

2023 Advisers Incentives & Campaigns



Insurer/Platform	Application Submit	Application End by	Policy Inception By	Travel Dates	Campaign Name	Qualifying Products / Plans	Reward Type	Reward Value	Qualifying Criteria
SINGLIFE	1-Nov-22	30-Jun-23	1-Nov-22 to 30-June-23	N.A.	Singlife Overseas Convention 2023 (Athens & Mykonos)	All individual Regular Premium plans only	Incentive Trip	<p>*Tier 1-\$380,000-2 tickets to Athens & Mykonos convention (Twin Sharing) + \$6,000 cash</p> <p>*Tier 2-\$300,000-2 tickets to Athens & Mykonos convention (Twin Sharing) + \$3,000 cash</p> <p>*Tier 3-\$220,000-2 tickets to Athens & Mykonos convention (Twin Sharing)</p> <p>*Tier 4-\$120,000-1 ticket to Athens & Mykonos convention (Twin Sharing)</p>	<p>*1.5X APE Credit (Qualifying policies issued 1 Nov 2022 – 30 Jun 2023)</p> <p>*1X APE Credit (Qualifying policies issued 1 Nov 2022 – 30 Jun 2023)</p> <p>*Representatives with +J3:J924 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.</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; and d) increases in premiums done outside the qualifying period for policies that were incepted during the qualifying period.</p> <p>*Qualifying representatives must remain with the same FA firm at the point of qualifying for the incentive campaigns and up to the point of travel.</p>
SINGLIFE	1-Jan-23	31-Mar-23	1 Jan – 31 Mar 2023	N.A.	#ABetterWay to earn EXTRA credits for Singlife Overseas Convention 2023!	All individual Regular Premium plans only	Incentive Trip	<p>*2X APE Credit for non-par Qualifying Plans</p> <p>*1.5X APE Credit for all other Qualifying Plans (incl. Singlife Savvy Invest)</p>	<p>*Sales from the following regular premium plans will earn you 1.5X APE credit for your APE qualification: Singlife Elite Term* Singlife Essential Critical Illness* Singlife Multipay Critical Illness* Singlife Comprehensive Critical Illness* Singlife Disability Income.</p> <p>* Singlife ElderShield Standard/ ElderShield Plus* Singlife CareShield Standard. CareShield Plus* Singlife Simple Term* Singlife Accident Guard* 2X 1.5X APE Credit (Qualifying policies issued Jan 2023 – 31 Mar 2023)</p> <p>*1.5X 1X APE Credit (Qualifying policies issued 1 Jan 2023 – 31 Mar 2023).</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.</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; and d) increases in premiums done outside the qualifying period for policies that were incepted during the qualifying period.</p>

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SINGLIFE	2-Jan-23	30-Apr-23	2 Jan-30 April 2023.		FA Cash Incentive	Issuance Incentive for all Regular Premium Plans Only	Cash Incentives	(Per policy basis, net of perpetual premium % of Ave APE discount, MediShield premiums and GST)	<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>*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 incepted during the qualifying period and (e) splitting of policies to qualify for the tiers more than once.</p>
HSBC LIFE	3-Jan-23	31-Mar-23	issued between 03 January 2023 to 31 March 2023 (both dates inclusive)	N.A.	FA Q1 Double Goal Incentive	<p>*All Life regular premium policies (including all attachable riders)</p> <p>*Single premium ("SP") policies. SP eligible APE is 10% of premium</p> <p>*AXA Shield rider, Prime Care & Band Aid</p>	Cash Incentives	The following Cash Reward percentages (of eligible APE) shall be payable on eligible policies of respective product category, 2% for Participating products, 3% for non-Participating products, and 4% for Investment-Linked Products ("ILP").	<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>*This campaign should not be construed as incentivising FA Reps to replace or perform detrimental switches to Policyholders existing policies.</p> <p>*HSBC Life 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> <p>*FA Reps are reminded to perform required financial planning to ensure that the advisory and recommendations are in line with customers' needs and affordability. FA Reps should also be reminded not to subject customers to detriment replacements or switches, which may be subjected to clawback of incentives.</p>

