

# Singlife-SGFIN Sustainable Future Index 2026

Key insights on sustainability across daily actions, spending and financial decisions



**Sustainable and  
Green Finance Institute**



Building on the Sustainable Future Index first introduced by Singlife in 2025, the 2026 edition marks the first collaboration with the Sustainable and Green Finance Institute (SGFIN) at the National University of Singapore (NUS).

The **Singlife-SGFIN Sustainable Future Index 2026** measures how Singaporeans understand, value and act on sustainability across daily habits, spending choices, financial decision-making and community involvement.

The findings are based on an online survey of **1,500 Singaporeans and Permanent Residents** conducted between **September and October 2025**. The survey questions are built using the Awareness-Knowledge-Ownership-Action (AKOA) framework, assessing 25 sustainability-related actions across four pillars, and the awareness, knowledge, and ownership factors that drive these behaviours.

Responsible investing

Acting on climate change

Inclusive and sustainable solutions

Society and culture

# 25 sustainability-related actions

Responsible investing	Acting on climate change	Inclusive and sustainable solutions	Society and culture
 <ul style="list-style-type: none"><li>1. Evaluate the social and environmental impacts (e.g. solar energy projects, labour conditions and practices) of financial products before investing in them</li><li>2. Purchase sustainable financial products. (e.g. sustainability-related insurance products, sustainability-related investment funds)</li><li>3. Purchase insurance products that provide protection against the impact of climate change (e.g. flood, wildfire, heatstroke, dengue)</li><li>4. Purchase insurance products that provide protection against chronic illnesses (e.g. dementia and mental health conditions)</li><li>5. Avoid investing in companies that have a negative impact on sustainability</li></ul>	 <ul style="list-style-type: none"><li>6. Use reusable bags/containers</li><li>7. Take more public transportation, walking, or cycling</li><li>8. Participate in waste recycling</li><li>9. Purchase energy-efficient certified household electrical devices</li><li>10. Eat less red meat</li><li>11. Consume clean electricity if possible</li><li>12. Own an electric vehicle (EV) if I were to purchase a car</li><li>13. Exercise regularly</li></ul>	 <ul style="list-style-type: none"><li>14. Purchase products with eco-labels</li><li>15. Buy less fast fashion products</li><li>16. Avoid products from companies that have a bad reputation for sustainability, such as environmental damage and human rights concerns</li><li>17. Purchase more second-hand clothing</li><li>18. Purchase more organic food, even though it may be more expensive</li></ul>	 <ul style="list-style-type: none"><li>19. Donate to social and environmental causes</li><li>20. Participate in workplace events promoting sustainability</li><li>21. Participate in community and/or neighbourhood events promoting increased physical and mental health awareness</li><li>22. Participate in community and/or neighbourhood events promoting sustainability</li><li>23. Actively share or discuss environmental and/or social issues with other people or on social media</li><li>24. Actively share or discuss healthy and sustainable lifestyles with other people or on social media</li><li>25. Volunteer for initiatives that provide care for seniors and persons with disabilities</li></ul>

# Translation of Awareness to Action Across Generations

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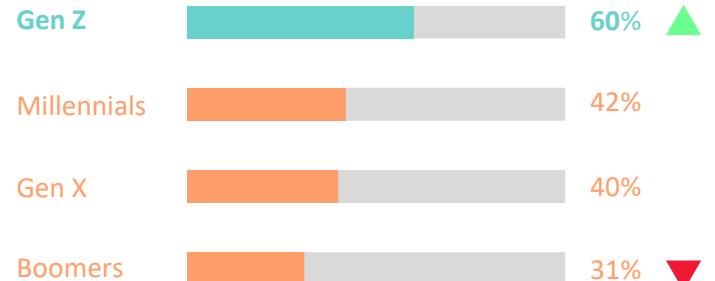


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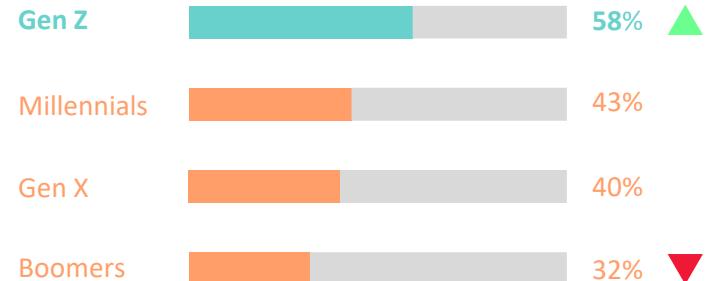
# Gen Z leads in sustainability awareness

To what extent are you mostly or fully aware of the following?

