

# 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
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><b>Based on Issued APE</b></p> <p>\$S120,000 APE -1st Ticket</p> <p>\$S220,000 APE-2nd Ticket</p> <p>\$S220,000 APE-3rd Ticket</p> <p>Every subsequent \$S80,000 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.	Infinitem 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 &gt; \$500K</p> <p>*Tier 3 - FSD-4 FSC Qualifiers + Group GR &gt; \$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)	<p>*Cash incentive payable-no. of active months x Cash Reward (based on no. of cases issued)</p> <p>*Incentives payable under this campaign are calculated based on 2 variables which are number of active months &amp; number of cases during the the campaign period. The incentive tiers &amp; amounts are set out in the tables.(refer to campaign EDM)</p>
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	<p>*Weighted Premium calculation follows the standard industry guidelines for premium payment less than 10 years.</p> <p>*Signature Income/ Lifetime Rewards policies (applicable to SGD policies only), 2.5% of single premium paid will qualify as Weighted Premium.</p> <p>*Manulife GrowSecure 8 pay , 100% of APE will qualify as Weighted Premium.</p> <p>*InvestReady Wealth II ( MIP 3 &amp; 5 Years) and Manulife SmartRetire(III) (MIP 5 &amp; 8 years) , 100% of APE will qualify as Weighted Premium.</p> <p>InvestReady Wealth (II) 3 Years Flexi (SGD &amp; USD), 10% of APE will be used for weighted premium.</p> <p>*Heirloom/Index UL/ Index UL Select policies, 10% of premium paid will be used for weighted premium.</p> <p>*Any USD policies will be converted to SGD at Manulife's prevailing rate.</p> <p>*Multiple tickets allowed.</p>

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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><b>2X APE Credit:</b>(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><b>1X APE Credit:</b>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>*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>

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SINGLIFE with AVIVA	31-May-22	31-Aug-22	31-May-22 to 31-Aug-22	N.A.	FA Cash Incentive	all Regular Premium Plans Only	Cash Incentives	(Per policy basis, net of perpetual premium % of Ave APE discount, MediShield premiums and GST)	<p>*All regular premium (RP) policies issued from 1 May to 31 Aug 2022.</p> <p>*Single premium plans are not included.</p> <p>*Incentive reward is at per policy level.</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/MIP less than 10 years. For example, premium payment term of 5 years is 50% 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>
ETIQA	1-Jan-22	30-Nov-22	31-Dec-22	N.A.	ETIQA Seoul 2023 Convention Trip	All Regular Premium and Single Premium Products, excluding Online and Tactical Tranche Products	Incentive Trip	Total APE (weighted) (Based on annualised premium) S\$65,000 APE is 1 Set of Return Economy Class Air Tickets	<p>*Applicable to Etiqa's Independent Financial Adviser (IFA) and International Brokers Distributors.</p> <p>*For products with limited premium payment term of less than 10 years, APE credit will be pro-rated accordingly. Eg. For 3 years premium payment term, APE credit will be computed based on 30% of the annualised premium, 50% for 5 years premium payment term, and so on.</p> <p>*Tactical tranche products and online products will not be eligible for this campaign.</p>

