



**ENJOY UP TO  
10%  
CASHBACK  
VOUCHERS \***

# Protection & Retirement Promotion

Promotion made Exclusive to ISCA Members!

With purchase of the qualifying plans from 1 Jan 2025 to 31 Dec 2025

Category	Qualifying Plans	Value of Voucher	Minimum Annual Premium	Submission By
Protection	Term Plan (Death or Critical Illnesses Plan)	10% of Annualised Premium (for term 15 years and above)	Not Applicable	31 Dec 2025 & Policy to be issued by 28 Feb 2026
	Whole Life Plan (Death or Critical Illnesses Plan)	5% of Annualised Premium (for term 5 to 14 years)		
Savings and Retirement	Regular Premium Plan	2% of Annualised Premium	Below SGD 20,000	
		3% of Annualised Premium	SGD 20,000 and above	
	Single Premium	0.6% of Single Premium	SGD 50,000 and above	

**FOR MORE INFORMATION,  
CONNECT WITH US :**

*We are a group of financial adviser representatives representing Phillip Securities.*



Whatsapp or SMS : 888-700-70



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# Terms & Conditions\*

## i. Eligibility Criteria

- (1) "Promotion Period" refers to the period from **1 Jan 2025 till 31 Dec 2025**, both dates inclusive.
- (2) Eligible customers will be entitled to receive a Voucher in accordance to the Terms and Conditions of the Promotion, if the Eligible Customer's proposal for any Qualifying Plan has fulfilled the Minimum Premium (as indicated in the table). Applications have to be submitted and accepted by PSPL during the Promotion Period.
- (3) The submitted plan must be issued by **28 Feb 2026**.
- (4) The Qualifying Plan must be paid for as an Annual Premium or Single Premium, the total initial premium collected must meet the values as indicated in the table.
- (5) CapitaVoucher(s) will be issued to each Eligible Customer, provided that the qualifying plan purchased during the Promotion Period is in force, and has passed the 14-day free-look period.
- (6) Vouchers will be issued in the 3rd month after the policy is incepted.

## ii. Voucher Combination

A combination of policies is not allowed as each Eligible Customer will only be entitled to one (1) Redemption per qualifying plan.

For example,

Purchase of two (2) "Savings/Retirement" Category under Regular Premium Plan

Regular Premium Plan 1, with an annualised premium of \$10,000

Regular Premium Plan 2, with an annualised premium of \$10,000

Client qualifies for voucher redemption with a value of 2% of annualised premium for Plan 1 and Plan 2 respectively as it falls under "below \$20,000", thus the total value of vouchers is \$400.

Regular Premium Plan 1: 2% of \$10,000 = \$200

Regular Premium Plan 2: 2% of \$10,000 = \$200

The annualised premium will NOT be combined to be a total of \$20,000 (\$10,000 + \$10,000) to qualify for a voucher redemption with a value of 3% of annualised premium.

iii. Notwithstanding anything herein contained, PSPL reserves the right at any time in its absolute discretion to (i) amend, add and/ or delete any time of these Terms & Conditions without prior notification (including eligibility and qualifying terms and criteria), and all participants shall be bound by such amendments, additions and / or deletions when effected, or (ii) vary, withdraw, or cancel any items or the promotion without having to disclose a reason thereof and without any compensation or payment whatsoever. PSPL's decision on all matters relating to the promotion shall be final and binding on all participants.

iv. By taking part in this promotion, the customer acknowledges that he/she has read and consented to these Terms & Conditions.

This advertisement has not been reviewed by Monetary Authority of Singapore.