

# MARKETING MATERIALS CHECKLIST

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## MARKETING MATERIALS CHECKLIST

### MARKETING & PROMOTIONS (EDM/ FLYER/ SURVEY/ CALL SCRIPTS/PRESENTATION SLIDES ETC)

\* Prior approval from the company must be obtained before conducting any prospecting activity (e.g. street canvassing, door knocking, roadshow, worksite marketing etc)

#### GENERAL NOTES

1	Marketing materials/ collaterals cannot be 'blind', except recruitment advertisements with prior approval from Agency Recruitment.
2	Ensure that the AIA HLBL logo is shown prominently in all marketing materials.
3	Indicate the authorised representative liner: <Agency name> is an authorised representative of AIA Singapore Private Limited (Reg. No. 201106386R)
4	Indicate FSD's name and RNF number for district level materials, FSM's name and RNF number for agency level materials, and FSC's name and RNF number for individual materials.
5	All agents of AIA Singapore to be referred as "Financial Services Consultant".
6	Should you need to include your email address, please only use the AIA branded email (e.g. nicoletan@aia.com.sg).
7	Always ensure that contents/information are factual, non-misleading and relevant to your customers' needs.
8	Any data collection is required to be appropriate and reasonable for the purpose. (E.g.) data collection on NRIC (is regulated)/ religion/ race is deemed not justifiable for marketing/ recruitment purposes.
9	The contents (e.g. images, logos, slogans etc) do not infringe any copyright, trademark, patent, trade secret, right of publicity or privacy, or other proprietary rights.
10	Gentle reminder that under PDPA, to ensure that there is valid marketing consent before marketing to your prospects via their preferred communication modes and the validity period is 21 days before the distribution list is required to be scrubbed again.
11	Should not have any logos or campaign name that mimic any government agency initiative/campaign
12	Always ensure that your sentence does not have any grammar, punctuation, and syntax errors.
13	Always ensure that AIA's identity is clear & prominently shown in all marketing materials.

#### APPROVED DATA COLLECTION PLATFORM

1	Only approved and official data collection platform is Microsoft Forms ( <a href="#">MS Form</a> ).
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### SOCIAL MEDIA ACCOUNT CREATION FOR FSC, AGENCY AND DISTRICT

1	<p><b>Approval of posting content</b></p> <ul style="list-style-type: none"> <li>- If you are sharing AIA content on your social media feeds – you do not need to seek approval but always be factual, accurate and not misleading when you share the content. Refer to the Appendix on examples of shared AIA content.</li> <li>- If you are creating new content to be shared on your social media such as customer videos and flyers, please note that content must be approved by AIA before use. Please refer to Guidelines for Advertising, Marketing and Promotional Materials for more information.</li> </ul>
2	<p><b>Agency District Facebook pages</b></p> <ul style="list-style-type: none"> <li>- For Agency District Facebook pages, you are required to include the authorised rep liner under the More Info &gt; About section at the end of the Agency's description paragraph: SP-XXX is an authorised representative of AIA Singapore Private Limited (Reg. No. 201106386R). This is not an official AIA Singapore Facebook page.</li> <li>- Under the Services section, Agency Facebook pages should list themselves as providing "Financial Services" instead of an "Insurance Company".</li> <li>- Any marketing content (post visuals and content copy) on Agency Facebook pages are required to: <ul style="list-style-type: none"> <li>• be submitted for review</li> <li>• include the authorised rep liner, SP-XXX is an authorised representative of AIA Singapore Private Limited (Reg. No. 201106386R), in images and posting copy</li> </ul> </li> </ul>
3	<p><b>Agency District Instagram pages</b></p> <p>For Agency District Instagram pages, you are required to include the authorised rep liner: SP-XXX is an authorised representative of @AIASingapore</p>
4	<p><b>Agency District LinkedIn pages</b></p> <p>For Agency District and FSC LinkedIn pages, you are required to include the authorised rep liner under the <i>About Us</i> section: SP-XXX is an authorised representative of AIA Singapore Private Limited (Reg. No. 201106386R)</p>

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### ASO CALL SCRIPTS

1	Ensure clear introduction and disclose purpose of call: i) ASO's name. ii) Name of <FSC/ agency> for which he/ she is calling on behalf of and the insurer for which FSC represents: - <i>This is &lt;name of ASO&gt; calling on behalf of &lt;agency name/ FSC name&gt;, an authorised representative of AIA Singapore.</i> iii) Purpose of call.
2	Do include at the start of the call that: i) The ASO will not be providing advice. ii) Call is recorded for training and quality purposes.
3	Pushy statements that might irate the customer should be avoided.
4	Always ensure that any information shared is factual, non-misleading and relevant to the purpose of the call.

