

1. INTRODUCTION

The Monetary Authority of Singapore (“MAS”) has issued the *Guidelines on Standards of Conduct for Marketing and Distribution Activities* [Ref: FSG-G02; Issue Date: 23 December 2016] (“the Guidelines”) to emphasize MAS’s expectations for financial institutions (“FIs”) and their Representatives to conduct their marketing and distribution activities at retailers and public places in a responsible and professional manner. The Guidelines took effect on 1 April 2017 and is applicable to all FIs which conduct marketing and distribution activities that target retail clients, and the Representatives who act on behalf of these FIs.

The Guidelines set out various safeguards that FIs should put in place and to be adhered to when they market and sell financial products and services to retail clients at retailers and public places. While the safeguards set out in the Guidelines are aimed at addressing the market conduct risks arising from marketing and distribution arrangements at retailers and public places, MAS expects FIs to also apply the Guidelines to all other activities conducted to market and sell their financial products and services, where relevant. This may include street canvassing, conduct of surveys, door-to-door prospecting and holding seminars where there is also marketing and sale of financial products and services.

“Marketing” is generally regarded as a process that includes the advertising and sale of a product and which has as its ultimate goal the selling of the product to clients. These arrangements increase the reach of FIs to the members of the public and if not properly managed, may give rise to the following issues:

- (i) Harassment on members of the public;
- (ii) Unconducive environment for the purchase of financial products;
- (iii) Confusion over identities and roles of the financial institution and representatives;
- (iv) Enticement of clients to purchase unsuitable products; and/or
- (v) Mishandling of cash and cheques collected

2. OBJECTIVES

The of this document is to serves as a guide to all PIAS Financial Advisor Representatives [“FARs”] who wish to organize or participate in public event/activities for the purpose of client acquisition and sales opportunities. This guide details the responsibilities and administration involved in the organization and participation in public event/activities.

3. SOURCES OF REFERENCE

The handbook takes references from the following source:

- (i) MAS Guidelines on Standards of Conduct for Marketing & Distribution Activities
- (ii) LIA MU 48/05 Poor Conduct of Representatives Occurring within Public Premises or within area in the Vicinity of Public Premises
- (iii) LIA MC 98/17 –MAS Letter On “Pullers”(13 Sept 2017)
- (iv) MAS Letter to LIA – Solicitation of Customers at Public Places (Ref: CMI FA 017/2004 13 Sep 2017)

4. TYPES OF PRODUCTS THAT ARE MARKETABLE AND DISTRIBUTABLE BY PIAS

All products e.g. life insurance policies, accident and health policies, Collective Investment Schemes [“CIS”] that are marketable under PIAS platform shall be available for the purpose of marketing and distribution by the FARs.

5. TYPES OF EVENTS

S/No.	Type Of Event(s)	Description of Event	Nature Of Event	
			Sales & Marketing Activities	Prospecting Client's Information
1	Roadshows organized by: - Branches - PIAS - Jointly by PIAS & Branch - Retail or Corporate Tie-ups	Examples: booths, push carts, tie-up with retailers etc.	√	√
2	Seminar/ organized by PIAS and/or by PIAS' FAR(s)	By invitation only for existing and/or prospective clients who have expressed interests to attend. Examples: Client seminar/talk, market update, educational, welfare, worksite seminar etc.	NA	√
3	Seminar/talks NOT organized by PIAS and/or by PIAS' FAR(s)	FAR(s) as an invited speaker. Examples: Worksite seminar, motivational talk, financial planning, market update, career & recruitment talk etc.	NA	√
4	Door-to-Door ['DTD'] Prospecting Activities	Examples: HDB Blocks etc.	√	√
5	Clients Appreciation Events ¹	Examples: Movie night, wine & dine, excursion, etc.	NA	NA
6	Street Canvassing Prospecting Activities	Example: Doing of survey forms as a means to collect leads	NA	√
7	Contacts/Leads calling from an Approved Introducer	Example: Call the prospects that is shared by an approved corporate introducer.	NA	√

6. PRE-ASSESSMENT CRITERIA OF APPLICANT(S)

General

a) No pre-assessment is required for applicants who are participating in the below events :

1	Seminar/talks organized by PIAS and/or by PIAS' FAR(s)	▪ Events Application is required
2	Seminar/talks NOT organized by PIAS and/or by PIAS' FAR(s)	▪ FAR(s) as an invited speaker. Examples: Worksite seminar, motivational talk, financial planning, market update, career & recruitment talk etc.

¹ Clients Appreciation Events do not fall under the scope of this PIAS Events & Marketing Handbook.

		<ul style="list-style-type: none"> Events Application form is not required however FARs are excepted to inform company through pias.marketingreview@singlife.com
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- b) For **Roadshow, Door-to-Door ['DTD'] Prospecting and Street Canvassing Prospecting Activities** Supervisors and FARs with the following conditions at the point of application or during the event activity will not be allowed to participate in public prospecting activities:
- Possess BSC grade B & below in the last quarter.
 - Substantiated complaint filed against the FAR for the last 60 days.
 - Disciplinary action taken against the FAR for the last 60 days.
 - On-going investigation
 - Suspension on public events/activities has been put in place by PIAS

7. PIAS GOOD PRACTICES AND SAFEGUARDS

7.1 DUTY OFFICER & FAR TRAINING PRIOR TO EVENT PARTICIPATION

General

Training is to be conducted for all participants for specific events listed below.

a) Duty Officer Training

- Duty officer must be appointed by Branch Director
- Duty Officer & Pre-Event Trainings must be completed. Training can be done online Via LMS, application of events must be submitted before training is assigned to DO
- Must be PIAS licensed representatives
- Duty Officer can be:
 - Director (Tier 3)
 - Supervisor/Manager (Tier 2)
- Duty Officer should:
 - Not Possess BSC grade B & below in the last quarter
 - Not have substantiated complaint filed against him/her for the last 60 days
 - Not have disciplinary action taken against him/her for the last 60 days
 - Not be Subject to on-going investigation.
- Must also attended the PIAS Pre-event Training and still within the validity period
- DO Training has a validity period of 6 months

b) Events or Roadshow Participants Eligibility

- Pre-Event Trainings must be completed. Training can be done online Via LMS, application of events must be submitted before training is assigned to participants
- Must be PIAS licensed representatives
- Participants should:
 - Not Possess BSC grade B & below in the last quarter
 - Not have substantiated complaint filed against him/her for the last 60 days
 - Not have disciplinary action taken against him/her for the last 60 days
 - Not be Subject to on-going investigation.
- Pre-event Training has a validity period of 3 months

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input checked="" type="checkbox"/> Street Canvassing Prospecting

7.1.1 ROADSHOWS

Rules Of Engagement

- If any FAR(s) intends to perform Roadshow with the objective of either to (1) Market and distribute financial products and services to the public or (2) Collect public individuals' personal information with consent for future financial planning, all Supervisors shall manage the Roadshow activity/ies properly to avoid problems e.g. harassment of the public; enticement of public to purchase unsuitable products etc
- All Directors and Supervisors must obtain the consent from the Company before proceeding with any Roadshow activity/ies.
- All Directors and Supervisors shall ensure that any Duty Officers and FARs intending to participate in Sales and Marketing activities must first undergo training prior to the actual events/activities.
- All Directors and Supervisors shall conduct the training(s) with the aim/objectives of:
 - Improving prospects and/or clients' experience with the FARs
 - Highlighting to the FARs the necessity to fully adhere to the requirements of the PIAS Events and Marketing Handbook
 - Increasing awareness and effectiveness of the FARs at the events e.g. product training, if applicable.
- Any Duty Officers and FAR(s) absent from the training is **NOT** allowed to participate in the roadshow(s).

