

**The Approved Products and Services List is a result of extensive research and analysis by Synergy Financial Advisers. Please rely on the services of a Client Adviser in selecting suitable products or services, rather than making a selection from the list.**

Publication of this list is not a recommendation of general suitability of any of the products or services but is designed to show you the menu of products and services from which your Client Adviser can make recommendations. We invite you to discuss your financial situation with a Client Adviser accredited by Synergy Financial Advisers. Your Client Adviser must have sufficient information about you and your needs before making a suitable recommendation.

**Purpose of the list**

The list is to provide Client Adviser accredited by Synergy Financial Advisers with a range of quality products and services from which to select and make recommendations to clients. Please note that your Client Adviser is allowed to recommend only the products and services listed in this document which he/she is authorised to do so. The product features mentioned below are not exhaustive. For more detailed information, please refer to the respective product summary, benefit illustration, fund factsheet, product highlight sheet where applicable.

**Products and services not on the list**

Products and services not on the list have not been researched or the research has found that they are not suitable for selection. If a Client Adviser accredited by Synergy Financial Advisers wants to advise on a non-approved product they must get approval before providing advice on that product or service. If approval is not provided, they cannot provide advice for you.

**Keeping the list up-to-date**

The list is regularly reviewed to make sure that the products and services on it continue to meet the standards and criteria set by Synergy Financial Advisers and supports the needs of planners and clients.

