



# Investment Transaction Service Form

(For Global Savings/Investment Plans)

## CUSTOMER KNOWLEDGE ASSESSMENT

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.

### PART 1: 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:

- Accountancy
- Actuarial Science
- Business / Business Admin
- Capital Markets
- Commerce
- Economics
- Finance
- Financial Engineering
- Financial Planning
- Computational Finance
- Insurance

2. Do you possess any other professional finance-related qualifications? (e.g. Chartered Financial Analyst Examination conducted by the CFA Institute, USA and the Association of Chartered Certified Accountants (ACCA) Qualifications)  Yes  No

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\*:

- Collective Investment Schemes (CIS) (e.g. Unit Trusts)  Yes  No
- Investment-Linked Policies (ILP)  Yes  No

\* 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?  Yes  No

If yes, please indicate as applicable:

- 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.

**PART 2: OUTCOME OF CKA (from Part 1)**

Based on guidelines prescribed by the Monetary Authority of Singapore (MAS), if any of the above response is 'Yes', you are deemed to have the relevant investment knowledge.

I am assessed:

- TO HAVE** the relevant knowledge and/or experience to understand and purchase/transact in specified investment products.
- NOT TO HAVE** the relevant knowledge and/or experience to understand and purchase/transact in specified investment products.

**PART 3: CLIENT 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 Client Knowledge Assessment.

**Please TICK and ACKNOWLEDGE as appropriate:**

**PASS CKA**

1. I understand that I have **PASSED** the CKA assessment 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 27 of the Financial Advisers Act (FAA) to file a civil claim in the event of a loss.

2. I understand that I have **PASSED** the CKA assessment 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 assessment 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.

Signature of Assured/ Assignee/ Trustee	Date ► DD/MM/YYYY
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**PART 4: FINANCIAL ADVISER REPRESENTATIVE'S ("FAR") ACKNOWLEDGEMENT**
**FAR Comments (If Applicable)**

Name of FAR	FAR Code
Signature of FAR	Date ► DD/MM/YYYY

**PART 5: SECTION 27, FINANCIAL ADVISERS ACT – EXTRACT**

Recommendations by licensed financial advisers

**27.** — (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.

**Investment Transaction Service Form**  
For Global Savings/Investment Plans

Policy Number:

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**Important Notes**

Pursuant to Section 25(5) of the Insurance Act (Cap. 142), 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) Fund Switch**

	Fund Code		Percentage %
(i) Funds to be redeemed/switched out			
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
		<b>Total</b>	<b>100%</b>
(ii) Funds to be subscribed/switched into			
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
		<b>Total</b>	<b>100%</b>

**2) Premium Redirection for Future Renewal Premium (For regular premium plans only)**

Funds to be allocated	Fund Code		Percentage %
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
_____	( )	Fund	_____
		<b>Total</b>	<b>100%</b>

**3) Change to Regular Premium (For regular premium plans only)**

- (i) Increase/Reduce\* Premium Amount (in contract currency) from \_\_\_\_\_ to \_\_\_\_\_  
 \*To delete accordingly

**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 the increase in regular premium 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 27 of the Financial Advisors Act (Cap 110) to file a civil claim against Aviva Ltd.

- (ii) Change frequency of premium payment to:  
 Yearly                       Half-yearly                       Quarterly                       Monthly

- (iii) Apply for Premium Holiday (For regular premium plans only)

Commence Premium Holiday with effect from \_\_\_\_\_

Cease Premium Holiday with effect from \_\_\_\_\_

**Note:** For increase of regular premium, change of frequency of premium payment and cease Premium Holiday, we will deduct the required premium(s) from your designated bank/credit card account if the payment method of your policy is via Giro/credit card. If you do not have an existing Giro/credit card arrangement with us, please pay via cheque.

**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 Aviva Ltd 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 Aviva Ltd 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 the Company until acceptance of this application by the Company, subject to the terms and conditions contained in the receipt issued in respect of the said payment. I/We agree to pay to the Company 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 the Company. Should the Company 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 the Company may reject any of my/our instructions including, but not limited to, those that, in the Company'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 the Company, and the Company 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 Aviva (and Aviva related group of companies) collecting, using and/or disclosing my/our personal data for the processing of the above transaction and such other purposes ancillary or related to the administering of the policy/policies, account(s) and/or managing my/our relationship with Aviva.

