

Table of Contents

I. LOGIN / PASSWORD / SECURITY QUESTIONS	2
1. When is FAME 3.0 access given to clients?	2
2. How can I login in to FAME 3.0 after I have received the FAME 3.0 Login ID and Password pin mailers?	3
3. What if I have forgotten my FAME 3.0 Password, how can I obtain a new Password?	5
4. How can I reset the FAME 3.0 password myself with the Security Question-and-Answer Online?	6
5. I tried to reset my Password using DIY option but encountered an error message. What should I do?	9
6. I cannot remember my Security Question and/or Answer to perform a DIY online Password reset. How can I request for a new FAME 3.0 password?	10
7. Where can I update the Security Question and Answer in FAME 3.0?	11
8. I have requested for a new password via the Password Request form but have not received it, what should I do?	11
9. Can a joint account holder receive the FAME 3.0 Login ID and Password?	11
II. MISCELLANEOUS.....	12
1. How can I update my contact number, mailing and email address?	12
2. Can I update my personal particulars via FAME 3.0?	12
3. Where can I see my Financial Advisory (FA) Representative contact details in FAME 3.0?	13
4. If I encounter technical difficulties using FAME 3.0, who should I look for?	14
5. What web browser should I use to login or approve trades?	15
6. How can I opt in to e-Statement in FAME 3.0?	15
7. How do I know when the e-Statements are ready?	15
8. Do I still need a password to access e-Statements?	15
9. I still wish to receive paper statements. How can I opt out of e-Statement?	15
10. How do I opt in to e-Statement again after opting out?	16
11. How can I update the e-Statement email?	18
12. How can I update my risk profile in FAME 3.0?	18
13. Where do I approve pending portfolios submitted by my Financial Advisor to me?	23
14. Where can I download my past transaction history?	24

I. LOGIN / PASSWORD / SECURITY QUESTIONS

1. When is FAME 3.0 access given to clients?

With effective from 1 Jan 2020, clients under DIY route (i.e purchase Unit trust themselves via POEMS for first trade) will be given FAME 3.0 access within the same week.

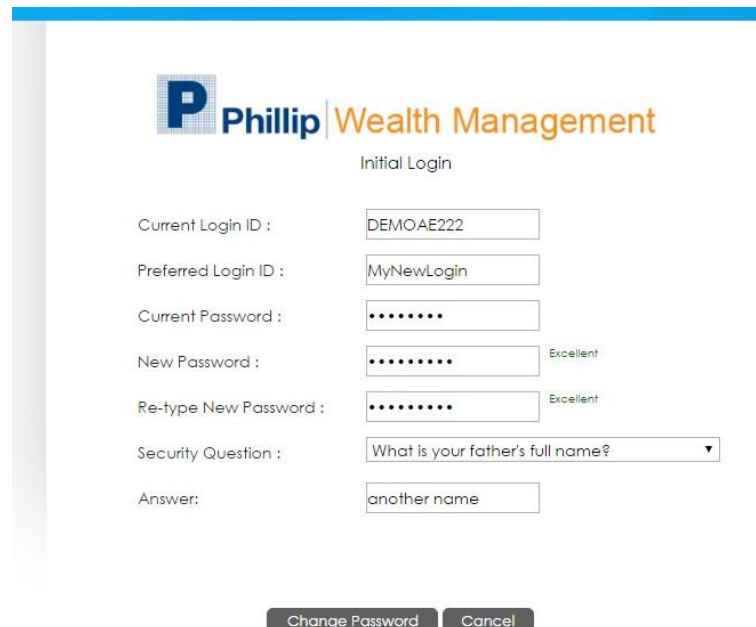
FAME 3.0 access is also given to clients who have opened Advisory accounts i.e. Unit Trust Advisory Wrap or Managed Account where Personal Financial Review (PFR) submission is a mandatory requirement.

Clients will receive a set of FAME 3.0 pin mailers containing the Login ID and Password via physical mail. Both pin mailers will contain 9 characters which are randomly generated by the system.

[Back to Top](#)

2. How can I login in to FAME 3.0 after I have received the FAME 3.0 Login ID and Password pin mailers?

- Launch Google Chrome browser.
- Type in the website address: <https://wm.phillip.com.sg/>
- Enter the Login ID and Password as indicated on the pin mailers. At this stage, you would be able to specify your desired Login ID, Password and set up the Security Question and Answer; which will enable the client to perform DIY Password reset in future. After you have changed the Login ID, no further changes can be made in future.



P Phillip Wealth Management

Initial Login

Current Login ID :

Preferred Login ID :

Current Password :

New Password : Excellent

Re-type New Password : Excellent

Security Question :

Answer:

After changing both the Login ID and Password successfully, a notification of successful login ID and password changed will be displayed. You may now log in to Fame 3.0.



P Phillip Wealth Management

Successfully change initial login authentication.

Login ID :

Password :

[Change Password](#) | [Forgot Password?](#)

Below screen shows the FAME 3.0 modules that you would see upon login.

Phillip Wealth Management H. ONG EU WEE DANIEL (WANG YUWEI) Last Login: 14-Jun-2016 03:19:45 PM [Contact Us](#) [IT](#) [?](#) [U](#)

Client Pending Approval Risk Profile Outstanding Position DataDownload MyLoginfo MyProfile

Accounts Holdings Transactions Client Particulars

Month: June 2016 Go

[Collapse All](#) [Expand All](#)

Account No	Client Name	Fund Source	Service Name	Ccy	Plan Name	Invested Capital	Portfolio Value	Invested Capital (SGD)	Portfolio Value (SGD)	Financial Advisor		
Cash Management Account												
				SGD		0.00	0.00	0.00	0.00	PHILLIP STREET ACCOUNT		
				SGD				0.00	0.00			
Advisory UT Wrap Account												
		Cash	ADVISORY UT WRAP	SGD		150.00	86.64	150.00	86.64	DANIEL HONG WEE DANIEL (WANG YUWEI) / PHILLIP STREET ACCOUNT		
				SGD				150.00	86.64			
				SGD				150.00	86.64			
Life Insurance												
Policy In Force Date	Policy No.	Insurer	Plan	Policy Type	Ccy	Premium Term	Agent Name	Status	Premium Amount	Sum Assured	Premium Amount (SGD)	Sum Assured (SGD)
No records found.												

