- i. The list of pre-sales documents for the review by Customer
- ii. Instructions to Customer on how to proceed with product recommendation(s) [Refer to **Pt 12 - Confirmation By Customers To Proceed With Product Recommendation(s)**]

Singlife Life Insurance Application via EzSub/ Other e-Submission Platform

For all Singlife life insurance applications via EzSub and other e-submission platform, PIAS Representatives must **forward** the documents from the application and attach all other completed pre-sales documents to the Customer's valid registered email as declared in the PIAS Financial Planner and Proposal form. The email should contain the weblinks of the publicly available documents such as Your Guide to Health/Life Insurance etc.

Other Applications

For non-Singlife life insurance / new investment account applications or Singlife life insurance applications via PDF fillable forms, PIAS Representatives shall email all pre-sales documents to the Customer's valid registered email as declared in the PIAS Financial Planner and Proposal form. PIAS Representatives should include in the email the weblinks of the publicly available documents such as Your Guide to Health/Life Insurance etc.

Encryption of Confidential Document

PIAS Representative shall encrypt all out-going emails containing any personal data (e.g. name, NRIC, address, etc.) **with their PIAS Rep Code** (e.g. PSXXXX, SGXXXX, or PFPXXXX, where XXXX refers to the numeric characters of your PIAS Rep Code). The password should be shared with the Customer separately via a different mode, such as text message.

① Share confidential document by encrypting it with a password using the 7-zip application.

12. CONFIRMATION BY CUSTOMERS TO PROCEED WITH PRODUCT RECOMMENDATION(S)

Once the Customer confirms that they want to proceed with the product recommendation(s), the Customer shall sign and date the completed PIAS Non F2F Supplementary form as set out in **Appendix 1** and the product provider's Supplementary Form *or* Proposal form for the application he/she is making, where applicable. Refer to **Pt.13 - Digital Signing of PIAS Non F2F and/or Product Provider's Supplementary/Proposal Form** for more details.

The Customer then replies with history to PIAS Representative's email, using his/her valid registered email as stated on the PIAS Financial Planner and Proposal form, and emails the following documents to the PIAS Representative:

- i. A completed and signed PIAS Non F2F Supplementary form;
- ii. A completed and signed Product Provider's Supplementary Form *and/or* Proposal form;
- iii. Supporting documents such as Customer valid identification documents, proof of address document, source of funds/wealth document, where applicable;
- iv. Third Party Payor valid identification document, where applicable e.g. NRIC/Passport etc

The Customer does not need to sign or return the PIAS Financial Planner.

The PIAS Representative shall confirm receipt of the Customer's confirmation to proceed with the application and sign on the PIAS Non F2F Supplementary Form under Representative's Declaration.

For Joint PIAS Financial Planner

If both Customers in the joint financial review want to proceed with the product recommendation(s), each Customer shall sign and date a completed PIAS Non F2F Supplementary form as set out in Appendix 1 and the product provider's Supplementary Form or Proposal form for the application he/she is making, where applicable.

Each Customer shall reply with history, using his/her valid registered email as stated on the PIAS Financial Planner and Proposal form.

- ① For joint financial review (i.e., completion of a joint PIAS Financial Planner), PIAS Representative shall send the necessary pre-sales documents to both Customers. Each Customer shall reply to the same email separately. E.g., The Customers may give their replies as two separate email thread or one after another in the same email thread.

⚠ Please refer to **Annex B** for the requirements of each product provider's requirement on Supplementary Form or signed Proposal form(s).

13. DIGITAL SIGNING OF PIAS NON F2F AND/OR PRODUCT PROVIDER'S SUPPLEMENTARY/ PROPOSAL FORM

PIAS Representatives and Customer shall use Adobe Acrobat Reader DC application to digitally sign the PIAS and other product provider's Supplementary forms or Proposal forms, where applicable.

- ⚠ The digital signature must be unique and identifiable to the individual. i.e. Customers should not be using the "type" feature.
- ⚠ Please refer to **Annex B** for the requirements of each product provider as it may differ. Some product provider may not have a supplementary form and requires the proposal form to be digitally signed instead.