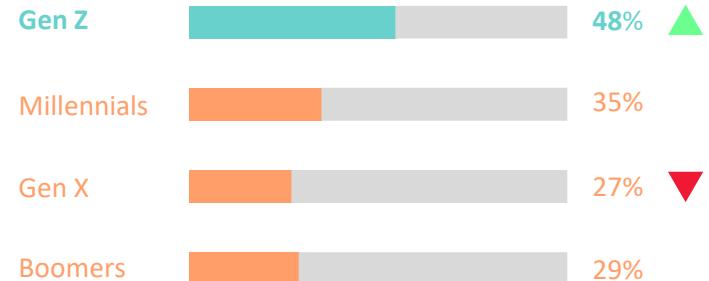
## Sustainability



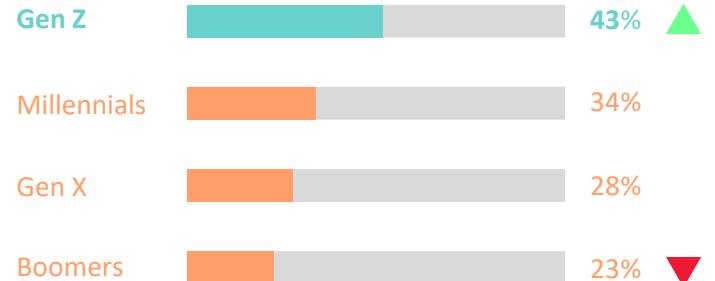
## The concept of environmental sustainability



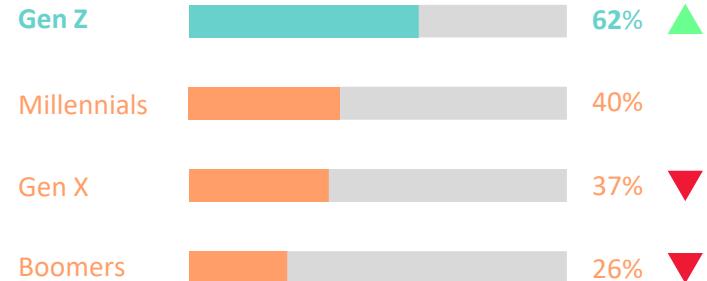
## The concept of economic sustainability



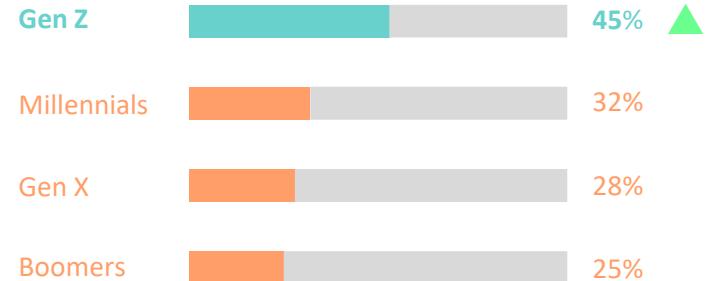
## The concept of social sustainability



## Many business activities of companies can harm the environment



## Singapore government has set many sustainability goals for the future

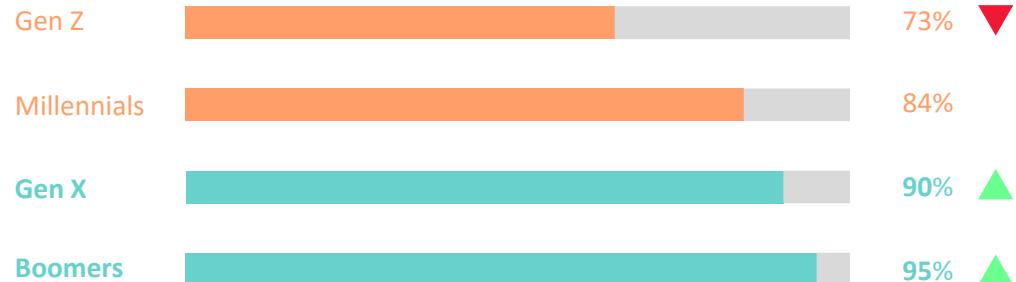


# Despite Gen Z having higher awareness, older generations show stronger adoption of everyday sustainable actions

Which of the following sustainable lifestyle choices have you already taken?