I/We also consent to Aviva (and Aviva related group of companies) transferring my/our personal data to Aviva related group of companies and/or third party service providers, reinsurers, suppliers or intermediaries, whether located in Singapore or elsewhere, for the above purposes.

For full details of the purposes of collection, use and disclosure of your personal data, please visit <http://www.aviva.com.sg/pdpa.html>.

Signature of Main Life Assured ▶ For age next birthday 17 years and above ▶ Your signature must be consistent with our record	Signature of Assured / Joint Life Assured ▶ Your signature must be consistent with our record	Signature of Assignee / Trustee(s)* ▶ Your signature must be consistent with our record	Date ▶ DD/MM/YYYY
Name ▶ As in NRIC / Passport	Name ▶ As in NRIC / Passport	Name ▶ As in NRIC / Passport	
Mobile number	Mobile number	Mobile number	
Email address	Email address	Email address	

**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.

## Useful & Important Information

### General

1. The application will be processed upon receipt of this request and other documentation or written information as the Company may require (including the delivery of the Policy document if required). It will not be effective until application has been accepted in writing by Aviva Ltd.
2. Please complete one form per policy.
3. To qualify for the next available pricing, request must be received by our Registered Office before 12 noon.
4. Please ensure the correct signatories<sup>^</sup> sign on the Investment Transaction Service form:
  - a) Assured and/or Joint Assured only (if it is **NOT** a Trust policy or Assigned policy); or
  - b) Assured and/or Joint Assured and all Trustees (if policy is written under Section 73 of the Conveyancing and Law of Property Act (CLPA)); or
  - c) Assured and/or Joint Assured and any Trustee (if policy is written under Section 49L of the Insurance Act); or
  - d) Assured and/or Joint Assured and all beneficiaries (if policy is written under Section 49L of the Insurance Act); or
  - e) Assignee (if policy is assigned)

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

### Fund Switch

1. Fund switch is subject to Aviva's terms, conditions and guidelines (including any limit on the number of free fund switches introduced by Aviva) prevailing on the date of your instruction for fund switch, including the Minimum Fund Switch amount stated in the Schedule of Minimum and Maximum Limits in the policy contract provision.
2. Units will be sold and replaced based on the Bid price of the respective Funds on the next appropriate Fund Valuation Date following the date the Units are cancelled. Please note that the fund valuation date may vary with different fund houses.

### Premium Redirection of Future Renewal Premium

1. Premium redirection will be effected from the next premium due date.

### Change of Regular Premium

1. The request to increase or reduce in regular premium is subject to the approval of Aviva and to Aviva's terms, conditions and guidelines prevailing on the date Aviva accepts your request to vary the regular premium amounts.
2. The regular premium amount may be increased at any time and with effect from the next appropriate premium due date, provided that at the time of the request to increase the regular premium amount, the policy has a remaining term satisfies the prevailing minimum requirement of Aviva.
3. The regular premium amount may be reduced with effect from the next premium due date after the Initial Contribution Period.
4. The amount of the increase in the regular premium must be equal to or more than the Minimum Regular Premium Increase as stated in the Schedule of Minimum and Maximum Limits in the policy contract provision.
5. The amount of the regular premium after a reduction must be equal to or more than the Minimum Regular Premium Installment as stated in the Schedule of Minimum and Maximum Limits in the policy contract provision.
6. If the regular premium amount is increased, the Initial Contribution Period in respect of the increased portion of the regular premium will take effect from the next premium due date following the date on which the increased portion is received by Aviva.
7. The current premium allocation of unit will remain unchanged unless premium redirection for future renewal premiums is initiated by you.
8. For increase of regular premium and change of frequency of premium payment, we will deduct the required premium(s) from your designated bank/credit card account if the payment method of your policy is via Giro/credit card. If you do not have an existing Giro/credit card arrangement with us, please pay via cheque.

### Premium Holiday

1. Premium Holiday will commence on next premium due date and after the Initial Contribution Period.
2. For cessation of Premium Holiday, please pay all outstanding regular premiums in arrears or by resuming premium payment starting from the next premium due date.
3. For cessation of Premium Holiday, we will deduct the required premium(s) from your designated bank/credit card account if the current payment method of your policy is via Giro/credit card. If you do not have an existing Giro/credit card arrangement with us, please pay via cheque.