- ① Please refer to the e-Signature Guide for Non F2F Sales Advisory Process on how to use Adobe Acrobat Reader DC application.

14. APPROVAL BY SUPERVISOR

Upon receipt of the Customer's email confirmation with the supporting documents, the PIAS Representative shall submit the case to his/her Supervisor's PIAS corporate email (@proinvest.com.sg).

Supervisor shall review the PIAS Financial Planner once the PIAS Representative **forwards** the following documents:

- (a) Email with Customer; and

- (b) Supporting documents – signed PIAS Non F2F Supplementary Form, signed product provider's Supplementary Form (where applicable), sales documents such as PIAS Financial Planner, Proposal form, Cover Page, Product Summary, Policy Illustration, etc

① For Singlife life insurance applications, PIAS Representatives shall upload the last page of the PIAS Financial Planner, signed PIAS Non F2F Supplementary Form, and signed Singlife Supplementary Form to EzSub.

To approve the case, Supervisor shall reply to the PIAS Representative's email with history and the Supervisor's email shall contain:

	Customer 1	Customer 2 (where applicable)
i. Name of Customer		
ii. Name of Product provider		
iii. Name of Plan		
iv. Premium Amount		
v. Supervisor statement of declaration:	<p>"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)."</p>	

① The Supervisor's approval email shall minimally contain the submission trail by PIAS Representative to capture the date of submission to Supervisor:

From: representative@proinvest.com.sg
Sent: 20 February 2021 12:05
To: supervisor@proinvest.com.sg
Subject: PS9999 - Aviva MyLongTermCare Plus - Mary Tan
Attachments: Non FTF Application for Aviva MyLongTermCare Plus.zip

Dear Supervisor,

Please see attached for application.
 Thank You.

Regards,
 Representative

15. PREMIUM PAYMENT METHOD

No cash payment is allowed for **initial** premium payment. The Customer should use either local credit card or internet banking transfer for the **initial** premium payment.

PIAS Representatives are not encouraged to collect the Cheque/Cashier's Order from the Customer and send it to Business Support.

For internet banking, the Customer needs to provide a copy of the bank statement or other documentary proof that bank account belongs to him/her.

GIRO is allowed for subsequent premium payments. However, some banks may still require the original signed GIRO form to be submitted.

If the premium payment is made by a Third Party Payor, valid identification document e.g. NRIC/Passport etc of the Third Party Payor must be submitted as a supporting document.

⚠ Please refer to **Annex B** for the initial premium payment methods accepted by each product provider.

16. SUBMISSION TO PIAS

Upon the Supervisor's approval, the PIAS Representative/Supervisor shall **forward** all supporting documents to Business Support as follow:

Group	Submission Email Address* For INSURANCE	Submission Email Address* For INVESTMENT
PS Group	pias.ps-esubmission@singlife.com	pias.investment-esubmission@singlife.com
SG Group	pias.sg-esubmission@singlife.com	
PFP Group	pias.pfp-esubmission@singlife.com	

* For submission of New Business applications only and there will not be follow-ups to any enquiries or requests.

For faster processing, the email subject should follow the format below:

- For submission of Singlife life insurance applications via EzSub:
[PIAS Rep code] – [EZSUB E-Reference number] – [Proposer Name]
- For submission of other life insurance applications using PDF fillable forms:
[PIAS Rep code] – [Provider Name] [Plan Name] – [Proposer Name]
- For submission of other life insurance applications using e-Submission Platform:
[PIAS Rep code] – [Provider Name] [E-Reference number] [Plan Name] – [Proposer Name]
- For submission of iFast/Navigator account opening only:
[PIAS Rep code] – [Platform Name] Account Opening Only – [Customer Name]
- For submission of New iFast/Navigator account with subscription:
[PIAS Rep code] – [Platform Name] Account Opening with Subscription – [Customer Name]

Please refer to **Annex B** for the submission checklist to PIAS and Product Provider Requirement Table.

Important Notes

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- ✓ Submissions must be made using only the PIAS Representative / Supervisor's PIAS corporate email (@proinvest.com.sg) only.
- ✓ Business Support will reject submission made by any other emails or other persons.
- ✓ For any enquiries on the status of your submission, you may contact Business Support at pias.newbusiness@singlife.com
- ✓ For the submission of cases using provider's e-submission application, PIAS Representative must include in their email the e-submission reference number (to the respective e-submission emails) to facilitate the processing.

