

# 2024 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
INCOME	1-Jul-24	30-Sep-24	issuance by 18 October 2024	N.A.	Q3 FA Adviser Incentive	all Regular Premium Life Policies including any applicable rider(s)	Cash	<ul style="list-style-type: none"> <li>*Tier 1-\$3,000-\$30,000 Qualifying Adjusted API= 5% of Adjusted API</li> <li>*Tier 2- \$30,001 &amp; above Qualifying Adjusted API= 8% of Adjusted API</li> <li>*Additional Incentive: Extra \$150 for first \$30,000 adjusted API</li> <li>*30 Jay Chou Tickets up for Grab: First to issue \$30,000 Adjusted API qualify for 1 ticket (capped at 2).</li> </ul>	<ul style="list-style-type: none"> <li>*Qualifying Submission Period: 1 July 2024 to 30 September 2024 (before 5pm at Paya Lebar Quarters Office)</li> <li>*Qualifying Inception Period: By 18 October 2024 (inclusive)</li> <li>*Excludes all shield policies and SP policies.</li> <li>*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.</li> <li>*Policies that are withdrawn and resubmitted after the Qualifying Submission Period will not be eligible for this incentive.</li> </ul>
INCOME	1-Jan-24	31-Dec-24	Incepted from 1 Jan 2024 to 31 Dec 2024 (both dates inclusive)	N.A.	Income FA Incentive Trip Challenge 2025 to Kazakhstan – Almaty	All new regular premium life policies (including any applicable riders), selected single premium life policies.	Ticket	<ul style="list-style-type: none"> <li>* 1st Ticket: \$100,000 Weighted Adjusted API</li> <li>* 2nd Ticket &amp; onwards: \$80,000 Weighted Adjusted API</li> <li>* Option to have holiday cash from 2nd ticket onwards-exchange for \$3,000 spending money for 2nd or subsequent qualifying tickets. Qualification for Jay Chou's concert tickets is based on:                             <ul style="list-style-type: none"> <li>-Submitted and issued \$30,000 Adjusted API during the campaign period.</li> <li>-Every \$30,000 worth of Adjusted API may be exchanged for 1 ticket. First come first serve basic.</li> <li>-Each Qualifier is capped at maximum 2 tickets.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>a) Regular Premium Life Policies:</b> <ul style="list-style-type: none"> <li>* Policies with premium term 10 years and above- 100% of Annualized Premium.</li> <li>* Policies with premium term with less than 10 yrs., credit will be computed based on (premium term/10) x 100%.</li> <li>* Gro Power Saver Pro will be computed at 30% of annualized Premium.</li> </ul> </li> <li><b>b) Single Premium Life Policies:</b> <ul style="list-style-type: none"> <li>* Policies with single premium payment mode excluding limited tranche products (e.g., Gro Capital Ease)</li> <li>* Weighted Premium is computed at 10% of Single premium.</li> <li>* There is a cap of 50% on weighted premium of SPI.</li> <li>* Each qualifying ticket may use up to a maximum of 50% Weighted Adjusted API from SPI.</li> <li>-Maximum of \$50,000 (10% of SPI) will be included into the computation of the first ticket.</li> <li>- Maximum of next \$40,000 will be included into the computation of each ticket thereafter.</li> <li>* Policies that are withdrawn and resubmitted after the Qualifying Submission Period will not be eligible for this incentive.</li> <li>* New policies replacing terminated policies will not be eligible for this incentive.</li> <li>* Appeals outside the Qualifying Periods will strictly NOT be accepted.</li> </ul> </li> </ul>
INFINITUM	1-Jan-24	31-Dec-24	N.A.	N.A.	Infini-tum Achievers Club 2025 Taiwan	All new gross revenue <sup>a</sup> generated on life policies, Investment and General Insurance	Incentive Trip	<ul style="list-style-type: none"> <li>*FSC, FSM and FSD qualification-New Gross Revenue (NGR)<sup>a</sup> ≥ \$115,000=1 Ticket</li> <li>*Tier 2- FSM-3 FSC Qualifiers + Group NGR ≥ \$460,000=1 Ticket</li> <li>*Tier 3- FSD-5 FSC Qualifiers + Group NGR ≥ \$750,000= 1 Ticket</li> <li>*Qualified FSC-Additional New Gross Revenue (NGR)<sup>a</sup> ≥ \$100,000=1 Ticket</li> </ul>	<ul style="list-style-type: none"> <li>*Qualifier for FSC category includes FSD and FSM qualifiers based on personal production.</li> <li>*Qualifier's headcount for FSD/FSM Category excludes FSD and FSM qualifiers based on personal production.</li> <li>*Only Qualified FSC's personal production New Gross Revenue (NGR) exceeding \$215,000 will be eligible to bring a partner.</li> <li>*New Gross Revenue (NGR) Qualification.</li> <li>-All new gross revenue<sup>a</sup> generated on life policies, Investment and General Insurance</li> <li>-New Gross Revenue<sup>a</sup> will include all: o Gross Revenue (GR) received by the company on 1st year life insurance policies, 1st year health insurance policies, investment and General Insurance in the qualifying period. o Gross Revenue for qualification of IAC 2025 will be for the qualifying period between 01 January 2024 to 31 December 2024 (including cases submitted in qualifying period and New GR received by the company on or before 31 January 2025).</li> <li>-Besides achieving the sales qualifying criteria, the following additional criteria must be fulfilled: 3. Qualifiers deemed as "selected representatives", as per definition under FAA N20, will not be eligible for the incentive campaign.</li> </ul>

