

2022 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
SINGLIFE with AVIVA	1-Jan-22	30-Apr-22	N.A.	N.A.	FA Cash Incentive	All Regular Premium only	Cash Incentives	from \$80 Up to \$2,000 per policy	<p>*All regular premium (RP) policies issued from 1 January to 30 April 2022.</p> <p>* Single premium plans are not included.</p> <p>*Incentive reward is at per policy level</p> <p>*APE is calculated net of any perpetual premium discount, GST and ElderShield/MediShield Life premiums.</p>
CHINA TAIPING	1-Jan-22	30-Jun-22	31 Aug 2022	N.A.	Roaring Start 2022 FA Incentives	All products available on iSPEED i-Protect series* i-Cash (III) i-Saver8 Infinite Harvest (III) Infinite Elite Harvest (USD) Infinite Elite Legacy (USD)	Cash Incentives	Qualifying Weighted Premium (QWP) (by cumulative WP Credit) \$15,000 -\$60,000 & above \$30 per eSubmission inception	<p>*Credit Booster - 1.5 times Weighted Premium credit for i-Protect series.</p> <p>*Weighted Premium (WP) is calculated based on: -Regular Premium = (100% of annualized premium / 10) x premium term (capped at max 10 yrs.) -Single Premium = 10% of Single Premium -Currency assumption USD 1 = SGD 1.35</p> <p>*Cumulative Weighted Premium is calculated based on all eligible plans per adviser: *Adviser's own case (Policyowner and/or Life Insured) will not be eligible for this incentive. *Applies to all eligible plans submitted and inception during the campaign period as stated above; Policies cancelled during the 14 days Free-Look period will not be eligible for the incentive; Policies must be in force upon incentive payout.</p>
AIA	1-Jan-22	30-Jun-22	1-Jan-22 to 30-June-22	N.A.	Celebratory Rewards 1H2022	All plans distributed via FA Channel but exclude Health Shield & all A & H plans.	Cash Incentives	Based on Premium Criteria \$100-\$800 Vouchers	<p>*AIA reserve the right to clawback rewards & gifts if the inception policies are lapsed or terminated within 12 months from the date of inception.</p> <p>*Premium from medisave & GST will not be taken into account for qualifications.</p> <p>*All premium payment terms shorter than 10 yrs will be weighed accordingly.(refer to the terms & condition for more details).</p> <p>*Policies cancelled during the free look period will not be eligible.</p>

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AXA	1-Jan-22	31-Dec-22	31-Jan-23	N.A.	FA International Sales Convention 2023 "ISC 2023"	<p>*All Life regular premium policies (including all attachable riders)</p> <p>*Single premium policies. SP eligible APE is 10% of premium.</p> <p>*AXA shield rider, Band Aid.</p>	Tickets	<p>Based on Issued APE</p> <p>S\$120,000 APE -1st Ticket</p> <p>S\$220,000 APE-2nd Ticket</p> <p>S\$220,000 APE-3rd Ticket</p> <p>Every subsequent S\$80,000 APE APE-4th Ticket onwards</p>	<p>*The Campaign is open for all FA Firms.</p> <p>*This Campaign is applicable to newly incepted policies only.</p> <p>*It does not apply to renewal policies, single premium ILP, top up and recurring single premium.</p> <p>*Policies that are cancelled within the 14-day free-look period will not be included in determining the incepted APE criteria.</p> <p>*AXA Insurance Pte Ltd (AXA) will exercise Clawback if the incepted policies are lapsed or terminated within 14 months of inception.</p> <p>*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.</p>
INFINITUM	1-Jan-22	31-Dec-22	1-Jan-22 to 31-Dec-22	N.A.	Infinitum Achievers Club 2023	<p>*All gross revenue^ generated on life policies, Investment and General Insurance.</p>	Incentive Trip	<p>*Tier 1 – FSC-Gross Revenue^ ≥ \$180,000</p> <p>*Tier 2 - FSM-2 FSC Qualifiers + Group GR > \$500K</p> <p>*Tier 3 - FSD-4 FSC Qualifiers + Group GR > \$1M</p>	<p>*Qualifier's headcount for FSD/FSM Category excludes FSD and FSM qualifiers (i.e. based solely on number of individual FSC qualifiers).</p> <p>*Besides achieving the sales qualifying criteria, the following additional criteria must be fulfilled:</p> <p>Reps need to have BSC grade of B and above for the latest 2 published BSC grades (by Q4 2022) to qualify for the incentive and no adverse news received during the qualifying period which will materially impact the rep's fit and proper status.</p> <p>*All FSCs that qualify for the trip must have good persistency ratios (i.e. no persistency issues highlighted by providers) in the last 12 months.</p> <p>*Each qualifier will only be eligible to 1 seat even if he met the criteria for multiple categories.</p> <p>o FSD/FSM who qualify for both "FSC" and "FSM/FSD" categories will only be entitled to 1 seat.</p>