[Back to Top](#)

3. What if I have forgotten my FAME 3.0 Password, how can I obtain a new Password?

There are several options:

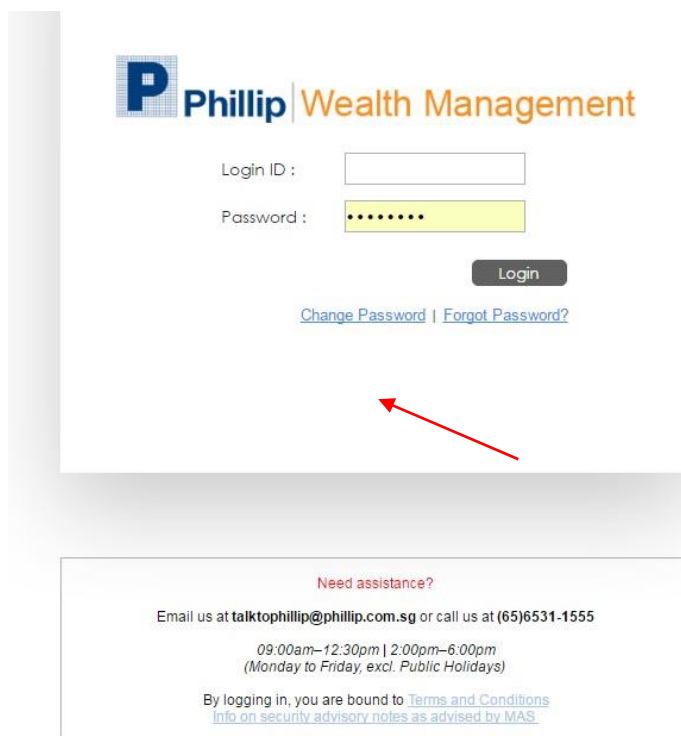
1. DIY online with Security Question-and-Answer. Click the "Forgot Password" hyperlink at the Philip Wealth Management login page to submit request for a new Password online. Enter NRIC for verification, answer the security questions correctly, and a new Password will be emailed to the email address in our records.
2. Call the Customer Experience Unit (CEU) at 65311-555 during office hours. Upon successful verification, a new password will be emailed to the email address in our records.
3. Visit any nearest Phillip Investor Centre (PIC) during office hours with original NRIC or passport to obtain a new password immediately.
4. Download the Password Request form and fax it to (65) 6535-6631 or email to talktophillip@phillip.com.sg. An email for the password will be auto-generated and sent to the email address indicated accordingly in the form. Request forms received after 2pm will only be processed the next working day.

[Back to Top](#)

4. How can I reset the FAME 3.0 password myself with the Security Question-and-Answer Online?

Pre-condition: You need to opt in to E-Statement and have already set up the Security Question and Answer before proceeding with below steps:

Step 1: Click “Forgot Password” on the Phillip Wealth Management login page.



Phillip Wealth Management

Login ID :

Password :

Login

[Change Password](#) | [Forgot Password?](#)

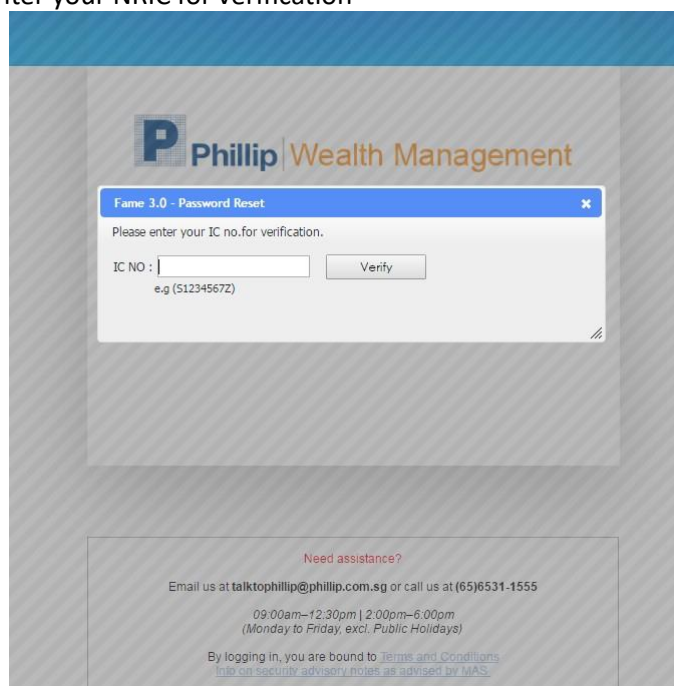
Need assistance?

Email us at talktophillip@phillip.com.sg or call us at (65)6531-1555

09:00am–12:30pm | 2:00pm–6:00pm
(Monday to Friday, excl. Public Holidays)

By logging in, you are bound to [Terms and Conditions](#)
[Info on security advisory notes as advised by MAS](#)

Step 2: Enter your NRIC for verification



Phillip Wealth Management

Fame 3.0 - Password Reset

Please enter your IC no. for verification.

IC NO :

e.g (S12345672)

Verify

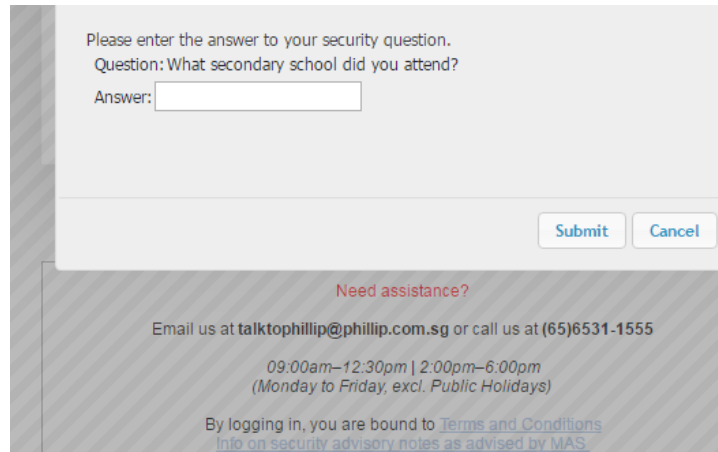
Need assistance?

Email us at talktophillip@phillip.com.sg or call us at (65)6531-1555

09:00am–12:30pm | 2:00pm–6:00pm
(Monday to Friday, excl. Public Holidays)

By logging in, you are bound to [Terms and Conditions](#)
[Info on security advisory notes as advised by MAS](#)

Step 3: Type in the security answer and click “Submit”.

