

2021 Advisers Incentives & Campaigns



Insurer	Application Submit	Application End by	Policy Inception By	Travel Dates	Campaign Name	Qualifying Products / Plans	Reward Type	Reward Value	Qualifying Criteria
AIA	1-Jan-21	31-Dec-21	31-Dec-21	TBC in 2022	AIA Convention 2021 ~ New Zealand	Applicable to All products, except HealthShield & all A&H plans	Incentive Trip	Based on Cumulative Issued Weighted APE	<p>Cumulative Issued Weighted APE: 1 ticket = Issued Weighted APE of \$80,000 2 tickets = Issued Weighted APE of \$140,000</p> <p>2X Booster Credit: Between 01 January to 31 March 2021</p>
AXA	1-Jan-21	31-Dec-21	31-Jan-22	TBC in 2022	AXA Convention 2022 ~ Switzerland (Lausanne)	Applicable to All Regular Premium Plans, including all attachable riders & Single Premium Plans (eligible APE at 1% of SP), except Pulsar with premium payment term of 5 to 9 years, AXA Wealth Accelerate with MIP 10 years, Single Premium ILP, Top-up, Recurring SP, AXA Shield & GlobalCare.	Incentive Trip	Based on Issued APE	<p>Cumulative Issued APE: 1 ticket = Issued APE of \$120,000 2 tickets = Issued APE of \$220,000 3 tickets = Issued APE of \$300,000 Each Subsequent ticket = Issued APE of \$80,000</p> <p>APE Booster: 3X APE Credits for Non-Par Protection Plans</p>
AXA	1-Jan-21	31-Dec-21	N.A.	N.A.	AXA Premier Club 2022 Qualification	Applicable to All Regular Premium Plans, including all attachable riders & Single Premium Plans (eligible APE at 1% of SP), except Pulsar with premium payment term of 5 to 9 years, AXA Wealth Accelerate with MIP 10 years, Single Premium ILP, Top-up, Recurring SP, AXA Shield & GlobalCare.	AXA Premier Club 2022 Qualification	Based on APE	AXA Premier Club Elite: \$5280,000 APE AXA Premier Club Member: \$5120,000 APE
NTUC Income	1-Jan-21	31-Dec-21	31-Dec-21	N.A.	Incentive Trip Challenge to Kazakhstan (Almaty)	All new regular premium life policies (including any applicable riders), selected single premium life policies	Cash Incentives	1st ticket: \$100,000 Weighted Adjusted API 2nd ticket and onwards: \$80,000 Weighted Adjusted API Option to have holiday cash from 2nd ticket onwards – exchange for \$3,000 spending money for 2nd or subsequent qualifying tickets Refer to T&C on calculation for Weighted Adjusted Premium guidelines.	<p>* NTUC Income reserves the right to claw back the full amount or value of the cash incentive for policies that lapsed or are terminated within 6 months after the end of the incentive or cancelled within the 14 days free look period</p> <p>*Policies that are withdrawn and resubmitted after the Qualifying Submission Period will not be eligible for this incentive</p> <p>*New policies replacing terminated policies will not be eligible for this incentive</p> <p>*Appeals outside the Qualifying Periods will strictly NOT be accepted</p>
AIA	1-Jul-21	31-Dec-21	within 1 July to 31 December 2021 (both dates inclusive).	N.A.	AIA Rewards 2H 2021	Life & Savings Plans (exclude AIA HealthShield & A&H Plans)	Vouchers for each Incepted Case	All plans distributed via FA Channel but exclude Healthshield and all A&H plans. * Exclusion of all A&H Plans: AIA Glow of Life, AIA HealthShield Gold Max, AIA Hospital Income, AIA PA 100, AIA Platinum Accident Care, AIA Solitaire Personal . Accident and AIA Star Protector Plus	<p>* All new applications (excluding Healthshield & all A&H plans) must be incepted within 1 July to 31 December 2021 (both dates inclusive).</p> <p>*All A&H plans by definition will not be eligible and will be excluded from the campaign.</p> <p>* AIA reserves the right to vary the terms and conditions or withdraw this promotion at any time without prior notice and may replace the rewards with other items at its absolute discretion.</p> <p>*AIA reserves the right to claw back rewards and gifts if the incepted policies are lapsed or terminated within 12 months from the date of inception.</p> <p>*Premium from medisave and GST will not be taken into account for qualification.</p> <p>*In the case of a dispute, the decision of AIA shall be absolute and final. FA Representatives are expected to uphold their professional conduct at all times.</p>
Fame	1-Jul-21	31-Dec-21	1-Jul-21 - 30-Sep-21 (Manulife Investment) 1-Jul-21 - 31-Dec-21 (PineBridge Investments' funds)	N.A.	Ride out Change in the New Normal & Earn Cash	Manulife Investment Management & PineBridge Investments!	Cash Incentive	*\$8 cash rebates for every 10K of nett new monies into any Manulife Investment Management funds. *\$10 cash rebates for every \$10K of nett new monies into any Manulife Investment Management funds.	*Valid for all PineBridge Investments' funds except PineBridge Asia ex Japan Small Cap Equity Fund.