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TOKIO MARINE	1-Jan-22	31-Dec-22	N.A.	N.A.	TM Multiplier	Products Type: Investment Series & Protection Series (refer to eligible plans EDM)	Cash Incentives	Multiply and receive up to S\$4,800 Cash (refer to the list of reward tier EDM)	*Cash incentive payable-no. of active months x Cash Reward (based on no. of cases issued) *Incentives payable under this campaign are calculated based on 2 variables which are number of active months & number of cases during the campaign period. The incentive tiers & amounts are set out in the tables.(refer to campaign EDM)
Manulife	1-Jan-22	30-Nov-22	1-Jan-22 to 30-Nov-22	N.A.	Manulife Overseas Convention 2022	All policies except Signature Income II USD & Manulink Investor II	Incentive Trip	1st ticket-\$118,000 2nd ticket & above-\$99,000	*Applications must reach Manulife Office by 5pm, 16th November 2022. *Weighted Premium calculation follows the standard industry guidelines for premium payment less than 10 years. *Signature Income/ Lifetime Rewards policies (applicable to SGD policies only), 2.5% of single premium paid will qualify as Weighted Premium. *Manulife GrowSecure 8 pay , 100% of APE will qualify as Weighted Premium. *InvestReady Wealth II (MIP 3 & 5 Years) and Manulife SmartRetire(III) (MIP 5 & 8 years) , 100% of APE will qualify as Weighted Premium. *InvestReady Wealth (II) 3 Years Flexi (SGD & USD), 10% of APE will be used for weighted premium. *Heirloom/Index UL/ Index UL Select policies, 10% of premium paid will be used for weighted premium. *Any USD policies will be converted to SGD at Manulife's prevailing rate. *Multiple tickets allowed. *Any policy cancelled within 14 days Free-look period will not be eligible for this incentive. Surrenders, replacement, and rescissions from new business submitted and issued during the qualifying period will be deducted accordingly.
Navigator	15-Mar-22	16-May-22	15-Mar-22 to 16-May-22	N.A.	Break the Egg Campaign with Navigator	Qualifying (Gross) Inflows, Cash Trades, CPF & SRS Trades.	Cash Incentives	\$500	*Eligible individuals include newly coded Financial Adviser Representative ("FAR") and existing coded FAR with no active trades* in the last 1 year (from campaign start date). *In the event of any inconsistency between these terms and conditions and any brochure, marketing or any promotional material relating to the campaign, these T&C shall prevail. *The pay SGD 500 per eligible FAR is awarded to the first 5 FAR who generated inflows of SGD 100,000 in either one transaction of SGD 100,000 or multiple transactions aggregating to SGD 100,00.

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SINGLIFE with AVIVA	1-Nov-21	31-Oct-22	1-Nov-21 to 31-Oct-22	N.A.	FA Overseas Convention 2023 (ICE Land 2023)	All individual Regular Premium new business applications.	Incentive Trip	<p>*Tier 1-\$380,000-2 tickets to Iceland convention + \$8,000 cash</p> <p>*Tier 2-\$350,000-2 tickets to Iceland convention + \$6,000 cash</p> <p>*Tier 3-\$280,000-2 tickets to Iceland convention + \$3,000 cash</p> <p>*Tier 4-\$210,000-2 tickets to Iceland convention</p> <p>*Tier 5-\$120,000-1 ticket to Iceland convention</p>	<p>2X APE Credit:(Qualifying policies issued 1 Jan 2022 – 31 Oct 2022): Sales from the following regular premium plans will earn you 2X APE credit for your APE qualification.(refer to the email)</p> <p>1X APE Credit:NEWFor all the remaining regular premium plans including Singlife Savvy Invest, you will receive 1X APE credit for your APE qualification.(refer to the email)</p> <p>*There will be no encashment of the rewards and rewards are not transferable. The second ticket cannot be utilised to bring another representative who have every opportunity to qualify but did not.</p> <p>*Representatives with 24 months persistency of less than 85% at the close of the qualifying period will not be eligible.</p> <p>*APE calculation follows the standard industry guidelines for payment term/MIP less than 10 years. For example, premium payment term/MIP of 5 years is 50% of the annual premium amount.</p>
NTUC INCOME	1-Apr-22	30-Jun-22	18 Jul 2022	N.A.	FA Adviser Q2 Cash Incentive	All Life Regular Premium Policies including any applicable rider(s)	Cash Incentives	<p>*\$5,000 to \$15,000=3% of Adjusted API</p> <p>*\$15,001 to \$45,000=6% of Adjusted API</p> <p>*\$45,001 & above=10% of Adjusted API</p>	<p>*Qualifying Submission Period: 1 April 2022 to 30 June 2022 (before 5pm at Paya Lebar Quarters Office)</p> <p>*Weighted Adjusted Premium is computed based on standard industry guidelines.</p> <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>