① For life insurance applications made via provider's e-submission application, PIAS Representatives do not need to include the sales documents in the email to Business Support.

17. SUBMISSION CASES PROCESS

Supervisors can send the approval email with the supporting documents to Business Support directly or PIAS Representatives shall attach the email approval from Supervisor in the email to Business Support.

For Singlife Life Insurance Application via EzSub / Other e-Submission Platform

For the recommendations of Singlife plans via Singlife EzSub Application or other Provider's e-submission platform, submissions by PIAS Representatives is as detailed below:

- The last page of the PIAS Financial Planner, signed PIAS and Singlife/Provider's Non F2F Supplementary Forms must be uploaded onto EzSub/e-submission platform as mandatory document.
- If the mandatory documents are not attached, as per current BAU, Business Support will return the case. The case will be routed back to the PIAS Representative for their action to attach the document and forward back to Business Support.

① PIAS Representative may need to upload the Supervisor's approval email to the e-Submission Platform depending on provider's requirements. Please refer to Annex B for details.

For Other Applications via PDF Fillable forms

For non-Singlife life insurance / new investment account applications or Singlife life insurance applications via PDF fillable forms, all submissions by the PIAS Representatives must be submitted to Business Support as detailed below:

- All sales documents must be attached in the email to Business Support.
- The last page of the PIAS Financial Planner, email approval from Supervisor, signed PIAS Non F2F Supplementary Form and Product Provider's Supplementary Form (where applicable) must be attached in the email to Business Support.
- If the mandatory documents are not attached, as per current BAU, Business Support will return the case. The case will be routed back to the PIAS Representative for their action to attach the necessary documents.

⚠ Please refer to **Annex B** for the product provider requirements on the submission of the Customer and Representative email thread.

18. USE OF PIAS EFP

For electronic financial planner submission (through PIAS eFP) integrated with electronic Application submissions (via Singlife EzSub), the detailed steps are as below (see Notes box below for other providers' e-submission application), or see Annex C for flowchart:

- For PIAS Representative using PIAS eFP, you are to choose "Singlife Ez-Sub" when adding an Singlife life insurance product during Product Recommendation.
- In Singlife Ezsub, upon completing the quotation, PIAS Representatives can share a copy of the Policy Illustration and Product Summary by using the "Preview" function before returning to PIAS eFP application.
- Upon completing the PIAS Financial Planner, PIAS Representatives can share a copy of the PIAS Financial Planner with the Customer by using the "Preview" function.
- PIAS Representative should write "**SEE SUPP FORM**" in all Customer signature boxes and submit the PIAS Financial Planner and Singlife Proposal form electronically.
- PIAS Representative must send the sales documents to the Customer's valid registered email address together with the PIAS and Singlife Non F2F Supplementary Forms and any supporting documents.
- The Customer shall complete the PIAS and Singlife Non F2F Supplementary Forms via Adobe Acrobat Reader DC application. The Customer shall also reply to the PIAS Representative's email, with the supporting documents. Refer to **Pt.12 - Confirmation By Customers To Proceed With Product Recommendation(s)** for more details.
- PIAS Representative shall upload the PIAS and Singlife Non F2F Supplementary Form onto Singlife EzSub before submitting the case to the Supervisor for approval. A copy of the point of sale documents and Singlife EzSub proposal form will be emailed to the Customer when the case is submitted to the Supervisor for approval.
- The Supervisor must ensure that the PIAS Representative uploads the duly completed and signed PIAS and Singlife Non F2F Supplementary Form as part of the supporting documents before he/she approves the case.
- If the signed PIAS and/or Singlife Non F2F Supplementary Form are not uploaded, the Supervisor should 'Return' the Non F2F (eFP) case back to the Representative to upload the omitted document in PIAS eFP. PIAS Representative and Supervisor must ensure that the documents are uploaded to eFP for processing.