Roles and Responsibilities of Duty Officers at Roadshow

- a) To be present at Roadshow **at all times**.
- b) Ensure the following manpower ratios are adhered to: **1 Duty Officer to 10 participating authorised reps.**
- c) Ensure only authorized FARs are allowed to be at the event.
- d) Ensure activities are carried out at the authorized venue and within permissible perimeters.
- e) Ensure all observe the appropriate dress code.
- f) Conduct briefing to all at the **start of the event** and on all the Do's and Don'ts.
- g) Ensure that only compliance-approved PIAS collaterals are displayed at the roadshow.
- h) Ensure the PIAS Corporate Posters is displayed prominently.
- i) Report any incident to Branch Director.
- j) Branch Director to provide an incident report to BDM within 1 working day of the incident.
- k) Ensure that the Roadshow operates within the applied dates and timing.
- l) Roadshow booths needs to be closed and marketing collaterals properly packed should there be no authorized DOs and/or participating FAR operating the roadshow or the roadshow has closed for the day.

7.1.2 DOOR-TO-DOOR ['DTD'] PROSPECTING

General

- a) DTD prospecting constitutes an unsolicited prospecting activity
- b) PIAS encourages all Branches to adopt other methods listed in this Event & Marketing Handbook for FARs and should consider 'DTD' prospecting as the last option, if necessary
- c) No prospecting at housing Estates that are considered Rental Flats by HDB. Supervisors to check before submitting application form via the official HDB URL
<https://services2.hdb.gov.sg/webapp/AA11EMAP/AA11PMMainPage>

Rules Of Engagement

- If any FAR(s) intends to perform DTD prospecting with the objective of either to (1) Market and distribute financial products and services to the public or (2) Collect public individuals' personal information with consent for future financial planning, all Duty Officers and Supervisors shall manage the DTD activity/ies properly to avoid problems e.g. harassment of the public; enticement of public to purchase unsuitable products etc.
- All Director and Supervisors must obtain the consent from the Company before proceeding with any DTD prospecting activity/ies.
- All Director and Supervisors must ensure that any of the Duty Officers and FARs intending to participate in DTD prospecting activity/ies undergoes training prior to the actual events/activities
 - All Director and Supervisors shall conduct the training(s) with the aim/objectives of:
 - Improving prospects and/or clients' experience with the FARs
 - Highlighting to the Duty Officers and FARs the necessity to fully adhere to the requirements of the PIAS Event Marketing Handbook
 - Increasing awareness and effectiveness of the FARs at the events e.g. product training, if applicable.
- Any Duty Officers and FAR(s) absent from the training is **NOT** allowed to participate in the roadshow(s).
- All Directors and Supervisors must maintain a record of DTD prospecting activities with the following details:
 - (i) Dates of DTD activity/ies;
 - (ii) Locations, e.g. HDB Block Nos, commercial and industrial areas, shopping malls etc;
 - (iii) Names Of Participating FARs
 - (iv) Records the activity start and end timing. FAR should not continue with the DTD prospecting activity/ies beyond 9pm.

The above records shall be made available for inspection by Risk Management & Compliance ["RM&C"] department and/or Authorities upon request.

Duties and Responsibility of Duty Officers at DTD

- a) Submit the Pre-Activity Checklist before the start of every DTD event
- b) To be present at that Door Knocking Events **at all times**
- c) Ensure the following manpower ratios are adhered to **1 Duty Officer to 6 participating authorised reps**
- d) Ensure only authorized FARs are allowed to be at the event.
- e) Ensure activities are carried out at the authorized venue only
- f) Ensure all observe the appropriate dress code.
- g) Brief all at the **start of the event and** on all the Do's and Don't
- h) To report any incident to Branch Director.
- i) Branch Director to provide an incident report to BDM within 1 working day of the incident
- j) Submit the Post-Activity Checklist immediately after every DTD event ends

DO's AND DON'TS

[Applicable To Supervisor And 'DTD' Prospecting DO and FAR(s)]

<u>Do's</u>	<u>Don'ts</u>
A Directors and Supervisor must ensure that a FAR uses a 'DTD' Script (Refer to Appendix AA). A Supervisor must seek the approval of the Company for use of <u>own</u> Script.	<u>Representation From Govt/Agency/ies</u> A FAR must NOT state that he/or she represents a government agency/ies e.g. the Ministry of Health ["MOH"] or Central Provident Fund Board ["CPF"] etc.
<u>Attire</u> (I) A FAR must be properly attire (business attire, PIAS T-shirt or Branch polo T-shirt). (II) A FAR must wear the corporate lanyard containing the Representative Pass.	<u>Inappropriate Use Of 'Free'</u> A FAR should NOT use the word "free" although a recommended plan outlay may not involve any cash.
<u>Behavior /Conduct</u> (I) A FAR shall conduct himself/or herself professionally during the DTD prospecting activity/ies. (II) A FAR must introduce himself/or herself by stating his/or her full Name and the company that he/or she is representing i.e. PIAS. (III) A FAR must 1) show your corporate lanyard with the FAR Pass and (2) present name card to the resident(s) during the introduction process.	<u>Sales/Donation Gimmick</u> A FAR must NOT use gimmicks such as a donation campaign to sell any plan/policies and/or obtain the resident's particulars. <u>Restricted Areas/Offices</u> A FAR is NOT allowed to conduct 'DTD' prospecting activity/ies (I) within known restricted areas, government offices and buildings (II) at housing estates that are considered rental flats by HDB. Refer to HDB website to confirm status of the units
<u>Accuracy On Verbal Representation</u> (I) A FAR must inform any of the resident(s) on the purpose of DTD visit. The FAR may only proceed further with any discussion with the resident's verbal consent [Refer to Consent (PDPA Requirements)]. (II) A FAR must ensure there is no "misrepresentation" made in the course of dealing with the residents' queries [Refer to 'DTD' Script].	<u>Access To Password/Personal ID Etc</u> A FAR must NOT require the resident(s) to divulge, reveal and/or to share a resident's own personal password e.g. SingPass ID etc as such information is private and confidential. (II) A FAR must NOT divulge access his/or her personal User ID/Password in the event that he were to use a personal laptop; iPad etc.
<u>Timing to stop DTD activity/ies</u> FAR are to approach or enter the last house by 9pm.	<u>Timing to stop DTD activity/ies</u> Do not continue with the DTD prospecting activity/ies beyond 9pm