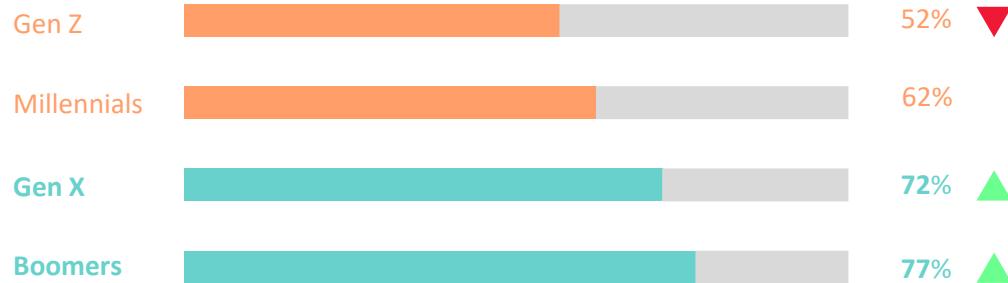
## Use reuseable bags/containers



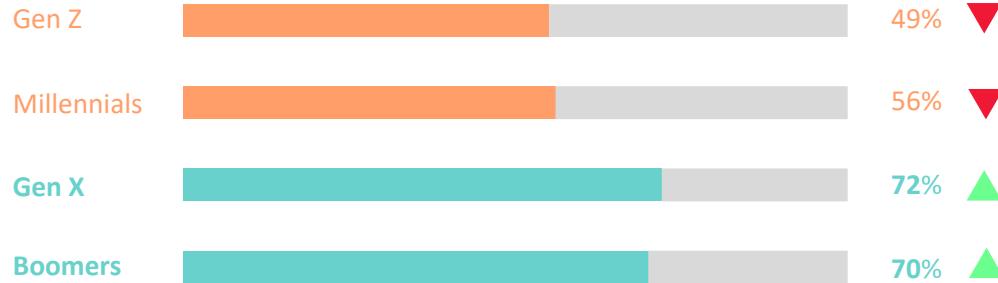
## Take more public transportation, walking or cycling



## Participate in waste recycling



## Purchase energy-efficient certified household electrical devices



# From Ownership to Action: Environmental and Social Sustainability

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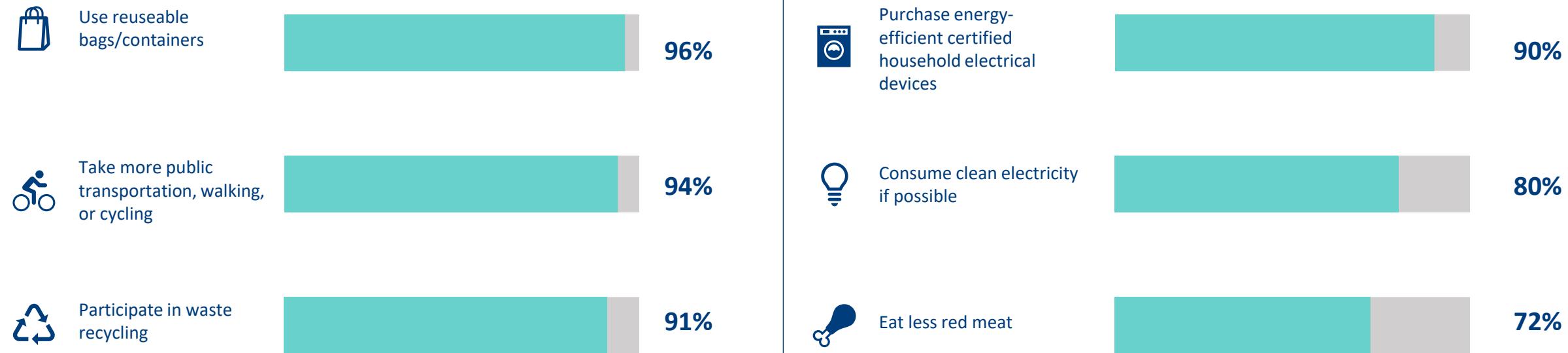
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## A large majority of respondents feel a sense of ownership in reducing environmental harm



