

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
INFINITUM	1-Jan-23	31-Dec-23	N.A.	N.A.	Infinitum Achievers Club 2024	All new gross revenue ^A generated on life policies, Investment and General Insurance	Incentive Trip	<p>*Tier 1 – FSC-New Gross Revenue (NGR)^A ≥ \$98,000 Note: Qualifier's headcount for FSC Category includes FSD and FSM qualifiers based on personal production.</p> <p>*Tier 2 - FSM-2 FSC Qualifiers + Group NGR > \$280,000</p> <p>*Tier 3 - FSD-4 FSC Qualifiers + Group NGR > \$550,000</p>	<p>*Qualifier's headcount for FSC Category includes FSD and FSM qualifiers based on personal production.</p> <p>*Qualifier's headcount for FSD/FSM Category excludes FSD and FSM qualifiers based on personal production.</p> <p>*Policies written on the lives of representatives will be excluded from the contest.</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> <p>*Policies issued during the Qualifying Period, which lapsed before departure will have their credits excluded and this could result in non-qualification.</p>
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	<p>Tickets Qualifying Weighted Premium</p> <p>*1st ticket =\$148,000</p> <p>*2nd tickets=\$130,000</p> <p>*for early bird 1st ticket only=\$98,00</p>	<p>*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.</p> <p>*Applications must reach Manulife Office by 5pm, 18 December 2023.</p> <p>*Weighted premium calculation follows the standard industry guidelines for premium payment less than 10 years.</p> <p>*Multiple tickets allowed.</p> <p>*Any USD policies will be converted to SGD at Manulife's prevailing rate.</p> <p>*Any policy cancelled within 14 days Free-look period will not be eligible for this incentive.</p> <p>*Surrenders, replacement, and rescissions from new business submitted and issued during the qualifying period will be deducted accordingly.</p> <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>

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ETIQA	1-Jan-23	30-Nov-23	31 Dec 2023	N.A.	ETIQA IFA CONVENTION 2024 (TOKYO)	All Regular Premium & Single Premium products (excluding online & tranche products)	Incentive Trip	Total APE (weighted) (Based on annualised premium) *\$85,000-1 set of return economy class air ticket *\$150,000-2 sets of return economy class air tickets *\$210,000-2 sets of return economy class air tickets + \$2,200 cash *2X multiplier for Invest smart flex and 3X multiplier for Essential cancer care(1st July to 30th Sept 2023 (issued by 31st Oct 2023)	<p>*(i) For Regular Premium products, APE will be computed based on 100% of the annualised premium with the exception of any limited premium paying term of less than 10 years, APE credit will be pro-rated accordingly. For example, APE credit will be 30% of the annualised premium for 3 pay products, 50% for 5 pay, and so on.</p> <p>*(ii) 1.5x weighted multiplier will be awarded for Invest builder, Essential whole life cover and Essential term life cover. For example, in the case of a \$12,000 annualised premium 3 pay Invest builder, the APE credit will be 1.5x of \$3,600, which is equivalent to \$5,400 APE credit.</p> <p>*Tranche products and Online products will not be eligible for this campaign.</p> <p>*Results will be consolidated at the end of January 2024. The free-look period will be 21 days from the date of policy document dispatch from Etiqa.</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> <p>*Qualifying Weighted APE: S\$85,000</p> <p>*1.5x multiplier for Invest Builder & Essential Whole Life Cover and Essential Term Life Cover!</p> <p>*2x multiplier for Invest smart flex *Limited Time Promo*</p> <p>*3x multiplier for Essential cancer care *Limited Time Promo*</p>
HSBC LIFE	3-Jan-23	29-Dec-23	31 Jan 2024	N.A.	FA International Sales Convention 2024 "FA ISC 2024"	APE of eligible newly incepted policies only * Additional RP ILP APE Credits" will be extended to 31 July 2023, as a result campaign period has been amended from 10 April to 31 July 2023 (both dates inclusive).	Incentive Trip	Every S\$ APE of eligible products will be counted as 1 APE credit	<p>*FA Representatives will need to ensure fulfilment of the below criteria:</p> <ul style="list-style-type: none"> -Minimum 85% 24-month persistency across HSBC Life production. -Zero substantiated customer complaints from HSBC Life customers recorded during campaign period. -FA Firms are strongly encouraged to ensure only Representatives with Balanced Scorecard ("BSC") grade A & B are allowed to participate towards FA ISC 2024. *It does not apply to renewal policies, single premium ILP, top up and recurring single premium. *This campaign should not be construed as incentivising FA Reps to replace or perform detrimental switches to Policyholders existing policies, and participating FA partners retain responsibility and process of customer on-boarding and financial advice, including product recommendations to customers, and are required to fulfil prescribed regulatory requirements on customer due diligence and sales recommendation. *Policies that are cancelled within the 14-day free-look period will not be included in determining the incepted APE.