7.1.3 Street Canvassing Prospecting

General

- (a) Street canvassing constitutes an unsolicited prospecting activity
- (b) PIAS encourages all Branches to adopt other methods listed in this Event & Marketing Handbook for FARs and should consider 'street canvassing' prospecting as the last option, if necessary
- (c) No prospecting at housing Estates that are considered Rental Flats by HDB, Supervisors to check before submitting application form via the official HDB URL
<https://services2.hdb.gov.sg/webapp/AA11EMAP/AA11PMainPage>

Rules Of Engagement

- If any FAR(s) intends to perform street canvassing prospecting with the objective of collecting public individuals' personal information with consent for future financial planning, all Duty Officers and Supervisors shall manage the street canvassing activity/ies properly to avoid problems e.g. harassment of the public, etc.
- All Directors and Supervisors must obtain the consent from the Company before proceeding with any street canvassing prospecting activity/ies.
- All Directors and Supervisors shall ensure that any FARs intending to participate in Street Canvassing prospecting need to first undergo training prior to the actual events/activities.
- Any Duty Officers and FAR(s) absent from the training is **NOT** allowed to participate in the activity/ies).
- All Directors and Supervisors must ensure that any of the Duty Officers and FARs intending to participate in street canvassing prospecting activity/ies undergoes training prior to the actual events/activities. All Supervisors must maintain a record of street canvassing prospecting activities with the following details:
 - (i) Dates of street canvassing activity/ies;
 - (ii) Locations, e.g. outside commercial and industrial areas, shopping malls etc;
 - (iii) Names Of Participating FARs.

The above records shall be made available for inspection by Risk Management & Compliance ["RM&C"] department and/or Authorities upon request.

- There should by default **be no closed sales** done during street canvassing activity/ies. If the prospect indicated his/her interest to find out more, the FAR is to follow up and meet up at a conducive location to commence the sales process.
- All closed sales are subjected to 100% call-backs should prospects are acquired through street canvassing.

Roles and Responsibilities at Street Canvassing event

- a) Submit the Pre-Activity Checklist before the start of every Street Canvassing event
- b) To be present at street canvassing area **at all times**
- c) Ensure the following manpower ratios are adhered to: **1 Duty Officer to 6 participating authorised reps**
- d) Ensure only authorized FARs are allowed
- e) Ensure activities are carried out at the authorized venue only

- f) Ensure all observe the appropriate dress code
- g) Brief all at the **start of the event** on all the Do's and Don't
- h) Report any incident to Branch Director
- i) Branch Director to provide an incident report to BDM within 1 working day of the incident
- j) Submit the Post-Activity Checklist immediately after every Street Canvassing event ends

DO's AND DON'TS

[Applicable To Supervisor And Street Canvassing Prospecting DO and FAR(s)]

<u>Do's</u>	<u>Don'ts</u>
A Directors and Supervisor must ensure that a FAR uses a 'Street Canvassing' Script (Refer to Appendix AA). A Supervisor must seek the approval of the Company for use of <u>own</u> Script	<u>Representation From Govt/Agency/ies</u> A FAR must NOT state that he/or she represents a government agency/ies e.g. the Ministry of Health ["MOH"] or Central Provident Fund Board ["CPF"] etc.
<u>Behavior /Conduct</u> (I) A FAR shall conduct himself/or herself professionally during the street canvassing prospecting activity/ies. (II) A FAR must introduce himself/or herself by stating his/or her full Name and the company that he/or she is representing i.e. PIAS when prospects have been asked to complete a Personal Data Notice & Consent Form as there is follow ups to be done (III) A FAR must 1) show your corporate lanyard with the FAR Pass and (2) present name card when the prospects have been asked to complete a Personal Data Notice & Consent Form as there is follow ups to be don	<u>Restricted Areas/Offices</u> A FAR is NOT allowed to conduct street canvassing prospecting activity/ies (I) within known restricted areas, government offices and buildings (III) where the housing estates are considered rental flats by HDB. Refer to HDB website to confirm status of the units

7.2 CONSENT [PERSONAL DATA PROTECTION ACT]

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input checked="" type="checkbox"/> Street Canvassing Prospecting

Rules Of Engagement

A FAR(s) may collect the personal data of an individual during any of the abovementioned event(s)/activities.

- a) When collecting Personal Data from the individuals, the FAR(s) shall clearly notify the individuals of the purpose(s) for collection, use or disclosure of his personal data.

- b) If the individual consents to these purposes, the FAR(s) shall record that consent has been provided by the individual via the completion of a **Personal Data & Consent Form**
- c) A FAR(s) shall submit all hardcopies of the **Personal Data & Consent Form** to the Company for filing.

7.3 CONDUCTIVE ENVIRONMENT

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input checked="" type="checkbox"/> Street Canvassing Prospecting

Rules Of Engagement

The Business Development Managers will do a first level assessment if the pre-determined location(s) is conducive and adequate for the FARs to conduct proper sales and advisory sessions and/or non-sales and marketing activities. Factors for assessment includes but not limited to:

- Size area for the event
- How prominent is the location for the event e.g. MBS Convention, Suntec Atrium etc
- Special occasion organized by retailers such as IT fair etc
- PIAS corporate banner must be displayed for identification and representation purposes except in street canvassing prospecting

FARs should provide materials such as floorplans, pictures, maps and other supporting document to aid the assessment if the place is a conducive environment for sales activities during application. FARs can only conduct sales activities on the authorized premises when it is approved by PIAS.

7.4 INCENTIVES AND GIFTS

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input type="checkbox"/> Street Canvassing Prospecting

General Guide

The use of any gifts and incentives must be approved by the Company. All Representatives must disclose clearly to Prospects and Clients if there are conditions attached to the receipt of such gifts and incentives (e.g. whether it is conditional upon the purchase of an insurance policy or other investment products, etc). Should there be any gifts and incentives to be given to the Clients, Representatives shall maintain their own tracking for record purposes in the event of query.

Gifts

Where a gift is offered to a Client as a token of appreciation, the cost of the gift offered to Client must adhere to the following:

- The value of the gift should be less than S10,
- The gift must not be given in the form of cash, vouchers or gift cards; and
- No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash payment.

Incentives

Where an incentive is offered to a Client for the purchase of a policy or other investment products, the incentive must be given to the Client within 6-months from the inception/ transaction date. The cost of the incentives must adhere to the following:

- d) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount;
- e) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount;
- f) No incentive is to be given for products that is paid from Client's CPF funds (including Medisave) or combined with Cash payment;
- g) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (d) and (e); and
- h) Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (g) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (g), Representatives must withdraw the Branch incentives offered to clients.