**This SFA Approved Product List is updated on:**

1-Nov-18

**SFA Approved Product List Version No:**

35

**Your Protection Needs**

Provider	Products	Death	TPD	Terminal Illness	Additional Accidental Death	Critical Illness	Minor Illnesses Benefit	Early Critical Illness	Cancer Management Services	Short Term Disability	Disability Income	Monthly/Yearly Cash Benefits	Pregnancy Complication	Long Term Care	Accidental Benefit	Hospitalization & Surgical	Gender-Based Coverage	Single Premium	Choice of USD	Investment-Linked	Guaranteed Issuance	
AXA Insurance Singapore Pte Ltd	AXA Band Aid				✓																	
	AXA Inspire™ FlexiProtector	✓	✓	✓											✓						✓	
	AXA Inspire™ FlexiSaver	✓	✓	✓																	✓	
	AXA Life MultiProtect	✓	✓	✓	✓																	
	AXA Life Treasure	✓	✓	✓																		
	AXA TermProtector	✓		✓																		
	AXA TermProtector Prime	✓		✓															✓	✓		
	AXA Decreasing Term Assurance	✓	✓	✓															✓			
	AXA Early Stage Criticare	✓		✓																		
	AXA Mum Care/Mum Care Plus*	✓											✓				✓					
	AXA CritiCare for Her	✓																✓				
	AXA CritiCare for Him	✓																✓				
	AXA Shield																✓					
	AXA GlobalCare																✓					✓
	AXA Private Wealth VUL (version 1/version 2) (ceased)	✓		✓															✓	✓	✓	✓
	AXA 360° Cancer Care (ceased)	✓								✓												
	AXA HealthPro Growth (ceased)	✓	✓	✓			✓	✓														
	AXA Life Exentials (ceased)	✓	✓	✓		✓																
	AXA Life Exentials (without MDB) (ceased)	✓	✓	✓		✓																
	AXA Life Exentials (with Acc CI) (ceased)	✓	✓	✓		✓																
	AXA Life Exentials Prime (ceased)	✓	✓	✓		✓		✓		✓												
	AXA PremierCare (ceased)	✓																				
	AXA PrimeCare (ceased)	✓																				
	AXA LivingEnhancer (ceased)							✓														
	AXA Early Payout Living Enhancer (ceased)	✓							✓													
	AXA HealthPro Living (ceased)	✓	✓	✓			✓	✓														
	AXA SmartPA (ceased)					✓										✓						
	Aviva Ltd	Aviva IdealIncome	✓	✓								✓										
		Aviva MyShield															✓					
		Aviva MyCare / MyCare Plus													✓							
Aviva MyEarly Critical Illness Plan		✓		✓		✓		✓													✓	
Aviva MyWholeLifePlan II		✓	✓	✓																		
Aviva MyLifeIncome		✓		✓								✓							✓		✓	
Aviva MyLifeChoice		✓	✓	✓																		
Aviva MyAccidentGuard					✓											✓						
Aviva MyProtector Term Plan		✓		✓																	✓	
Aviva MyMultiPay Critical Illness Plan III		✓		✓		✓		✓													✓	
Aviva MyFamilyCover		✓		✓		✓															✓	
Aviva MyProtector-Decreasing Term		✓		✓																	✓	
Aviva MyProtector-Money Back		✓	✓	✓	✓																✓	
Aviva MyMaternityPlan		✓											✓				✓					
Aviva MyCoreCI Plan		✓	✓	✓		✓																
Aviva MyMultiPay Critical Illness Plan (ceased)		✓		✓		✓		✓													✓	
Aviva MyProtector Level Plus (ceased)		✓		✓																	✓	
Aviva MyWholeLifePlan (ceased)		✓	✓	✓																		
NTUC Income Insurance Co-operative Ltd	Enhanced IncomeShield															✓						
	VivoWealth Solitaire	✓	✓									✓									✓	
	VivoLife	✓	✓	✓	✓	✓																
	VivoCash Prime	✓										✓									✓	
	iTerm	✓	✓	✓																		
	Limited Pay Protection Plan	✓	✓																			
	Protection Plan	✓	✓																			
	Senior Plan	✓	✓																		✓	
	TermLife Solitaire	✓		✓																		
	Mortgage Term	✓	✓	✓																		
	VivoLegacy Solitaire	✓		✓		✓															✓	
	Cancer Protect	✓																				
	Silver Protect	✓			✓																	
	Silver Secure	✓																				
	PrimeShield														✓							
	Maternity 360	✓											✓				✓					
	Lady 360	✓																✓				
VivoCash (ceased)	✓	✓										✓									✓	
Tokio Marine Life Insurance Singapore Ltd	TM Protect 1										✓											
	TM Protect PA					✓										✓						
	TM Protect Cancer	✓																				
	TM Protect MosBite																				✓	
	TM EarlyCover	✓		✓		✓		✓														
	TM Mortgage Protection	✓	✓	✓																		
	TM Mortgage Protection (CI)	✓	✓	✓		✓																
	TM Retirement GIO Plus	✓		✓								✓									✓	
	TM Legacy LifeFlex	✓		✓																		
	TM Term Assure	✓	✓	✓																		
	TM Term Assure SIO	✓	✓	✓																		
	TM Term VIP	✓	✓	✓																	✓	
	TM MultiCare	✓		✓		✓		✓														
	TM PA	✓			✓											✓						
	TM Infinite VIP (ceased)	✓										✓									✓	
	TM Legacy VIP (ceased)	✓		✓																	✓	