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- Note: In the event the PIAS and/or Singlife Non F2F Supplementary Form are not uploaded onto Singlife EzSub, to avoid any processing delay by Provider, PIAS Representative shall also email the documents to Singlife directly at cs_life@singlife.com and copy Business Support via the respective e-submission email. PIAS Representative is reminded to submit all mandatory forms during EzSub – **Product Application** stage, via **Supporting Documents** (upload under 'Others').

- ① For Non-Singlife life insurance / New investment account applications
- PIAS Representatives can also use the eFP for submission of non-Singlife life insurance applications. Select “Manual Input” instead of “Singlife Ez-Sub” during the Product Recommendation.
 - The Customer completes the PIAS Non F2F Supplementary Form and product provider’s Supplementary Form or Proposal form using Adobe Acrobat Reader DC application or providers’ e-submission application.
 - The Customer shall also reply to the PIAS Representative’s email with the signed forms and supporting documents as confirmation that they want to proceed with the product recommendation(s).
 - A copy of the point of sale documents and the Non-Singlife proposal form uploaded to the eFP will be emailed to the Customer when the case is submitted to the Supervisor for approval.
 - The Supervisor must ensure that the PIAS Representative uploads the duly completed and signed PIAS Non F2F Supplementary Form and product provider’s Supplementary/Proposal Form as part of the supporting documents in eFP before he/she approves the case.

19. CUSTOMER CALL BACKS

All applications submitted via non F2F Sales Advisory Process are subjected to a call back by an independent external party engaged by the Company.

In the event the Customer is uncontactable, the case will be referred to the Supervisor to contact the customer to perform the Call Back [Call Back Script is found under **Appendix 2**]. The detailed steps on the Call back process by Supervisor are as follow:

Call back process by Supervisor

The Supervisor shall record the results of the call back in the Non F2F Client Call-Back Form [found under **Appendix 3**] and submit the Non F2F Client Call-Back Form to Business Support within 5 working days.

For unsuccessful call backs by Supervisor, the Supervisor shall submit the Non F2F Client Call-Back Form with CFI instruction to Business Support department and update their Representative on the CFI instruction.

- ① In the event of unsuccessful call back by the independent external party for an application submitted by a Tier-3 Representative, no action is required by the Tier-3 Representative.

Important Notes

- ✓ All PIAS Representatives should advise their Customers that they will receive call backs to validate their purchase of plans via the use of Non F2F Sales Advisory Process.
- ✓ After the Call Back to the Customers, the Supervisor should record the call backs in Non F2F Client Call-Back Form found in **Appendix 3** as evidence that the call backs have been performed with the Customer.
- ✓ Non F2F cases will not be processed if there is adverse finding from such call backs. If the case escalates into an investigation by Risk Management & Compliance ["RM&C"] department, RM&C will notify the respective product provider to CFI/withdraw the case without waiting for the outcome of the investigation.

Call back process for Selected Client customers

Per current process for Selected Client, Supervisors shall perform call back to the Selected Client before submission to PIAS, i.e., the Selected Client customer will receive 2 call backs. However, the Supervisor call back must be completed/successful and is not limited to 3 call attempts.

In the event the Selected Client customer is not contactable by the independent external party, Supervisor is not required to perform another round of call back.

20. OVERVIEW OF NON F2F SALES ADVISORY PROCESS POLICY

The table below provides an overview of the Non F2F Sales Advisory Process. For specific details of the product provider requirements, please refer to **Annex B**.

SN	Steps	Points to Note
1	Conduct the presentation using video (for a new Customer or Medisave-approved policies) or video and/or telephone (for an existing Customer).	① For more details of Non F2F Sales Advisory relating to Medisave-approved policies, please refer to the Supplement document.
2	Send the documents (see first 5 items in Pt.5 below) to the Customer (securely) by email.	① Use of PIAS Corporate email ① Encrypt all out-going emails containing any personal data (e.g. name, NRIC, address, etc.)
3	Receive the signed Documents back from the Customer (securely) by email. Forward the documents and email to the Supervisor.	① Although it is not required to submit the full email thread to Business Support/ upload onto e-submission platform such as EzSub, PIAS Representatives must ensure proper documentation and record keeping as they may be asked to produce the emails in the event of an audit or investigation.
4	If the customer is a Selected Client, Supervisor must perform call back and ensure that a screenshot of the video conference is submitted.	① The Supervisor must review the customer confirmation email before approval.