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TOKIO MARINE	1-Apr-22	30-Jun-22	N.A.	N.A.	#goForMore Q2 2022 FA Adviser Incentive	*TM Protect 1, TM Protect Cancer, TM Protect PA, TM Early Cover & TM PA *#goClassic, #goClassic Secure, #goTreasures & #goTreasures Secure *TM Atlas Wealth	Cash Incentives	*TM Protect 1, TM Protect Cancer, TM Protect PA, TM Early Cover & TM PA=2X APE Multiplier* *#goClassic, #goClassic Secure, #goTreasures & #goTreasures Secure=1x APE Multiplier* *TM Atlas Wealth=0.5xAPE Multiplier*	*APE Multiplier is applicable to Cash Incentive only. *If the premium term of the policy is less than 10 years, (premium term / 10) X annualized premium amount of the Eligible Plan (including riders). *If the premium term of the policy is less than 10 years, (premium term / 10) X annualized premium amount of the Eligible Plan (including riders). *Incentives payable under this Campaign are calculated based on cumulative APE and/or qualifying modal premium of Term Assure (II) and TM MultiCare policies at the end of the Campaign Period. The incentive tiers and amounts are set out in the tables above. *Refer to Incentive Mechanic Example for more details. *The Cash Incentive applies to selected non-participating plans and investment-linked plans listed in the table above and is calculated based on cumulative APE of all eligible products sold at the end of the Campaign Period. *The Protection Bonus Incentive applies to Term Assure (II) and TM MultiCare plans on all premium payment modes and is calculated based on modal premium paid.
ETIQA	1-Apr-22	30-Jun-22	31 Jul 2022	N.A.	Etiqa 2022 Q2 Advisers Incentives	All regular premium products excluding online products, single premium products and investment-linked products.	Cash Incentives	*For Essential Whole Life cover & Essential Term Life cover (Incentive per policy)-APE per policy (based on annualised premium) \$1,000 & above =8% *Any other Regular Premium Plans (Incentive per policy)- (\$2,000 to \$5,000=\$70), (\$5,001 to \$10,000=\$150), (\$10,001 and above=\$350)	*Eligible product is only for Essential Whole Life cover and Essential Term Life cover. *All qualified incentive payout will be rounded up to the nearest \$5. *Maximum cash incentive capped at \$5,000 per case. *The campaign is only applicable for all Etiqa's IFA and International Brokers Distributors. *Single premium products, online products and investment-linked products will not be eligible for this campaign. *Qualifiers will be entitled to enjoy cash rewards based on the qualifying tiers. *Cash incentive will be accumulated on per qualifier basis across all applications submitted and inceptioned within qualifying period. *Rewards will be consolidated at the end of campaign period and be paid within 30 days after the free-look period. The free-look period will be 21 days from the date of policy document dispatched from Etiqa.