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CHINA LIFE	1-Jan-23	31-Mar-23	28 Apr 2023	N.A.	Q1 China Life Sellers' Incentives - FA	<ul style="list-style-type: none"> *China Life Prosperous Retirement *China Life Lifetime Income Plan *China Life Harvest Income Plan (USD) *China Life SaveForward Endowment Plan^ *China Life FlexiCash Growth^ *China Life Accident Guardian (Plan 3 - 5) *China Life Term Guardian *China Life Term Guardian Plus *China Life Cancer Guardian *China Life Multiplier Guardian/Plus Series *China Life Lifetime Income Single Premium Plan *China Life Harvest Income Single Premium Plan (USD)* 	Cash Incentives	<p>*Based on the base currency of the policy</p> <p>^Maximum cash reward is 3.88%*</p>	<p>*The incentives to be paid to Rep by respective Firm will be calculated based on currency of the Qualifying Plans, and round down to nearest 2 decimals. For Firm with no USD and RMB foreign currency account, CLIS will convert the foreign currency to SGD using our internal exchange rate.</p> <p>*CLIS will not be liable for any transaction costs, fees, charges and commissions relating to the foreign currency transactions, which may be imposed by the financial institutions.</p> <p>*CLIS reserves the right to claw back from Firm in part or in full the amount or value of the incentives for policies that are surrendered or cancelled within the free-look period.</p> <p>*CLIS reserves the right to withdraw or cease this Sellers' Incentives or vary the Terms and Conditions without prior notice or liability to the firm.</p> <p>*In the event of any dispute(s), the interpretation of the Terms & Conditions by CLIS shall be deemed as final and binding. No appeal will be allowed for this Sellers' Incentives.</p>
INCOME	1-Jan-23	31-Mar-23	18 Apr 2023	N.A.	FA Adviser Cash Incentive	all Regular Premium Life Policies including any applicable rider(s)	Cash Incentives	*Qualifying Adjusted API	<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 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 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>

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ETIQA	1-Jan-23	31-Mar-23	30 Apr 2023	N.A.	Q1 Advisers Incentives	Only Essential whole life cover, Essential term life cover and Invest builder	Cash Incentives	APE per policy (based on annualised premium) (based on % of APE)	<ul style="list-style-type: none"> *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. *Single premium products and tranche products will not be eligible for this campaign. *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 dispatch from Etiqa. *Cases that are not taken up or cancelled during the free-look period shall not be included in the tabulation of the results. *All decisions by Etiqa on this campaign shall be final and binding on all persons participating in this campaign.
CHINA TAIPING	3-Jan-23	30-Jun-23	31 Aug 2023	N.A.	FA Adviser Incentive H1 2023	<ul style="list-style-type: none"> *i-CashLife i-Retire i-Saver8 *i-WealthSaver *Infinite Harvest (III) *Infinite Harvest Plus *Infinite Elite Harvest (USD) *i-Cash (III) *i-Protect series *i-Secure Legacy (II) *Infinite Legacy (II) *Infinite Elite Legacy (USD) *Including any new plans launch from Jan – Jun 2023, unless specifically advised by CTPIS. 	Cash Incentives	\$1,800 per inceptioned policy, and all accumulated production can qualify for an Apple iPad during the period!	<ul style="list-style-type: none"> *Gadget Reward: Cumulative Weighted Premium for full period.: • capped at 50 iPads for first 50 qualifiers. (Top 25 qualifiers for Tier 2 reward, next 25 qualifiers for Tier 1 reward) *can be encash if the item is not available or at adviser's choice. *CTPIS reserves the right to offer another gadget of similar specifications if the item is not available. *CNY Bonus:• Applications submitted and inceptioned from 3 Jan – 28 Feb 2023. • All i-Secure Legacy (II), i-Retire & i-WealthSaver will have 1.5x Weighted Premium credits for cash incentive only. *Qualifying Weighted Premium (WP) is calculated based on. • Qualifying 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.