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TOKIO MARINE	1-Jan-23	31-Dec-23	issued between 1 January and 31 December 2023 (both dates inclusive)	N.A.	FA Convention 2023 #go OSAKA	#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 #goElite #goElite Secure	Incentive Trip	Qualifying APE *\$90,000-1 Ticket to Osaka *\$160,00-2 Tickets to Osaka *Every \$20,000 thereafter- additional \$500 cash *Enjoy 1.5X APE Multiplier in July & August for all eligible plans including RSP & SP *Advisors who achieve \$5160,000 APE credits by 30 September 2023 shall have the option to upgrade their 2 economy class tickets to 1 SQ business class ticket. (* #goOsaka – Business Class Upgrade Special Campaign (ends 30 Sep 2023)	*APE calculations are based on discounted premiums (where applicable) and exclude free-looked policies, renewal, top-up and recurring single premium. *A value will be ascribed to each ticket upon TMLS's booking of the Convention for the qualifying representative and/or each ticket holder, and it will be this value along with any cash incentive given that will be subject to claw-back (if such is applicable pursuant to the terms herein). *For cash reward where qualifying representative will achieve additional \$500 for every block of \$20,000 APE after achieving \$5160,000 APE, there shall be no cap to this cash reward and will be paid to you regardless of attendance for the Convention. *Qualifying representatives must remain with the same FA firm at the point of qualifying for the incentive campaign and up to the point of travel. *Convention results will be consolidated by the end of January 2024 and thereafter you will be informed in writing of the relevant details. *Advisors who achieve more than \$5160,000 APE credits will continue to enjoy cash reward of \$500 for every block of \$20,000 APE thereafter (no change to current mechanics).
SINGLIFE	1-May-23	31-Aug-23	N.A.	N.A.	FA Cash Incentive May To Aug 2023	Singlife CareShield Standard/Plus, Singlife ElderShield Standard/Plus, Singlife Shield, Singlife HealthPlus, Singlife Shield Standard Plan, Singlife Disability Income, Singlife AccidentGuard, Singlife Cancer Cover Plus *Non-Par Life and Health Protection Plans: Singlife Elite Term, Singlife Essential Critical Illness, Singlife Multipay Critical Illness, Singlife Comprehensive Critical Illness, Singlife Disability Income, Singlife ElderShield Standard/Plus, Singlife CareShield Standard/Plus, Singlife Simple Term, Singlife Shield, Singlife Shield Standard Plan, Singlife Health Plus, Singlife Accident Guard & Singlife Big 3 Critical Illness. *ILP / Par Plans: Singlife Steadypay Saver, Singlife Whole Life, Singlife Flexi Life Income, Singlife Flexi Life Income II, Singlife Flexi Retirement, Singlife Choice Saver and Singlife Savvy Invest.	Cash Incentives	*(Per policy basis, net of perpetual premium % of Ave APE discount, MediShield premiums and GST)	*Single premium plans are not included. *Incentive reward is at per policy level. *Advisers with 24mths life persistency of less than 85% will not be eligible. *The incentive will be fulfilled for issued policies of the FA firm that was represented at the point of sale. *APE is calculated net of any perpetual premium discount, GST and ElderShield/MediShield Life premiums. *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. *APE from digital assisted sales is included.