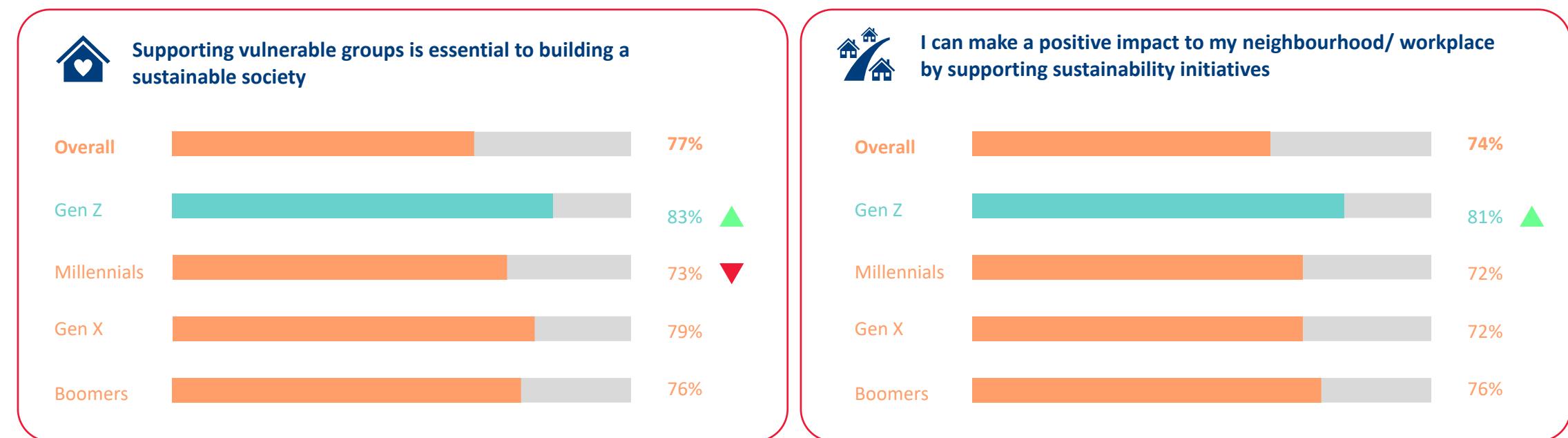
## This strong sense of ownership translates into high uptake of everyday, low-barrier environmental actions

Overall % of respondents who have taken action or intend to act in the next 12 months



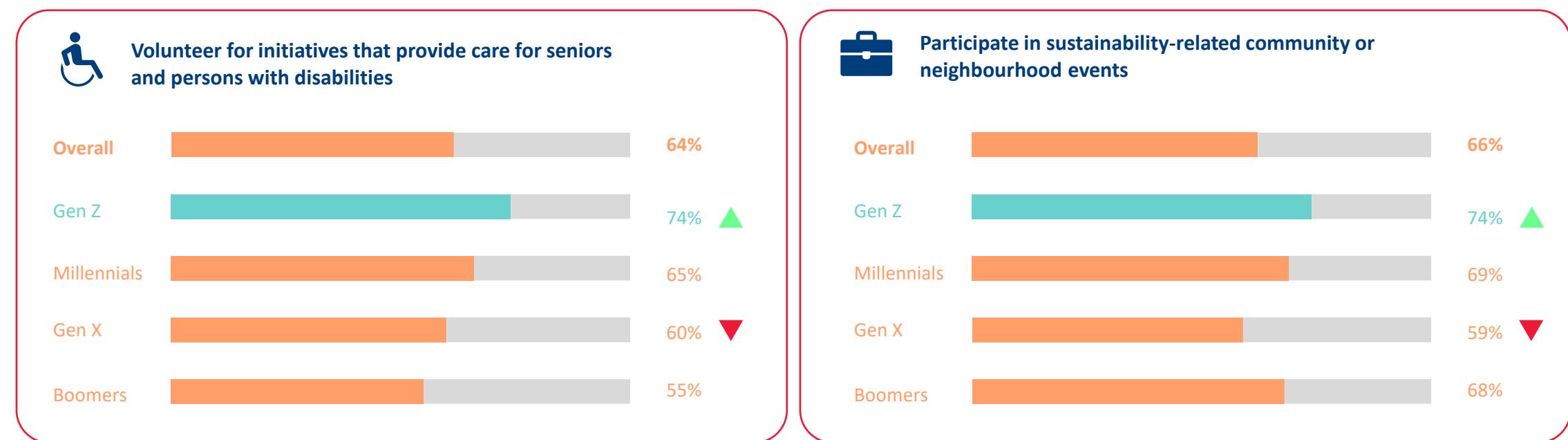
## Ownership also drives engagement in social sustainability, with Gen Z showing the strongest sense of ownership in this area

% who strongly agree / agree with the statements



## Gen Z leads participation in community-based sustainability efforts, driven by a strong sense of ownership

Overall % of respondents who have taken action or intend to act in the next 12 months



