

Grow 0.5%p.a. Bonus Return Campaign
Terms & Conditions



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Earn additional 0.5% p.a. on your first S\$10,000 on top of the base return for your Singlife Account from 1 July 2021 to 31 December 2022 as you invest with Singlife's Grow, our investment-linked policy.

**Your Grow policy has to be in force by 30 November 2022*

Definitions

“Singlife” refers to Singapore Life Ltd.

“Campaign” refers to the Grow 0.5% p.a. Bonus Return Campaign.

“Campaign Period” refers to the period from 1 July 2021 to 31 December 2022.

“Bonus Return” refers to the additional crediting rate of 0.5% p.a. to be applied to the account value of your Singlife Account, in addition to the Singlife Account base return (current crediting rate).

“Crediting Date” refers to the same date on each month where earned Singlife Account base return and bonus return will be credited to the Singlife Account. This is determined by and follows the same date as your Singlife Account policy start date (e.g. if your Singlife Account policy start date is 10 August 2020, your Crediting Date is the 10th of each month).

“Checkpoint” refers to the day before your Singlife Account monthly Crediting Date, where we check for your eligibility to qualify for Bonus Return.

“Earning Period” refers to the period that starts from each Singlife Account monthly Crediting Date and ends on the day before the next monthly Crediting Date.

Campaign Mechanics

- To participate in the Campaign, You (“**the Customer**”) will need to:
 - have an in force Singlife Account policy;And
 - have an existing in force Grow policy,
OR
submit a new Grow application during the Campaign Period and the Grow policy is issued by 30 November 2022 with a minimum funding of S\$1,000.
- Your eligibility is checked one day before your Singlife Account monthly Crediting Date.
- If your Grow policy is in force for at least 30 calendar days from policy issued date at the Checkpoint, you qualify for the Bonus Return.

- Bonus Return of 0.5%p.a. will be calculated based on daily account value of your Singlife Account during the Earning Period, applied up to the first S\$10,000 in your Singlife Account. For the avoidance of doubt, any amount above S\$10,000 in your Singlife Account will not earn the Bonus Return.
- Earned Bonus Return will then be credited to your Singlife Account on the Crediting Date immediately after each Earning Period.
- You may qualify for all Earning Periods provided your Grow policy remains in force till 31 December 2022.

















Scenarios Illustration

Scenario 1: New Grow customer, existing Singlife Account customer

Grow policy in force date: 7 January 2022

Singlife Account in force date: 15 January 2020

Campaign Period: 1 July 2021 to 31 December 2022

	<u>Checkpoint</u> <i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<u>Qualify?</u> <i>If you see a , that means your Grow policy is in force for less than 30 days from Policy issued date at the Checkpoint or your Grow policy is no longer in force.</i>	<u>Earning Period</u>	<u>Crediting Date</u>
First	14-Jan-22			
Subsequent	14-Feb-22		15 Feb to 14 Mar 2022	15-Mar-22
	14-Mar-22		15 Mar to 14 Apr 2022	15-Apr-22
	14-Apr-22		15 Apr to 14 May 2022	15-May-22
	14-May-22		15 May to 14 Jun 2022	15-Jun-22
	14-Jun-22		15 Jun to 14 Jul 2022	15-Jul-22
	14-Jul-22		15 Jul to 14 Aug 2022	15-Aug-22
	14-Aug-22		15 Aug to 14 Sep 2022	15-Sep-22
	14-Sep-22		15 Sep to 14 Oct 2022	15-Oct-22
	14-Oct-22		15 Oct to 14 Nov 2022	15-Nov-22
	14-Nov-22		15 Nov to 14 Dec 2022	15-Dec-22
	14-Dec-22		15 Dec 2022 to 14 Jan 2023	15-Jan-23
Final	31-Dec-22		15 Jan - 14 Feb 2023	15-Feb-23

Note: The final checkpoint is on 31 December 2022.