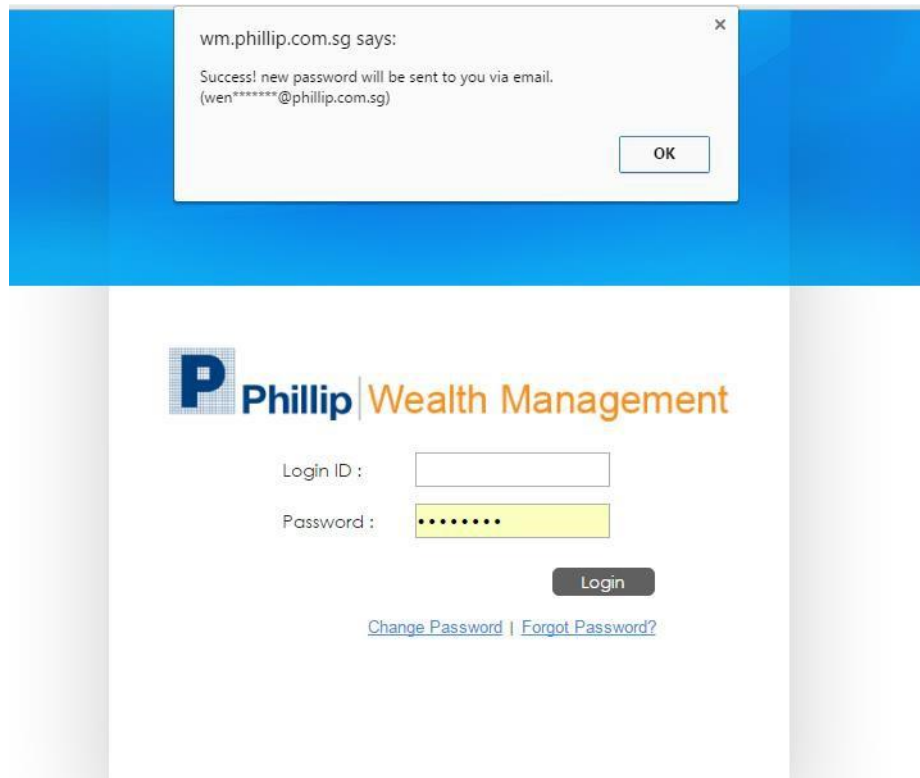


Please enter the answer to your security question.
Question: What secondary school did you attend?
Answer:

[Submit](#) [Cancel](#)

Need assistance?
Email us at talktophillip@phillip.com.sg or call us at (65)6531-1555
09:00am–12:30pm | 2:00pm–6:00pm
(Monday to Friday, excl. Public Holidays)
By logging in, you are bound to [Terms and Conditions](#)
[Info on security advisory notes as advised by MAS.](#)

A new FAME 3.0 password will be sent to the email in our records.



wm.phillip.com.sg says:
Success! new password will be sent to you via email.
(wen*****@phillip.com.sg)

[OK](#)

P Phillip | Wealth Management

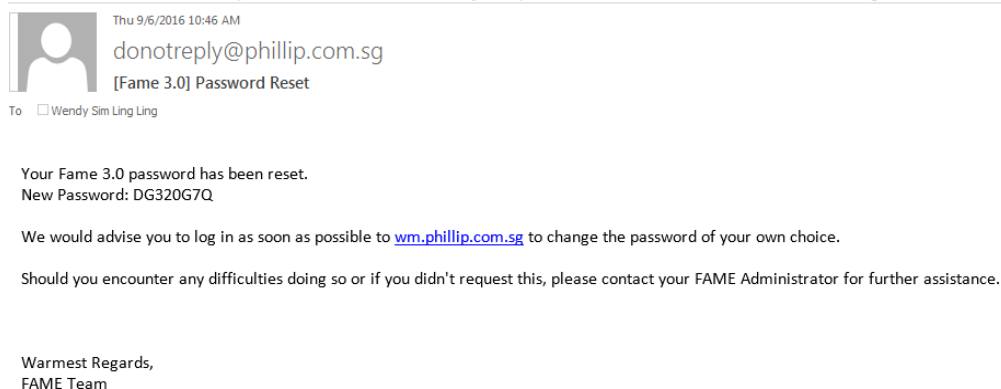
Login ID :

Password :

[Login](#)

[Change Password](#) | [Forgot Password?](#)

A sample of FAME 3.0 Password Reset email that you will receive



Step 4: Go back to FAME 3.0 login page. Enter your Login ID and the newly received password and change to a new Password immediately.

The screenshot shows the 'Change Login Password' page on the Phillip Wealth Management website. The URL in the browser is <https://wm.phillip.com.sg/Account/ChangeLoginPassword?UserID=42997&LoginErrorMsg=Login%20Successful&LoginID=Y8RMtX8iurq5IWnrP14yYw%3E>. The page features the Phillip Wealth Management logo and a form with the following fields:

- Current Login ID :
- Current Password :
- New Password : Excellent
- Re-type New Password : Excellent

At the bottom of the form are two buttons: 'Change Password' and 'Cancel'.

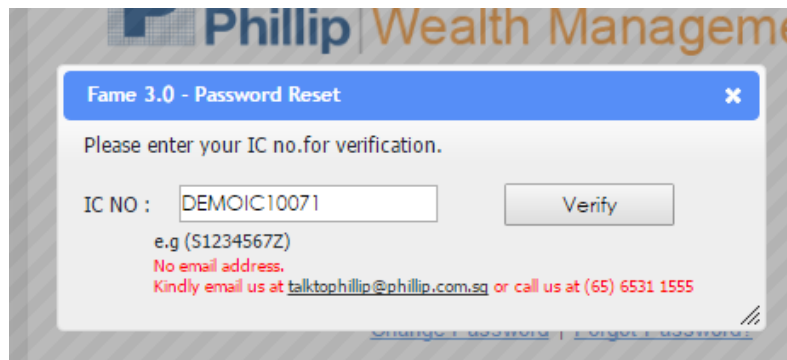
Below the form, there is a disclaimer: 'By logging in, you are bound to [Terms and Conditions](#) [Info on security advisory notes as advised by MAS](#)'.