**Your Protection Needs**

Provider	Products	Death	TPD	Terminal Illness	Additional Accidental Death	Critical Illness	Minor Illnesses Benefit	Early Critical Illness	Cancer Management Services	Short Term Disability	Disability Income	Monthly/Yearly Cash Benefits	Pregnancy Complication	Long Term Care	Accidental Benefit	Hospitalization & Surgical	Gender-Based Coverage	Single Premium	Choice of USD	Investment-Linked	Guaranteed Issuance		
<b>Manulife (S) Pte Ltd</b>	Heirloom (V)	✓		✓														✓	✓		✓		
	Signature Income	✓		✓							✓							✓	✓		✓		
	Signature Life	✓		✓														✓	✓		✓		
	Ready CompleteCare	✓		✓				✓															
	Ready CompleteCare (cover me again)	✓		✓				✓															
	Ready Protect				✓																		
	ManuCare															✓							
	ManuProtect Decreasing	✓		✓																			
	ManuProtect Decreasing Lite	✓		✓																			
	ManuProtect Term	✓		✓																			
	ManuSignature Term	✓		✓																			
	Manulife ReadyIncome	✓		✓								✓											
	ManuLife Global Medical																✓				✓		
	LifeReady	✓	✓	✓																			
Signature One (ceased)	✓		✓																		✓		
mEase (ceased)	✓					✓																	
<b>Etiaq Insurance Pte Ltd</b>	ePremier Legacy III	✓		✓	✓																	✓	
	ePremier Legacy IV	✓		✓																		✓	
	ePremier Diamond (USD only)	✓																				✓	
	ePremier Eternity Presto	✓										✓											✓
	ePremier Infinite	✓										✓											✓
	eProtect mortgage	✓	✓	✓								✓											✓
<b>Raffles Health Insurance Pte Ltd (Administered by Bupa Global)</b>	BUPA Worldwide Health Options															✓						✓	
	BUPA Lifeline															✓						✓	
<b>Raffles Health Insurance Pte Ltd</b>	ASEAN Plus															✓						✓	
<b>Transamerica Life (Bermuda) Ltd</b>	Universal Life Alpha (USD Only) <sup>#</sup>	✓																				✓	
	Universal Life Plus (USD Only) <sup>#</sup>	✓																				✓	
	Universal Life Legacy (USD Only) <sup>#</sup>	✓										✓											✓
	TrendSetter ROP	✓																				✓	
	TrendSetter Super	✓																				✓	
	Universal Life 2.0 (USD Only) (ceased)	✓																				✓	
<b>China Life Insurance (Singapore) Pte Ltd</b>	China Life Golden Dragon Whole Life Plan (USD)	✓									✓											✓	
	China Life Rising Dragon Whole Life Plan (USD)	✓									✓											✓	
<b>Friends Provident International</b>	Global Term (Life Cover)	✓		✓																		✓	
	Global Term (Critical Illness Cover)	✓				✓																✓	
	Global Term (Life or Earlier Critical Illness Cover)	✓		✓		✓																✓	
<b>Swiss Life (Singapore) Pte Ltd</b>	Swiss Life Alpha	✓																				✓	✓
	Swiss Life Alpha Plus	✓																				✓	✓

\* AXA MumCare/MumCare Plus need to be bundled with AXA selected products to form Mum's Advantage (Plus) or Family Advantage (Plus)  
<sup>#</sup>Non Single Premium Universal Life is for Accredited Investors only.

