

SINGLE PREMIUM TOP-UP/  
EASY SAVE OPTION APPLICATION FORM

## CUSTOMER KNOWLEDGE ASSESSMENT (CKA)

Name of Assured/Assignee

Policy Number

If you cannot remember your policy number, please consent to us using your NRIC/Passport Number for the purpose of processing this request by providing your NRIC/Passport Number.

NRIC/Passport Number

It is important to find out if you have the knowledge or investment experience to understand the risks and features of unlisted "Specified Investment Products" (SIP) which include unit trusts or Investment-Linked Policy and/or Funds ("investment product"). This assessment is known as Customer Knowledge Assessment.

I understand that any inaccurate or incomplete information provided by me may affect the suitability of the recommendations made.

## SECTION A: KNOWLEDGE ACQUIRED

## Educational Qualifications

1. Do you have a diploma or higher qualification in any of the following fields?

☐ Yes ☐ No

If Yes, please indicate as applicable:

- |   |  |  |  |
|---|--|--|--|
| <input type="checkbox"/> Accountancy        | <input type="checkbox"/> Actuarial Science     | <input type="checkbox"/> Business/Business Admin | <input type="checkbox"/> Capital Markets     |
| <input type="checkbox"/> Commerce           | <input type="checkbox"/> Economics             | <input type="checkbox"/> Finance                 | <input type="checkbox"/> Finance Engineering |
| <input type="checkbox"/> Financial Planning | <input type="checkbox"/> Computational Finance | <input type="checkbox"/> Insurance               |  |

2. Do you possess any other professional finance-related qualifications?

☐ Yes ☐ No

(e.g. Chartered Financial Analyst Examination conducted by the CFA Institute, USA and the Association of Chartered Certified Accountants (ACCA) Qualifications)

If Yes, please specify:

## Investment Experience

3. Have you made **at least 6 transactions** in the following unlisted "Specified Investment Products" in the **past 3 years**? Please tick the type of investment traded\*:
☐ Yes ☐ No

- ☐ Collective Investment Schemes (CIS) (e.g. Unit Trusts)
- ☐ Investment-Linked Policies (ILP)

\*You may tick more than one box.

## Work Experience

4. Do you have a minimum of **3 continuous years** of working experience\* in the **preceding 10 years** involving the following fields? If Yes, please indicate as applicable:
☐ Yes ☐ No

- ☐ Development/Structuring/Management/Sale/Trading?Research?Analysis of Investment Products
- ☐ Provision of training on Investment Products
- ☐ Accountancy, Actuarial Science, Treasury, Financial Risk Management and Legal work in financial areas

\*Provision of general support functions in the above mentioned areas such as operations, HR, corporate services and IT **is not** considered as relevant experience.

## SECTION B: OUTCOME OF CKA (from Section A)

If all the above responses are "No", you are deemed NOT to have the relevant investment knowledge.

## SECTION C: CUSTOMER ACKNOWLEDGEMENT OF CKA OUTCOME

I acknowledge that

- I have been given a clear explanation of the objectives for the Customer Knowledge Assessment (CKA);
- I have answered all the relevant questions to the best of my knowledge;
- I understand and agree with the outcome of the Customer Knowledge Assessment.

Please **TICK** and **ACKNOWLEDGE** as appropriate:

### PASS CKA

- ☐ 1. I understand that I have **PASSED** the CKA and I **DO NOT WISH** to receive any advice offered by my Financial Adviser Representative. I understand that by choosing not to receive any advice, I will not be able to rely on section 36 of the Financial Advisers Act 2001 (FAA) to file a civil claim in the event of a loss.
- ☐ 2. I understand that I have **PASSED** the CKA and **WISH** to receive advice offered to me by my Financial Adviser Representative. Based on assessment of the suitability of the investment product, I have been advised that:
- ☐ The investment product/s that I intend to invest/transact in is/are **SUITABLE** for me, and I would like to **PROCEED** with the investment/transaction.
- ☐ The investment product/s that I intend to invest/transact in is/are **NOT SUITABLE** for me, and I would like to **PROCEED** with the investment/transaction.

### DID NOT PASS CKA

- ☐ 3. I understand that I **DID NOT PASS** the CKA and **WISH TO PROCEED** with my investment. I understand that I will need to receive advice from my Financial Adviser Representative, who will assess and advise me on the suitability of the investment product for my investment. Based on assessment of the suitability of the investment product, I have been advised that:
- ☐ The investment product/s that I intend to invest/transact in is/are **SUITABLE** for me, and I would like to **PROCEED** with the investment/transaction.
- ☐ The investment product/s that I intend to invest/transact in is/are **NOT SUITABLE** for me, and I would like to **PROCEED** with the investment/transaction.