At the bottom right of the page is a link: [Back to Top](#)

5. I tried to reset my Password using DIY option but encountered an error message. What should I do?

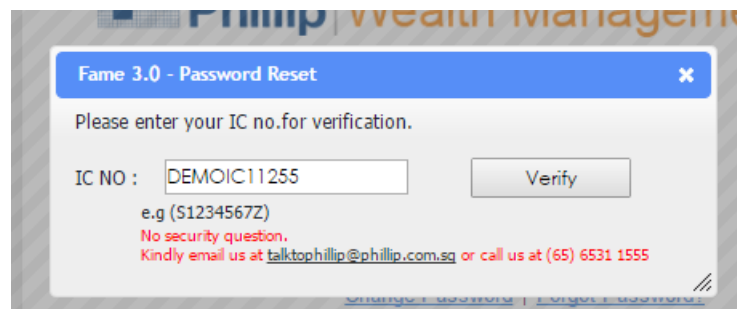
a. **No Email Address**

Clients are recommended to opt in E-Statement service. In the meantime, refer to Q (6) for the other available options to obtain a new FAME 3.0 Password.



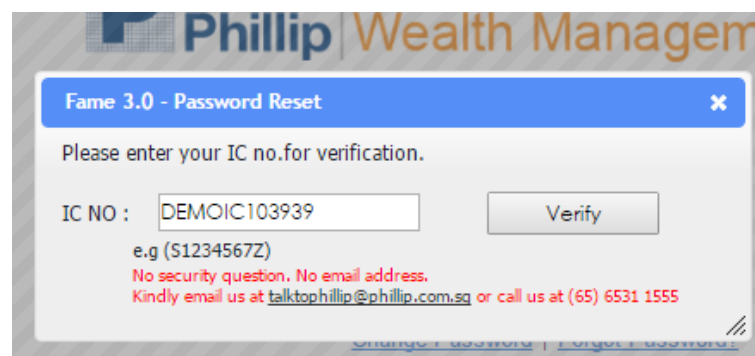
b. **No Security Question**

Please setup a Security Question and Answer in FAME 3.0 (refer to Q7) after you have managed to reset the password. In the meantime, please refer to Q (6) for the other available options to obtain a new FAME 3.0 Password.



c. **No Email Address & No Security Question**

Please refer to (a) & (b) above.



[Back to Top](#)

6. I cannot remember my Security Question and/or Answer to perform a DIY online Password reset. How can I request for a new FAME 3.0 password?

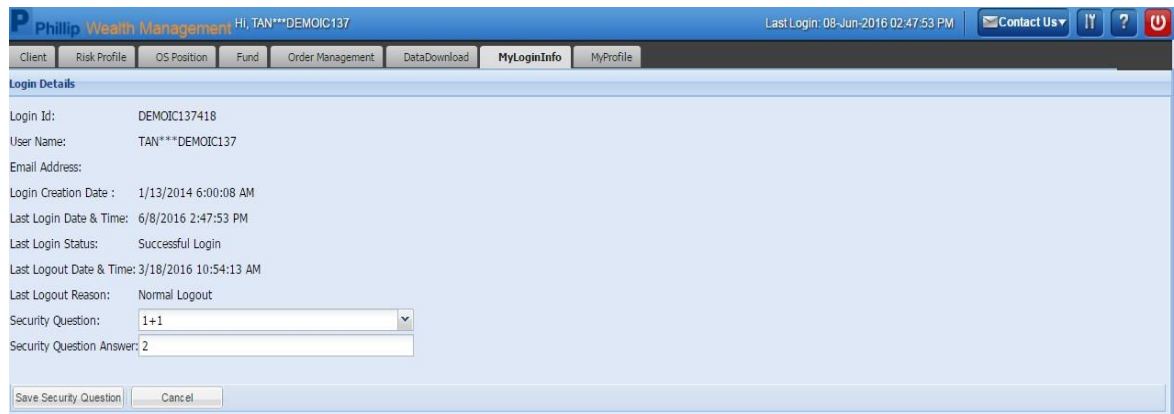
You may select any one of the options below:

- a. Call Customer Experience Unit (CEU) at 65311-555. Upon successful verification, a new password will be emailed to the email address in our records.
- b. Visit any nearest Phillip Investor Centre (PIC) during office hours with original NRIC or passport to obtain a new password immediately.
- c. Download the password request form and fax it to (65) 6535-6631 or email to talktophillip@phillip.com.sg. An email for the password will be auto-generated and sent to the email address indicated accordingly in the form. Request forms received after 2pm will only be processed the next working day.

[Back to Top](#)

7. Where can I update the Security Question and Answer in FAME 3.0?

Login to FAME 3.0. Navigate to “MyLoginInfo” tab and update or set up Security question and answer.



The screenshot shows the 'MyLoginInfo' tab in the Phillip Wealth Management system. The header bar includes the company logo, user name 'Hi, TAN***DEMOIC137', last login time '08-Jun-2016 02:47:53 PM', and navigation links like 'Contact Us', 'Help', and 'Logout'. Below the header, a tabbed interface shows 'MyLoginInfo' as the active tab. The 'Login Details' section displays the following information:

Login Id:	DEMOIC137418
User Name:	TAN***DEMOIC137
Email Address:	
Login Creation Date :	1/13/2014 6:00:08 AM
Last Login Date & Time:	6/8/2016 2:47:53 PM
Last Login Status:	Successful Login
Last Logout Date & Time:	3/18/2016 10:54:13 AM
Last Logout Reason:	Normal Logout
Security Question:	1+1
Security Question Answer:	2

At the bottom of the form, there are two buttons: 'Save Security Question' and 'Cancel'.

[Back to Top](#)

8. I have requested for a new password via the Password Request form but have not received it, what should I do?

Please call the Customer Experience Unit at 6531-1555 for further assistance.

[Back to Top](#)

9. Can a joint account holder receive the FAME 3.0 Login ID and Password?

FAME 3.0 Login ID and Password is only issued to the main account holder of the account. There is currently no separate login for the joint account holder.

[Back to Top](#)

II. MISCELLANEOUS

1. How can I update my contact number, mailing and email address?

Please use the [Client Particulars form](#) and pass it to your FA rep for submission.