## MARKETING MATERIALS CHECKLIST

AGENCY WEBSITES	
1	Websites must be submitted to AIA for review and approval BEFORE its launch. Please note that regular maintenance and updating is required to ensure that it remains accurate, current and not misleading.
2	Website materials should be submitted, both online (trial site address) and preferably in word document format.
3	<p>The URL of the agency website should:</p> <ul style="list-style-type: none"> <li>- be approved by AIA before registration;</li> <li>- NOT contain “AIA” and affiliates in full or abbreviations.</li> </ul> <p>AIA reserves the right to take action against agencies or agents who are found to violate AIA’s website requirements. Agencies or agents will have no right to claim AIA for whatever loss incurred by such actions.</p>
4	<p>Key elements for your website:</p> <p><b>i. Your agency logo</b> (if you have one, with approval by Agency Management Support)</p> <p><b>ii. Agency name and relationship with AIA</b> The agency name in full must be included in the website and placed on top of every web page. You must also clearly define your relationship with AIA by including the statement “Authorised representative of AIA Singapore Private Limited (Reg. No. 201106386R)”.</p> <p><b>iii.</b> Once the website is approved by AIA, please include this at the bottom of the website and each web page before the disclaimer (<b>refer to appendix</b>): "Information is correct as at DD MM YYYY".</p> <p><b>iv. Agency background</b> You may include background on how the agency started, including achievements and how it has grown over the years. For the accuracy of the information such as AIA achievements please cross-check with the AIA Distribution Support Department.</p> <p><b>v. Agents’ information</b> The following information about individual FSC can be included. Information such as AIA achievements may be cross-checked with the AIA Distribution Support Department.</p> <ul style="list-style-type: none"> <li>- Educational background and experience</li> <li>- Achievements attained in relation to insurance</li> </ul> <p>Social responsibilities related to insurance</p> <p><b>vi. Contact information</b> You may include your contact information but please note that the email address must be an AIA branded email address.</p> <p><b>vii. Agency services</b> You can only list the services that you can provide as an authorised representative of AIA. For instance,</p> <ul style="list-style-type: none"> <li>- Financial Health Review and Advice</li> </ul> <p>Marketing of Life Insurance, Investment-Linked Products, General Insurance, Accident &amp; Health Plans and Group Insurance</p> <p><b>viii. AIA products</b> Always hyperlink AIA product information to the AIA website (aia.com.sg). Do not copy and paste the information and reproduce it on your webpage. A website link licence agreement must be signed with AIA in order to hyperlink to the AIA website. This agreement can be downloaded from the Agent Internet Access.</p> <p><b>ix. Important Notes:</b></p> <ul style="list-style-type: none"> <li>a) The contents of the websites do not infringe any copyright, trademark, patent, trade secret, right of publicity or privacy, or other proprietary rights.</li> <li>b) The contents of the websites are not obscene, defamatory, libelous or offensive to a reasonable person, and that it complies with the rules and regulations as set forth by the industry and regulators, such as MAS and LIA.</li> <li>c) No third party’s product or service information is shown on the websites and no linking to third party websites – such as lottery/gambling/4D sites and online shopping sites.</li> <li>d) You must remove the agency websites as soon as you leave AIA or when your contract has been terminated.</li> </ul>

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|  | e) AIA reserves the right to require the removal of websites from agencies or agents who do not comply with AIA policies or infringe local laws or regulations. |
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# MARKETING MATERIALS CHECKLIST

