



**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 2 April 2021*
- *Changes may take place because of business considerations or changes in regulations*

PRODUCT PROVIDERS SUPPORTING PROMISELAND

LIFE INSURANCE – PERSONAL INSURANCE

- AIA Singapore Pte Ltd
- AVIVA Ltd
- AXA Insurance Pte Ltd
- China Life Insurance (Singapore) Pte Ltd
- China Taiping Insurance (Singapore) Pte Ltd
- Etiqa Insurance Pte Ltd
- Friends Provident International Ltd
- HSBC Insurance (Singapore) Pte Limited
- Life Insurance Corporation (Singapore) Pte Ltd
- Manulife (Singapore) Private Limited
- NTUC Income Insurance Co-Operative Limited
- Quilter International
- Raffles Health Insurance Pte Ltd
- Singapore Life Pte Ltd
- Swiss Life (Singapore) Pte Ltd
- Tokio Marine Life Insurance Singapore Ltd
- Transamerica Life Bermuda Ltd
- Utmost Worldwide Limited

GROUP Employee Benefits

- AIA Singapore Pte Ltd
- AVIVA Ltd
- AXA Insurance Pte Ltd
- Great Eastern Life Assurance Company Limited
- Liberty Insurance Pte Ltd
- NTUC Income Insurance Co-operative Limited
- QBE Insurance (Singapore) Ltd
- Raffles Health Insurance Pte Ltd
- Tokio Marine Life Insurance Singapore Ltd

GENERAL INSURANCE

- AIG Asia Pacific Insurance Pte Ltd
- Allianz Global Corporate & Specialty AG Singapore Branch
- Allied World Assurance Company Ltd (Singapore Branch)
- Atradius Credit Insurance N.V.
- AVIVA Ltd
- AXA Insurance Pte Ltd
- Beazley Pte Ltd
- Berkley Insurance Asia
- Berkshire Hathaway Specialty Insurance
- Catlin Insurance Pte Ltd
- China Taiping Insurance (Singapore) Pte Ltd

PRODUCT PROVIDERS SUPPORTING PROMISELAND (cont'd)

- Chubb Insurance Singapore Limited
- Coface Singapore
- Delta Insurance Singapore Private Limited
- ECICS Limited
- EQ Insurance Company Limited
- ERGO Insurance Pte Ltd
- Etiqa Insurance Pte Ltd
- Euler Hermes Credit Insurance Agency (S) Pte Ltd
- First Capital Insurance Ltd
- Great American Insurance Company – Singapore Branch
- Groupama Transport Singapore Branch
- Hong Leong Assurance Pte Ltd
- India International Insurance Pte Ltd
- Liberty Insurance Pte Ltd
- Liberty International Underwriters
- Lloyd's Asia Pte Ltd
- Lonpac Insurance Berhad
- MS Amlin Singapore
- MSIG Insurance (Singapore) Pte Ltd
- Munich Re Syndicate Pte Limited
- Newline Asia Services Pte Ltd
- NTUC Income Insurance Co-operative Ltd
- Overseas Assurance Corporation Ltd
- QBE Insurance (Singapore) Ltd
- Shipowners' Asia Pte Ltd
- Sompo Insurance Singapore Pte Ltd
- Tokio Marine Insurance Singapore Ltd
- Tokio Marine Kiln
- United Overseas Insurance Ltd
- Zurich Insurance Company (Singapore Branch)

We are also able to place business with other general insurance companies.

GLOBAL HEALTH PLAN PROVIDERS (Individual/ Group)

- Aetna Insurance (Singapore) Pte Ltd
- AIG Asia Pacific Insurance Pte Ltd
- AVIVA Ltd
- AXA Insurance Pte Ltd
- CIGNA Europe Insurance Company (Singapore Branch)
- Sompo Insurance Singapore Pte Ltd (NOW Health as MGA)
- Tokio Marine Life Insurance Singapore Ltd (Henner GMC)
- Liberty Insurance Pte Ltd (April International as TPA)
- MSIG Insurance (Singapore) Pte Ltd
- Raffles Health Insurance Pte Ltd (Bupa as TPA)

PRODUCT PROVIDERS SUPPORTING PROMISELAND (cont'd)

UNIT TRUSTS

- The majority of the fund managers

We have appointed Havenport Asset Management Pte Ltd, iFAST Financial Pte Ltd, Navigator Investment Services Limited, Financial Access Made Easy (FAME) – Phillip Securities Pte Ltd and UOB Kay Hian Private Limited to provide support for our unit trust sales.

DISTRIBUTOR AGREEMENTS

- Belmont Investments
- Coral Portfolio Ltd
- Firstmac Limited (Singapore Branch)
- Friends Provident International
- Generali International
- Old Mutual International
- Parry Fund Services
- SHK Fund Management
- Sundaram Asset Management Pte Ltd
- Superfund Financial (Singapore) Pte Ltd
- The Premier Group (Isle of Man) Limited
- The Synergy Partnership
- UOB Kay Hian Pte Ltd

INTRODUCER AGREEMENTS

- BNP Privalto
- Canaccord Genuity Wealth Management
- Commerzbank Corporates & Markets
- EFG Bank
- Exane Derivatives
- IDAD Limited
- Société Générale
- TMF Group (Formerly Equity Trust)

BANKS (FOR LOANS AND SELECTED PRODUCTS)

REFERRAL BASIS

- ANZ Banking Group Limited
- CIMB Bank Berhad
- Citibank Singapore Ltd
- DBS Bank Ltd
- HSBC Bank (Singapore) Limited
- Malayan Banking Berhad
- OCBC Bank
- Standard Chartered Bank (Singapore) Limited
- United Overseas Bank Limited
- iCompareLoans

BANKS (BUSINESS / COMMERCIAL LOANS)

- DBS Bank Ltd, Enterprise Banking

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