[Back to Top](#)

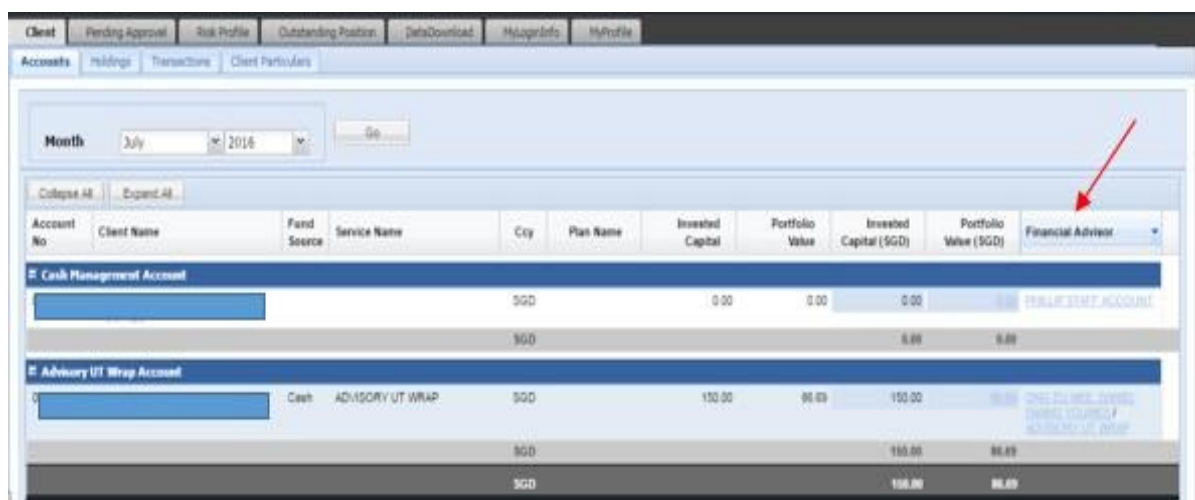
2. Can I update my personal particulars via FAME 3.0?

This feature is currently not available. Please use the [Client Particulars form](#)

[Back to Top](#)

3. Where can I see my Financial Advisory (FA) Representative contact details in FAME 3.0?

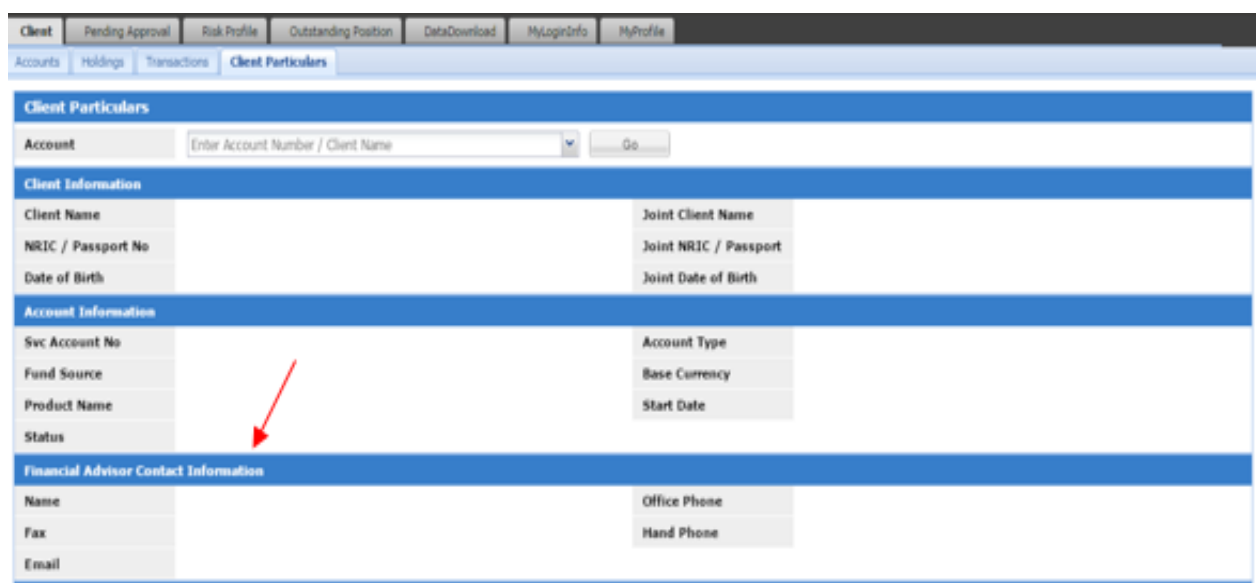
Go to Client> Accounts. All accounts are displayed. You can locate your FA Rep by clicking the name that appears at the extreme right column "Financial Advisor".



The screenshot shows the 'Accounts' tab in the FAME 3.0 interface. At the top, there are tabs for Client, Pending Approval, Risk Profile, Outstanding Position, DataDownload, MyLoginInfo, and MyProfile. Below these are sub-tabs for Accounts, Holdings, Transactions, and Client Particulars. A search bar for 'Month' is set to 'July 2016'. Below the search bar are 'Collapse All' and 'Expand All' buttons. The main table has columns: Account No, Client Name, Fund Source, Service Name, Ccy, Plan Name, Invested Capital, Portfolio Value, Invested Capital (SGD), Portfolio Value (SGD), and Financial Advisor. A red arrow points to the 'Financial Advisor' column header.

Account No	Client Name	Fund Source	Service Name	Ccy	Plan Name	Invested Capital	Portfolio Value	Invested Capital (SGD)	Portfolio Value (SGD)	Financial Advisor
# Cash Management Account										
				SGD		0.00	0.00	0.00	0.00	PHILLIP STREET ACCOUNT
				SGD				8.88	8.88	
# Advisory UT Wrap Account										
		Cash	ADVISORY UT WRAP	SGD		150.00	96.89	150.00	96.89	CHEN PHILIP STREET PHILLIP STREET / ADVISORY UT WRAP
				SGD				105.00	96.89	
				SGD				105.00	96.89	

Alternatively, go to Client > Client Particulars. Enter the account number or name and locate the FA Rep's name under "Financial Advisor Contact Information"



The screenshot shows the 'Client Particulars' tab in the FAME 3.0 interface. At the top, there are tabs for Client, Pending Approval, Risk Profile, Outstanding Position, DataDownload, MyLoginInfo, and MyProfile. Below these are sub-tabs for Accounts, Holdings, Transactions, and Client Particulars. A search bar for 'Account' is set to 'Enter Account Number / Client Name'. Below the search bar are sections for Client Information, Account Information, and Financial Advisor Contact Information. A red arrow points to the 'Financial Advisor Contact Information' section.