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INFINITUM	1-Jan-24	31-Dec-24	N.A.	N.A.	MDRT Cash Incentive Campaign	Eligible Representatives must qualify and be registered as MDRT Qualifying Members to participate in the campaign.	Cash Incentives	<p>*1st time Qualified with InFA 2025 MDRT-\$500 Cash Incentive 2025 COT- \$800 Cash Incentive 2025 TOT- \$1,000 Cash Incentive</p> <p>*Repeat Qualifier (2024 &amp; 2025) 2024 MDRT-2025 MDRT- \$600 Cash Incentive 2024 COT-2025 COT- \$1,000 Cash Incentive 2024 TOT-2025 TOT-\$1,800 Cash Incentive</p> <p>*Upgraded Repeat Qualifier (2024 &amp; 2025) 2024 MDRT-2025 COT- \$900 Cash Incentive 2024 MDRT-2025 TOT- \$1,200 Cash Incentive 2024 COT-2025 TOT-\$1,500 Cash Incentive</p>	<p>*An eligible Representative need to qualify and register successfully as MDRT Qualifying Member using Commission Method to be entitled to the following MDRT cash incentives. *Qualifier with downgraded MDRT status will be using the 2025 repeat qualifier cash incentive. *Cash incentive will be paid in Q2 in the following year subsequent to the respective qualifying period (i.e., Cash Incentive will be paid in Q2 2025 for those who qualify using FY2024 commission production). *Besides achieving the sales qualifying criteria, the following additional criteria must be fulfilled: - Qualifying representatives need to submit proof of successful registration to MDRT qualification using the qualifying year sales production. - The qualifier must still be in service (i.e., has not tendered his/her resignation or terminated his/her Rep agreement) with Infinitem before the cash incentive is paid. *BSC Grade C and above for most recent 4 published BSC Grades (including no BSC Grade) as of Q1 of the following year and no adverse news received during the qualifying period which will materially impact the Representatives' fit and proper status.</p>
CHINA LIFE	1-Jul-24	30-Sep-24	N.A.	N.A.	Q3 Seller & Case Incentives - FA	<p><b>Case Incentives</b> *Cancer Guardian *SOPHY *Multiplier Guardian *Multiplier Guardian Plus*All USD Products *ALL Supreme Series</p> <p><b>Sellers Incentives</b> *China Life Harvest Income (USD),China Life Lifetime Income,China Life Eternal Wealth,China Life Prosperous Retirement,China Life Lifetime Income Supreme,China Life SaveForward, China Life FlexiCash,China Life Harvest Income SP (USD),China Life Eternal Wealth SP (USD),China Life Lifetime Income SP,China Life Eternal Wealth SP, China Life Lifetime Income Supreme SP, SOPHY,Multiplier Guardian &amp; Multiplier Guardian Plus</p>	Cash	<p><b>Case Incentives</b> *Cancer Guardian,SOPHY, Multiplier Guardian, &amp; Multiplier Guardian Plus=\$50 Vouchers per case. *All USD Products * &amp; All Supreme Series= \$200 Vouchers.</p> <p><b>Sellers Incentives</b> *China Life Harvest Income (USD),China Life Lifetime Income,China Life Eternal Wealth,China Life Prosperous Retirement,China Life Lifetime Income Supreme=any premiumamount= 3% cash rewards *China Life SaveForward, China Life FlexiCashany premiumamount= 1% cash rewards *China Life Harvest Income SP (USD),China Life Eternal Wealth SP (USD),China Life Lifetime Income SP,China Life Eternal Wealth SP, China Life Lifetime Income Supreme SP=Below \$500,000 or \$500,000 &amp; above premium amount = 0.80% or 1 % cash rewards * SOPHY,Multiplier Guardian &amp; Multiplier Guardian Plus= nay premium amount = 9% cash rewards</p>	<p>*The application documents for the Qualifying Plans must be dated between 1 July 2024 and 30 September 2024; *All application documents and first-year premium must be received and issued by China Life Insurance (Singapore) Pte. Ltd. ("CLIS") on/before 31 October 2024; *Qualifying Plans requires to be on yearly premium payment mode or single premium payment mode. For the avoidance of doubt, policies which are on monthly, quarterly or half-yearly premium payment mode will not qualify for this Promotion. *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. *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. We will not be liable or responsible for any error, omission or non performance of the Voucher Issuer. Usage of the vouchers is subject to the terms and conditions imposed by the Voucher Issuer.</p>

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CHINA TAIPING	2-Jul-24	31-Dec-24	N.A.	N.A.	FA Adviser Incentive	All Products including any new plans launch from Jul – Dec 2024 (excluding tranche products)	Cash Incentives	<p><b>Qualifying Tier of Cash Payout base on cumulative APE</b></p> <ul style="list-style-type: none"> <li>*Cumulative Inforce APE (SGD)50,000 &amp; Above=7% Cash Payout of Cumulative Inforce APE (SGD)</li> <li>*Cumulative Inforce APE (SGD)30,000 - 49,999=5% Cash Payout of Cumulative Inforce APE (SGD)</li> <li>*Cumulative Inforce APE (SGD)10,000 - 29,999=3% Cash Payout of Cumulative Inforce APE (SGD)</li> <li>*Cumulative Inforce APE (SGD)0- 9,999=1% Cash Payout of Cumulative Inforce APE (SGD)</li> </ul>	<ul style="list-style-type: none"> <li>*Annualised Premium Equivalent (APE) is calculated based on:                             <ul style="list-style-type: none"> <li>-Regular Premium = (100% of annualized premium / 10) x premium term (capped at maximum 10 years)</li> <li>-Single Premium = 10% of Single Premium</li> </ul> </li> <li>*Adviser's own case (Policyowner and/or Life Insured) will not be eligible for this incentive.</li> <li>*The incentive payout will be made payable to the firm and a list of the incentive breakdown will be provided via email. Incentive payout target date is Mar 2025.</li> <li>*Advisers can receive up to a maximum of 7% cash incentives during this period &amp; end the year on a positive high!</li> </ul>