Sales Advisory Process

SN	Steps	Points to Note										
	<p>Supervisor forwards the Documents with the details of the transaction (Customer Name + Provider + Product Name + Premium) to Business Support, (securely) by email, along with the following confirmation:</p> <p><i>"I have reviewed the information as disclosed in the 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)".</i></p>	<p>① The Supervisor approval email submitted to Business Support should minimally include the submission by PIAS Representative to capture the "Date of submission to Supervisor"</p> <p>① For application via e-submission platform such as EzSub, Reps may have to upload the Supervisor approval email depending on provider's requirements. Please refer to Annex B for details. Both the Supervisor approval email and PIAS Financial Planner are to be sent to Business Support.</p>										
5	<p>Documents to be sent to Business Support:</p> <ol style="list-style-type: none">1. PIAS Financial Planner2. Proposal Form(s)3. Policy Illustration(s)4. PIAS NF2F form (to cover all products recommended)5. Product provider NF2F form (if required by product provider)6. Last page of PIAS Financial Planner7. Supervisor Approval Email8. Any other required forms such as ID Document, Proof of Address etc9. Applicable for Selected Client – Screenshot of video conference and Supervisor call back form	<p>① For application via e-submission platform such as EzSub, the documents to upload in the e-submission platform are:</p> <table><tr><td>PIAS Financial Planner – last page (see sample below)</td><td><ul style="list-style-type: none">• Save/print the last page.• Submit only the last page with "See Supp Form" or "See Email" on signature fields.• To complete the Name fields</td></tr><tr><td>Supervisor Approval Email</td><td><ul style="list-style-type: none">• Where applicable, refer to Annex B for requirements.</td></tr><tr><td>PIAS NF2F Form</td><td><ul style="list-style-type: none">• Digitally signed by Customer and PIAS Representative</td></tr><tr><td>Provider NF2F Form</td><td><ul style="list-style-type: none">• Digitally signed by Customer, relevant parties and PIAS Representative</td></tr><tr><td>ID Document, etc</td><td><ul style="list-style-type: none">• Where applicable</td></tr></table>	PIAS Financial Planner – last page (see sample below)	<ul style="list-style-type: none">• Save/print the last page.• Submit only the last page with "See Supp Form" or "See Email" on signature fields.• To complete the Name fields	Supervisor Approval Email	<ul style="list-style-type: none">• Where applicable, refer to Annex B for requirements.	PIAS NF2F Form	<ul style="list-style-type: none">• Digitally signed by Customer and PIAS Representative	Provider NF2F Form	<ul style="list-style-type: none">• Digitally signed by Customer, relevant parties and PIAS Representative	ID Document, etc	<ul style="list-style-type: none">• Where applicable
PIAS Financial Planner – last page (see sample below)	<ul style="list-style-type: none">• Save/print the last page.• Submit only the last page with "See Supp Form" or "See Email" on signature fields.• To complete the Name fields											
Supervisor Approval Email	<ul style="list-style-type: none">• Where applicable, refer to Annex B for requirements.											
PIAS NF2F Form	<ul style="list-style-type: none">• Digitally signed by Customer and PIAS Representative											
Provider NF2F Form	<ul style="list-style-type: none">• Digitally signed by Customer, relevant parties and PIAS Representative											
ID Document, etc	<ul style="list-style-type: none">• Where applicable											
6	<p>All PIAS Non F2F cases require an independent callback engaged by the Company, and this will be done by TeleCentre. After 3 failed call attempts</p>	<p>① For call back to Customer by Supervisor, the Supervisor shall record the call back in the Non F2F Client Call-Back Form found in</p>										

Sales Advisory Process

SN	Steps	Points to Note
	<p>by TeleCentre, the Supervisor will be asked to contact the Customer to perform the Call back.</p> <p>If the contact by the Supervisor is unsuccessful, Supervisor shall give instructions via the Non F2F Client Call-Back Form to CFI the case.</p> <p>Note: For Selected Client, Supervisor is not required to perform call back after 3 failed call attempts by TeleCentre.</p>	<p>Appendix 3 as evidence that the call backs have been performed with the Customer and submitted to Business Support.</p>