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AXA	1-Jul-22	30-Sep-22	01-Jul-22 to 30-Sep-22	N.A.	<b>AXA Bigger Bolder Brighter – Q3 2022 Cash Incentive</b>	<p>*All Life regular premium policies (including all attachable riders)</p> <p>*Single premium policies. SP eligible APE is 10% of premium.</p> <p>*HSBC Life Protect Advantage &amp; HSBC Life Term Protect Advantage</p>	Cash Incentives	<p><b>*APE Credit Tier 1</b>-15,000 - 34,999= 3% Cash Payout (Of actual eligible APE)</p> <p><b>*APE Credit Tier 2</b>-35,000 - 64,999= 6% Cash Payout (Of actual eligible APE)</p> <p><b>*APE Credit Tier 3</b>-65,000 - 99,999= 9% Cash Payout (Of actual eligible APE)</p> <p><b>*APE Credit Tier 4</b>-Above 100,000= 12% Cash Payout (Of actual eligible APE)</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>*Incentives will be issued after policy inception and after the 14-day free-look period.</p> <p>*</p>
ETIQA	1-Jul-22	30-Sep-22	31-Oct-22	N.A.	<b>Etiqa 2022 Q3 Advisers Incentives</b>	Only Invest Plus SP and all regular premium products.	Cash Incentives	APE per policy (based on annualised premium)= Cash Incentive (Based on % of APE)	<p>*For limited premium payment term less than 10 years, APE credit will be pro-rated accordingly. Eg. For 3 pay, APE credit will be computed based on 30%, of the annualised premium, 50% for 5 pay, and so on.</p> <p>*Single premium products, other than Invest Plus SP, will not be eligible for this campaign.</p> <p>*Qualifiers will be entitled to enjoy cash rewards based on the qualifying tiers.</p> <p>*Cash Incentive will be accumulated on per qualifier basis across all applications submitted and incepted within qualifying period.</p> <p>*Cases that are not taken up or cancelled during the free look period shall not be included in the tabulation of the results.</p>
CHINA LIFE	1-Jul-22	30-Sep-22	28-Oct-22	N.A.	<b>2022 Q3 China Life Sellers' Incentives - FA</b>	<p><b>*Protection Plans (non-PAR Plans)</b>-Term Guardian Plus Plan, Term Guardian Plan, China Life Accident Guardian Plan (Plan 1 to Plan 5), China Life Cancer Guardian Plan</p> <p><b>*Cash Value Plans (PAR Plans)</b>- China Life SaveForward Endowment Plan, China Life FlexiCash Growth Plan, China Life Lifetime Income Plan, China Life Harvest Income Plan (USD), China Life Multiplier Guardian/ Plus Plan</p>	Cash Incentives	<p>*Tiers Below \$20,000=3% Cash Reward</p> <p>*\$20,000 &amp; above=5% Cash Reward</p> <p>*\$30 Dinning Vouchers</p> <p>*Please refer to the email broadcast for more details.</p>	<p>*All qualifying policies applications must be submitted and received by CLIS by 14 October 2022. Qualifying policies must be incepted by 28 October 2022.</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 Program 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>

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NTUC INCOME	1-Jan-22	31-Dec-22	N.A.	N.A.	Incentive Trip Challenge 2023 to Toronto	All new Regular Premium Life Policies(including any applicable riders),selected single premium life policies .	Incentive Trip	*1st Ticket:\$100,000 weighted adjusted API *2nd Ticket: \$80,000 weighted adjusted API	*Applies to all new regular premiums life policies & selected single premium life policies. Weighted adjusted premium is computed based of standard industry guideline.(refer to email broadcast for terms & conditions)
NTUC INCOME	1-Jul-22	31-Aug-22	18 Sep 2022	N.A.	FA Adviser Q3 Cash Incentive	all Regular Premium Life Policies including any applicable rider(s)	Cash Incentives	*\$5,000-\$15,000 (Qualifying Adjusted API)=3% of Adjusted API (Cash Incentive) *\$15,000-\$25,000 (Qualifying Adjusted API)=6% of Adjusted API (Cash Incentive) *\$25,000 & above (Qualifying Adjusted API)=10% of Adjusted API (Cash Incentive) *2.0 times credit on Canada Incentive	*Weighted Adjusted Premium is computed based on standard industry guidelines. *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
Manulife	1-Jul-22	30-Sep-22	N.A.	N.A.	Manulife LFA Q3 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)	Cash Incentives	*Tier 1-\$8,000-\$20,00 weighted annual plans= 3% incentive *Tier 2-\$20,001-\$40,00 weighted annual plans= 5% incentive *Tier 3-\$40,001-\$60,00 weighted annual plans= 7% incentive *Tier 4-\$60,001 & above weighted annual plans= 10% incentive	*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. *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. *For Manulife IncomeGen, 30% of the annual premium will be used for weighted premium.
Manulife	1-Jul-22	14-Oct-22	21 Dec 2022	N.A.	(Extension) Signature Wealth Seller Campaign	Signature Wealth	Cash Incentives	*Additional basic commission of 0.50% plus additional overrides of 0.50% (=100% of 0.50% basic commission). *the additional total commission is payable on the lower amount of (1) solved premium, or (2) total premiums paid and received by 21 December 2022 (date inclusive).	*To be eligible for the Signature Wealth Seller Campaign, applications must be signed and received by Manulife by 14 October 2022 (date inclusive) and the policies must be issued by Manulife by 21 December 2022 (date inclusive). *The additional total commission will be calculated and paid monthly on the BAU commission payout day, as per current rules applied to the payment of total commission.