CTPIS	1-Jul-21	31-Dec-21	31-Dec-21	N.A.	FA Cash Incentive	i-Assure Moneyback Series,i-Protect Series,i-Cash (III),i-Secure (II) & Infinite Harvest (III) **Weighted Premium Booster - 1.5 times for i-Protect Series & i-Assure MoneyBack Series	Cash Incentive	Qualifying Weighted Premium (QWP)(by cumulative WP Credit)refer to email	<p>*Weighted Premium is calculated based on:For Regular Premium & For Single Premium (refer email)</p> <p>*Qualifying Weighted Premium will be rounded down to the nearest multiples of \$5,000.</p> <p>*Adviser's own case (Policyowner and/or Life Insured) for i-Protect & i-Assure Moneyback will not be eligible for this incentive.</p> <p>*Policies must be inforce upon incentive payout at end March 2022.</p> <p>*The incentive payout will be fulfilled through your represented Financial Advisory Firm.</p> <p>*Applies to all eligible plans submitted and incepted during the campaign period as stated above;</p> <p>Policies cancelled during the 14 days Free-Look period will not be eligible for the incentive; Policies must be inforce upon incentive payout.</p> <p>*CTPIS reserves the right to claw back the incentive awarded if there are surrenders, replacements or restrictions of business within 14 months from the incentive closing date.</p> <p>*In the event of a dispute, the decision of CTPIS management in interpreting the Terms & Conditions shall be final. CTPIS reserves the right to change the incentive without notice or liability to you.</p>
CTPIS	2-Aug-21	31-Dec-21	31-Dec-21	N.A.	FA Incentive For ISPEED	All products available on ISPEED	Cash Incentive	\$30 per Application	<p>*Applies to all eligible plans submitted and incepted during the campaign period as stated above.</p> <p>*Policies cancelled during the 14 days Free-Look period will not be eligible for the incentive.</p> <p>*Policies must be inforce upon incentive payout.</p> <p>*The incentive payout will be fulfilled through your represented Financial Advisory Firm.</p> <p>*CTPIS reserves the right to claw back the incentive awarded if there are surrenders, replacements or restrictions of business within 14 months from the incentive closing date.</p> <p>*CTPIS and the FA firm reserves the right to withdraw and/or withhold any payout in view of any misconduct, customer complaints, ongoing investigations during and after the incentive period.</p> <p>*In the event of a dispute, the decision of CTPIS management in interpreting the Terms and Conditions shall be final. CTPIS reserves the right to change the incentive without notice or liability to you.</p>

AXA	15-Sep-21	31-Dec-21	31-Jan-22	N.A.	<p>AXA Convention 2022 Lausanne (New Q4 APE Credits) & DASH for Cash Adviser Incentive</p>	<p>All Regular Premium Plan (including all attachable riders), AXA Enhanced Care (Shield Rider), Prime Care, Band Aid and Single Premium Plan (eligible APE is 1% of Single Premium).</p> <p>Pulsar with premium payment term of 5 to 9 years, AXA Wealth Invest, Single Premium Top-up, Recurring Single Premium, AXA Shield Base Plan and GlobalCare are not eligible for this campaign.</p> <p>List of PAR & Health Plans eligible for 1.5x APE credit booster:</p> <ul style="list-style-type: none"> • AXA Life Treasure II (including all attachable riders), AXA SavvySaver II, AXA Enhanced Care (Shield Rider), Prime Care and Band Aid. <p>List of Regular Premium ILP Plans eligible for 2x APE credit booster:</p> <ul style="list-style-type: none"> • Pulsar with premium payment terms of 10 years onwards, AXA Wealth Accelerate, AXA Wealth Harvest and AXA FlexiProtector. <p>List of Protection Plans eligible for 3x APE credit booster:</p> <ul style="list-style-type: none"> • Term Protector, Term Protector Prime, AXA Super CritiCare, CritiCare for Him/Her, AXA Cancer ReCover and AXA EmpoweredMum and any attaching riders. 	