Your Saving/Investment Needs

Provider	Products	Limited Payment	Single Premium	SRS	CPF-OA/SA	Investment-linked	Unit Trust	Currency Option	Guaranteed Issuance	Capital Guaranteed	Targeted Saving	Bonus Units	Coupon Paying	Lifetime Payout	Juvenile Benefit	Bond	Managed Portfolio	ETF	Stocks	Accredited Investors	
AXA Insurance Singapore Pte Ltd	AXA SavvySaver																				
	AXA Retire Happy Plus	✓	✓	✓					✓	✓			✓	✓							
	AXA Retire Treasure	✓	✓	✓					✓	✓			✓	✓							
	AXA Wealth Invest (Cash/SRS)		✓	✓			✓	✓				✓									
	AXA Wealth Invest (CPF)		✓		✓	✓	✓					✓									
	AXA Inspire™ FlexiProtector					✓						✓									
	AXA Inspire™ FlexiSaver					✓						✓									
	AXA Early Saver Plus	✓							✓	✓			✓								
	AXA Wealth Treasure	✓					✓	✓	✓	✓			✓								
	AXA Pulsar	✓					✓	✓	✓	✓			✓								
	AXA Infinity (ceased wef 1st Dec 2018)		✓				✓	✓	✓								✓		✓	✓	
	AXA Optimus (ceased)	✓					✓	✓	✓				✓								
	AXA Polaris (Ceased)	✓					✓	✓	✓				✓								
	AXA Early Saver (ceased)	✓							✓	✓				✓							
	AXA Retire Happy (ceased)	✓	✓	✓					✓	✓			✓								
	AXA Inspire™ (ceased)		✓	✓	✓	✓							✓								
	AXA Inspire™ Duo (ceased)		✓	✓	✓	✓							✓								
	AXA MaxSaver 8 (ceased)	✓								✓	✓										
	AXA MaxSaver 60 (ceased)									✓	✓										
	AXA ChampionSaver (ceased)													✓		✓					
	AXA RewardSaver (ceased)													✓							
	AXA TargetSaver (ceased)						✓					✓		✓							
	AXA GoldenSaver (ceased)						✓					✓		✓							
	Aviva Ltd	Aviva MyWealthPlan	✓							✓	✓										
		Aviva MyIncome Plus		✓	✓					✓	✓										
Aviva MyRetirement		✓							✓	✓			✓								
Aviva MyRetirement Plus		✓							✓	✓			✓								
Aviva MyRetirement Choice		✓							✓	✓			✓	✓							
Aviva MyRegularPay		✓							✓	✓			✓								
Aviva MyEasySaver									✓	✓			✓								
Aviva MySavingsPlan									✓	✓			✓								
Aviva MyEduPlan		✓							✓	✓			✓								
Aviva MyFlexiSaver (ceased)									✓	✓			✓								
Tokio Marine Life Insurance Singapore Ltd	TM Nest Egg (GIO CashBack)	✓							✓	✓			✓								
	TM Nest Egg (Cashback 8)	✓							✓	✓			✓								
	TM Nest Egg (Cashback 10)	✓							✓	✓			✓								
	TM Wealth Enhancement Cashback			✓	✓				✓	✓			✓								
	TM KidStart	✓							✓	✓			✓		✓						
	TM Retirement GIO	✓							✓	✓			✓	✓							
	TM Retirement@63/65/70		✓	✓					✓	✓			✓								
	TM Retirement Secure	✓							✓	✓			✓								
	TM Retirement Paychecklife	✓							✓	✓			✓	✓							
	TM Nest Egg (GIO) (ceased)	✓							✓	✓			✓								
TM Nest Egg (LP) (ceased)	✓							✓	✓			✓									
NTUC Income Insurance Co-operative Ltd	Guaranteed Life Annuity		✓	✓					✓	✓				✓							
	SAIL		✓						✓	✓											
	RevoEase	✓							✓	✓											
	RevoRetire	✓							✓	✓			✓								
	Endowment Plan																				
	RevoSave												✓								
	RevoSecure	✓																			
	VivoChild	✓												✓							
	Limited Pay RevoSave	✓							✓	✓			✓								
	Limited Pay RevoSave (3-Pay-10) (ceased)	✓							✓	✓			✓								
Limited Pay RevoSave (5-Pay-10) (ceased)	✓							✓	✓			✓									
Classic Annuity (ceased)	✓							✓	✓			✓	✓								
Manulife (S) Pte Ltd	ManuWealth Secure	✓							✓	✓			✓								
	Manulife ReadyPayout Plus	✓							✓	✓			✓								
	Manulife Educate	✓							✓	✓			✓								
	RetireReady Plus	✓	✓	✓					✓	✓			✓	✓							
	Ready Builder	✓	✓	✓					✓	✓			✓								
	RetireReady (ceased)	✓	✓	✓					✓	✓			✓	✓							
Etiga Insurance Pte Ltd	eFUTURE Pay Presto	✓							✓	✓			✓								
	eSave assure 5 presto	✓							✓	✓											
	eSave assure presto	✓							✓	✓			✓								
	eSave rewards presto	✓							✓	✓											
	eSave flexi plus	✓							✓	✓			✓								
	AmplifyFlex	✓							✓	✓											
Life Insurance Corporation (Singapore) Pte Ltd	Future Plus		✓						✓	✓			✓								
	Invest Smart (ceased)	✓							✓	✓											
	Wealth Plus 3 (ceased)		✓						✓	✓											
	Money Plus (ceased)		✓						✓	✓											
	Wealth Plus 2 (ceased)	✓							✓	✓											

