



## RETREAT (the “Campaign”) FAQ

### 1. What is the RETREAT?

RETREAT is Navigator Investment Services Limited (“GROW’s”) incentive trip to reward Qualifying FAR with a fully funded trip.

### 2. How do I qualify for RETREAT?

To qualify for this Campaign (“Qualifying FAR”), you need to:

- a) achieve a minimum Net Inflow (“Qualifying Net Inflow”), from **15 March 2024 to 30 June 2024** (both dates inclusive) (the "Campaign Period"), for Cash, SRS, CPFIS-OA and CPFIS-SA related trades transacted with GROW; and
- b) remain as an active FAR with a valid Navigator Code under the same Financial Advisory firm during the Campaign Period and up to the point of travel.

### 3. How much I need to achieve to qualify for RETREAT and what is the reward?

The Qualifying FAR will be entitled to the following reward (“Reward”) if he/she meets the Qualifying Net Inflow:

Qualifying Net Inflow (S\$)	Reward
From S\$800,000	<ul style="list-style-type: none"> <li>• A return economy class air ticket to RETREAT’s destination and Land Package for the Qualifying FAR.</li> </ul>

Land Package refers to fully paid accommodation at the RETREAT’s destination for the designated travel period and selected meals as arranged by GROW.

### 4. What happens if I have outflows after the Campaign Period and prior to the start of the RETREAT trip?

GROW reserves the right, in its absolute discretion, without prior notice or liability to you, to adjust or withdraw the Reward when the Net Inflow achieved during the Campaign Period falls below the Qualifying Net Inflow as a result of outflow registered after the Campaign Period and prior to the point of travel.

### 5. What is Net Inflow?

Net Inflow refers to the net new investment transacted, which is calculated as below: [(Subscription + Regular Subscription Plan + Transfer-in) after any sales charge – (Redemption + Transfer-out)].

Switches are not eligible and will not count towards Qualifying Net Inflow for the purposes of the Campaign.

All Redemption and Transfer-out transactions transacted by the respective clients with GROW (including dollarDEX) will be counted towards Qualifying Net Inflow for the purposes of the Campaign.

### 6. Will GROW assist me in the relevant travel requirements?

GROW is not responsible for the Qualifying FAR’s visa requirements, vaccination status and travel insurance. The Qualifying FAR is required to ensure the entry requirements imposed by the foreign country are met before travel.

### 7. Is the Reward transferable or exchangeable for cash, credit or any other item?

The Reward is non-transferable nor exchangeable for cash, credit or any other item in part or in whole, unless otherwise stated. There will be no compensation or replacement of Reward if you could not travel due to personal circumstances.

**8. Where will the RETREAT trip be held?**

RETREAT's trip destination is pending finalisation. More details will be shared soon.

**9. When will qualifiers be notified?**

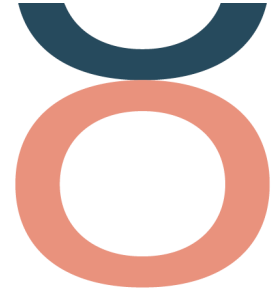
The qualifiers will be announced by mid-July 2024. GROW will also reach out to all qualifiers via email after the announcement.

**10. What are the next steps if I have qualified?**

You will receive a personal link for the registration. We will provide more details on the registration after the Campaign Period.

**Important Note:**

This document is for your reference only. Please refer to the Campaign's Terms and Conditions for more details. In the event of any inconsistency between this document and the Terms and Conditions, the Terms and Conditions shall prevail.



## RETREAT

### Terms and Conditions for Navigator Investment Services Limited (“GROW”) Financial Advisor Representative Campaign (the “Campaign”)

1. RETREAT is GROW’s incentive to reward Qualifying FAR with a fully funded trip.
2. Only Qualifying Financial Advisor Representatives (“FARs”) is eligible for the Campaign. To be a "Qualifying FAR", you must:
  - a. be a FAR from a Financial Advisor firm having a distribution agreement with GROW;
  - b. meet the minimum Net Inflow (“Qualifying Net Inflow”) as defined below for Cash, SRS, CPFIS-OA and CPFIS-SA related trades set out in the table below, from **15 March 2024 to 30 June 2024** (both dates inclusive) (the "Campaign Period"); and
  - c. remain as an active FAR with valid Navigator Code under the same Financial Advisor firm during the Campaign Period and up to the point of travel.
3. The Qualifying FAR will be entitled to the following reward (“Reward”):

Qualifying Net Inflow (S\$)	Reward
From S\$800,000	<ul style="list-style-type: none"> <li>• A return economy class air ticket to RETREAT’s destination and Land Package for the <b>Qualifying FAR</b>.</li> </ul>

Land Package refers to fully paid accommodation at the RETREAT’s destination for the designated travel period and selected meals as arranged by GROW.