ETIQA	1-Jul-24	30-Sep-24	Issued by 31st Oct 2024	N.A.	ETIQA Q3 2024 Adviser Incentives	Only Essential whole life cover, Essential term life cover, Essential critical secure, Invest builder, Invest smart flex and Enrich income	Cash	<ul style="list-style-type: none"> <li>*For Essential whole life cover, Essential term life cover &amp; Essential critical secure (Incentive per policy) S\$2,500 and above APE per policy (based on annualised premium)=8% Cash Incentive (based on % of APE).</li> <li>*For Enrich income (Incentive per policy), S\$4,000 and above APE per policy (based on annualised premium) = 5% Cash Incentive (based on % of APE)</li> <li>*For Invest builder and Invest smart flex (Incentive per policy)S\$4,800 and above APE per policy (based on annualised premium) = 3 % Cash Incentive (based on % of APE)</li> </ul>	<ul style="list-style-type: none"> <li><b>* For Essential whole life cover, Essential term life cover &amp; Essential critical secure:</b> <ul style="list-style-type: none"> <li>-Eligible product is only for Essential whole life cover, Essential term life cover and Essential critical secure.</li> <li>-All qualified incentive payout will be rounded up to the nearest dollar.</li> <li>-Maximum cash incentive capped at S\$5,000 per case.</li> <li>-For regular premium products, APE will be computed based on 100% of the annualised premium with exception to any limited premium paying term less than 10 years, APE credit will be prorated accordingly. For example, APE credit will be 50% of the annualised premium for a 5 pay plan.</li> </ul> </li> <li><b>*For Enrich income &amp; Invest builder &amp; Invest smart flex</b> <ul style="list-style-type: none"> <li>-Maximum cash incentive capped at S\$5,000 per case.</li> <li>-For regular premium products, APE will be computed based on 100% of the annualised premium with exception to any limited premium paying term less than 10 years, APE credit will be prorated accordingly. For example, APE credit will be 30% of the annualised premium for a 3 pay plan and 50% for a 5 pay plan and so on.</li> </ul> </li> </ul>
ETIQA	1-Jul-24	31-Aug-24	all cases must be issued by 30th September 2024	N.A.	ETIQA Craft your Own Adventure (TACTICAL CAMPAIGN)	All Regular Premium Products, excluding Single Premium Product, Online Products and Tranche Products	Cash	By APE Production= S\$40,000 Minimum Total Accumulated APE Incepted (July & August)=Reward TOP 2 Advisor ONLY 1 x \$1000 Travel Vouchers each	<ul style="list-style-type: none"> <li>*All Regular Premium Products, excluding Single Premium products, Online products and Tranche products.</li> <li>*For regular premium products, APE will be computed based on 100% of the annualized premium with exception to any limited premium paying term less than 10 years, APE credit will be prorated accordingly. For example, APE credit will be 30% of the annualised premium for a 3 pay plan, 50% for a 5 pay plan and so on.</li> <li>*Single premium products, online products and tranche products will not be eligible for this campaign.</li> <li>*Only the top 2 advisers with the highest APE sales production will be entitled to enjoy reward based on his/her APE count.</li> <li>*Reward will be calculated on per qualifier basis across all applications submitted and incepted within the qualifying period.</li> <li>*Rewards will be paid in a travel voucher form, in SGD value to qualifiers. Travel voucher will be selected by Etiqa. Top-ups, encashment are not allowed.</li> </ul>

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ETIOA	1-Feb-24	30-Nov-24	(both dates inclusive)	N.A.	IFA Convention Trip 2025 - AUSTRALIA, TASMANIA	All Regular Premium & Single Premium products (excluding online & tranche products) *Essential Term life cover *Invest smart flex *Essential Whole life cover *Enrich Income *Essential cancer care *Enrich flex plus (Regular premium)	Ticket	Total APE (weighted) Based on annualised premium *\$598,000-1 set of return economy class air ticket *\$5168,000- 2 sets of return economy class air tickets *\$5228,000- 2 sets of return economy class air tickets + \$52,000 cash	*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. *For Single premium products, qualifying criteria will be 10% of the single premium. For example, \$100k single premium will be computed based on 10% of \$100K. *All cases must be issued by 31st December 2024. *For limited premium payment terms of less than 10 years, APE credit will be pro-rated accordingly*Tranche products and Online products will not be eligible for this campaign.
