**Proposal for the Marketing and Distribution of Unit Trust Scheme**

**(Institutional UTS Adviser / Corporate UTS Adviser)**

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| **No.** | **Description** |
| **1** | **Operation Process Flow of UTS with turnaround time for each activity / transaction:** |
| Opening of Account* KYC due diligence check
* Suitability Assessment
 |
| Cash Sales |
| Cash Redemption |
| EPF Sales  |
| EPF Redemption  |
| Cooling-off |
| Switching |
| Transfer |
| Income Distribution  |
| Reconciliation Procedures From Institutional UTS Adviser to UTMC / Institutional UTS Adviser (online provider) *(Applicable for Institutional UTS Adviser)* |
| Reconciliation Procedures From Institutional UTS Adviser to Investor *(Applicable for Institutional UTS Adviser – nominee approach)* |
| Reconciliation Procedures From Corporate UTS Adviser to Institutional UTS Adviser / UTMC *(Applicable for Corporate UTS Adviser)* |
| Policies and procedures on record keeping and confidentiality of Investor’s / unit holder’s information |
| **2** | **Marketing Plan and Strategy** |
| Marketing and distribution sustainability of UTS for the next 3 years |
| Projected sales for the next 3 years |
| Target segment of investors |
| Policies and procedures in respect of the issuance and distribution of advertisements and promotional materials |
| Policies and procedures in respect of Product Highlight Sheet (PHS) |
| **3** | **Distribution channel / Platform** |
| Type of distribution channel |
| Proposed number of distribution point & consultants |
| Recruitment of consultants’ process |
| Processes and procedures in monitoring consultant’s registration |
| Policies and procedures in monitoring business conduct and related activities of consultants |
| **4** | **Training Program** |
| Training module/scope of training |
| Training schedule and duration |
| Trainer selection’s criteria |
| Development of the trainer |
| Record keeping of training, CPD activities and CPD points |
| **5** | **Risk Management** |
| Policies and procedures of risk management  |
| Reporting structure of risk management |
| Business Continuity Plan |
| **6** | **Compliance Policies and Procedures** |
| Internal Code of Sales Conduct |
| Measures undertaken to manage conflict of interest |
| Policies and procedures to comply with anti-money laundering and anti-terrorism financing requirements |
| Department and personnel in-charge to ensure compliance with relevant rules & guidelines |
| **7** | **Complaints Handling** |
| Processes and procedures in handling investors’ / unitholders’ complaints |
| Channel & contact details to lodge complaint |
| Department and personnel in-charge in handling complaints –sufficient experience and knowledge to deal with complaint |
| Stipulated timeframe to address the complaint |
| Control procedures to ensure all the complaints received, the handling process and action taken to address complaints are documented accurately in the complaint register / log |
| **8** | **Investor’s / Unitholder’s rights and liabilities**  |
| Policies and procedures in relation to investors’ / unitholders’ rights (eg. Voting rights, cooling-off rights, distribution of statement, annual report, etc) |
| Written policies to be made known to investors / unitholders. |
| **9** | **Protection of investors’ / unitholders’ monies**  |
| Policies and procedures to protect unitholders’ monies received by the Institutional UTS Adviser /Corporate UTS Adviser(e.g. segregation of account, 3rd party payment, processing time of each sales/ purchases/cooling-off/ transfer of units of each investor / unitholder, etc) |
| **10** | **Information System / IT Infrastructure** |
| Readiness of system for the marketing and distribution of UTS |
| IT Security Policy and Access Controls |