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CHINA TAIPING	1-Jul-22	15-Dec-22	30 Dec 2022	N.A.	FA Adviser Incentive	i-Protect i-Secure Legacy i-Cash (III) i-Saver8 i-WealthSaver Infinite Harvest (III) Infinite Legacy (II) Infinite Elite Harvest (USD) Infinite Elite Legacy (USD)	Cash Incentives	*SGD 5,000 to SGD 14,999 Qualifying Weighted Premium (QWP)=3% Cash Incentive (% of QWP) *SGD 15,000 to SGD 34,999 Qualifying Weighted Premium (QWP)=6% Cash Incentive (% of QWP) *SGD 35,000 & above Qualifying Weighted Premium (QWP)=8% Cash Incentive (% of QWP)	*Adviser's own case (Policyowner and/or Life Insured) will not be eligible for this incentive. *Applies to all eligible plans (excludes i-Save) 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. *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.
iFast	1-Jan-22	31-Dec-22	N.A.	N.A.	iFast Wealth Advisers Symposium 2023	all products (UT, Bonds, ETFs, Stocks and DPMS) & Sales on both Central and iGP Platform will be included.	Incentive Trip	*Net sales is tabulated based on New Buy + External Transfer In + RSPs + Cash Account Deposits Redemptions – External Transfer Out – RDPs – Cash Account Withdrawal.	*Cash Account Deposits include dividends paid into Cash Account and new monies transferred into Cash Account. Cash Account Withdrawals include Fee Deduction via Cash Account and payment for new purchase of all products. *Sales of all products (UT, Bonds, ETFs, Stocks and DPMS) are included. *Sales on both Central and iGP Platform will be included. *Internal Transfers within iFAST will not be considered. *iFAST reserves the the right to amend the details of this campaign and make the final decision on the qualification.

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iFast	1-Jul-22	31-Dec-22	N.A.	N.A.	iFast Invest In Chinese Market Campaign	*Allianz Global Investors Singapore *J.P. Morgan Asset Management *Schroder Investment Management *UBS Asset Management (Singapore) *Blackrock Singapore  (Please refer to EDM for more details)	Cash Incentives	*For every SGD 50,000 net sales into the shortlisted funds, adviser will receive CNH 250 subject to a min qualifying net sales of SGD 100,000. Net sales will be rounded down to the closest multiple of SGD 50,000. Example: Total net sales of SGD 180,000 will be rounded lower to SGD 150,000. Incentive payout will be CNH 750. Adviser incentive payout is capped at CNH 25,000 (equivalent to SGD 5,100).	*All qualifying transactions must be completed by 31st December 2022 (the "campaign period" is inclusive of both dates). *Net Sales refers to Buy + RSP + External Transfer in – Sell – External Transfer out and is applicable for all account types for Cash, SRS & CPFOA payment mode on iFAST Central and iFAST Global Prestige into the participating funds only, and will be calculated on advisor level. Internal transfers within iFAST will not be considered. *iFAST will consolidate the results breakdown within 6-8 weeks after the campaign period and iFAST will credit the total incentive amount to adviser's personal iFAST Client account directly. *iFAST reserves the right to claw back the incentive if client closes their account/ redeems units of the participating funds within 6 months from the end of the qualifying period. *iFAST reserves the right to terminate, cancel or suspend this promotion or to vary the terms and conditions of this promotion at any time without notice due to regulatory changes or other reasons.