FWD	1-Jul-24	30-Sep-24	N.A.	N.A.	Q3 Megastart 2024 Adviser Incentives	FWD Future First , FWD Recover First , FWD Preeminent Legacy, FWD Invest Goal X, FWD Invest Goal Flexi, FWD Invest First Max, FWD Life Income Plus & FWD Life Protection	Cash	Cash rewards from as little as >\$30k APE: *Weighted APE Credits \$ 30,001-\$ 50,000= 3% cash pay out *Weighted APE Credits \$ 50,001-\$ 80,000= 5% cash pay out *Weighted APE Credits \$ 80,001-\$ 110,000= 7% cash pay out *Weighted APE Credits \$ 110,001 & above= 10% cash pay out *Weighted APE Credits Every additional \$ 50,00 after\$ 110,001= additional \$1,088 cash pay out *No Limits, No Cap * FWD Future First & FWD Recover First= 1.5X Qualification * FWD Preeminent Legacy = 2X Qualification *Qualification for FWD IG Flexi= IGF 3 pay= 30% of APE & IGF 5 pay= 50% of APE *Qualification for FWD Life Income Plus= *SP= 10% of APE, 3-pay= 30% of APE, 5-pay = 50% of APE & 10- pay = 100% of APE *Receive cash incentives for any FWD Future First with FWD Total CI Rider attached or FWD Recover First case inception. -Relevant Policy, FWD Future First with Total CI rider attached & FWD Recover First= 10% of net annualised premium equivalent ("APE") cash incentives. (* Minimum net APE must be \$51,500 and above.)	*1 July 2024 – 30 September 2024 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte Ltd ("FWD") at its discretion. *Participating financial adviser representatives stand to receive cash rewards, the amount of which is determined based on the aggregate annualised premium equivalent, less any applicable premium discounts ("APE Credits"), attained during the incentive period. *All applications must be submitted through our participating financial advisory firms and received by FWD during the incentive period and must be accepted on or before the last day of the incentive period. *For avoidance of doubt, any top-up premium on an existing policy, any policy purchased outside the incentive period or purchased with a recurring single premium (where applicable) will not be eligible for this incentive. The termination and replacement of an existing policy will also not be eligible for this incentive. This incentive is not applicable where FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for any of the eligible policies without considering the customer's best interest (i.e. improper switching).
FWD	1-Jan-24	31-Dec-24	1 January to 31 December 2024 (both dates inclusive)	N.A.	FWD New York Convention	FWD Future First, FWD Recover First, FWD Preeminent Legacy, FWD Invest First, FWD Invest First Plus, FWD Invest First Max, FWD Invest Goal X, FWD Invest Goal Flexi, FWD Life Income Plus, FWD Life Income & FWD Life Protection	Ticket	• First ticket: Redeemable at SGD 118,000 worth of APE Credits. • Second ticket: Redeemable at SGD 108,000 worth of APE Credits. • Third and subsequent tickets: Redeemable at SGD 98,000 worth of APE Credits. *Special Booster 2.5X APE (Q3) FWD Future First/Recover First =10% of SP-Life Income Plus qualifies (Q3 only) *Note: FWD Invest First and FWD Invest First Plus have been withdrawn with effect from 06 March 2024, and FWD Life Income has been withdrawn with effect from 25 April 2024. Policy applications for FWD Life Income, FWD Invest First and/or FWD Invest First Plus received on and after the respective aforementioned dates will not qualify for this incentive.	*Participating financial adviser representatives are entitled to redeem tickets for travel to New York City for the New York Convention based on the aggregate annualised premium equivalent, less any applicable premium discounts ("APE Credits"), attained during the incentive period. There is no limit to the number of tickets that a participating financial adviser representative may redeem. *All applications must be submitted through our participating financial advisory firms and received by FWD during the incentive period and must be accepted on or before the last day of the incentive period. *In determining the APE Credits attainable for each eligible policy issued, FWD will take into consideration the premium payment term of the eligible policy, as follows, and subject to the multiplier factor (where applicable) *The multiplier factors set for Q1 and Q2 2024 shall apply correspondingly for eligible policies purchased and accepted prior to Q3 2024. For the purposes of this incentive, references to "Q1 and Q2 2024" shall refer to the periods from 1 January 2024 to 31 March 2024 and 1 April 2024 to 30 June 2024 respectively, and "Q3 2024" shall refer to the period from 1 July 2024 to 30 September 2024.