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TOKIO MARINE	1-Jan-23	31-Mar-23	issued between 01 January 2023 to 31 March 2023 (both dates inclusive)	N.A.	Tokio Marine 2023_#ScoreBig - TMLS Q1 2023 FA Incentive Campaign	#goAffluence #goTreasures #goTreasures Secure #goClassic #goClassic Secure #goUltra #goUltra Secure TM Atlas Wealth #goAssure #go TotalProtect Cancer TM Term Assure (II) TM Multicare TM EarlyCover TM PA TM Protect PA TM Protect 1 TM Protect Cancer	Cash Incentives	CUMULATIVE APE (% OF APE) *2X BOOSTER ON APE FOR ALL ELIGIBLE POLICIES ISSUED IN JAN & FEB 2023 *APE is calculated as follows: -if the premium term of the policy is 10 years or longer, 100% of annualized premium amount of the Eligible Plan (including riders), or 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). All APE calculations are based on discounted premiums (where applicable)& exclude renewal premiums.	*To celebrate the launch of #goAssure, reps will receive a one-off \$200 cash for your first #goAssure (min. APE \$2,400) policy issued by 31 Mar 2023.*Incentives payable under this Campaign are calculated based on cumulative APE at the end of the Campaign Period. The incentive tiers and amounts are set out in the tables above.*The Cash Incentive is calculated based on cumulative Annualized Premium Equivalent(APE) of all eligible plans issued during the Campaign Period. Where multiplier booster is applicable, the cumulative APE is calculated based on the APE multiplied by the multiplier.*To qualify for #ScoreForGoAssure, the minimum APE must be at least \$2,400. ("TMLS") in its sole discretion, and should there be fees chargeable, the fees shall be borne by the recipient, and/or deducted from the amount converted before payment is made to the recipient.
MANULIFE	1-Jan-23	31-Dec-23	1 January 2023 to 31 December 2023 (both dates inclusive)	N.A.	LFA Overseas Convention 2023	applicable for all policies (excluding Signature Income II USD, Manulink Investor II, ReadyProtect and ReadyMummy)	Incentive Trip	Tickets Qualifying Weighted Premium *1st ticket =\$148,000 *2nd tickets=\$130,000 *for early bird 1st ticket only=\$98,00	*FOR EARLY BIRD QUALIFICATIONS, Applications must be issued from 1 January 2023 to 31 August 2023 (both dates inclusive). Applications must reach Manulife office by 5pm, 17 August 2023. *Applications must reach Manulife Office by 5pm, 18 December 2023. *Weighted premium calculation follows the standard industry guidelines for premium payment less than 10 years. *Multiple tickets allowed. *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, replacement, and rescissions from new business submitted and issued during the qualifying period will be deducted accordingly. *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.

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NAVIGATOR	1-Jan-23	31-Mar-23	3 January 2023 to 31 March 2023 (both dates inclusive)	N.A.	Scale Campaign	Cash, SRS, CPFIS-OA and CPFIS-SA related transactions.	Cash Incentives	Each FAR may receive an incentive payout amount of up to S\$10,000 based on Net Inflow, calculated at the end of Campaign Period provided	<p>*“Net Inflow” refers to net new investment transacted during the Campaign Period, which shall be calculated in the following manner: [(Subscription + Regular Subscription Plan + Transfer-in) after any sales charge – (Redemption + Transfer-out)]. The Net Inflow will be rounded down to the nearest S\$10,000.</p> <p>*To qualify for this campaign, each FAR needs to achieve a Net Inflow of at least S\$100,000 from 3 January 2023 to 31 March 2023 (the "Campaign Period", both dates inclusive). Investments in Cash, SRS, CPFIS-OA and CPFIS-SA related transactions will be included for this campaign.</p> <p>*New subscriptions, Regular Subscription Plan or assets transferred in into the participating accounts which have qualified for the Campaign will be subject to a 1-month lock-in period after the end of the Campaign Period, from 1 April 2023 to 30 April 2023 (both dates inclusive) ("Lock-in Period").</p>
TIGER BROKERS	1-Feb-23	31-Mar-23	01 Feb 2023 to 31 March 2023	N.A.	Tiger Brokers 2023 Q1 CNY Net Sales Campaign	Eligible Unit Trusts Only	Cash Incentives	25 bps with every \$10,000 net sales . 2.5x net sales incentives higher than others.	<p>*Net sales is tabulated based on (New subscription+transfer in-transfer out redemptions).</p> <p>*For every \$10,000 net sales, adviser will receive 25bps.If net sales is \$11,000 adviser will only receive \$25.</p> <p>*Rewards will be tabulated on 15 April and paid out on 30 April 2023.</p> <p>*Tiger Brokers reserves the right to terminate, cancel or suspend this promotion or vary the terms and conditions of this promotion at any time without notice due to regulatory changes or other reasons.</p>