**Your Saving/Investment Needs**

Provider	Products	Limited Payment	Single Premium	SRS	CPF-OA/SA	Investment-linked	Unit Trust	Currency Option	Guaranteed Issuance	Capital Guaranteed	Targeted Saving	Bonus Units	Coupon Paying	Lifetime Payout	Juvenile Benefit	Bond	Managed Portfolio	ETF	Stocks	Accredited Investors
China Life Insurance (Singapore) Pte Ltd	China Life SaveReward 101 Series III (SGD)	✓							✓	✓										
	China Life SaveReward 101 Series III (RMB)	✓						✓	✓	✓										
	China Life SaveForward Endowment Plan	✓							✓	✓										
	China Life Retire Easy Plan	✓							✓	✓			✓	✓						
Friends Provident International	Global Portfolio		✓				✓	✓								✓				✓
iFAST Financial Pte Ltd				✓	✓		✓	✓								✓	✓	✓	✓	✓
Havenport Wealth							✓	✓									✓			✓
AVIVA Navigator				✓	✓		✓	✓												✓

**Your Corporate Solution Needs- Packaged Solutions**

Provider	Products	Group Term Life	Group Critical Illness (Accelerated)	Group Critical Illness (Additional)	Group Personal Accident	Group Hospital and Surgical	Group Outpatient - Clinical	Group Outpatient-Specialist	Group Major Medical	Group Extended Major Medical	Group Dental	Group Disability Income	Group Maternity	International Medical Coverage
AXA Insurance Singapore Pte Ltd	SmartCare SME Plus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Group InternationalExclusive Plus	✓												✓
Aviva Ltd	MyBenefits Plus	✓	✓		✓	✓	✓	✓	✓		✓			
	MyGlobal Benefits													✓
Great Eastern Life Assurance Company Ltd	Enhanced Employee Comprehensive Benefits Care II	✓	✓		✓	✓	✓	✓	✓		✓			
NTUC Income Insurance Co-operative Ltd	Employee FlexCare	✓	✓		✓	✓	✓	✓	✓					
Tokio Marine Life Insurance Singapore Ltd	TM Five Plus	✓			✓	✓	✓	✓	✓		✓			
	Henner GMC Care & Health													✓

**Your Corporate Solution Needs- Customised Solutions**

Provider	Products	Group Term Life	Group Critical Illness (Accelerated)	Group Critical Illness (Additional)	Group Personal Accident	Group Hospital and Surgical	Group Major Medical	Group Extended Major Medical	Group Outpatient - Clinical	Group Outpatient - Specialist	Group Dental	Group Disability Income	Group Maternity	International Medical Coverage
AXA Insurance Singapore Pte Ltd		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Aviva Ltd		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Great Eastern Life Assurance Company Ltd		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NTUC Income Insurance Co-operative Ltd		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tokio Marine Life Insurance Singapore Ltd		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**Your General Insurance Solution Needs**

Provider
Aetna Insurance (Singapore) Pte Ltd
AIG Asia Pacific Insurance Pte Ltd
Allied World Assurance Company, Ltd (Singapore)
AXA Insurance Pte Ltd
Aviva Ltd
BEAZLEY PTE LIMITED
China Taiping Insurance (Singapore) Pte Ltd
Chubb Insurance Singapore Limited
Cigna Europe Insurance Company S.A.-N.V., Singapore Branch
ECICS Limited
EQ Insurance Company Limited
Etiqa Insurance Pte. Ltd
Great Eastern General Insurance Limited
Liberty Insurance Pte Ltd
MSIG Insurance (Singapore) Pte Ltd
NTUC Income Insurance Co-operative Ltd
QBE Insurance (Singapore) Pte Ltd
Sompo Insurance Singapore Pte Ltd
Tokio Marine Insurance Singapore Pte Ltd