Rules Of Engagement

All Supervisors should ensure that:

- a) Prior approval is obtained before instituting the offering of incentive(s) and/or gifts at any of the event(s)/activities.
- b) Any incentive(s) paid by FARs do not lead to aggressive sales tactics and other inappropriate conduct
- c) Any incentive(s) offered to individuals prospected from the event(s) does not unduly influence their decisions to purchase any financial products or services.
- d) Details of incentive(s) are not displayed or promoted in such a manner as to inappropriately influence the purchase decisions of clients prospected from the event(s).
- e) Gifts are meant to be given to prospects, it is independent to whether a sale is closed or not.

7.5 MYSTERY SHOPPING

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input type="checkbox"/> Street Canvassing Prospecting

General Guide

- a) Mystery shopping will be conducted by the Company' approved Mystery Shopper.
- b) PIAS shall have the discretion in the appointment of a Mystery Shopper, the extent and frequency of checks to be conducted by the Mystery Shopper.
- c) The costs of engaging the Mystery Shopper shall be fully borne by the Branch(es)/ if the roadshow is organized by the Branch(es) holding the events.
- d) The results of the mystery shopping conducted at any event(s)/activities will be taken into account under the relevant BSC calendar quarter in which the review and assessment of the findings was completed¹.

7.6 PIAS POST EVENT SURVEY FORMS

Applicable to:				
<input type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input type="checkbox"/> Street Canvassing Prospecting

General Guide

- PIAS Post Event Survey form is normally applied to closed door events. The form is used to gather feedback from event attendees. The event attendees have the choice to either submit or not submit the Post Event Survey forms at the end of the event.
- The questions in the Post Event Survey form (Appendix 4.0 & 4.1) can be incorporated into the Branch's evaluation forms. All forms must be submitted to the Marketing Review Team for approval before it can be utilized during such event(s).
- Management of PIAS shall have the discretion in determining the extent and frequency of Site Visit(s) to be conducted at any closed door event(s).

Rules Of Engagement

The FAR(s) is not allowed to adopt the following practices:

- No closing of sales / No conduct of fact-finding / No recommendation of plans or products, so that this will not construe as a "Market and Sell" as described in the guidelines.
- No collection of prospects' personal financial information i.e. monthly inflow, assets & liabilities, needs analysis. For avoidance of doubt, no financial needs analysis is allowed.
- No advice to be given on any plans / products.
- As "Market & Sell" activity cannot be conducted during such event(s), no product application form nor financial planner form can be utilized during such event(s).
 - FAR(s) shall distribute the Post Event Survey Forms to the event attendees for completion during the conduct of the seminar/talk organized/Not organized by PIAS and/or PIAS' FAR(s).
 - FAR(s) may distribute the Post Event Survey Forms to the corporate/HR personnel of the event for completion during the conduct.

The Branch shall retain the Post Event Survey Forms and these Forms shall be made available for inspection by Risk Management & Compliance ["RM&C"] department and/or Authorities upon request.

¹ For example, if the Company conducts a mystery shopping exercise in February 2016 and completes the review and assessment of the mystery shopping findings in July 2016, any infraction committed by the Representative will have to be factored into his performance under the balanced scorecard framework in the calendar quarter of 1 July 2016 to 30 September 2016.

7.7 Site Visit

Applicable to:				
<input type="checkbox"/> Roadshow(s)	<input checked="" type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input checked="" type="checkbox"/> Street Canvassing Prospecting

Rules Of Engagement

- Seminar/Talks Organized by PIAS and/or PIAS' FARs:
 - Approved seminars will be subjected to site visit with video recording conducted by a 3rd party vendor appointed by PIAS Management.

- b) Door-to-Door & Street Canvassing Prospecting:
- Site visit will be conducted by PIAS BDMS during the activity.
 - All DO needs to inform BDM if the activity will be commencing
 - **Attention:** Due to Covid-19, as of 30th March 2022, Street Canvassing and Door-to-Door Knocking (DTD) prospecting is currently **prohibited**.

7.8 CALL BACKS TO CLIENT(S)

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input checked="" type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input checked="" type="checkbox"/> Street Canvassing Prospecting

Rule Of Engagement

100% call-backs is done to **ALL** clients that purchase at least one policy/plan if it is done

- a) Where mode of acquisition was done through Roadshow, DTD prospecting activity or Street Canvassing regardless of if it is closed on the same day or at other venue
- b) All Client call back are done by Telecentre.

8. PULLERS

Applicable to:				
<input checked="" type="checkbox"/> Roadshow(s)	<input type="checkbox"/> Seminar/talk organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Seminar/talk NOT organized by PIAS and/or PIAS' FARs	<input type="checkbox"/> Door-to-Door ['DTD'] Prospecting	<input type="checkbox"/> Street Canvassing Prospecting

Description of A 'Puller'

Pullers are used/engaged by FAR(s) during roadshows to "pull" prospects in for a discussion with the FAR(s).

Rules Of Engagement

FAR(s) who wishes to engage pullers are required to adhere to the following requirements:

- Puller(s) need to be a minimum 18 years of age;
- Puller(s) are required to be appropriately dressed when he/or she is representing the branch (no school uniform allowed);
- Puller(s) should strictly stay clear of any FA activity/ies e.g. giving of product information, giving of financial advice;
- Puller(s) is considered to be third party contractors and not introducers;
- A Puller agreement (Appendix 5.0) needs to be entered if Pullers are engaged from a company;
- Puller(s) is required to follow a standard Puller script as below:

"Good Morning/Afternoon/Evening Sir/Madam." If you are able to attend to 15 minutes of our <Investment talk/medical assistance program, Eldersfield Talk etc>,>, we will like to give you <Name of free gift> as a token of appreciation for your time"

All other script used by Puller(s) at the roadshow(s) should be forwarded to the Marketing Review Team at pias.marketingreview@singlife.com for approval.

9. ENGAGING INTRODUCERS

Description of 'Introducer Activity'

Introducing activity" means —

- (a) introducing any client to an introducee in relation to the provision of any type or types of financial advisory service by the introducee; or
- (b) the activity referred to in sub-paragraph (a) and either or both of the following:
 - (i) recording the particulars of any client and forwarding such particulars to an introducee with the client's consent;
 - (ii) providing factual information to any client on investment products, including (where applicable) information on -
 - (A) the name of the investment product;
 - (B) the product provider;
 - (C) the date on which the product is launched;
 - (D) the minimum subscription amount; and
 - (E) any fee or charge which may be imposed.

Please note that the reference to investment products above includes unit trusts and life insurance products.

Rules Of Engagement

FAR(s) needs to submit an application for an Introducer to be onboarded and obtain approval from PIAS before calling any Contacts or Leads provided by Introducer as acquisition of leads is considered as an introducing activity.