Client Information	
Client Name	Joint Client Name
NRIC / Passport No	Joint NRIC / Passport
Date of Birth	Joint Date of Birth

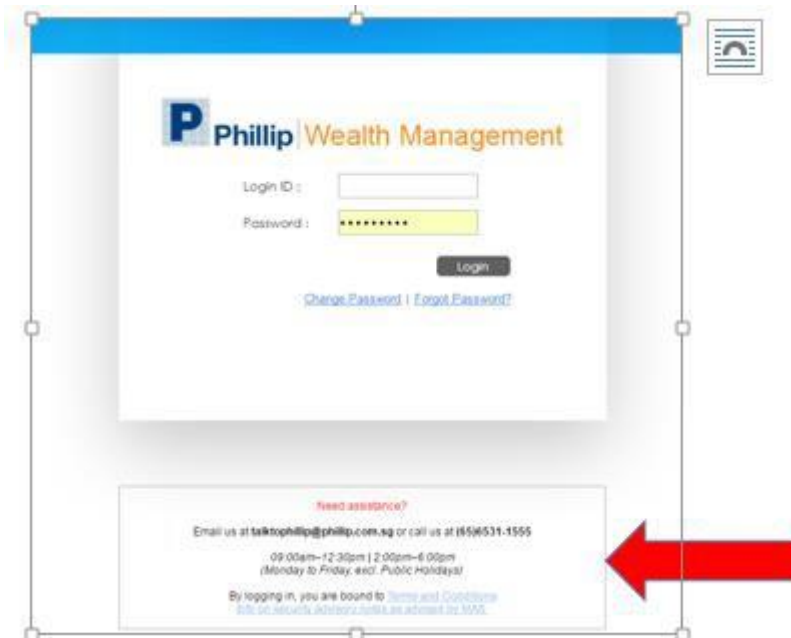
Account Information	
Svc Account No	Account Type
Fund Source	Base Currency
Product Name	Start Date
Status	

Financial Advisor Contact Information	
Name	Office Phone
Fax	Hand Phone
Email	

[Back to Top](#)

4. If I encounter technical difficulties using FAME 3.0, who should I look for?

Generally, clients should approach their FA as the 1st level of assistance. If your FA is unable to assist, please call our Customer Experience Unit at 6531-1555. Alternatively, you may also write in with details of the issue faced to TalktoPhillip@phillip.com.sg



[Back to Top](#)

5. What web browser should I use to login or approve trades?

Please use Google Chrome only.

[Back to Top](#)

6. How can I opt in to e-Statement in FAME 3.0?

With immediate effect, clients who have Poems / FAME access AND a valid email address will automatically be enrolled into this free e-statement service. Clients are required to do a first time login to FAME system for the activation of this service.

[Back to Top](#)

7. How do I know when the e-Statements are ready?

Email notifications will be sent to your latest updated email address with the company when e-statements are ready.

[Back to Top](#)

8. Do I still need a password to access e-Statements?

No need. After logging in to FAME, clients are able to view and download their e-statements by navigating to the e-statements tab. Contract notes and Monthly Statements are available for a period of 3 months and 12 months respectively from enrolment

[Back to Top](#)

9. I still wish to receive paper statements. How can I opt out of e-Statement?

Step 1: Login to FAME 3.0 and navigate to the e-Statements tab.

Step 2: Click Manage e-Statement and select the Opt-Out radio button

Step 3: Provide reasons for opting out

Step 4: Enter FAME 3.0 password and click Update.

Phillip Wealth Management Hi, KOH***DEMOIC211 Last Login: 23-Feb-2017 11:22:23 AM

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile e-Statements

View e-Statements Manage e-Statement

You are currently enrolled for our FREE e-Statement services. [FAQs on E-Statements]

e-Statement Status * ☐ Opt-In ☒ Opt-Out

✓ I wish to receive paper statement instead, and I acknowledge that my statements will not be available online.

Reason(s) for opting out and suggestions to help us improve our e-Statement services: *

Fame 3.0 Password: *

Update Cancel

Phillip Wealth Management Hi, KOH***DEMOIC211 Last Login: 23-Feb-2017 11:22:23 AM [Contact Us](#)

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile **e-Statements**

Manage e-Statement

You are not enrolled for e-Statement services. [\[FAQs on E-Statements\]](#)

e-Statement Status * ☐ Opt-In ☒ Opt-Out

e-Statement Benefits:

- Access your account statements anytime, anywhere with our e-Statement services.
- Contract Notes and Monthly Statements are available online for a period of 3 and 12 months respectively from date of enrollment.
- To enroll for this FREE service, please select "Opt-In" button and provide your email address. We will send notification to this email address when your e-Statements are ready for viewing.

Fame 3.0 Password: *

You have successfully opted out from e-Statement services.

[Update](#) [Cancel](#)

[Back to Top](#)

10. How do I opt in to e-Statement again after opting out?

- Click e-Statements on the main tab
- Client will only see "Manage e-Statement" header
- Click Opt-In radio button

Phillip Wealth Management Hi, LEE***DEMOIC274 Last Login: 22-Feb-2017 06:04:51 PM [Contact Us](#)

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile **e-Statements**

Manage e-Statement

You are not enrolled for e-Statement services. [\[FAQs on E-Statements\]](#)

e-Statement Status * ☐ Opt-In ☒ Opt-Out

e-Statement Benefits:

- Access your account statements anytime, anywhere with our e-Statement services.
- Contract Notes and Monthly Statements are available online for a period of 3 and 12 months respectively from date of enrollment.
- To enroll for this FREE service, please select "Opt-In" button and provide your email address. We will send notification to this email address when your e-Statements are ready for viewing.

Fame 3.0 Password: *

[Update](#) [Cancel](#)

- After Opt-In radio button is selected, e-statement email textbox will be displayed and enabled.
- Enter e-statement email
- Enter FAME 3.0 Password
- Click Update

Phillip Wealth Management Hi, LEE***DEMOIC274 Last Login: 22-Feb-2017 06:04:51 PM [Contact Us](#) [Help](#)

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile **e-Statements**

Manage e-Statement

You are not enrolled for e-Statement services. [\[FAQs on E-Statements \]](#)

e-Statement Status * ☒ Opt-In ☐ Opt-Out

e-Statement Email *

e-Statement Benefits:

- Access your account statements anytime, anywhere with our e-Statement services.
- Contract Notes and Montly Statements are available online for a period of 3 and 12 months respectively from date of enrollment.
- To enroll for this FREE service, please select "Opt-In" button and provide your email address. We will send notification to this email address when your e-Statements are ready for viewing.