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HSBC LIFE	1-Jul-24	30-Sep-24	N.A.	N.A.	FA Q3 2024 Cash Incentive	<p><b>Eligible ILP / Whole-Life Protection Products:</b> Wealth Abundance, Wealth Accelerate, Wealth Harvest, Wealth Voyage, Diamond Prestige IUL and Life Treasure (II).</p> <p><b>Eligible Protection Products:</b> Term Protector, Term Protector Prime, Super CritiCare, CritiCare for Him/Her, CancerRecover, including attached riders.</p>	Cash	<p><b>*Case Count Reward</b>-The respective cash payout per Tables A and B, depending on product category, will be paid out on respective eligible policies that meet the minimum APE.</p> <p><b>*Cumulative Rewards</b>-The respective Cash Payout as per Table C is paid upon achieving minimum cumulative APE from either ILP, Whole-Protection and/or Protection policies.</p> <p><b>*Additional Criteria</b>-In addition to the mentioned qualifying mechanics, FA Representatives will need to ensure fulfillment of the below criteria:                      -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 &amp; B are allowed to participate in this incentive.</p>	<p>*The Campaign is open to HSBC Life FA Partners (with existing Distribution Agreement) who acknowledge participation.   This Campaign qualifying mechanics counts APE of eligible newly inception 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, 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.</p>
HSBC LIFE	26-Sep-23	30-Sep-24	issued between 26 September 2023 to 30 September 2024.	N.A.	FA International Sales Convention ("FA ISC") 2025 - Finland	<p><b>*List of Protection Plans eligible for 3x APE credit:</b> Term Protector, Term Protector Prime, Super CritiCare, CritiCare for Him/Her, CancerRecover, including attached riders.</p> <p><b>*List of RP ILP Plans eligible for 1.5x APE credit (issued between 26 Sep 2023 to 31 Dec 2023):</b> Wealth Accelerate, Wealth Abundance, Wealth Harvest and Pulsar (excluding PPT 5).</p>	Incentive Trip	<p><b>Qualifying Mechanics (Personal Production)</b>                      *130,000 APE credit = 1 Ticket                      * 250,000 APE credit =2 Tickets                      *Every subsequent 110,000 APE credit= \$4,500 cash incentive</p> <p>*additional APE credits on regular premium investment-linked products (RP ILP) eligible APE for the campaign period.                      *New-in addition to the mentioned qualifying mechanics, FA Representatives will need to ensure fulfillment of the below criteria.                      *Every block of 110,000 APE credits after cumulative 250,000 APE credits= \$4,500 cash Incentive</p>	<p>* Protection policies issued during campaign period are awarded 3 times APE credit, \$1 eligible APE = 3 APE credits.                      *All other eligible products are awarded 1 APE credit.                      *Each FA Representative personal production can qualify up to 2 tickets.                      * Cash encashment will not be paid on unutilized tickets.                      *\$4,500 cash incentive will be paid on every subsequent block of 110,000 APE credits after achieving cumulative 250,000 APE credits.</p> <p>* HSBC Life is responsible for communicating sales production and sales quality expectation to FA Firm, through eligibility, qualifying mechanics and criteria stated in this circular.                      *HSBC Life shall have no oversight in managing the allocation of earned tickets and cash incentives with FA Representatives.                      *FA Firm should ensure product recommendations are in compliance with local regulations and lead to fair customer outcomes.                      *FA Firm is responsible for fully managing the earned tickets and cash incentives with your FA Representatives with no involvement by HSBC Life.</p>

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HSBC LIFE	1-Jan-24	31-Dec-24	N.A.	N.A.	HSBC Life Prestige Premier Club	All HSBC Life products except Wealth Invest, Prime Care, Band Aid & Global Care. Single-premium policies APE is counted as 10% of premium.	Cash	*HSBC Life Prestige Premier Club Member-140,000 APE *HSBC Life Prestige Premier Club Elite Member-140,000 APE	<p><u>HSBC Life Prestige Premier Club Member-140,000 APE</u></p> <ul style="list-style-type: none"> <li>*Recognition Gift</li> <li>*Dedicated Case Manager</li> <li>*\$1,500 Business Support</li> <li>*Exclusive workshops and events</li> <li>*Special privileges for Conventions</li> <li>*Access to HSBC Bank Solutions</li> <li>*Reimbursement of MDRT 2025 membership registration fee</li> </ul> <p><u>HSBC Life Prestige Premier Club Elite Member-140,000 APE</u></p> <ul style="list-style-type: none"> <li>*Recognition Gift</li> <li>*Dedicated Case Manager</li> <li>*\$2,500 Business Support</li> <li>*Exclusive workshops and events</li> <li>*Single room upgrade for Conventions</li> <li>*Access to HSBC Bank Solutions</li> <li>*Reimbursement of MDRT 2025 membership registration fee (up to Top of the Table)</li> </ul>
IFAST	1-Jul-24	30-Sep-24	inclusive of both dates (the "Campaign Period")	N.A.	IFAST LTP Q3 Gross Sales Campaign (Travel Incentive for the Top 15* LTP Gross Sales Advisers!)	Gross Sales refers to Buy + RSP and is applicable for Wrap account types for Cash and SRS Payment Mode on iFAST Central and iFAST Global Prestige into LTP only, and will be calculated on adviser level. Internal transfers within iFAST Financial Pte Ltd ("iFAST") will not be considered.	Tickets	*Top 15 Gross Sales Advisers on iFAST platform, with min. qualifying gross sales of SGD 500k, will be awarded with a travel package which includes a round trip air ticket and accommodation for the travel period. *Managers/director will be entitled to go if there are 3 qualifiers from their immediate downline.	<p>*The iFAST x LGI Lion-iFAST Trigger Point Investment Strategy ("LTP") Gross Sales Campaign (the "Campaign") will run from 1 July 2024 to 30 September 2024, inclusive of both dates (the "Campaign Period"). All qualifying transactions must be completed by 30 September 2024.</p> <p>*LTP consists of the Wealth Accumulation Plan and Automatic Payout Plan. Gross sales into both plans will be considered for this Campaign.</p> <p>*Gross Sales refers to Buy + RSP and is applicable for Wrap account types for Cash and SRS Payment Mode on iFAST Central and iFAST Global Prestige into LTP only, and will be calculated on adviser level. Internal transfers within iFAST Financial Pte Ltd ("iFAST") will not be considered.</p> <p>*INDIVIDUAL CRITERIA: Top 15 gross sales advisers into LTP will be awarded with a travel package. Subject to a min. qualifying gross sales of SGD 500k.</p> <p>*MANAGER/DIRECTOR CRITERIA: Manager or director will also be awarded the travel package if there are at least 3 qualifiers from their team. For the avoidance of doubt, team refers to qualifiers from their immediate downline only.</p> <p>*A travel package includes only one round trip air ticket and accommodation for the travel period.</p>

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IFAST	1-Apr-24	30-Sep-24	inclusive of both dates (the "Campaign Period")	N.A.	IFAST INCENTIVE TRIP	Buy + Subscription + External Transfer In + RSP + Net Cash Solutions Inflow* – Sell – External Transfer Out, applicable to both iFAST Central & iFAST Global Prestige platform (Internal Transfer within iFAST platforms will not be considered).	Cash	*For Advisers At least SGD 1,000,000 net sales during campaign period *Manager Qualification: SGD 3,000,000 net sales (own sales + immediate downside) *Director Qualification: SGD 5,000,000 net sales (whole team)	*Net Sales will be tabulated based on: Buy + Subscription + External Transfer In + RSP + Net Cash Solutions Inflow* – Sell – External Transfer Out, applicable to both iFAST Central & iFAST Global Prestige platform (Internal Transfer within iFAST platforms will not be considered). *Advisers, managers and directors will only qualify for the incentive upon completion of the respective net sales requirement within the Campaign Period. *The travel period will be between November 2024 and April 2025 (the "Travel Period"). *Encashment is strictly not allowed.