## SECTION D: FINANCIAL ADVISER REPRESENTATIVE'S ("FAR") ACKNOWLEDGEMENT

### FAR Comments (If Applicable)

## SECTION E: SECTION 36, FINANCIAL ADVISERS ACT 2001 - EXTRACT

### Recommendations by licensed financial advisers

36. — (1) No licensed financial adviser shall make a recommendation with respect to any investment product to a person who may reasonably be expected to rely on the recommendation if the licensee does not have a reasonable basis for making the recommendation to the person.
- (2) For the purposes of subsection (1), a licensed financial adviser does not have a reasonable basis for making a recommendation to a person unless —
- (a) he has, for the purposes of ascertaining that the recommendation is appropriate, having regard to the information possessed by him concerning the investment objectives, financial situation and particular needs of the person, given such consideration to, and conducted such investigation of, the subject-matter of the recommendation as is reasonable in all the circumstances; and
  - (b) the recommendation is based on the consideration and investigation referred to in paragraph (a).
- (3) Where —
- (a) a licensee, in making a recommendation to a person, contravenes subsection (1);
  - (b) the person, in reliance on the recommendation, does a particular act, or refrains from doing a particular act;
  - (c) it is reasonable, having regard to the recommendation and all other relevant circumstances, for the person to do that act, or to refrain from doing that act, as the case may be, in reliance on the recommendation; and
  - (d) the person suffers loss or damage as a result of doing that act, or refraining from doing that act, as the case may be, then, without prejudice to any other remedy available to that person, the licensed financial adviser is liable to pay damages to that person in respect of that loss or damage.
- (4) In this section, a reference to the making of a recommendation is a reference to the making of a recommendation expressly or by implication.
- (5) This section shall not apply to any licensed financial adviser or class of licensed financial advisers in such circumstances or under such conditions as may be prescribed.

[2/2005]

[SF Bill, Clause 121]

**Note:** If you did not pass the CKA assessment and the investment product is assessed as unsuitable for your investment/transaction, approval is required from members of the senior management of the company before the investment can be executed. The company management will have to contact you for verification. Kindly provide us with your contact number.

**SINGLE PREMIUM TOP-UP/  
EASY SAVE OPTION APPLICATION FORM**

Policy No.

**Important Notes:**

Pursuant to Section 23(5) of the Insurance Act 1966, you are to disclose in this application form fully and faithfully all facts which you know or ought to know, otherwise the insurance effected may be void. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the licensed Financial Adviser Representative but was not included in the application. Please check to ensure you are fully satisfied with the information declared in this application.

Please read the useful and important information on the last page before completing.

**1) INVESTMENT DETAILS****a) Single Premium Top Up:**


(Minimum investment amount applicable)

**Contract Currency:**

**Acknowledgement of Assured/Trustee(s)/Assignee's (This portion needs to be filled up)**

Please tick (✓) accordingly:

Were you advised by your Financial Adviser Representative (FAR) to effect any of the alterations above?

**Note:** You are advised to seek advice from your FAR before effecting any alteration.

- ☐ Yes. I/We have received advice and the basis of recommendation is indicated in the Fact Find Form.
- ☐ No. I/We do not wish to receive advice from my/our FAR and I/we have made my/our own decision. I/We take full responsibility that this alteration is suitable for my/our financial needs and insurance objectives. I am/We are aware that I am/we are not able to rely on section 36 of the Financial Advisors Act 2001 to file a civil claim against Singapore Life Ltd.

**b) Easy Save Option** (Please tick one only)☐ Yes☐ No

Please note that premiums will be allocated according to the fund allocation instruction given in the Investment Fund Choices Section.

**2) PAYMENT MODE (in Contract Currency)**

- ☐ Cheque (For SGD Contract Currency and through a Singapore bank only)
- ☐ Bank Draft
- ☐ Standing Order (Please quote the Policy Number when you establish a Standing Order with your bank)
- ☐ Telegraphic Transfer \*

Any charges imposed by the remitting bank for submitting funds to Singapore Life Ltd. must be borne by the applicants. It is necessary to pay an amount in excess of the premium to cover these charges. Please include the following details in the Telegraphic Transfer application: Policyholder's full name (as stated in the application form), Policyholder's Identification number/Passport number, Policy number.

Please remit the amount in the currency per your contract to the bank account of Singapore Life Ltd., which can be found on our website at [www.singlife.com](http://www.singlife.com).

### 3) INVESTMENT FUND CHOICES

Please indicate your choice of funds by filling in the allocation percentages, fund codes and fund names (if applicable) below. Please refer to the Fund Catalogue on the website ([www.singlife.com](http://www.singlife.com)) for the complete list of funds available and read the fund summary and prospectus relating to each fund including details of all fees and charges prior to making any investment.

Funds Code	Fund Name	Allocation (in whole numbers)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<b>Total</b>		<b>100%</b>	

**Note:** Please check on the accuracy of the name of fund(s) you have listed against the Fund Catalogue. Payment made in currencies other than the currency in which the fund is denominated will be converted into the currency of the fund, at rates to be determined by Singapore Life Ltd.