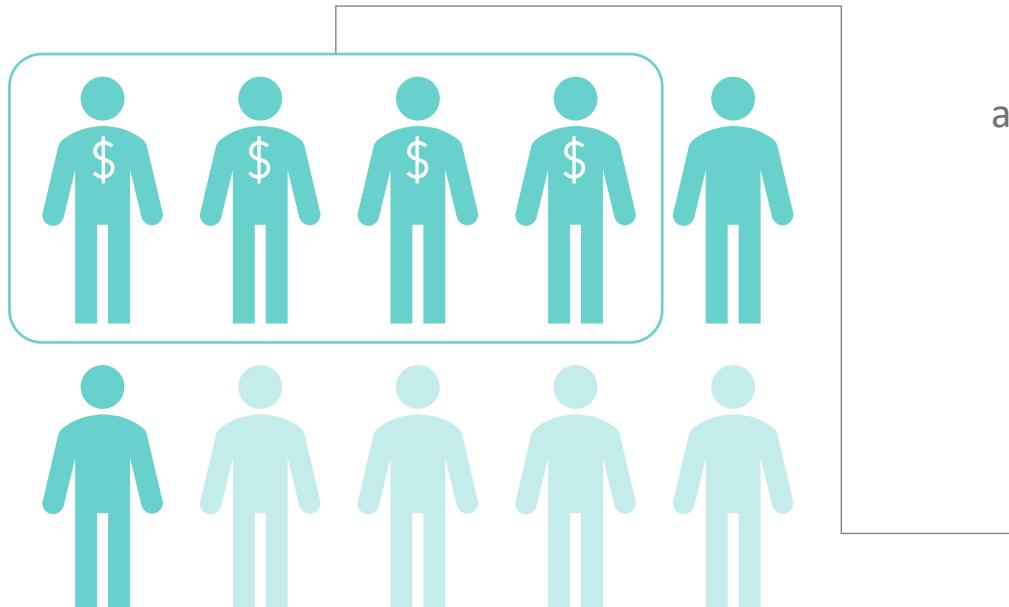
# Ownership in Purchasing Sustainable Products

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## Price sensitivity remains a key barrier to sustainability behaviour



**6 in 10**

**Singaporeans**

are willing to buy from brands they  
perceive as more sustainable

But only

**4 in 10**

are willing to pay a higher price for more  
sustainable products

# About Singlife

Singlife is a leading homegrown financial services company that offers consumers a better way to financial freedom. We are headquartered in Singapore with a presence in the Philippines.

Singlife meets diverse customer needs by offering a comprehensive suite of insurance products, including life and health, general insurance and investments, employee benefits and financial advisory solutions.

We achieve this through a differentiated, open-architecture distribution model and Singapore's largest network of financial advisers.

A pioneer in the digital insurtech space, we offer digital solutions accessible through the Singlife App and GROW with Singlife, an investment platform.

We are a key player in the employee benefits solutions space and are the exclusive insurance provider for the Ministry of Defence, Ministry of Home Affairs and Public Officers Group Insurance Scheme. We're also one of three government-approved long-term care insurance providers in Singapore.

We take our commitment to achieving Net Zero seriously and are an official signatory of the United Nations Principles for Sustainable Insurance and the United Nations-supported Principles for Responsible Investment.

Singlife was formed from the merger of Aviva Singapore and Singlife, originally an insurtech start up, in January 2022. Singlife is now a wholly owned subsidiary of Sumitomo Life, who acquired Singlife in 2024. We have over S\$16 billion in assets as of 31 December 2024 and are rated "A" and "Baa1" by Fitch and Moody's respectively.

Sumitomo Life was established in 1907 and is one of Japan's largest life insurance companies, with over US\$300 billion in assets as of 31 March 2025.

# About Sustainable and Green Finance Institute

The Sustainable and Green Finance Institute (SGFIN) is a research institute established by the National University of Singapore (NUS). SGFIN provides deep research capabilities in sustainable and green finance with the focal point on Asia and contributes thought leadership to shape sustainability outcomes in policymaking across the financial sector and the economy at large.

Supported by exceptional domain experts across NUS, SGFIN equips businesses with critical knowledge across disciplines to better quantify the environmental and social impacts of their business developments, operations, products, and services. SGFIN also provides education, training, and toolkits to integrate sustainability dynamics into their business strategies and investment decisions. In essence, SGFIN facilitates companies and institutions in embedding sustainability as a core pillar in their business decisions.

For more information on SGFIN, please visit [sgfin.nus.edu.sg](http://sgfin.nus.edu.sg).