The following are some broad based requirements to adhere:

- a) In accordance to Paragraph 5 of MAS' Notice on Appointment and Use of Introducers by Financial Advisers (Notice FAA-N02), **FAR(s) cannot enter into any arrangement on their own with any introducers (be it an individual or organization) to carry out introducing activities for themselves/or Branch.**
- b) All introducer applications (ie. where the introducing cannot be the sole business activity for organizations or conducted on a full-time basis for individuals) must be submitted to PIAS for approval before commencement of the arrangement. **Introducers can only be approved and appointed by PIAS.**

Refer to AMU Operation Guide for procedures to apply for an Approved Introducer arrangements.

Penalty for breach on the use of unauthorized introducers

Standard Penalty

1st Breach - Letter of Warning and claw back of commission.

2nd Breach - Letter of Suspension and claw back of commission.

3rd Breach - Termination, claw back of commission and Representative may lose all trail commission.

Supervisor who failed to discharge their supervisory duties in ensuring the proper engagement of Introducer, will be subjected to disciplinary action by PIAS depending on the fact of the offence.

10. GENERAL DOS AND DON'TS FOR ALL FAR(s) AT PUBLIC EVENTS/ACTIVITIES

All Supervisors responsible for the conduct of the participating FAR(s) at any public event(s)/activities must ensure that the FAR(s) conduct themselves in a professional and ethical manner. The set of Do's and Don'ts below will be applicable for all events. For DTD prospecting activity/ies and Street Canvassing Prospecting activity/ies this table is to be read along with the ones tabled in Pt 7.1.2. and Pt 7.1.3 respectively.

<u>Do's</u>	<u>Don'ts</u>
<p>All FARs should wear:</p> <ul style="list-style-type: none"> • Branch or PIAS polo T-shirts • For Men: Short-sleeve or long-Sleeve shirts with long pants. • For Women: Dresses, short-sleeve or long-sleeve blouses with skirts or dress pants. Skirt length should be until the knee. 	<p>All FARs should <u>NOT</u> wear:</p> <ul style="list-style-type: none"> • Explicit-worded T-shirts • Revealing dresses or blouses • Shorts, Bermuda-shorts • Slippers, sneakers
All FARs should display their PIAS corporate lanyard at all times	All FARs should <u>NOT</u> use aggressive sales tactics
<p>All FARs should ensure the highest level of due diligence and professional standards is expected from the participating FAR(s) at all times.</p> <p>All FARs must comply with PDPA regulations and requirements, in particular to obtain explicit consent of the prospect when collecting their personal particulars.</p>	<p>Must not obstruct or harass members of the public who have expressed that they are not interested in the roadshow activities/ door-knocking</p> <p>Collection of cash is not allowed at event(s)</p>
All FARs should ensure that the rules & regulations of the retailers / organizers, where the event(s) is to be held, are duly complied with.	All FAR(s) should <u>NOT</u> make unnecessary physical contact with prospects, where possible
All FARs should obtain Company's approval for all marketing materials to be used at any event(s) prior to use	All FARs should NOT engage unauthorized personnel to conduct sales at any event(s)

<u>Do's</u>	<u>Don'ts</u>
<p>All FARs should close roadshow/seminar booth and pack the market collaterals if:</p> <ol style="list-style-type: none"> 1. There are no DOs and/or participating FARs at the roadshow booth. 2. The roadshow is closed or seminar ended. 	<p>FAR should not leave any marketing collateral left unattended or unpacked in public places, this includes roadshow or seminar locations.</p>
<p>All FARs should only prospect for prospective clients in the vicinity of the event(s)</p>	
<p>All FARs should clearly disclose to the members of the public and/or prospective clients that they are representing PIAS. FARs are also required to explain to client the relationship between themselves and the product providers at the event(s)</p>	
<p>Where there are tie-ups with retailers, all Supervisors should ensure that their FARs clearly disclose to prospective clients the tie-up between them and the retailers. The FARs should explain each party's roles and responsibilities at the event(s)</p>	
<p>Ensure the venue for the event(s)/activities is conducive, non-congested or not noisy</p>	

11. DISCIPLINARY ACTIONS FOR BREACH OF EVENTS AND MARKETING PROCEDURES

Description	Breach of Guidelines As Prescribed In PIAS Events & Marketing Handbook (including but not limited to) :
Offences	<ul style="list-style-type: none"> • Allowing a non-qualifying FAR to participate in Roadshows/DTD/Street Canvassing prospecting activities • Allowing FARs who did not attend the DO/pre-event training to participate in Roadshows/DTD prospecting activities • Allowing FARs with expired DO/pre-event training records to participate in Roadshows/DTD/Street Canvassing prospecting activities • Conducting of "unauthorized" prospecting activities – Proceeding with activities such roadshow/DTD/street canvassing/seminars without PIAS' knowledge and approval • Use of unapproved marketing materials – Proceeding with marketing materials that does not have an approval code issued by the PIAS Marketing Review team • Improper behavior e.g. aggressive tactic/harassment of the members of the public etc by the FARs at any event(s) • Misrepresenting or impersonating as an officer from government Authorities e.g. CPF board etc.

	<ul style="list-style-type: none"> Inappropriate advice/recommendations rendered to the members of the public at the event(s) Closure of sales without proper fact find, advice/recommendations Flouting at public vicinity e.g. SMRT stations etc Prospecting at HDB units that are considered 'rental' housing estate Sales by 'unauthorized' personnel appointed by any of the FARs at any event(s) Sales by pullers at any event(s) Offering of non-approved incentives to members of public at any event(s) Substantiated complaints from clients/members of the public arising from the FARs' conduct at any event
Penalty	For any breaches of the guidelines not limited to the above offences, FARs and Supervisors will be subjected to Disciplinary Actions according to Group Market Conduct Guide.
Important Notes	*PIAS retains the discretion to mete out more severe penalties as PIAS deem fit, depending on the risks posed to the company.

12. TYPES OF INSPECTION AND REQUIRED ACTIONS FOR EACH EVENT CATEGORY

Category No.	Event Type(s)	Public/ Closed Door	Types Of Inspection(s)	Required Action(s) By Supervisor
Cat 1	Roadshows organized by: - Branches - PIAS - Jointly by PIAS & Branch - Retail or Corporate Tie-ups	Public Places	<ul style="list-style-type: none"> Mystery Shopping is required PIAS shall have the discretion in determining the frequency of inspection 100% Call-backs on all closed sales performed by Telecentre - 	<ol style="list-style-type: none"> Submit Roadshow Application Form Submit Marketing Materials Application Form (if any) Submit Event & Resource Requisition Form (if any) Maintains a Register of the roadshow participants and the event held, duration, timing etc. Maintains a Closed Sales Register for all closed sales conducted at roadshows
Cat 2	Seminar/talks organized by PIAS, PIAS's FARs &/or Supervisors	Closed Door	<ul style="list-style-type: none"> Post-event Survey forms is to be completed by event attendee(s) Site visit with video recording is required 	<ol style="list-style-type: none"> Submit Event Application Form (Excluding Roadshows) Submit Marketing Materials Application Form (if any) Submit Event & Resource Requisition Form (if any) Maintains a Register of the seminar participants, event held, duration, timing etc.