Scenario 2: New Grow customer, existing Singlife Account customer

Grow policy in force date: 31 August 2022

Singlife Account in force date: 15 January 2020

Campaign Period: 1 July 2021 to 31 December 2022

	<u>Checkpoint</u>	<u>Qualify?</u>	<u>Earning Period</u>	<u>Crediting Date</u>
	<i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<i>If you see a ❌, that means your Grow policy is in force for less than 30 days from Policy issued date at the Checkpoint or your Grow policy is no longer in force.</i>		
First	14-Sep-22	❌	❌	❌
Subsequent	14-Oct-22	✓	15 Oct to 14 Nov 2022	15-Nov-22
	14-Nov-22	✓	15 Nov to 14 Dec 2022	15-Dec-22
	14-Dec-22	✓	15 Dec 2022 to 14 Jan 2023	15-Jan-23
Final	31-Dec-22	✓	15 Jan - 14 Feb 2023	15-Feb-23

Note: The final checkpoint is on 31 December 2022.

Scenario 3: Existing Grow customer, Existing Singlife Account customer

Grow policy in force date: 1 November 2020

Singlife Account in force date: 15 January 2020

Campaign Period: 1 July 2021 to 31 December 2022

	<u>Checkpoint</u>	<u>Qualify?</u>	<u>Earning Period</u>	<u>Crediting Date</u>
	<i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<i>If you see a ❌, that means your Grow policy is in force for less than 30 days from Policy issued date at the Checkpoint or your Grow policy is no longer in force.</i>		
First	14-Jul-21	✓	15 Jul to 14 Aug 2021	15-Aug-21
Subsequent	14-Aug-21	✓	15 Aug to 14 Sep 2021	15-Sep-21
	14-Sep-21	✓	15 Sep to 14 Oct 2021	15-Oct-21
	14-Oct-21	✓	15 Oct to 14 Nov 2021	15-Nov-21
	14-Nov-21	✓	15 Nov to 14 Dec 2021	15-Dec-21
	14-Dec-21	✓	15 Dec 2021 to 14 Jan 2022	15-Jan-23
	14-Jan-22	✓	15 Jan - 14 Feb 2022	15-Feb-22
	14-Feb-22	✓	15 Feb to 14 Mar 2022	15-Mar-22
	14-Mar-22	✓	15 Mar to 14 Apr 2022	15-Apr-22
	14-Apr-22	✓	15 Apr to 14 May 2022	15-May-22
	14-May-22	✓	15 May to 14 Jun 2022	15-Jun-22
	14-Jun-22	✓	15 Jun to 14 Jul 2022	15-Jul-22
	14-Jul-22	✓	15 Jul to 14 Aug 2022	15-Aug-22
	14-Aug-22	✓	15 Aug to 14 Sep 2022	15-Sep-22
	14-Sep-22	✓	15 Sep to 14 Oct 2022	15-Oct-22
	14-Oct-22	✓	15 Oct to 14 Nov 2022	15-Nov-22
	14-Nov-22	✓	15 Nov to 14 Dec 2022	15-Dec-22
	14-Dec-22	✓	15 Dec 2022 to 14 Jan 2023	15-Jan-23
	Final	31-Dec-22	✓	15 Jan - 14 Feb 2023


Note: The final checkpoint is on 31 December 2022.

Scenario 4: New Grow customer, New Singlife Account customer

Grow policy in force date: 1 January 2022

Singlife Account in force date: 1 January 2022

Campaign Period: 1 July 2021 to 31 December 2022

	Checkpoint	Qualify?³	Earning Period	Crediting Date
	<i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<i>If you see a , that means your Grow policy is in force for less than 30 days from Policy issued date at the Checkpoint or your Grow policy is no longer in force.</i>		
First	31-Jan-22	✓	1 Feb to 28 Feb 2022	1-Mar-22
Subsequent	28-Feb-22	✓	1 Mar to 31 Mar 2022	1-Apr-22
	31-Mar-22	✓	1 Apr to 30 Apr 2022	1-May-22
	30-Apr-22	✓	1 May to 31 May 2022	1-Jun-22
	31-May-22	✓	1 Jun to 30 Jun 2022	1-Jul-22
	30-Jun-22	✓	1 Jul to 31 Jul 2022	1-Aug-22
	31-Jul-22	✓	1 Aug to 31 Aug 2022	1-Sep-22
	31-Aug-22	✓	1 Sep to 30 Sep 2022	1-Oct-22
	30-Sep-22	✓	1 Oct to 31 Oct 2022	1-Nov-22
	31-Oct-22	✓	1 Nov to 30 Nov 2022	1-Dec-22
	30-Nov-22	✓	1 Dec to 31 Dec 2022	1-Jan-23
Final	31-Dec-22	✓	1 Jan 2023 to 31 Jan 2023	1-Feb-23

Note: The final checkpoint is on 31 December 2022.