Sample of last page of PIAS Financial Planner to be submitted:

SECTION 14 - CLIENT ACKNOWLEDGEMENT AND DECLARATION

I acknowledge that

- The recommendation(s) prepared by my Adviser is / are based on the facts furnished by me in this form, and any incomplete or inaccurate information provided by me may affect the suitability of the recommendation(s) made. As such, PIAS shall have no responsibility for any errors and / or omissions.
- In the event I choose not to provide information requested, I am aware that it is my responsibility to ensure the suitability of the product(s) selected.
- In the event that this intended transaction is a substantial portion of my assets / income, I am aware and willing to proceed with the transaction and bear the responsibility of this decision.
- The Adviser has explained to me in detail the recommendation(s) made and
 - by affirming it with my signature below, I agree to proceed with the proposed recommendation(s) as indicated with tick(s) in Client's Choice in Section 12 (Advice and Recommendations);
 - or
 - by NOT affirming it with my signature below, I disagree to proceed with the proposed recommendation(s).

See Supp Form

Signature of Client

See Supp Form

Date (DD/MM/YYYY)

N.A.

Signature of Spouse / Others

N.A.

Date (DD/MM/YYYY)

SECTION 15 - ADVISER'S DECLARATION

I declare that the recommendation(s) made by me is/are based on the above needs analysis which has taken into account the information disclosed by the client in this form. The information will be treated as confidential and will be used as part of fact find to recommend suitable investment product(s) and shall not be used for any other purposes without client's consent.

For Switching / Replacement of Policy (where applicable):

- I have explained to the client the possible disadvantages of the Switching / Replacement and where applicable, informed him of other options besides Switching / Replacement.
- I have also explained the basis for Switching / Replacement and why the Switching / Replacement is suitable for the client as stated in Section 12 (Advice and Recommendations).

Rep to type Name

Name of Adviser

See Supp Form

Signature of Adviser

See Supp Form

Date (DD/MM/YYYY)

SECTION 16 - SUPERVISOR'S REVIEW AND ACKNOWLEDGEMENT

I declare that I have reviewed the information disclosed in this form which relates to the client's priorities and objectives, investment profile, cash flow and budget, assets and liabilities, insurance portfolio, CKA outcome and the client's acknowledgement.

I agree with the Adviser's needs analysis and recommendation(s).

(If you disagree, please indicate the reasons below and advise on the follow-up action to be taken, where applicable.)

Rep to type Supervisor Name

Name of Supervisor

See Email

Signature of Supervisor

See Email

Date (DD/MM/YYYY)

Form received by Supervisor on: See Email

(Note: Supervisor email to include the date of submission by Rep by replying with history)

SETTING THE PROFESSIONAL STANDARD FOR FINANCIAL ADVICE IN SINGAPORE
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21. PIAS BACKROOM SUPPORT FOR NON F2F SALES ADVISORY PROCESS

For specific policy requirements on new investment accounts or the advising and closing the sales of Medisave-approved policies, PIAS Representatives may also refer to the respective Supplement document.

For Submission

You may wish to note that Business Support has the following (new) email accounts* for E-Submission from PS/SG/PFP Representatives and for investment:

1. pias.ps-esubmission@singlife.com
2. pias.sg-esubmission@singlife.com
3. pias.pfp-esubmission@singlife.com
4. pias.investment-esubmission@singlife.com

* Please note these email accounts are strictly for E-Submission of Non F2F New Business applications and there will not be any follow-ups/replies to any enquiries or requests received in these mailboxes.

For Enquiries

- For enquiries or clarifications on the Non F2F Sales Advisory Process, please contact your BDM directly.
- For after submission status related queries, you may contact Business Support department via email: pias.newbusiness@singlife.com

For eFP Support

If you require technical assistance on eFP, please call the hotline 6921 7168.

Service hours: 9am to 9pm, all days including weekends and public holidays

Alternatively, you can write to PIAS_eFP_Support@singlife.com.