✓ I acknowledge and agree to receive electronic statements and contract notes for **ALL** my accounts.

Fame 3.0 Password: *

[Update](#) [Cancel](#)

- Upon successful enrolment, client will see a validation message in red text below.
- The "View e-Statements" tab would also be displayed next to "Manage e-Statement".

Phillip Wealth Management Hi, KOH***DEMOIC211 Last Login: 22-Feb-2017 05:19:41 PM [Contact Us](#) [Help](#)

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile **e-Statements**

View e-Statements **Manage e-Statement**

You are currently enrolled for our FREE e-Statement services. [\[FAQs on E-Statements \]](#)

e-Statement Status * ☒ Opt-In ☐ Opt-Out

e-Statement Email *

Note:

- Update of e-Statement email will apply to both the client's particulars and the e-Statement email records for all accounts.
- Update of e-Statement email will take up to 1 business day.

Fame 3.0 Password: *

You have successfully enrolled for our FREE e-Statement services. You may proceed to view your e-Statements now by selecting the "View e-Statements" tab above.

[Update](#) [Cancel](#)

[Back to Top](#)

11. How can I update the e-Statement email?

Client can update the e-statement email via the Manage e-Statement tab. The updated e-statement email will apply to all accounts and would take up to one business day to be updated.

Phillip Wealth Management Hi, LEE***DEMOIC274 Last Login: 22-Feb-2017 05:41:11 PM

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile e-Statements

View e-Statements Manage e-Statement

You are currently enrolled for our FREE e-Statement services. [FAQs on E-Statements]

e-Statement Status * ☒ Opt-In ☐ Opt-Out

e-Statement Email * paris@gmail.com

Note:

- Update of e-Statement email will apply to both the client's particulars and the e-Statement email records for all accounts.
- Update of e-Statement will take up to 1 business day.

☒ I acknowledge and agree to receive electronic statements and contract notes for **ALL** my accounts.

Fame 3.0 Password: * [masked]

Update Cancel

Phillip Wealth Management Hi, LEE***DEMOIC274 Last Login: 22-Feb-2017 05:41:11 PM

Client Risk Profile OS Position Pending Approval DataDownload MyLoginInfo MyProfile e-Statements

View e-Statements Manage e-Statement

You are currently enrolled for our FREE e-Statement services. [FAQs on E-Statements]

e-Statement Status * ☒ Opt-In ☐ Opt-Out

e-Statement Email * paris@gmail.com

Note:

- Update of e-Statement email will apply to both the client's particulars and the e-Statement email records for all accounts.
- Update of e-Statement will take up to 1 business day.

Fame 3.0 Password: * [masked]

e-Statement Email Updated Successfully

Update Cancel

[Back to Top](#)

12. How can I update my risk profile in FAME 3.0?

- 1) Navigate to Fame 3.0 site and login.
- 2) Navigate to Risk Profile.
- 3) Select the desired account and click Update Risk Profile button

Phillip Wealth Management HI: CIO***DEMOIC274 Last Login: 21-Mar-2016 02:52:39

Client Order Management Risk Profile OS Position Outstanding Position Fund DataDownload MyLoginInfo

Risk Profile and FFF

Account Risk Profile for CIO***DEMOIC274

Update Risk Profile Extend FFF

Account No.	Account Type	Client Name	FFF Date	Expiry Date	Months Before Expiry	Risk Profile	FA Name
0953445	UTW	LEE***50MLKS				High Risk	ADV*** / En45gcOJ

Legend: ■ Expired ■ Expiring in 1 month ■ Updated

*This page is currently available for UT accounts only.

- 4) Pop up dialog will appear and will display the Risk Profile Important Notes. Click on Next button to proceed.

DataDownload
MyLoginInfo

Account Risk Profile of LEE***50MLK8 for Acc No: 0953445

Important Information:

- All investments are designed to make a return and are subject to risks. This means that, as well as making money, there is also a chance that you could lose it. As a general rule, the bigger the potential return, the higher the investment risk and the longer the suggested investment timeframe.
- Before investing you need to decide how comfortable you are with investment risk and how much risk you are prepared to take to achieve the return you want. This is often referred to as your 'risk profile'.
- This section only serves as a guide in helping you determine your investment risk profile and does not constitute any recommendation by the EFA Representative. You should take into consideration your current financial situation, investment goals and objectives as well as your attitude towards risk when determining your risk profile.
- Nothing herein is a proposal to buy or sell any product(s) or funds, and there may be other investments that you may consider as more appropriate in satisfying your investment needs and goals. You are advised to carefully assess the proposals considering your financial position and your investment objectives.

Notice:

1) Q: How much risk am I willing to take for my investments?
A: As investment objectives and goals differ from person to person, the question of how much "risk" to take is a personal one — no one answer is correct for everyone. Only you can decide what risk/return tradeoff you are comfortable with, but the following questions may help you assess your tolerance for risk.

2) Q: What is risk-return tradeoff?
A: All investments are subject to risk. Risk refers to the possibility that an investment could lose value or not gain any additional value because of swings in the financial markets.

All investments have a risk-return tradeoff. Historically, lower-risk investments — like cash equivalent (e.g., fixed deposit) investments — have typically offered lower potential for long-term growth and investment return. Higher-risk investments — like stock investments — have typically offered greater potential for long-term growth and investment return.

By understanding the risk associated with various investment options, you can choose investments that best match your risk tolerance and personal circumstances.

3) Q: How do I decide how to invest?
A: It depends on many factors. If you are like most people, you hate the thought of losing money (RISK) but you also like the idea of making money on your investments (RETURN). So, how much investment risk should you take? Only you can answer this. You need to establish a balance between risk and return that you are comfortable with. When establishing this balance, you should consider:

- Your risk tolerance** -- the amount of risk you are comfortable with and can afford to take. Can you still sleep at night if your investments have temporary short-term losses? Do you have enough savings that you can financially afford to take some investment risk?
- Your investment time horizon** -- How long will your assets be invested? Your CPF savings are for the long term. Unless you are close to retirement or have a short-term investment time horizon for other reasons, you should generally invest for the long term, but you need to decide what "long" means to you.
- Your overall financial situation** -- How much money will you need to sustain your lifestyle during retirement? Do you have other assets set aside for retirement besides your CPF savings? How are all of those assets invested? What are your financial commitments?