Category No.	Event Type(s)	Public/ Closed Door	Types Of Inspection(s)	Required Action(s) By Supervisor
Cat 3	- Seminar/talks NOT organized by PIAS, PIAS's FARs and/or Supervisors-Invited Speaker	Closed Door	- Post-event Survey forms is to be completed by event attendee(s)	<ol style="list-style-type: none"> 1. Submit Event Application Form (Excluding Roadshows) 2. Submit Marketing Materials Application Form (if any) 3. Submit Event & Resource Requisition Form (if any) 4. Maintains a Register of the participants, event held, duration, timing etc.
Cat 4	Clients Appreciation Events	Closed Door	N.A.	N.A.
Cat 5	A) Door-to-Door ['DTD'] Prospecting Activities B) Street Canvassing Prospecting Activities	Public Places	<ul style="list-style-type: none"> - 100% Call-backs on all closed sales performed by Telecentre - Site visit by BDM is required 	<ol style="list-style-type: none"> 1. Submit Event Application Form (Excluding Roadshows) 2. Submit Marketing Materials Application Form (if any) 3. Submit DTD/Street Canvassing Script if it differs from Co's sample DTDS/Street Canvassing Script 4. Maintains a DTD/Street Canvassing Register 5. Maintains a Closed Sales Register for all closed sales.

13. AT A GLANCE

MAS SAFEGUARDS	Adherence To MAS' Safeguard Requirements			
	Roadshows	Seminars/Talk	Door-To-Door	Street Canvassing
<u>Safeguard 1</u> Conduct call-backs or surveys for all clients prospected at retailers and public places before or within the free-look or cooling-off period, to ensure that clients have understood their purchases closed at such locations. For the sale of life insurance policies, accident and health policies, and collective investment schemes.	√		√	√

MAS SAFEGUARDS	Adherence To MAS' Safeguard Requirements			
	Roadshows	Seminars/Talk	Door-To-Door	Street Canvassing
<u>Safeguard 2</u> Mystery shopping and site visits to monitor and ensure that the marketing, sales and advisory practices of representatives at retailers and public places are conducted in line with their internal standards and procedures as well as the Guidelines on Standards of Conduct for Marketing and Distribution Activities.	✓ Mystery Shopping	✓ Post Event Survey form or site visit		
<u>Safeguard 3</u> Tracking and monitoring complaints arising from their marketing, sales and advisory activities at retailers and public places. Complaints statistics should also be reported to senior management on a regular basis.	✓	✓	✓	✓
<u>Safeguard 4</u> Maintain a register containing information on their marketing and distribution arrangements at retailers and public places.	✓	✓	✓	✓
<u>Safeguard 5</u> Representatives should conduct themselves in a professional manner at all times when prospecting for and dealing with clients at retailers and public places. They must not cause annoyance by being unreasonably persistent or by placing undue pressure on members of the public to purchase any financial product or service.	✓	✓	✓	✓
<u>Safeguard 6</u> Ensure representatives clearly disclose upfront their identities and the financial institution they represent when they prospect for clients.	✓	✓	✓	✓
<u>Safeguard 7</u> Representatives must undergo training on proper sales and advisory conduct for their marketing and distribution activities at retailers and public places.	✓		✓	✓
<u>Safeguard 8</u> Ensure Representatives who conduct marketing and distribution activities at retailers and public places have a good compliance record.	✓		✓	✓ This is only applies when prospects indicated interest and a follow up is done

MAS SAFEGUARDS	Adherence To MAS' Safeguard Requirements			
	Roadshows	Seminars/Talk	Door-To-Door	Street Canvassing
<u>Safeguard 9</u> Remuneration and incentives paid to their representatives do not lead to aggressive sales tactics and other inappropriate conduct.	√	√	√	√ This is only applies when prospects indicated interest and a follow up is done
<u>Safeguard 10</u> Any gift offered to clients does not unduly influence the decisions of clients to purchase any financial product or service. Financial institutions should also ensure that the details of gifts are not displayed or promoted in such a manner as to inappropriately influence the purchase decisions of clients.	√	√	√	√ This is only applies when prospects indicated interest and a follow up is done
<u>Safeguard 11</u> Ensure that the venue for their marketing and distribution activities are conducive for representatives to conduct a proper sales and advisory session.	√	√		√ This is only applies when prospects indicated interest and a follow up is done
<u>Safeguard 12</u> Financial institutions should have adequate controls in place to ensure that payments collected from clients at retailers and public places are properly handled and securely kept.	√ No Cash handling by Reps		√ No Cash handling by Reps	√ This is only applies when prospects indicated interest and a follow up is done. No Cashing handling by Reps

14. APPLICATION PROCESS PRIOR TO THE CONDUCT OF ROADSHOWS

14.1 Important Notices:

- Application of roadshow is on a first come, first served basis. At any event location point, there should not be more than one Branch/Groups unless both the Supervisor agrees and PIAS has assessed the location to be feasible to have more than one group at the same time.
- It is MANDATORY to submit the roadshow application form to PIAS first for assessment
- Roadshow application forms only covers roadshows application
- Roadshows conducted without PIAS approval amounts to unauthorizes public prospecting.

14.2 Roadshow application summary:

Supervisors need to do complete and submit the following forms:

		Details
1	Process	<ul style="list-style-type: none"> a. Supervisor to inform pias.bda@singlife.com names and PIAS code of supervisors and FARs first for assignment of Duty Officer (DO) and Pre-event Training (Recommended). Refer to 7.1 for details b. Submit completed roadshow application to pias.bda@singlife.com and respective BDM at least <u>15 days</u> prior to roadshow commencement. Refer to Appendix 2.0. for sample c. Supporting Documents should be attached along with application d. DO and Pre-event Training needs to be completed before approval is issued, Duty Officer and FARs who did not complete the training will not be able to participate e. Approval code for approved application will be sent via email to Supervisor f. Incomplete application will not be processed
2	Supporting documents	<ul style="list-style-type: none"> a. Provide supporting on roadshow location for assessment <ul style="list-style-type: none"> i. Example: Images, floorplan, map, booth design, approvals and receipts by vendor or authorities. ii. Other supporting - Agreement with Property Owner/Event Organization/Bazaar Organizer/Grassroots Organization/Town Council etc. iii. If there is any written agreement, it should comprise of one of the following items: <ul style="list-style-type: none"> • Written contract duly signed by the Applicant and host organization • Letter of approval to participate, issues by the host organization or its appointed representative • Booking form signed and issued by the host organization or its appointed representative
3	Others	<ul style="list-style-type: none"> a. Marketing Materials – If there are collaterals created for roadshow, supervisor to submit Marketing Materials Application Form (if any) early together with the marketing materials to pias.marketingreview@singlife.com, valid approval code to be provided in roadshow application form b. Resource Requisition – If there are a need for specific PIAS marketing materials do email request from pias.marketingreview@singlife.com . Example: Pull-up banners and folders

15. APPLICATION PROCESS PRIOR TO THE CONDUCT OF SEMINARS/TALKS/DOOR-TO-DOOR/OTHERS

- (i) It is MANDATORY to submit the event application form to PIAS on all upcoming events, at least **15 days** prior to event commencement
- (ii) Events application form covers all public prospecting events except roadshows application
- (iii) Do note that due to Covid-19, **MAS has halt all** cold prospecting activities such as **Door-to-Door Knocking (DTD) and Street Canvassing prospecting activity**, since 2020 for all Financial Advisory Representative (FAR).

