



**PROMISELAND
INDEPENDENT**

Trusted Advice, Trusted Advisers

Financial Advisory Disclosure

PromiseLand Independent Pte Ltd is one of the leading licensed financial adviser firms in Singapore. We operate as an independent financial planning and financial advisory company.

PromiseLand is licensed to advise and distribute life insurance products and unit trusts and is an exempt broker for general insurance. Our financial planners who provide financial planning for fees would inform you of the fee structure which is on a case-to-case basis.

Our advisers are remunerated by commissions from the product providers should you decide to purchase products. The commissions that our advisers receive may differ between the different product providers and between types of products.

We have a selection criteria for life insurance products and another set of criteria for unit trusts. We do regular product comparisons.

Our planners and advisers are trained and supported by qualified managers and specialists. Our management team comprises highly qualified and experienced industry leaders well-known for their commitment to professional excellence and holistic values.

We assure you of objective and professional advice and service to enhance your financial freedom.

In line with MAS guidelines on Fair Dealing outcomes, we are committed to treating our clients fairly.

Disclaimer:

- *The following list of product providers is accurate as at **10 January 2012***
- *Changes may take place because of business considerations or changes in regulations*

PRODUCT PROVIDERS SUPPORTING PROMISELAND

LIFE INSURANCE – PERSONAL INSURANCE

- American International Assurance Company Limited
- AVIVA Ltd
- AXA Life Insurance Singapore Private Limited
- Generali International Limited, Singapore Branch
- Friends Provident International Ltd
- HSBC Insurance (Singapore) Pte Limited
- Manulife (Singapore) Private Limited
- NTUC Income Insurance Co-Operative Limited
- Royal Skandia Life Assurance Limited
- Tokio Marine Life Insurance Singapore Ltd
- Transamerica Life Bermuda Ltd
- Zurich International Life Limited

GROUP INSURANCE

- American International Assurance Company Limited
- AVIVA Ltd
- Great Eastern Life Assurance Company Limited
- HSBC Insurance (Singapore) Pte Limited
- InterGlobal Insurance Company Ltd
- International Medical Insurers Pte Ltd
- NTUC Income Insurance Co-operative Limited
- TM Asia Life Singapore Ltd

GENERAL INSURANCE

- ACE Insurance Limited
- Allianz Insurance Company of Singapore Pte Ltd
- Chartis Singapore Insurance Pte Ltd
- AXA Insurance Singapore Pte Ltd
- China Taiping Insurance (Singapore) Pte Ltd
- Coface Singapore
- ECICS Limited
- EQ Insurance Company Limited
- Etiqa Insurance Berhad
- Euler Hermes Credit Insurance Agency (S) Pte Ltd
- Federal Insurance Company
- First Capital Insurance Ltd
- Groupama Transport Singapore Branch
- HSBC Insurance (S) Pte Ltd
- India International Insurance Pte Ltd
- Liberty Insurance Pte Ltd
- Liberty International Underwriters
- Lloyd's Asia Pte Ltd
- Lonpac Insurance Berhad
- MSIG Insurance (Singapore) Pte Ltd
- NTUC Income Insurance Co-operative Ltd
- Overseas Assurance Corporation Ltd

PRODUCT PROVIDERS SUPPORTING PROMISELAND (cont'd)

- QBE Insurance (International) Ltd
- Royal & Sun Alliance Insurance plc
- SHC Capital Ltd
- Shipowners' Asia Pte Ltd
- Tenet Insurance Company Ltd
- Tokio Marine Insurance Singapore Ltd
- United Overseas Insurance Ltd
- Zurich Insurance Company (Singapore Branch)

We are also able to place business with other general insurance companies with letters of appointment from clients.

UNIT TRUSTS

- The majority of the fund managers

We have appointed iFAST Financial Pte Ltd and Navigator Investment Services Limited to provide support for our unit trust sales.

ALTERNATIVE INVESTMENTS

- Castlestone Management Inc
- Jupiter Asset Management (Bermuda) Limited
- Kotak Mahindra (UK) Ltd
- Man Investments Singapore/HK/Australia Ltd
- Platinum Capital Management Limited
- Premier Group
- Prestige Asset Advisors Ltd
- SFM Group International S.A.
- SHK Fund Management Ltd
- Superfund Financial (Hong Kong) Limited
- The Synergy Partnership
- VAM Marketing Limited

BANKS (FOR LOANS AND SELECTED PRODUCTS)

REFERRAL BASIS

- Citibank Singapore Ltd
- DBS Bank Ltd
- HSBC Ltd
- Lloyds TSB Bank plc
- OCBC Bank
- Standard Chartered Bank
- United Overseas Bank Limited

BANKS (BUSINESS / COMMERCIAL LOANS)

- OCBC Bank, Enterprise Banking

TRUSTS (INTRODUCER ONLY)

- Equity Trust