IFAST	1-Jan-24	31-Dec-24	1 January to 31 December 2024 (both dates inclusive)	N.A.	IFAST RSP Builder Campaign 2024	All products available for RSP	Cash	Adviser receives 40bps incentive on new RSPs transacted in 2024, subject to a maximum pay out of \$1000 per adviser per quarter - If an adviser's total RSP for 2024 exceeds \$1,000,000, adviser will receive a bonus payout of \$500.	*Qualifying RSPs are monthly and/or quarterly RSPs on all products available for RSP and with no specified end duration (duration set to 0). *Incentive will be calculated on a quarterly basis by comparing the net RSP amount from the previous quarter. Incentive will only apply if the quarterly RSP amount is higher than the previous quarter and higher than the quarterly RSP amount from Q4 2023. *iFAST reserves the right to claw back any incentives if any such RSPs (including RSPs which were transacted in Q4 2023) are determined by iFAST to have affected the results of the Campaign ("Unqualified RSPs"). Unqualified RSPs include (but are not limited to) disguising lump sum investments as RSP trades or selling the fund immediately after the RSP transaction.
MANULIFE	1-Jan-24	31-Dec-24	Jan 2024 to 31 Dec 2024 (both dates inclusive)	N.A.	Manulife LFA Overseas Convention 2024 - PARIS, FRANCE	Applicable for all policies (excluding Signature Income II USD, Manulink Investor II, ReadyProtect and ReadyMummy and Signature Wealth)	Ticket	*1st Ticket-\$5138,000 Total Qualifying APE *Every Subsequent Ticket-\$5118,000 Total Qualifying APE *Early Bird- 1st ticket-\$598,000 Total Qualifying APE (issued from 01/01/2024 to 31/08/2024) *2X APE Booster for HNW & Protection Plans	*2x APE Booster- HNW & Protection Plans Issued from 1 Jan to 31 Mar 2024. Protection: ManuProtect Term (II), ManuProtect Decreasing (II), Critical SelectCare, Manulife CI Flexi Care, LifeReady Plus (II), Manulife Duo and InvestReady (III) with ReadyCare Riders. *The LFA 2024 Overseas Convention is issued from 01 Applications must reach Manulife Office by 5pm, 17 December 2024. *Weighted premium calculation follows the standard industry guidelines for premium payment term less than 10 years: a.)Policies with single premium term (excluding Signature Income/ Lifetime Rewards), 10% of single premium will be used, b.)Policies with premium term of 5 years, 50% of APE will be used for weighted premium. *Qualification of multiple tickets are allowed. *subject to a minimum sum insured of \$5100,000 for ReadyCare Riders. *2x APE Booster (HNW & Protection Plans Issued from 1 Jan to 30 Jun 2024)- HNW: Signature Life – USD, Signature Life (II) – SGD, Heirloom (VII) and Signature Indexed Universal Life Select (II) Protection:ManuProtect Term (II), ManuProtect Decreasing (II), Critical SelectCare, Manulife CI Flexi Care, LifeReady Plus (II) & Manulife Duo EXTENDEXTENDED till 30 Jun!