Cash Incentive	<p>*\$5120,000 APE-1st Ticket *\$5220,000 APE-1st Ticket *\$5300,000 APE-1st Ticket *Every subsequent \$580,000 APE-4th Ticket onwards</p>	<p>*The Campaign is open for all FA Firms. *This Campaign is applicable to newly inception policies only. *It does not apply to renewal policies, single premium ILP, top up and recurring single premium. *Policies that are cancelled within the 14-day free-look period will not be included in determining the inception APE criteria. *AXA Insurance Pte Ltd (AXA) will exercise Clawback if the inception policies are lapsed or terminated within 14 months of inception. *Premiums paid (less any medical fees that AXA may incur for underwriting the policy and any other policy fees and charges) will only be refunded to the client if the policy is cancelled within the 14-day free-look period. *Incentives are not exchangeable for cash. *Incentives will be issued after policy inception and after the 14-day free-look period. *AXA reserves the right to make any changes to the Campaign without prior notice. *AXA reserves the right, at its absolute discretion, to replace, remove, amend or add any terms and conditions from time to time or to decline the incentives or to terminate the Campaign at any time. *AXA's decision on all matters relating to this Campaign including determining the eligibility of the advisers shall be final and binding on all advisers.</p>
MANULIFE	1-Oct-21	31-Jan-22	01-Oct-21 to 31-Jan-22	N.A.	<p>LFA Q4 2021 CASH REWARDS</p>	<p>Ready LifeIncome (II), ReadyProtect, ReadyBuilder (II), RetireReady Plus (III), InvestReady Wealth (II) 10 MIP, InvestReady Wealth (II) 10 Flexi, InvestReady Wealth (II) 20 Flexi, ManuInvest Duo, Manulife Spring (II), Manulink Investor (II), Manulife SmartRetire (III), ManuProtect Term (II), ManuProtect Decreasing (II)</p>	Cash Incentive	<p>\$150-5600 (refer to Every Weighted Premium Tier (\$\$))</p>	<ul style="list-style-type: none"> • This incentive is applicable for all policies issued from 01 Oct 2021 – 31 January 2022 (both dates inclusive). • Applications must reach Manulife Office by 5pm, 29 December 2021. • Weighted Premium calculation and the corresponding weighted APE multiplier follows the standard industry guidelines for payment less than 10 years. • Policies with premium term of 5 years - 50% APE will be used for weighted premium. • Single Premium policies - 10% of single premium will be used for weighted premium. • For Manulife Spring-3, 30% APE will be used for weighted premium; for Manulife Spring-6, 60% APE will be used for weighted premium. • Any USD policies will be converted to SGD at Manulife's prevailing rate. • Any policy cancelled within 14 days Free-look period will not be eligible for this incentive. • Surrenders, replacements, and rescissions from new business submitted and issued during the qualifying period will be deducted accordingly. <p>Manulife Singapore reserves the right to claw back the incentive awarded if there are surrenders, replacements & rescissions of business within 18 months from the closing date.</p>

NTUC Income	1-Oct-21	31-Dec-21	31-Dec-21	N.A.	FA Adviser Q4 Cash Incentive.	Regular Premium Life policies	Cash Incentive	4% to 9% of Adjusted API	<p>*Qualifying Submission Period: 1 October 2021 to 31 December 2021 (before 5pm at Paya Lebar Quarters Office)</p> <p>* Qualifying Inception Period: By 31 December 2021 (inclusive)</p> <p>* Qualifying policies for this incentive are all Regular Premium Life Policies including any applicable rider (s)</p> <p>* Weighted Adjusted Premium is computed based on standard industry guidelines.