



Customer Knowledge Assessment (CKA) Information Sheet (correct as at 17 September 2012)

Under the Financial Advisers Act Notice 16, it is mandatory for customers to take a Customer Knowledge Assessment (CKA) for Financial Institutions to determine if they have the relevant knowledge or experience to transact in an unlisted Specified Investment Product.

Frequently Asked Questions

1. What is CKA and why is there a need for me to do it?

The CKA is a mandatory assessment that a Financial Institution is required to conduct in order to assess whether a customer has the relevant knowledge or experience to understand an unlisted Specified Investment Product (SIP) before he performs such a transaction. For more information on CKA, please visit the Monetary Authority of Singapore (MAS) website www.mas.gov.sg ("Safeguards when purchasing Specific Investment Products – A Quick Guide for Consumers").

2. What is an unlisted Specified Investment Product?

In Prudential, it refers to an Investment-Linked Policy (ILP) or Unit Trust (UT).

3. How would I know if I have the relevant knowledge or experience in ILP or UT?

If you answer 'Yes' to at least 1 of the CKA questions below, you are deemed to possess knowledge or experience in ILP or UT:

a. Qualifications

Do you hold a diploma or higher qualification in any of the following:

Accountancy, Actuarial Science, Business/Business Administration / Business Management / Business Studies, Capital Markets, Commerce, Economics, Finance, Financial Engineering, Financial Planning, Computational Finance, Insurance, professional finance-related qualification such as Chartered Financial Analyst Examination conducted by CFA Institute, USA; or Association of Chartered Certified Accountants (ACCA)?

b. Investment Experience

Have you performed at least 6 transactions in the preceding 3 years in ILP or UT?

c. Work Experience

Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the development of, structuring of, management of, sale of, trading of, research on and analysis of investment products, or the provision of training in investment products? (Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant work experience)

4. Do all investment transactions require me to do CKA?

In Prudential, the following transactions will require a customer to complete a CKA:

a. New ILP/UT purchase; and

b. Existing ILP/UT transactions (as applicable) such as Single Premium Top-Up, Increase in Premium, Fund Switch and Premium Redirection.

5. How will this change affect me?

If you are assessed to understand the risks and features of the ILP or UT transactions, you may carry out the ILP/UT transactions as mentioned in Q4 without seeking advice from your Prudential Financial Consultant. If in doubt, please seek advice from your Prudential Financial Consultant before you decide to perform the transactions.

If you do not fulfill any of the CKA criteria, please do not proceed with any ILP/UT transactions before seeking advice from your Prudential Financial Consultant.

6. How can I complete the CKA for ILP/UT transactions?

Please obtain the relevant application forms from your Prudential Financial Consultant. You can also email us at customer.service@prudential.com.sg or call our PruCustomer Line at 1800 333 0 333. This CKA Information Sheet is also available on our website at www.prudential.com.sg.

客户认知评估 (资料正确截止于2012年9月17日)

新加坡金融管理局在近日已推出新条例，规定所有财务机构在出售非上市特定投资产品之前，必须正式评估所有客户对于投资产品与相关风险的知识与经验。投资连接保单及单位信托基金是属于非上市特定投资产品。为了让您可深层地了解客户认知评估的目的以及它对您的影响，我们提供了以下一些常见问题供您参考。

常见问题

1. 什么是客户认知评估？我为何必须进行这项评估？

客户认知评估是一项财务机构必须展开的强制性评估，以确认顾客在购买特定投资产品之前是否有相关的知识和经验以了解此产品。欲知更多关于客户认知评估的资料，请游览新加坡金融管理局网站：www.mas.gov.sg – 《购买特定投资产品的保障措施 – 消费者指南》。

2. 有哪些产品是属于非上市特定投资产品？

保诚保险所指的非上市投资产品是投资连接保单及单位信托基金。

3. 我如何能知道我是否具有投资连接保单或单位信托基金的相关知识及经验？

如果您对于以下任何一题的答案是“是”，您将被视为有关于投资连接保单及单位信托基金的知识。

a. 教育水平

您是否拥有以下的任何文凭或高等教育证书：会计、精算学、商业/企业管理/商业管理/商业研究、资本市场、公商、经济学、金融学、金融工程、财务规划、金融计算、保险，以及专业的金融资格，如美国CFA Institute的特许金融分析师资格；或特许公认会计师公会资格？

b. 投资经验

您是否在前3年内进行至少6项投资连接保单或单位信托基金的交易？

c. 工作经验

您是否在前10年内拥有至少3年关于投资产品推出、构建、管理、出售、交易、研究或分析的工作经验，或提供投资产品培训的经验？（关于会计、精算学、财政部或金融风险管理的经验也属相关工作经验。）

4. 我是否在进行所有的投资交易之前都必需完成客户认知评估？

保诚保险指定以下交易需要客户完成客户认知评估：

a. 新购买的投资连接保单或单位信托基金；以及

b. 现有的投资连接保单及单位信托基金交易如：单一保费添加、保费提高、基金转换和保费转向。

5. 这项条例将如何影响我的投资计划？

如果您被视为拥有关于投资连接保单或单位信托基金的知识与经验，您可不必询问保诚财务顾问的意见，便能进行任何在第4题所述的交易。但是，若您有任何疑问，请询问保诚财务顾问的意见，再进行交易。

如果您不符合客户认知评估的其中一项条件，请在购买新的投资连接保单或单位信托基金产品或进行现有产品的交易之前询问保诚财务顾问的意见。

6. 我如何能够进行这项客户认知评估？

您可向您的保诚财务顾问索取投资连接保单或单位信托基金交易的相关表格，以完成客户认知评估。此外，您也可选择发送电邮至customer.service@prudential.com.sg，或拨电1800 333 0 333与我们的客户服务中心联络。