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MANULIFE	1-Jul-24	30-Sep-24	N.A.	N.A.	Q3 2024 Adviser Incentive	Critical SelectCare, LifeReady Plus (II), Manulvest Duo, Manulife CI Flexicare, Manulife GrowSecure, Manulife IncomeGen (II), Manulife InvestReady (III) Manulife SmartRetire (V), ManuProtect Decreasing (II), ManuProtect Term (II) ReadyBuilder (II) & RetireReady Plus (II), Signature Life (II)-SGD, Signature Life-USD, Heirloom (VII), Signature Indexed Universal Life Select (II)	Cash	<p><b>*Non HNW Plans</b> -\$20,000 &amp; Above Qualifying Total APE= 3% Incentive -Excluded Plans- ReadyProtect &amp; ReadyMummy</p> <p><b>*HNW Plans</b> -\$25,000 to \$540,000 Qualifying Total APE= 5% Incentive -Above \$540,000= 10% Incentive -Excluded Plans- Signature Life-USD, Signature Wealth Signature Income Series &amp; Signature Lifetime Rewards</p> <p><b>*Additional Sellers Incentive on HNW Plans</b> -Less than US\$3,000,000 Aggregated Face Amount across all Qualifying products = \$400 cash rewards for each Reps. -US\$3,000,000 &amp; above = \$800 cash rewards for each Reps. -Issued at least 1 policy under the qualifying Plans during the campaign period. -Extra one-time \$5100 if the application(s) is/ are submitted view M360. Capped at \$5900 for each Reps. -Qualifying Plans:</p>	<p>*This incentive is applicable for all qualifying products issued from: 01 July to 30 September 2024. *The excluded products are ReadyProtect, ReadyMummy, Signature Life – USD, Signature Wealth, Signature Income Series, and Signature Lifetime Rewards. *Weighted Premium calculation follows the standard industry guidelines for premium payment less than 10 years. (i.e: Policies with premium term of 5 years, 50% of APE will be used for weighted premium.) *For Single Premium policies, 10% of single premium will be used for weighted premium. *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. *For InvestReady (III) 5 Years Flexi 1 (SGD &amp; USD), 10% APE will be used for weighted APE. *For InvestReady (III) 6 years Flexi 2, 20% APE will be used for weighted APE. *Incentive payout is capped at \$550,000 per life insured for Signature Life – USD, Signature Life (II) SGD, Heirloom (VII), and Signature Indexed Universal Life Select (II).</p>
Navigator (Grow with Singlife)	1-Jul-24	30-Sep-24	N.A.	N.A.	Navigator (Grow with Singlife)- Q3 Campaigns SCALE	Cash, SRS, CPFIS-OA and CPFIS-SA related transactions.	Cash Incentives	<p><b>*Scale</b> For all FAR *Net Flow &gt;\$100,000=0.5% Incentive *Net Flow &gt;\$1 million=\$1,000 Bonus Incentive *Net Flow Incentive cap=\$550,000 Incentive For New FAR only *Net Flow &gt;\$50,000=\$500 Incentive *Net Flow Incentive cap= \$550,500 (Inclusive of Extra Incentive) Incentive</p>	<p><b>*Scale</b> -This Campaign is organised by GROW. The period for this Campaign is from 1 July 2024 to 30 September 2024 (both dates inclusive) (the "Campaign Period"). *This Campaign is available to all Financial Advisor Representative ("FAR") with GROW, based on Net Inflow (as defined below) achieved during the Campaign Period, for Cash, SRS, CPFIS-OA and CPFIS-SA related transactions. *New FAR refers to: a) FAR who has been onboarded with GROW from 1 January 2024 onwards. It excludes FAR who has changed from one Financial Advisory Firm ("FA Firm") to another FA Firm; or b) FAR who did not have any transactions transacted with GROW since 2023 and c) FAR who did not previously qualify for the same incentive. *Net Inflow" refers to net new investment transacted, 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 \$510,000. *Switches are not eligible for this Campaign.</p>



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SINGLIFE	1-May-24	31-Aug-24	N.A.	N.A.	FA Cash Incentive - May to Aug 2024	<p><b>*Tier 1 and Tier 2 Non-Par and Health Protection Plans are only applicable to:</b>                      Singlife CareShield Standard/Plus, Singlife ElderShield Standard/Plus, Singlife Shield, Singlife HealthPlus,                      Singlife Shield Standard Plan, Singlife Disability Income, Singlife Accident Guard, Singlife Cancer Cover Plus II</p> <p><b>Non-Par and Health Protection Plans:</b>                      Singlife Elite Term II, 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 Cancer Cover Plus II and Singlife Big 3 Critical Illness</p> <p><b>ILP / Par Plans:</b>                      Singlife Steadypay Saver, Singlife Whole Life, Singlife Flexi Life Income II, Singlife Flexi Retirement II, Singlife Choice Saver and Singlife Savvy Invest</p>	Cash	<p><b>Minimum APE per policy</b>                      (Per policy basis, net of perpetual premium % of Ave APE discount,                      MediShield premiums and GST)                      Non-Par and Health Protection- Plans ILP/Par Plans= Cash Incentive                      Tier 1- \$650-\$100                      Tier 2- \$1,000- \$5,000=\$200                      Tier 3- \$2,000- \$8,000=\$300                      Tier 4- \$4,000- \$10,000= \$600                      Tier 5- \$6,000- \$15,000= \$800                      Tier 6- \$8,000- \$18,000 = \$1,200                      Tier 7- \$10,000- \$20,000= \$1,500                      Tier 8- \$12,000- \$25,000= \$2,000                      Tier 9- \$20,000-\$40,000= \$3,200                      Tier 10- \$30,000-\$60,000 \$4,800</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.                      *APE is calculated net of any perpetual premium discount, GST and ElderShield/MediShield Life premiums.                      *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.                      *APE is net if the discount to the policy is perpetual. Whereas it is gross if the discount is for model or Year 1 premium only. GST excluded.                      *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 inception during the qualifying period and (e) splitting of policies to qualify for the tiers more than once.                      *Singapore Life Ltd. reserve the right to withhold incentives if there are existing customer complaints.                      *Singapore Life 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>