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Policies with premium term 10 years and above – 100% of Annualized Premium • Policies with premium term 5 years – 50% of Annualized Premium • Gro Power Saver – 30% of Annualized Premium <p>*Excludes all shield policies and SP policies</p> <p>* Income reserves the right to claw back the full amount of value of the cash incentive for policies that lapsed or are terminated within 6 months after the end of the incentive or cancelled within the 14 days freelook period</p> <p>*Policies that are withdrawn and resubmitted after the Qualifying Submission Period will not be eligible for this incentive</p> <p>*New policies replacing terminated policies will not be eligible for this incentive</p> <p>*Appeals outside the Qualifying Period will strictly NOT be accepted</p> <p>*Actual payout will be rounded to nearest dollar</p> <p>*Goods and Services Tax (GST) and any other taxes, if payable, will be paid to firms.</p> <p>*In accordance with MU76/20 issued by LIA on 8 Jan 2020, payment of the incentives by insurers will be paid through the FA Firms and FA Firms reserve the right to set the criteria for the incentive to be paid</p> <p>1*Income reserves the right to make any changes to the incentive and the terms and conditions without prior notice.</p>
HSBC	1-Oct-21	31-Dec-21	25-Feb-22	N.A.	HSBC Life (FA) – 2nd Year Anniversary Celebration Q4 2021 FA Incentive	<p>*Jade Universal Life</p> <p>*Life Protect Advantage</p> <p>*Term Protect Advantage</p> <p>*Emerald Legacy Life (USD)</p> <p>*Emerald Legacy Life II</p> <p>*Variable Annuity</p> <p>* any other HSBC Life product as designated by HSBC Life</p>	Cash Incentive	8% of accumulated adjusted APE (from 1st dollar up)	*Please refer to emailed Appendix 1 for the qualifying criteria.
AVIVA	1-Oct-21	31-Dec-21	1 Oct 2021 to 31 Dec 2021	N.A.	FA Cash Incentive	<p>*Life Protection and Health Plans</p> <p>*Life and Savings Plans</p>	Cash Incentive	Based on Issued APE	<p>*The incentive will be fulfilled through your represented FA firm.</p> <p>*Incentives are non-transferable.</p> <p>*Representatives with 24 months persistency of less than 85% at the close of the qualifying period will not be eligible for any of the incentives.</p> <p>*APE is calculated net of any perpetual premium discount, GST and ElderShield/MediShield Life premiums.</p> <p>*APE calculation follows the standard industry guidelines for payment term less than 10 years. For example, premium payment term of 8 years is 80% of the annual premium amount.</p> <p>*The following will not qualify for this incentive campaign: (a) termination of an existing policy to purchase a new policy, (b) exercising free-look cancellation, (c) reducing the premium of an existing plan to replace with a new plan, (d) increases in premiums done outside the qualifying period for policies that were inceptioned during the qualifying period and (e) splitting of policies to qualify for the tiers more than once.</p> <p>*Aviva Ltd and your FA firm reserve the right to withdraw and/or withhold any payout in view of any misconduct, customer complaints, ongoing investigations during and after the incentive period.</p> <p>*Aviva Ltd's decision on all matters relating to this incentive campaign shall be final and binding and may vary from these terms and conditions, or withdraw and/or discontinue or change this incentive campaign without any notice or liability to you.</p>
TOKIO MARINE	1-Oct-21	31-Dec-21	1 Oct 2021 to 31 Dec 2021	N.A.	TMLS 2021 #goGetter4 FA Q4 Incentive Firm Participation	<p>*Investment Series</p> <p>*Protection Series</p>	Cash Incentive	Based on Issued APE	<p>*Recurring Single Premiums, Top-up premiums and Single Premium Plans are not eligible for any incentives under this campaign nor shall they be taken into account in the calculation of cumulative APE.</p> <p>*TMLS reserves the right to claw back (including by way of set-off against any amounts payable to the FA firms) and/or refuse any incentive payout in the event of (refer to email sent by BD team).</p>