### 4) DECLARATION

- I/We declare that no material facts, that is, any facts likely to influence the assessment and acceptance of this application have been withheld and to the best of my/our knowledge and belief, the information furnished is true and complete. A photographic or electronic copy of this authorisation shall be as valid as the original.
- I/We further declare I am/we are not an undischarged bankrupt and that I/we have committed no act of bankruptcy within the last twelve months and no receiving order or adjudication order in bankruptcy has been made against me/us during that period.
- I/We authorise Singapore Life Ltd. ("Singlife") to act upon instructions given by facsimile or by electronic means with regard to the Units subscribed for (and any further Units purchased) or any matter in connection with them or any of them without liability in respect of any transfer, payment or any other act done according to such instructions and notwithstanding that it shall be shown the same was not signed or sent by me/us. I/We agree to indemnify Singlife in respect of any loss arising in respect of acting on instructions given by facsimile or by electronic means or a decision not to act on the basis of such instructions or for any loss arising from the non-receipt of such instructions.
- I am/We are aware that insurance is a long term commitment and I am/we are aware that I/we can seek advice from a licensed Financial Adviser Representative before I/we sign this application. Should I/we choose not to, I/we take sole responsibility to ensure that this application is appropriate to meet my/our financial needs and insurance objectives.
- I/We understand that any payment made at the time of signing this application or thereafter shall be held as a deposit placed with Singlife until acceptance of this application by Singlife, subject to the terms and conditions contained in the receipt issued in respect of the said payment. I/We agree to pay to Singlife the medical fees incurred in assessing the risk under this application (if any) should I/we decide not to accept at the standard rates or revised terms offered by Singlife. Should Singlife decline the application, then I/we shall be entitled to a full refund of the amount tendered for this application. I/We further understand that the assurance granted shall be subject to the conditions in and endorsed on the Policy issued.
- I/We acknowledge that Singlife may reject any of my/our instructions including, but not limited to those that, in Singlife's sole and absolute discretion, are deemed incomplete, unclear or ambiguous, or if my/our signature(s) differ(s) from what was originally provided as a specimen to Singlife, and Singlife will not be responsible for any losses that may be incurred by me/us due to such rejection of any of my/our instructions.
- I/We consent to Singlife collecting, using and/or disclosing my/our personal data for the processing of the transaction as described in this form; statistical, research, compliance, audit and regulatory purposes; and such other purposes ancillary or related to the administering of the policy(ies), account(s) and/or managing my/our relationship with Singlife.
- I/We also consent to Singlife disclosing and/or transferring my/our personal data to Singlife related group of companies), third party service providers, reinsurers, suppliers or intermediaries (including my/our financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.
- I/We confirm that I/we have read, understood and agree to be bound by the terms of Singlife's Data Protection Notice (which may be found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Singlife from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Singlife's website and such version shall bind me/us upon posting and/or where I/we continue to use the relevant products and services offered by Singlife to which such terms relate to.

#### 4) DECLARATION (continued)

Signature of Main Life Assured  
For age next birthday 17 years and above  
Your signature must be consistent with our record

Name (as in NRIC/Passport)

Mobile number

Email address

Signature of Assured/Joint Life Assured  
Your signature must be consistent with our record

Name (as in NRIC/Passport)

Mobile number

Email address

Signature of Assignee/Trustee(s)\*  
Your signature must be consistent with our record

Name (as in NRIC/Passport)

Mobile number

Email address

Date (DD/MM/YYYY)

Signature of FAR

Name (as in NRIC/Passport)

FAR Code

Date (DD/MM/YYYY)

##### Note:

- \*Signature of Trustee(s)/Assignee are required for policies under Trust/Assignment.
- Mobile number and email address provided will replace our records accordingly.
- Both the Assured and Life Assured above the age of 16 are to sign on this Application.
- The Assured will declare on behalf of the Life Assured below the age of 16.

#### 5) USEFUL & IMPORTANT INFORMATION

##### General

- The application will be processed upon receipt of this request and other documentation or written information as Singlife may require (including the delivery of the Policy document if required). It will not be effective until application has been accepted in writing by Singlife.
- Please complete one form per policy.
- To qualify for the next available pricing, request must be received by our Registered Office before 12 noon.
- Please ensure the correct signatories<sup>^</sup> sign on the Investment Transaction Service form:
  - Assured and/or Joint Assured only (if it is **NOT** a Trust policy or Assigned policy); or
  - Assured and/or Joint Assured and all Trustees (if policy is written under Section 73 of the Conveyancing and Law of Property Act 1886 (CLPA)); or
  - Assured and/or Joint Assured and any Trustee (if policy is written under Section 132 of the Insurance Act 1966); or
  - Assured and/or Joint Assured and all beneficiaries (if policy is written under Section 132 of the Insurance Act 1966); or
  - Assignee (if policy is assigned)
- Single premium top up/Easy Save Option can be done after the policy comes into force, subject to the amounts stated in the Schedule of Minimum and Maximum Limits in the policy contract provision.

<sup>^</sup>Do note that all signature(s) must be consistent with our records. Please come personally to Singlife if you are unable to sign the previous signature.