4) Q: How do I know if I am investing for the short term or long term?
A: The number of years you have to save and invest is called your "INVESTMENT TIME HORIZON". It is the amount of time between when you invest and when you need to spend the proceeds of your investments. This spending can be for your retirement or for other financial commitments which you need to meet, such as to purchase a house or to pay for your children's education expenses

Source: extracted from CPF website at <http://mycpf.cpf.gov.sg/Members/Gen-Info/FAQ/CPFInvestmentSchemes.htm> or https://www.cpf.gov.sg/cpf_info/ie/Risk.asp

Note: For more information on your tolerance or attitude towards risk-taking, please refer to Money Sense website at www.moneysense.gov.sg

Next

5) Select the preferred Risk Type, tick the acknowledgement box, and click the Accept button.

Account Risk Profile of LEE*S0MLK8 for Acc No: 0953445**

After reading through the 4 questions, you may proceed to select your risk tolerance/preference type:

Risk Preference Description	Risk Type	Client's Preference
<ul style="list-style-type: none"> Your primary objective is preservation of capital and you have no or limited investment experience. You view liquidity needs as important; and able to stay invested for not more than 3 years. You are willing to accept no more than 5% fluctuation in the value of the portfolio. 	Low Risk	<input type="radio"/>
<ul style="list-style-type: none"> You are a relatively experienced investor who is looking for moderate growth and diversification. You do not have any liquidity needs in the short to mid term (between 3 to 10 years). You are willing to tolerate up to 30% fluctuation in the value of the portfolio. 	Medium Risk	<input checked="" type="radio"/>
<ul style="list-style-type: none"> You are a knowledgeable investor and are not concerned about short term fluctuations in the market. You have the ability to tolerate fluctuations in the portfolio beyond 30%. You have a relatively long period of time before you will need to use these investments (more than 10 years). You are an investor who is willing to accept significant risk with longer term fluctuation, including possible loss of principal while maximising growth potential of assets. 	High Risk	<input type="radio"/>

Client's Acknowledgement of the Risk Profile

I confirm that the information I have furnished is in all respects true, accurate and complete and agree that you may rely on the information without any duty to verify the same. I have reviewed the existing investment-linked policies / unit trusts / other investment products and Risk Profile and comfortable with the risk preference type.

I acknowledge that I have understood the various categories of Risk Profile and have selected the Risk Profile which is most suitable for my needs. I am aware that the above Risk Profile is merely indicative of my investment risk profile, and provides only as a guide for the EFA Representative to consider investment products that may be suitable for investors with a similar risk profile. I have taken into consideration my current financial situation, investment goals and objectives as well as my attitude towards risk when determining my Risk Profile.

I am aware that it is not intended nor is it possible for this test to ensure that I will not suffer loss from any investment that is based on proposals that the EFA Representative makes based on the results of this test.

Client's Acknowledgement of the FFF

☒ I/we understand that a product purchased without the completion or updated FFF form, or following partial or inaccurate completion may not appropriate to my/our needs.

I/we declare that there is no change to my/our particulars and financial status from the last time I/we completed the FFF form. I/we understand that the same FFF will be use as a basis for my FAR's recommendation to me for the next 12 months.

****Please note that you can only update Risk Profile or FFF once a day.**

Back Accept Print

6) A notification box will appear stating the update is successful.

Client's Acknowledgement of the Risk Profile

I confirm that the information I have furnished is in all respects true, accurate and complete and agree that you may rely on the information without any duty to verify the same. I have reviewed the existing investment-linked policies / unit trusts / other investment products and Risk Profile and comfortable with the risk preference type.

I acknowledge that I have understood the various categories of Risk Profile and have selected the Risk Profile which is most suitable for my needs. I am aware that the above Risk Profile is merely indicative of my investment risk profile, and provides only as a guide for the EFA Representative to consider investment products that may be suitable for investors with a similar risk profile. I have taken into consideration my current financial situation, investment goals and objectives as well as my attitude towards risk when determining my Risk Profile.

I am aware that it is not intended nor is it possible for this test to ensure that I will not suffer loss from any investment that is based on proposals that the EFA Representative makes based on the results of this test.

Client's Acknowledgement of the FFF

☒ I/we understand that a product purchased without the completion or updated FFF form, or following partial or inaccurate completion may not appropriate to my/our needs.

I/we declare that there is no change to my/our particulars and financial status from the last time I/we completed the FFF form. I/we understand that the same FFF will be use as a basis for my FAR's recommendation to me for the next 12 months.

****Please note that you can only update Risk Profile or FFF once a day.**

Back Accept Print

Processing...

7) You may click on the Print button if a printed copy is needed.



Client's Acknowledgement of the FFF

☒ I/we understand that a product purchased without the completion or updated FFF form, or following partial or inaccurate completion may not appropriate to my/our needs.

I/we declare that there is no change to my/our particulars and financial status from the last time I/we completed the FFF form. I/we understand that the same FFF will be use as a basis for my FAR's recommendation to me for the next 12 months.

****Please note that you can only update Risk Profile or FFF once a day.**

[Back](#) [Accept](#) [Print](#)

[Back to Top](#)

13. Where do I approve pending portfolios submitted by my Financial Advisor to me?

For Unit Trust orders, login to FAME 3.0. Navigate to "Pending Approval".

[illegible]

For Securities Advisory orders, login to FAME 3.0. Navigate to “SA Pending Approval”. Click on the ‘Transaction Ref No’ to open the portfolio and ‘Submit’ or ‘Reject’ the orders after your review.

Phillip Health Management

Hi DEM***573M55

Last Login: 05-Apr-2021 03:24:07 PM

Contact Us

Help

Client

Risk Profile

Q3 Position

Pending Approval

Data Download

MyLoginsInfo

MyProfile

+ Statements

SA Pending Approval

Transaction Approval

Pending Approval

Account Number

Transaction Ref No

Status

Date Submitted

(There's no orders to show here)

[Back to Top](#)

14. Where can I download my past transaction history?

Go to Data Download.

Select Download Type, Date Range and enter the specified account no. An Excel report will be generated.

Client	Pending Approval	Risk Profile	Outstanding Position	DataDownload	MyLoginInfo	MyProfile
--------	------------------	--------------	----------------------	---------------------	-------------	-----------

Data Download

Download Type:

Date Range:

Account No.:

Download

[Back to Top](#)