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Manulife	1-Apr-22	30-Jun-22	1-Apr-22 to 30-Jun-22	N.A.	ML LFA Q2 2022 - Adviser Incentive	LifeReady Plus (II), ManuProtect Term (II), ManuProtect Decreasing (II), RetireReady Plus (III), ReadyBuilder (II), Manulife Spring (II), Manulife GrowSecure, Manulife IncomeGen, Ready LifeIncome (III), InvestReady Wealth (II) 10 MIP, InvestReady Wealth (II) 10 Flexi, InvestReady Wealth (II) 20 Flexi, ManuInvest Duo, Manulife SmartRetire (III)	Incentive Trip	Tier 1:\$8,000 - \$20,000=3% Tier 2:\$20,001 - \$40,000=5% Tier 3:\$40,001 - \$60,000=7% Tier 4:\$60,001 and above=10%	<p>*The incentives are applicable for all policies issued from 01 April 2022 to 30 June 2022. Applications must reach Manulife Office by 5pm, 17 June 2022.</p> <p>*Each qualifying adviser is only entitled to 1 ticket for the incentive trip, multiple tickets are not applicable for this incentive trip. The incentive ticket is not transferrable.</p> <p>*Weighted Premium calculation and the corresponding weighted annual premium multiplier follows the standard industry guidelines for payment less than 10 years. Policies with premium term of 5 years - 50% of the annual premium will be used for weighted premium. Single Premium policies - 10% of single premium will be used for weighted premium.</p> <p>*For Manulife Spring-3, 30% of the annual premium will be used for weighted premium; for Manulife Spring-6, 60% of the annual premiums will be used for weighted premium.</p> <p>*For Manulife IncomeGen, 30% of the annual premium will be used for weighted premium.</p>
Manulife	1-Apr-22	30-Jun-22	1-Apr-22 to 30-Jun-22	N.A.	ML LFA Q2 2022 - Adviser Cash Incentive (Bangkok)	LifeReady Plus (II), ManuProtect Term (II), ManuProtect Decreasing (II), RetireReady Plus (III), ReadyBuilder (II), Manulife Spring (II), Manulife GrowSecure, Manulife IncomeGen, Ready LifeIncome (III), InvestReady Wealth (II) 10 MIP, InvestReady Wealth (II) 10 Flexi, InvestReady Wealth (II) 20 Flexi, ManuInvest Duo, Manulife SmartRetire (III)	Incentive Trip	Achieve cumulative weighted premiums \$40,000=1 Ticket to Bangkok, Thailand	<p>**Each qualifying adviser is only entitled to 1 ticket for the incentive trip, multiple tickets are not applicable for this incentive trip.</p> <p>*The incentives are applicable for all policies issued from 01 April 2022 to 30 June 2022.</p> <p>*Weighted Premium calculation and the corresponding weighted annual premium multiplier follows the standard industry guidelines for payment less than 10 years. Policies with premium term of 5 years - 50% of the annual premium will be used for weighted premium. Single Premium policies - 10% of single premium will be used for weighted premium.</p> <p>*For Manulife Spring-3, 30% of the annual premium will be used for weighted premium; for Manulife Spring-6, 60% of the annual premiums will be used for weighted premium.</p> <p>*For Manulife IncomeGen, 30% of the annual premium will be used for weighted premium.</p>

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INFINITUM	1-Apr-22	30-Jun-22	1-Apr-22 to 30-Jun-22	N.A.	Infinitem Q2 Sales and Activity Campaign	Sales Activities (Life and CIS) *Cases (By Gross Revenue) *Cases (By Submission)	Cash Incentives	<p><u>Cases (By Gross Revenue)</u> *Prize 1st to 5th: From \$488 to \$1,288 cash incentives *Prize 6th to 30th: From \$88 to \$388 cash incentives <u>Cases (By Submission)</u> *Prize 1st to 20th: \$88 cash incentives</p> <p>A total of 50 Prizes for the qualifying period.</p>	<p>*Note:Prize 6th to 30th will be based on lucky draw chances (refer to table below) *Each representative will qualify for maximum of 2 prizes for the lucky draws. Representatives need to attain a BSC grade of B and above for the latest published BSC grades (by Q2 2022) to qualify for the incentive and no adverse news received during the qualifying period which will materially impact the Representatives' fit and proper status. Cases (By Gross Revenue) *Prize 1st to 5th Top 5 Representatives by Gross Revenue *Prize 6th to 30th Minimum Gross Revenue of \$1,888 per month during the qualifying period will be entitled to lucky draw chances Cases (By Submission) *Minimum 16 incepted cases during the qualifying period will be entitled to lucky draw chances. *For Income cases, there will be a bonus ie. double count for each submission.</p>
INFINITUM	1-Apr-22	30-Jun-22	1-Apr-22 to 30-Jun-22	N.A.	2022 Q2 Infinitem Model Portfolio Cash Incentive Campaign	Sales Activities (Infinitem Model Portfolio)	Cash Incentives	<p>No. of Lucky Draws Prizes-5 ≥ 5 Min. Incepted Cases (Case Count) Prize-\$88</p>	<p>*The 5 Representatives drawn during the lucky draw will receive \$88 each. *Minimum 5 valid incepted cases of Infinitem Model Portfolio to qualify for lucky draw during the campaign period. *Eligible case submission refers to new case submission for buying (excluding top-up and new RSP) into Infinitem Model Portfolio. For multiple eligible trades submission on the same investment account, the cash incentive is only payable for one time only. *Valid case excludes Representatives' own submission.</p>

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RHI	14-Feb-22	31-Mar-22	14-Feb-22 to 31-Mar-22	N.A.	RHI Shield Roaring Start! Incentive Campaign	Shield Plans (A+RH,Private,Plan A or Plan B)	Cash Incentives	<u>Tier 1</u> *Cases Issued-1 to 3 *Incentive Per Case-\$30 *Total Payout up to-\$90 <u>Tier 2</u> *Cases Issued-4 to 9 *Incentive Per Case-\$35 *Total Payout up to-\$315 <u>Tier 3</u> *Cases Issued-10 to 14 *Incentive Per Case-\$40 *Total Payout up to-\$560 <u>Tier 4</u> *Cases Issued-15 & above *Incentive Per Case-\$50 *Total Payout up to-\$750 & up	*Each incepted life assured counts as 1 case