TIGER BROKERS	1-Jan-24	30-Sep-24	30 Sep 2024	N.A.	Tiger Brokers 2025 Convention- Beijing	New subscription+ transfer- transfer out- Redemption	Ticket	<p>Advisers- Min \$2.mil Net Sales                      Managers- Team achieves \$8mil Net Sales                      Directors- Branch achieves \$15mil Net Sales                      *New- Final Sprint Amplify your qualifying criteria by 1.5X , exclusive for Q3 2024. Qualifying period until 30 September 2024.                      *New- Q3 2024 Exclusive campaign , 0.50% Net Sales Campaign, Advisers can earn 0.50% on every \$50,000 Net Sales (from 01 Jul 2024 at 00:00:00 (SGT) and will end on 30Sep 2024 at 23:59:59 (SGT).                      *New- Exclusive bonus receive \$1K more if you qualify for their 2025 convention.</p>	<p>*Money Market Funds will not be counted into the overall Net Sales amount (except Tiger-Uuanta USD Liquidity Fund).Eligible for unite trusts only.                      *All transfers in cases have to be completed by 30 September 2024 to qualify for Net Sales calculation.Net Sales must be maintained for at least 3 months after the qualifying period.</p>
TIGER BROKERS	1-Jul-24	30-Sep-24	N.A.	N.A.	Q3 2024 Exclusive Campaign	New subscription+ transfer- transfer out- Redemption	Cash	<p>*Earn 0.50% on every 50k Net Sales                      *Exclusive bonus: Received \$1K more if you qualify for Tiger Broker's 2025 Convention</p>	<p>*The Campaign will begin on 01 Jul 2024 at 00:00:00 (SGT) and will end on 30 Sep 2024 23:59:59 (SGT).                      *Net sales is tabulated based on (New Subscription+Transfer In-Transfer Out-Redemptions).                      *0.50% Net Sales Campaign eligible for Unit Trusts Only.All Money market funds are excluded from the overall Net Sales amount.                      *All accredited investor funds will be excluded from the campaign.                      *All transfers in cases have to be submitted by 30 September 2024 and completed by 31 Dec 2024 to qualify for Net Sales calculation.                      *All new buy transactions have to be submitted by 30 Sep 2024.                      * Net sales must be maintained for at least 3 months after the qualifying period.</p>

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TIGER BROKERS	1-Jan-24	31-Dec-24	N.A.	N.A.	Win a Tesla	New subscription+ transfer- transfer out-Redemption	N.A	<p>*RSP 200 a day, Tesla closer day by day- every minimum \$200 RSP to a fund will entitle 1 chance.</p> <p>*BUY- Every \$10,000 invested will get 1 chance.</p> <p>*SELL- Every \$10,000 sell will reduce 1 chance.</p> <p>*TRANSFER- IN- Every \$10,000 transferred in will get 1 chance.</p> <p><b>* New:Flash campaign for Tesla Challenge</b></p> <p>-Option 1: Lump Sum- New Buy or Transfer = 10X10=100 chances</p> <p>-Option 2: RSP- Daily RSP - \$500 into 5 funds = 100X10=1000 chances</p>	<p>* Be one of the lucky 3 advisers to Qualify for the final draw.</p> <p>*Advisers with the most numbers of chances will qualify for the draw.</p> <p>* An individual chosen at random through lottery will qualify for the draw.</p> <p>* Advisers with the highest Net Sales will qualify for the draw.</p> <p>*Flash campaign for Tesla Challenge (Campaign period: 1 May to 30 Sep 2024).Get 10X chance when your client invests into any of the funds from the participating fundhouses (Abrdn,Allianz Global Investors &amp; Manulife Investment Management).</p>
TOKIO MARINE	1-Jan-24	31-Dec-24	1 January – 31 December 2024 (both dates inclusive)	N.A.	TMLS FA Convention 2024 to Bilbao, Spain& STAR Rewards 2024	<p>*Investment Series (Regular Premium ILP)</p> <p>*Investment Series (Single Premium ILP)</p> <p>*Term Products</p> <p>*New products may be included by way of a written notice by TMLS.</p>	Ticket	<p><b>*Reward with 100,000 Stars redemption.</b></p> <p>*Regular Premium Products (payment term of 10 years &amp; above) \$51 First Year Collected Premium ("FYCP") or its equivalent = 1 STAR [eg. \$1 FYCP = 1 STAR].</p> <p>*Regular Premium Products (payment term of less than 10 years) \$51 FYCP will be prorated respectively unless stated otherwise [eg. Each \$51 FYCP for policy with premium payment term of 5 years will be awarded 0.5 STAR].</p> <p>*Single Premium Products \$51 single-premium or its equivalent value = 0.1 STAR [Eg. \$51 Single Premium = 0.1 STAR]</p> <p><b>Cash Rewards \$2,500-50,000 Stars required (limited to first 50 redemptions)</b></p> <p><b>\$5450= 15,000 Stars required (multiple redemptions allowed).</b></p>	<p><b>*Campaign Period:</b> For Eligible Plans issued between 1 January 2024 and 31 December 2024 (both dates included). For clarity, plans which were applied for in 2023 and only accepted in 2024 are not eligible.</p> <p>*The APE will be calculated (unless otherwise stated) as follows:a) For each \$1 of Single Premium, 0.1 STAR will be awarded to the participating advisers [i.e. \$1 single premium = 0.1 STAR], b) For each \$1 of Regular Premium where the policy premium term is 10 years or more, 1 STAR will be awarded to the participating advisers;c) For each \$1 of Regular Premium where the policy premium term is less than 10 years, \$1 APE will be prorated respectively unless stated otherwise, [i.e. Each \$1 APE for policy with premium payment term of 5 years will be awarded 0.5 STAR].</p> <p><b>*STARs Crediting and Accumulation:</b>From 1 July 2024 onwards, TMLS will award every \$1 Annualised Premium Equivalent ("APE") = 1 STAR in replacement of \$1 First Year Collected Premium ("FYCP") FYCP = 1 STAR. This change will also be done retrospectively based on APE earned prior to 1 July 2024</p>

Advisers Campaigns as of August 2024