## APPENDIX


PRODUCT DISCLAIMERS / T&CS FOR MARKETING & PROMOTIONS		
Refer to the relevant disclaimers to include below. This applies to materials such as EDM / flyer / survey / call scripts / presentation slides etc. Not applicable for brochures.		
DISCLAIMERS / TERMS & CONDITIONS	WORDINGS (NOT APPLICABLE FOR BROCHURES)	
1	When you market AIA products e.g. seminar, workshop: --	<p>This presentation is for your information and intended for educational purposes only. It does not have regard to the specific investment objectives, financial situation and particular needs of any persons. You may wish to seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs. This information is given in summary form and does not purport to be complete. It is intended only to be a simplified description and is not exhaustive.</p> <p>The information, views and opinions shared in this presentation are those of the author and do not reflect the official policy or position of AIA Singapore Private Limited (Company Registration No. 201106386R) (AIA), any other agency, organisation, employer or company. AIA does not endorse or approve, and assumes no responsibility for, the content, accuracy or completeness of the information presented. The information presented is not to be reproduced or amended, whether in part or in whole for whatever purpose or reason without the prior written permission of AIA. This advertisement has not been reviewed by the Monetary Authority of Singapore. This presentation is presented as at DDMMYYYY.</p>
2	<p>When you market Investment-Linked Plans: --</p> <p>(Please note that if you are highlighting projected returns to customers, you are required to disclose on the two illustrated rates)</p>	<p>[Plan Name] is an investment-linked plan (ILP) offered by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"), which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. You should seek advice from an AIA Financial Services Consultant or Insurance Representative and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you.</p> <p>All insurance applications are subject to AIA's underwriting and acceptance. This is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.</p> <p>As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.</p> <p>Protected up to specified limits by SDIC. This [type of document] has not been reviewed by the Monetary Authority of Singapore. The information in this [collateral] is correct as at [date i.e. Day Month Year].</p>

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3	<p>When you market Life Plans: --</p> <p>(Please note that if you are highlighting projected returns to customers, you are required to disclose on the two illustrated rates)</p>	<p>This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.</p> <p>This [type of document] is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.</p> <p>As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.</p> <p>Protected up to specified limits by SDIC. This [type of document] has not been reviewed by the Monetary Authority of Singapore. The information in this [collateral] is correct as at [date i.e. Day Month Year].</p>
4	<p>When you market Life Plans with Health Insurance Benefits e.g. AIA Absolute Critical Cover:</p>	<p>This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.</p> <p>This [type of document] is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.</p> <p>As buying a life insurance policy is a long-term commitment, an early termination of the policy, if any, usually involves high costs and the surrender value that is payable to you may be zero or less than the total premiums paid.</p> <p>Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.</p> <p>Protected up to specified limits by SDIC. This [type of document] has not been reviewed by the Monetary Authority of Singapore. The information in this [collateral] is correct as at [date i.e. Day Month Year].</p>
5	<p>When you market A&amp;H Plans:</p>	<p>This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.</p> <p>This [type of document] is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.</p> <p>Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.</p> <p><b><u>FOR A&amp;H PLAN THAT PAYS BENEFITS UPON ACCIDENT ONLY - ALL COLLATERALS:</u></b>          [For PA plans which have majority of its benefits that payout due to accident, but a few minority A&amp;H benefits not requiring accident to occur, e.g. dengue fever, HFMD]          Most of the benefits of this policy / supplementary benefit will be payable upon the occurrence of an accident</p> <p><b><u>[For pure PA plans]</u></b>          The benefits of this policy / supplementary benefit will only be payable upon an accident occurring.</p> <p>Protected up to specified limits by SDIC. The information in this [collateral] is correct as at [date i.e. Day Month Year].</p>