Details: For Seminar Only

1	Process	<p>a. Submit completed event application, submitted to pias.bda@singlife.com and respective BDM at least <u>15 days</u> prior to seminar commencement. Refer to Appendix 3.0.</p> <p>b. Approval code for approved application will be sent via email to Supervisors.</p> <p>c. Incomplete application will not be processed.</p>
2	Supporting documents	<p>a. Supporting Documents to be attached along with application if necessary.</p>
3	Others	<p>c. Marketing Materials – If there are any collaterals example: presentations slides created for the seminar, submit Marketing Materials Application Form (if any) together with the marketing materials to pias.marketingreview@singlife.com, valid approval code to be provided in roadshow application form</p> <p>d. Resource Requisition – If there are a need for specific PIAS marketing materials do email request from pias.marketingreview@singlife.com . Example: Pull-up banners and folders.</p>

Appendix 1.0 - Standard ‘DTD’/ Street Canvassing / Roadshow Prospecting Script

STANDARD ‘DTD’ / Street Canvassing / ROADSHOW PROSPECTING SCRIPT

General Guide:

- (a) Each Branch may have its own DTD, Street Canvassing or Roadshow prospecting script based largely on the below objective(s) on the condition that the script is approved by PIAS prior to the commencement of any events.
- (b) The PDPA Consent form is a separate document that the FAR(s) may get the members of the public to complete once he/or she agrees to provide his/or her name and contact number.

1. Polite Greetings and introduction.

Examples: 1. Good Afternoon Sir, I am XX from PIAS

2. Good Morning, Madam, I am XX, a Financial Adviser Representative from PIAS.

3. I am XXX from PIAS. (Showing Rep ID on lanyard)

2. Background of PIAS

Examples: 1. My company, PIAS is offering financial planning services to individual and family

2. My company is a financial adviser firm offering financial planning services

3a. Sales/Casual/Education Talk

Examples: 1. Recently, (*Retirement/Medical Needs/Eldersshield/Investment*) ...has been the key topic published by the local media

2. May I have 20 minutes of your time to explain how (*Retirement/Medical Needs/Eldersshield/Investment*) could impact your lifestyle and your family?

3. As a Singaporean or PR, once you reach 40 years of age, you will automatically be enrolled in the basic Eldersshield scheme, unless you have opted out of it. Premium can be paid using your CPF Medisave account. The basic Eldersshield provides long term care benefits if we suffer from severe disability and we cannot perform at least 3 out of 6 activities of daily living.

Under the basic Eldersshield, we will receive \$300 or \$400 monthly for the first 5 or 6 years from the claim of this condition. However, if you are covered under the Eldersshield Supplement, you will enjoy higher monthly payouts and extend the benefit payout period to your lifetime. It is a Medisave approved plan hence you can use your Medisave to pay the premium yearly up to an amount of \$60

3b. Purpose Of DTD Visit

Examples: 1. My main purpose is to inquire if you are interested in upgrading your Eldersshield plan?

2. Today, I am here at this block to share with you about the benefits of Eldersshield Plan and Eldersshield Supplement. If you don't mind me asking, how old are you? Are you a Singaporean or a PR? (if the client refuse to reveal)

3c. Purpose – Street Canvassing

Examples: 1. My main purpose is to have an opportunity to share a non-obligations financial planning for you and your loved ones. Could I fix an appointment to meet with you to share more details?

2. I am a financial services professional and would like to have an opportunity to provide you with a non-obligations financial review. Could we set up an appointment to discuss on your needs?

4. Leads Generation

Examples: 1. May I have your name and contact numbers to reach you at your convenient time?

2. If you are interested to find out more, can we have the opportunity to come in to your house to explain to you in closer details?

Appendix 2.0 – Roadshow Application Form

ROADSHOW APPLICATION FORM

Important Notices:

- Supervisor to complete the **Roadshow Application Form** and submit to pias.bda@singlife.com and respective BDMS at least **15 days** prior to the commencement date of the Roadshow(s). Exceptions are to be handled on a case-by-case basis.
- Refer Events Marketing Handbook for FARs for application procedures.
- Roadshows conducted without PIAS approval amounts to unauthorized public prospecting.
- If for any reasons the roadshow is cancelled, please inform PIAS at pias.bda@singlife.com.

SECTION 1: DETAILS OF EVENT APPLICANT(S)					
Supervisor Name / PIAS code:		Branch/Group Name:			
Contact No.		Alternate Contact No.			
SECTION 2: SUMMARY OF EVENT					
Featured Product Provider(s)					
Product Category		<input type="checkbox"/> Life Insurance	<input type="checkbox"/> General Insurance	<input type="checkbox"/> CIS	<input type="checkbox"/> Others: _____
Start of Roadshow	<u>Date:</u>		<u>Time:</u>		
End of Roadshow	<u>Date:</u>		<u>Time:</u>		
SECTION 3: LOCATION ASSESSMENT					

Address of Location		
Specific location & Name of Event		
Questions: Provide floorplans, maps & pictures to support respond.	Details	Yes/No/NA
<i>Does Roadshow booked fit the amount of Tables & chair place at location according to guideline</i>	<i>[Measurement of Booth & Number of Tables/chairs]</i>	
<i>Number of PIAS Corporate banners/Booth</i>		
<i>Roadshow under shelter area?</i>		
<i>Roadshow under an individual cubicle?</i>		
<i>Shelter area permanent?</i>		
Questions: Provide floorplans, maps & pictures to support respond.	Details	Yes/No/NA
With the Roadshow is there still sufficient space for public to walk around right without obstruction?		
Is there privacy for prospect base on the roadshow booth location?		
Does neighboring stall make the booth a conducive environment for sales? Highlight nature of stalls around.		