Scenario 5 : Terminated Grow policy during Campaign Period

Grow policy in force date: 1 November 2021

Singlife Account in force date: 15 September 2021

Grow policy terminated on: 8 December 2022

Campaign Period: 1 July 2021 to 31 December 2022

	Checkpoint	Qualify?³	Earning Period	Crediting Date
	<i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<i>If you see a , that means your Grow policy is in force for less than 30 days from Policy issued date at the Checkpoint or your Grow policy is no longer in force.</i>		
First	14-Jan-22	✓	15 Jan - 14 Feb 2022	15-Feb-22
Subsequent	14-Feb-22	✓	15 Feb to 14 Mar 2022	15-Mar-22
	14-Mar-22	✓	15 Mar to 14 Apr 2022	15-Apr-22
	14-Apr-22	✓	15 Apr to 14 May 2022	15-May-22
	14-May-22	✓	15 May to 14 Jun 2022	15-Jun-22
	14-Jun-22	✓	15 Jun to 14 Jul 2022	15-Jul-22
	14-Jul-22	✓	15 Jul to 14 Aug 2022	15-Aug-22
	14-Aug-22	✓	15 Aug to 14 Sep 2022	15-Sep-22
	14-Sep-22	✓	15 Sep to 14 Oct 2022	15-Oct-22
	14-Oct-22	✓	15 Oct to 14 Nov 2022	15-Nov-22
	14-Nov-22	✓	15 Nov to 14 Dec 2022	15-Dec-22
	14-Dec-22	✗	✗	✗
Final	31-Dec-22	✗	✗	✗

Note: The final checkpoint is on 31 December 2022.

Terms & Conditions

Disclaimer:

Customers are advised to read and understand content of the relevant documents including, but not limited to, prospectus or information memorandum that has been registered with Securities Commission and Product Highlights Sheet before investing. Customers should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may fluctuate; where past performance is no guarantee of future returns.

1. By participating in this Campaign, the Customer agrees to the Terms and Conditions outlined herein.
2. A Customer's Grow policy must be in force by 30 November 2022 to participate in this Campaign and to qualify for the last payout calculated on 31 December 2022.
3. At the qualified Checkpoint, the Customer's Grow policy must be in force for at least 30 calendar days from the policy issued date to qualify for Bonus Return.
4. Bonus Return for the Campaign will be calculated independently from the Singlife Account Save, Spend, Earn Campaign. However, to participate in this Campaign, the Customer must have an in force Singlife Account policy.
5. Switching of portfolios and/or partial withdrawals of the Grow policy during the Campaign Period will not disqualify the Customer from this Campaign.
6. A Customer whose Singlife's Grow policy and/or Singlife Account policy is terminated during the Campaign, or if the Singlife Account policy is terminated on Crediting Date, whether by the Customer or Singlife, for any reason whatsoever, may not be eligible to earn and/or be credited with any Bonus Return that is outstanding.
7. Where there has been a wrongful crediting of any Bonus Return to the Singlife Account for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.
8. Singlife reserves the right to vary, amend, add or supplement these Terms and Conditions, or withdraw or discontinue this Campaign, at any time and without any notice or liability to you.
9. If there is any inconsistency between these Terms and Conditions and any marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.
10. Customer agrees that Singlife's decision on all matters relating to the Campaign shall be final, conclusive and binding against them.
11. The laws governing this Campaign are the laws of Singapore and parties shall submit their disputes to the exclusive jurisdiction of the courts of Singapore.

Release of Liability

By participating and qualifying in the Campaign, the Customer hereby agrees (1) to be bound by all terms and conditions, policies, and decisions of Singlife; (2) to Singlife's Privacy Policy: <https://singlife.com/en/pdpa>; and (3) to release and hold harmless Singlife and all of its personnel and any person or entity associated with the production, operation or administration of the Campaign from any and all claims, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to their participation in the Campaign (including, without limitation, any property loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the Campaign).