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SINGLIFE	1-Jul-23	30-Jun-24	N.A.	N.A.	Singlife Overseas Convention 2024 (Mexico)	All individual Regular Premium plans only.	Incentive Trip	<p>*Tier1-\$500,000+2 tickets to Mexico (Twin Sharing) + \$59,000 cash</p> <p>*Tier 2-\$400,000=2 tickets to Mexico (Twin Sharing) + \$56,000 cash</p> <p>*Tier 3-\$320,000-2 tickets to Mexico (Twin Sharing) + \$53,000 cash</p> <p>*Tier 4-\$240,000=2 tickets to Mexico (Twin Sharing)</p> <p>*Tier 5-\$138,000=1 ticket to Mexico (Twin Sharing)</p>	<p>*1.5X APE Credit-Sales from the following regular premium plans will earn you 1.5X APE credit for your APE qualification.</p> <p>-Singlife Elite Term, Singlife Essential Critical Illness, Singlife Multipay Critical Illness,Singlife Comprehensive Critical Illness, Singlife Disability Income,Singlife ElderShield Standard/ ElderShield Plus, Singlife CareShield Standard/ CareShield Plus,Singlife Simple Term, Singlife Accident Guard, Singlife Cancer Cover Plus,Singlife Shield and Health Plus, Singlife Big 3 Critical Illness</p> <p>*1X APE Credit</p> <p>*For all the remaining regular premium plans including Singlife Savvy Invest, you will receive 1X APE credit for your APE qualification.</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>
INCOME	1-Jan-23	31-Dec-23	01 Jan 2023 to 31 Dec 2023 (both dates inclusive)	N.A.	FA Incentive Trip 2024	all Regular Premium Life Policies including any applicable rider(s) and selected single premium life policies.	Incentive Trip	<p>1st Ticket: \$100,000 Weighted Adjusted API</p> <p>2nd Ticket & onwards: \$80,000 Weighted Adjusted API</p>	<p>*2.0 times credit on regular premium policies (option to exclude Gro Power Saver Pro) issued during the campaign period.</p> <p>*Policies that are withdrawn and resubmitted after the qualifying submission period will not be eligible for this incentive.</p> <p>*Appeals outside the qualifying periods will strictly NOT accepted.</p> <p>*Weighted adjusted premium is computed based of standard industry guidelines.</p>
TIGER BROKERS	1-Jun-23	31-Dec-23	N.A.	N.A.	Tiger Brokers 2024 Convention (Monaco)	Eligible for Unit Trusts Only	Incentive Trip	<p>Top 15 advisors with the highest net sales (no minimum AUM will qualify for this.</p>	<p>*Money Market Funds will not be counted into overall Net Sales amount.</p> <p>* Net Sales is tabulated based on (New Subscription+transfer in-transfer out-Redemption)</p> <p>* All transfer in cases have to be completed by 28 December, 2023 to qualify for net sales calculation.</p> <p>* Encashment of trip is not allowed.</p> <p>* Net sales must be maintained for atleast 3 months after the qualifying period.</p>

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INCOME	1-Jul-23	30-Sep-23	By 18 October 2023 (inclusive)	N.A.	FA Adviser Cash Incentive	all Regular Premium Life Policies including any applicable rider(s)	Cash Incentives	<p>*Qualifying Adjusted API=\$8,000 to \$30,000=5% of Adjusted API cash incentive</p> <p>**Qualifying Adjusted API=\$30,001 & above=8% of Adjusted API cash incentive</p>	<p>*Weighted Adjusted Premium is computed based on standard industry guidelines.</p> <p>*Excludes all shield policies and SP policies</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>