Roadshow Guide

Roadshow Booth size	Max Table	Max Chairs	Pull-Up Banners
2m X 1.5m (3 sqm)	2	4-6	1
3m X 3m (9 sqm)	3	9	1-2
7m X 3m (21 sqm)	12	36	2-4
6m X 6m (36 sqm)	15	45	4-5
9m X 9m (81 sqm)	20	60	4-5

SECTION 4: INCENTIVES & GIFTS

Incentive offered via tie-ups with Corporate or Retailer	<input type="checkbox"/> Yes	<input type="checkbox"/> No/NA
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<u>Incentives Offered to Clients</u> a) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount; b) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount; c) No incentive is to be given for products that is paid from Client's CPF funds (including Medisave) or combined with Cash payment; d) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (a) and (b); and e) Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (d) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (d), Representatives must withdraw the Branch incentives offered to clients.	<input type="checkbox"/> Yes, please specify details of Mechanics	<input type="checkbox"/> No
<u>Gifts Offered to Prospects</u> (a) The value of the gift should be less than S\$10; (b) The gift must not be given in the form of cash, vouchers, or gift cards; and (c) No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash payment.	<input type="checkbox"/> Yes, please specify details of Mechanics	<input type="checkbox"/> No
Section 5: PULLER(S)		
Engagement of Puller(s)	<input type="checkbox"/> Yes <input type="checkbox"/> Number of Pullers _____	<input type="checkbox"/> No

Type Of Puller(s) Arrangement	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate (Provide a copy of the Agreement)
Section 6: Marketing Material		
Are you using your own branch/Group Marketing Materials?	<input type="checkbox"/> No	
	<input type="checkbox"/> Yes Provide a valid approval code: _____ Note: Only marketing materials that has an approval code and are still valid will be allowed at the Roadshow	

Section 7. Names Of Participating Duty Officer (DO)

ACKNOWLEDGEMENT AND DECLARATION (To be Ticked off by Director)					
<input type="checkbox"/> The Duty Officer(s) have been appointed by the Branch/Group Director for the Activity					
<input type="checkbox"/> Appointed Duty Officer attended the Duty Officer Training					
<input type="checkbox"/> Duty Officer is aware of their Roles and Responsibilities at the Event					
<input type="checkbox"/> Roadshow: Manpower Ratio - 1 DO for every 10 Participating FAR					
S/N	Name of FARs	FAR Code	Start Date / Time	End Date / Time	Signature
DO1					
DO2					
DO3					
DO4					
DO5					

Section 8. Names Of Participating FARs

DO	Name of FARs	FAR Code	Start Date / Time	End Date / Time
DO1				

DO2				
DO3				
DO4				

A Supervisor's assessment of the participating DO and FARs should be based on the following criteria:

- a) FAR's balanced scorecard (BSC) grade;
- b) Any substantiated complaint(s) filed against the FARs previously;
- c) Any disciplinary action(s) taken against the FARs previously; and
- d) Any other relevant information gathered from the Company's due diligence conducted on the FARs, for example past results from mystery shopping / site visits / post-event surveys

Supervisor's Remark(s), if any

Section 9. ACKNOWLEDGEMENT AND DECLARATION

- ☐ I have read, understood, accept and agree to the guidelines prescribed in PIAS Event & Marketing Handbook For FARs.
- ☐ I declare that I have assessed that all participating DO and FARs in the Roadshow have good compliance record before participating in the abovementioned event. The participating FARs have also read and understood all the guidelines prescribed in PIAS Event & Marketing Handbook For FARs.
- ☐ I declare that all DO and FARs for the activity have completed all relevant trainings and will abide by the rules covered in the training.
- ☐ I declare that all the information provided in this form is true and accurate. I understand that any false and/or misleading information provided in this form may result in disciplinary actions taken by PIAS in accordance to the Section 11 of PIAS Event & Marketing Handbook for FARs.

Supervisor's Signature

Supervisor's Name

Date

<div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div> Director's Signature	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div> Director's Name	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div> Date
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Appendix 3.0 - Event Application Form

EVENT APPLICATION FORM (EXCLUDING ROADSHOW)

Important Notices:

- Supervisor to complete the **Event Application Form** and submit to pias.bda@singlife.com and respective BDMS at least **15 days** prior to the commencement date of the activity. Exceptions are to be handled on a case-by-case basis.
- Refer Events Marketing Handbook for FARs for application procedures.
- Events conducted without PIAS approval amounts to unauthorized public prospecting.
- If for any reasons the event is cancelled, please inform PIAS at pias.bda@singlife.com.

SECTION 1: DETAILS OF EVENT APPLICANT				
<u>Supervisor Name / PIAS Code:</u>		<u>Branch/Group Name:</u>		
<u>Contact No.</u>		<u>Alternate Contact No.</u>		
SECTION 2: DETAILS OF EVENT				
Types of Event	<input type="checkbox"/> Seminar Name _____		<input type="checkbox"/> Others (eg. Worksite marketing) please specify _____	
	<input type="checkbox"/> Door-To-Door ['DTD'] Prospecting			
Event Venue	(For DTD & Street Canvassing, complete address including Block numbers and postage code are required)			
Start of Event	<u>Date:</u>		<u>Time:</u>	
End of Event	<u>Date:</u>		<u>Time:</u>	
SECTION 3: DETAILS OF PRODUCTS				
Featured Product Provider(s)				
Product Category	<input type="checkbox"/> Life Insurance	<input type="checkbox"/> General Insurance	<input type="checkbox"/> CIS	<input type="checkbox"/> Others: _____ _____

SECTION 4: INCENTIVES & GIFTS

Incentives Offered to Clients

- f) For regular premium policies/ investments, the cost of incentives should not be more than 10% of the first year annual premium/ annual invested amount;
 - g) For single premium policies/ investments, the cost of incentives offered should not be more than 1% of the single premium/ lump sum invested amount;
 - h) No incentive is to be given for products that is paid from Client's CPF funds (including Medisave) or combined with Cash payment;
 - i) Incentives offered by PIAS, Branch and Product/Service Providers in aggregate cannot exceed the amount stipulated under sub-paragraphs (a) and (b); and
- Should the Product/Service Providers introduce new customer incentives, Representatives must ensure that sub-paragraph (d) is adhered to. In the event that the aggregate value of the incentives exceeds the cap stipulated in sub-paragraph (d), Representatives must withdraw the Branch incentives offered to clients.

☐ Yes, please specify details of Mechanics

☐ No

Gifts Offered to Prospects

- a.) The value of the gift should be less than S\$10;
- b.) The gift must not be given in the form of cash, vouchers or gift cards; and
- c.) No gift is to be given for recommending products that is to be paid from Client's CPF funds (including Medisave) or combined with Cash payment.

☐ Yes, please specify details of Mechanics

☐ No

Section 5: Marketing Material

Are you using your own branch/Group Marketing Materials?

☐ No

☐ Yes

Provide a valid approval code: _____

Note: Only marketing materials that has an approval code and are still valid will be allowed at the Roadshow