TOKIO MARINE	1-Oct-21	30-Sep-22	15-Oct-22	N.A.	Power Up with #goUltra - Production	*goUltra Plans	Cash Incentive	*Production Bonus = Production Bonus rate x Total First Year Basic Regular Premium collected during the Incentive Period	<p>* For #goUltra Policy(ies) issued during the Incentive Period, and policy status is in-force as at 15 October 2022.</p> <p>* If the policy is lapsed, surrendered or terminated, TMLS will not consider the premium collected on that policy in the calculation of Production Bonus within Incentive Period.</p> <p>* The payment shall be made within 3 months after the end of the Incentive Period, provided that the adviser is still active and contracted with the FA firm at the time of payment of the production Bonus.</p> <p>*All Production Bonuses shall be paid by TMLS to respective FA firms.</p> <p>*For plans in currencies other than SGD, Production Bonus will be calculated based on the plan currency value. The Production Bonus payable will be converted to SGD based on the exchange rate determined by TMLS at point of payment.</p> <p>*Incentives payable under this Campaign are calculated based on the Total First Year Basic Regular Premium of Eligible Plans and the Minimum Contribution Period("MCP") at the end of the Incentive Period. Incentive eligibility criteria, tiers and amounts are set out in the tables above.</p> <p>* Policies cancelled during the 14 days' Free-Look period will not be eligible for the incentive.</p> <p>*The calculation of Total First Year Basic Regular Premium collected will not include renewals and other promotions which include free coverage.</p> <p>*Any replacement of existing policy(ies) or terminated, rejected or discontinued proposal(s) will not be eligible for the incentive.</p> <p>* TMLS further reserves the right not to offer any incentive for special quotation applications.</p> <p>*All decisions and determinations of TMLS in this Campaign shall be final and binding. No appeals shall be admissible.</p>
CHINA LIFE	1-Oct-21	31-Dec-21	31-Dec-21	N.A.	China Life Sellers' Incentive Program Q4 2021	*Protection Plans (non-PAR Plans) *Cash Value Plans (non-PAR Plans)	Cash Incentive	Based on Annualised Premium Income (API)	<p>*The amount of incentive to be paid to an eligible financial adviser will be calculated based on the total annual premium (only for annual mode) for the Qualifying Policies that are sold by him/her and issued during the Qualifying Period.</p> <p>*Payment of the incentive is on the condition that the Eligibility criteria set out in clause 1 above continues to be met on payment date.</p> <p>*For USD policies, CLIS will compute the premium value according to CLIS' prevailing Singapore Dollar exchange rate at the time of payment.</p> <p>*All qualifying policy applications must be submitted and received by CLIS by 24 December 2021. Qualifying policies must be accepted by 31 December 2021.</p> <p>*CLIS reserves the right to claw back from the financial adviser in part or in full the amount or value of the incentive for policies that are surrendered within six (6) months after the end of this Incentive Programme or which are cancelled within the fourteen (14)-day free-look period.</p> <p>*All payouts will be rounded down to the 2 decimals point. CLIS reserves the right to withdraw or cease this Incentive Program or vary the Terms and Conditions of this Incentive Program without prior notice or liability to the financial advisers.</p> <p>*In accordance with MU 76/20 issued by Life Insurance Association Singapore dated 8 January 2020, payment of any incentives by CLIS will be paid through the respective Financial Advisory (FA) Firms and FA Firms shall have the right to structure such incentive paid through them to their own representatives.</p>

Advisers Campaigns as of 06 October 2021