4. Net Inflow refers to net new investment transacted, which shall be calculated in the following manner:  

$$[(\text{Subscription} + \text{Regular Subscription Plan} + \text{Transfer-in}) \text{ after any sales charge} - (\text{Redemption} + \text{Transfer-out})]$$

All Redemption and Transfer-out transactions transacted by the respective clients with GROW (including via dollarDEX), will be counted towards Qualifying Net Inflow for the purposes of the Campaign.
5. Switch transactions are excluded from this Campaign and will not count towards Qualifying Net Inflow for the purposes of the Campaign.
6. GROW reserves the right, in its absolute discretion, without prior notice or liability to you or any person, adjust or withdraw the Reward when the Net Inflow achieved during the Campaign Period falls below the Qualifying Net Inflow as a result of outflow registered after the Campaign Period and prior to the point of travel.
7. For USD trades, the SGD equivalent amount will be used to calculate the Net Inflow. Exchange rate used to determine the Net Inflow will be at GROW’s sole discretion.

8. For avoidance of doubt, the Reward excludes personal expenses and all other expenses incurred by the Qualifying FAR. Reward allocation is subject to availability and the terms and conditions of the relevant third-party providers.
9. GROW is not responsible for the Qualifying FAR's visa requirements, Covid-19 vaccination status and travel insurance. The Qualifying FAR is required to ensure that entry requirements imposed by the foreign country as applicable to him/her are met before travel.
10. The Reward is not transferable nor exchangeable for cash, credit or any other item in part or in whole unless otherwise stated.
11. The Campaign is subject to the availability of the Reward, and GROW may vary these terms and conditions, change the Reward, withdraw and/or or discontinue the Campaign at any time without notice or liability.
12. The Campaign is not valid with other offers, bundles or promotions unless stated otherwise.
13. GROW makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Reward. Any dispute about the Reward which relate to third-party providers of the Reward must be resolved directly with such third-party providers. GROW is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Reward.
14. GROW's decision on all matters relating to the Campaign is final, conclusive, and binding on you.
15. GROW reserves the right, at any time, in its absolute discretion, to vary the Terms and Conditions, withdraw or discontinue the Campaign, without prior notice or liability to you.
16. In the event of any inconsistency or conflict between these Terms and Conditions and any collaterals, website, or promotional or marketing material relating to the Campaign these Terms and Conditions shall prevail.
17. All trades are to be submitted by GROW's cut off time\* and executed within the Campaign Period to qualify.
18. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
19. These Terms and Conditions are governed by and interpreted according to the laws of Singapore and all concerned parties agree to submit all disputes in relation to the Campaign to the exclusive jurisdiction of the courts of Singapore.
20. All information is accurate as of 28 February 2024.

**Cut-off time\*:**

**a) Cash Trades:**

- Form submissions to be received by 27 June 2024 before 4pm (Singapore time) and monies sighted by 28 June 2024 before 1.30pm (Singapore time).

- Online trade submissions to be fully approved by client and monies sighted by 28 June 2024 before 1.30pm (Singapore time).
- Cash trades will be executed based on cleared fund basis. Cleared fund refers to cheques which have been cleared, or internet bank funds which are sighted in the Navigator Trust Account by the cut-off time.

**b) SRS, CPFIS-OA, CPFIS-SA Trades:**

- Form submissions to be received by 27 June 2024 before 4pm (Singapore time), subject to successful and complete CPFIS-OA, SA or SRS deduction.
- Online trade submissions to be fully approved by clients by 28 June 2024 before 11am (Singapore time), subject to successful and complete CPFIS-OA, SA or SRS deduction.

**c) Transfer-in**

- All transfer-in transactions must be fully completed by close of business 28 June 2024 to qualify.

\*Please refer to the Operating Memorandum for more details relating to the cut-off time.

## **Disclaimer**

All information here is for general information only and does not take into account the specific investment objectives, financial situation or needs of any specific person or groups of persons. You should read the prospectus and the product highlights sheet of the relevant fund or seek relevant professional advice, before making any investment decision. The fund performance is not guaranteed and the value of units in a fund and the income accruing to the units, if any, may rise or fall. Investment in funds is subject to investment risks, including the possible loss of the capital amount. Past performance is not indicative of future performance. The terms here and advertisements relating to this Campaign have not been reviewed by the Monetary Authority of Singapore.

The information here is not and should not be considered an offer, recommendation or solicitation, to deal in any investment product.