CHINA TAIPING	1-Jul-23	31-Dec-23	31 Jan 2024	N.A.	FA Adviser Incentive H2 2023	<p>*i-CashLife</p> <p>i-Retire</p> <p>i-Saver8</p> <p>*i-WealthSaver</p> <p>*i-Secure Legacy (II)</p> <p>*i-Protect series</p> <p>*Infinite Harvest (III)</p> <p>*Infinite Harvest Plus</p> <p>*Infinite Legacy (II)</p> <p>*Infinite Elite Legacy (USD)</p> <p>*Infinite Elite Harvest (USD)</p> <p>*Including any new plans launch from Jul – Dec 2023, unless specifically advised by CTPIS.</p>	Cash Incentives	<p>*Qualifying Weighted Premium (WP) is calculated based on:</p> <p>-Regular Premium = (100% of annualized premium / 10) x premium term (capped at maximum 10 years)</p> <p>-Single Premium = 10% of Single Premium</p> <p>-Currency assumption USD 1 = SGD 1.35</p>	<p>*Qualifying Weighted Premium is calculated based on all eligible plans per adviser.</p> <p>*Adviser's own case (Policyowner and/or Life Insured) will not be eligible for this incentive.</p> <p>*CTPIS reserves the right to claw back the incentive awarded if there are surrenders or replacements within 15 months from the incentive closing date.</p>
ETIQA	1-Aug-23	30-Sep-23	31 Oct 2023	N.A.	Etiqa 2023 Q3 Advisers Incentives	Only Essential whole life cover, Essential term life cover, Essential cancer care, Invest builder, Invest smart flex, and Enrich income	Cash Incentives	<p>APE per policy (based on annualised premium)= Cash Incentive (based on % of APE)</p>	<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 and tranche products 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 inception 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>

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TOKIO MARINE	1-Jul-23	30-Sep-23	issued between 1 July 2023 and 30 September 2023 (both dates inclusive).	N.A.	TMLS 2023 FA Incentive #ScoreBIG3	<p>*Regular Premium Plans: #goClassic, #goClassic Secure, #goTreasures, #goTreasures Secure, #goUltra, #goUltra Secure, TM Atlas Wealth, #goElite, #goElite Secure, #goAffluence, #goAssure, TM Term Assure (II), TM MultiCare, TM Protect 1, TM Protect Cancer, TM Early Cover, TM PA & #goTotalProtect Cancer</p> <p>*Single Premium Plans: #goWealth Enrich, #goElite and #goElite Secure</p>	Cash Incentives	<p>*Earn up to 10% on Regular Premium</p> <p>*Earn up to 3% on Single Premium</p> <p>*Regular Premium-Cumulative APE (\$\$)=Cash Reward</p> <p>(% on cumulative APE)</p> <p>-100,000 & above=10%</p> <p>-50,000 to 99,999=6%</p> <p>-20,000 to 49,999=4%</p> <p>*Cumulative Single Premium (\$\$) Cash Reward</p> <p>-1,000,000 & above=3% of SP</p> <p>-500,000-999,999= 2%of SP</p> <p>250,00- 499,999=1%of SP</p>	<p>*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.</p> <p>*The Regular Premium Cash Incentive is calculated based on cumulative Annualized Premium Equivalent (APE) of all eligible plans issued during the Campaign Period.</p> <p>*The Single Premium Cash Incentive is calculated based on cumulative Single Premium of all eligible plans issued during the Campaign Period.</p> <p>*Policies cancelled during the 14 days' Free-Look period will not be eligible for the incentive nor will such policies be taken into account in the calculation of cumulative APE.</p> <p>*If the qualifying case is terminated, surrendered, lapsed or replaced or partial withdrawal is done within 26 months from the end of the Campaign Period.</p> <p>*any mis-selling of policies or other compliance issues as determined by TMLS.</p>