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6	<p>When you market products with non-guaranteed benefits (e.g. bonuses): --</p> <p>(Please note that if you are highlighting projected returns to customers, you are required to disclose on the two illustrated rates)</p>	<p>As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable may vary according to the future experience of the fund.</p>
7	<p>When you make competitor analysis on products: --</p> <p>(Please note that if you are highlighting projected returns to customers, you are required to disclose on the two illustrated rates)</p>	<p>Important Notes: This comparison does not include information on all similar products. AIA Singapore does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison for products that are listed in <a href="http://www.comparefirst.sg">www.comparefirst.sg</a>. The information presented is strictly confidential and for internal use only and cannot be reproduced, amended or circulated in whole or in part to anyone, including policyholders and potential prospects, for whatever purpose or reason. Information is correct as at DDMMYYYY.</p>
8	<p>When you offer sign-up gifts for roadshows:</p>	<p>Please refer to the "Standard T&amp;C for Roadshows (sign-up gift offer)" posted in Agent Internet Access for the standard pre-approved Terms &amp; Conditions that you should use for your materials, if you are offering sign-up gifts to customers for purchase of AIA products. The Terms &amp; Conditions may be updated from time and time. Please see attached standard for use.</p> <div style="text-align: center;">  <p>Standard TC for Roadshows (sign-up gift offer)</p> </div>
9	<p>With rebates/ free gifts:</p> <ul style="list-style-type: none"> <li>- Guideline for those run by agents is at max (10% of ANP or ≤ \$1200) and must be approved by the company prior to implementation</li> <li>- Only mention/ highlight to the customer after a policy is recommended from a financial planning session and the sale is closed</li> </ul>	<p>Please seek professional financial advice from your AIA Financial Services Consultant or Insurance Representative before making a purchase.</p>

## INTRODUCER DISCLAIMER

1	<p>To include introducer disclaimer in the Marketing Material if there's an introducer:</p> <p>&lt;Name of introducer and UEN number&gt; may be remunerated by AIA for each referral. As an introducer for AIA, &lt;Name of introducer&gt; is not permitted to provide you with any service or provide recommendations on any investment product to you.</p>
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## MARKETING MATERIALS CHECKLIST

### MARKETING CONSENT

1	<p>To obtain Marketing Consent from participants for the collection of personal data:</p> <p><u>Marketing Consent</u></p> <p>I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore) (<a href="https://www.aia.com.sg/en/index/personal-data-policy.html">https://www.aia.com.sg/en/index/personal-data-policy.html</a>). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.</p> <p>1 AIA Persons refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.</p> <p>I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.</p> <p>I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, My AIA SG (<a href="https://myaia.aia.com.sg/en/my-aia/login.html">https://myaia.aia.com.sg/en/my-aia/login.html</a>) or by completing and submitting the relevant forms.</p> <p>Contact me by[2]:</p> <p>2 According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records.</p> <p><input type="checkbox"/> Post</p> <p><input type="checkbox"/> Electronic transmission to or through my email addresses and social media accounts</p> <p><input type="checkbox"/> Voice call</p> <p><input type="checkbox"/> Text message (e.g. SMS/MMS)</p>
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### AGENCY WEBSITES DISCLAIMERS / T&CS

1	<p><b>Legal disclaimers on the bottom of every page</b></p> <ul style="list-style-type: none"> <li>- Must be included at the bottom of every web page and the font size should be at least 10pt Times New Roman.</li> <li>- Disclaimers may be revised from time to time and you should take note to update the legal disclaimers accordingly.</li> <li>- Wordings:</li> </ul> <p>"This is not the official website of AIA Singapore Private Limited (Company Registration No. 201106386R) (AIA). AIA disclaims all warranties of merchantability and fitness for purpose of the materials on this website. AIA makes no warranties or representations as to the results of the use of the materials on this website in terms of their correctness, accuracy and reliability. Nothing on this website should be regarded as an offer or solicitation to sell insurance products in any country to any person to whom it is unlawful to make such an invitation or solicitation in such a country."</p> <p><b>AND</b></p> <p>"Terms of Use. (1) All trademarks, service marks, trade names, product names, icons and logos of AIA are owned by AIA and may not be used without prior written permission from AIA. (2) All AIA products and services referred to in this website (or linked thereto to the website) known as <u>www._____</u> [INSERT NAME OF LICENSEE WEBSITE] (the "Agency Website") are offered only in countries where such products and services may lawfully be offered by AIA <u>_____</u> [INSERT COUNTRY] and the materials on the said Agency Website are not intended for use by persons located in or resident in, countries that restrict the distribution of such materials. (3) Neither the Agency Website nor the link to the products or services on AIA's corporate website should be regarded as an offer to sell or a solicitation to buy any insurance product or other products or services of AIA in any country to any person to whom it is unlawful to make such invitation or solicitation in such country. (4) No warranties regarding non-infringement of third party rights, security, accuracy, fitness for purpose, merchantability or freedom from computer viruses in the Agency Website or the AIA corporate website (linked thereto) are given by AIA."</p>
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