MANULIFE	1-Jul-23	30-Sep-23	Issuance between 1 July to 30 September	N.A.	Q3 2023 Advisers Incentives	<p>LifeReady Plus (II), Ready LifeIncome (III), ReadyBuilder (II), Manulife IncomGen, InvestReady (III), Manulife Duo, Manulife SmartRetire (V), Manulife GrowSecure, RetireReady Plus (III), ManuProtect Term (II), ManuProtect Decreasing (II), Critical SelectCare, Manulife CI Flexi Care, Signature Life – USD*, Signature Life (II)SGD*, Heirloom (VII)*, Signature Indexed Universal Life Select (II)*, Signature Wealth*</p>	Cash Incentives	<p>*Tier 1- Total Weighted APE \$520,000 to \$560,000=4% Incentive</p> <p>*Tier 2- Total Weighted APE \$560,001 to \$5100,000= 6% Incentive</p> <p>*Tier 3- Total Weighted APE \$5100,001 & above= 8% Incentive</p>	<p>*Note: Incentive payout is capped at \$550,000 per life insured for the following qualifying plans issued: Signature Life – USD, Signature Life (II) SGD, Heirloom (VII), Signature Indexed Universal Life Select (II) and Signature Wealth.</p> <p>*The LFA Q3 2023 Adviser Incentive is applicable for all qualifying products issued from 1 July 2023 to 30 September 2023 (both dates inclusive).</p> <p>*Weighted Premium calculation follows the standard industry guidelines for premium payment less than 10 years. (ie: Policies with premium term of 5 years, 50% of APE will be used for weighted premium.)</p> <p>*For Single Premium policies,10% of single premium will be used for weighted premium.</p> <p>*For Heirloom (VII) and Signature Indexed Universal Life Select (II) policies, 10% of Single Premium paid will be used for weighted premium. For multi-pay policies, 10% of total planned premium will be used as qualifying weighted premium.</p> <p>*For InvestReady (III) 5 Years Flexi 1 (SGD & USD), 10% APE will be used for weighted premium.</p> <p>*For InvestReady (III) 6 years Flexi 2, 20% APE will be used for weighted premium.</p>

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HSBC LIFE	1-Aug-23	29-Sep-23	01 August 2023 to 29 September 2023 (both dates inclusive).	N.A.	HSBC Life FA Q3 2023 Cash Incentive	<p>*HSBC Life regular premium policies (including all attachable riders).</p> <p>*HSBC Life Shield, Enhanced Care and Band Aid.</p> <p>*HSBC Life EmpoweredMum, eligible APE is 10% of premium.</p> <p>*HSBC Life Jade Legacy Universal Life, HSBC Life Jade Ultra Legacy Universal Life, Emerald HSBC Life Jade Legacy Universal Life, HSBC Life Jade Ultra Legacy Universal Life, Emerald Legacy Life III, HSBC Life Sapphire Prestige Income II, HSBC Life Variable Annuity. Eligible APE.</p> <p>*Regular Premium ILP Plans:</p> <ul style="list-style-type: none"> -HSBC Life Wealth Accelerate - HSBC Life Wealth Abundance - HSBC Life Wealth Harvest - Pulsar 	Cash Incentives	<p>*The respective Cash Payout Percentages as per Table A is paid on corresponding cumulative APE from eligible products issued within campaign period, payment will be made after campaign period.</p> <p>*Earn additional 20% Cash Payout on eligible RP ILP upon achieving 100,000 cumulative RP ILP APE within campaign period.</p> <p>*HSBC Life Jade Legacy Universal Life, HSBC Life Jade Ultra Legacy Universal Life, Emerald Legacy Life III, HSBC Life Sapphire Prestige Income II, HSBC Life Variable Annuity. Eligible APE of these products is 5% of premium.</p>	<p>*The following products and plans are excluded from this campaign:</p> <ul style="list-style-type: none"> -HSBC Life Wealth Invest, Single premium top-ups and recurring single premiums to regular premium ILPs. -HSBC Life Private Wealth VUL and HSBC Life Privilege Wealth VUL. -HSBC Life GlobalCare and HSBC Life Prime Care. <p>* FA Representatives will need to ensure fulfilment of the below criteria:</p> <ul style="list-style-type: none"> - 85% renewal ratio on qualifying APE, renewal ratio will be assessed 15 months after end of campaign failing which incentive payment will be recovered. -Zero substantiated customer complaints from HSBC Life customers recorded during campaign period. -FA Firms are strongly encouraged to ensure only Representatives with Balanced Scorecard ("BSC") grade A & B are allowed to participate in this incentive.