

**TERMS AND CONDITIONS  
SINGLIFE HEALTH PRODUCTS PROMOTION FOR PUBLIC OFFICERS, MINDEF  
AND MHA INSURED MEMBERS AND PERSONNEL (the “Promotion”)**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a “Qualifying Customer”:
  - a. You must apply for the “Qualifying Plan(s)” and/or the “Qualifying Rider(s)”;
  - b. Your application for the “Qualifying Plan(s)” and/or the “Qualifying Rider(s)” must be signed between 3 October 2023 to 31 July 2025 (the “Promotion Period”, both dates inclusive);
  - c. Your application for the “Qualifying Plan(s)” and/or the “Qualifying Rider(s)”, except for Singlife Shield Starter and Health Plus Starter, must be made via a Financial Adviser Representative through EzSub sales platform;
  - d. Your application must be received by Singapore Life Ltd. (“Singlife”) by 31 August 2025 (date inclusive);
  - e. You must be a MINDEF & MHA Insured Member, MINDEF & MHA personnel, Public Officer, or eligible dependants as per the criteria set out below (“Qualifying Member”).
3. Only Qualifying Customers will be eligible for the following:

Qualifying Plans and/or Riders	<b>For Main Applicant(s) and Dependant(s)</b> Singapore Citizens / Singapore Permanent Residents	<b>Promotion Code</b>
Singlife Shield Plan 1,2,3, Standard Plan and Singlife Health Plus	20% first year discount on Singlife Shield Plan 1,2,3, Standard Plan and Singlife Health Plus plans only	
Singlife CareShield Standard and/or Singlife CareShield Plus	Additional 20% first year premium discount on Singlife CareShield Standard and/or Plus, on top of existing 20% perpetual discount (You must meet the minimum qualifying annual premium of S\$500 per policy (including GST, excluding substandard lives premium loading (if any), and before applying the 20% premium discount) (the “Minimum Annual Premium”) for the Qualifying Plan.)  This promotion is not applicable on the digital direct sales journey.	MINDEF personnel use the code “LTCS”  MHA personnel use the code “LTCM”  POGIS personnel use the code “LTCP”
Singlife Shield Starter and Health Plus Starter	Year 1 GST waiver for Singlife Shield Starter and Health Plus Starter. To enjoy the promotion, Qualifying Customers must use the	MINDEF personnel use the code “SAFS”

	<b>corresponding promotion code on the digital direct sales journey.</b>	MHA personnel use the code "MHAS"  POGIS personnel use the code "POGS"
Singlife Dementia Cover	Additional 20% first year premium discount on Singlife Dementia Cover, on top of the 20% perpetual discount (You must meet the minimum qualifying annual premium of S\$300 per policy (including GST and before applying the premium discount) (the "Minimum Annual Premium") for the Qualifying Plan.)	MINDEF personnel use the code "LTCS"  MHA personnel use the code "LTCM"  POGIS personnel use the code "LTCP"
Singlife Cancer Cover Plus II	20% first year premium discount	CPCS

4. To be a "Qualifying Member", you must meet the following eligibility criterion and be able to provide the relevant documents required below. Discounts will not be given if required documentation is not provided.

<b>Qualifying Member Group</b>	<b>Main Applicant(s)</b>	<b>Dependant(s)</b>
MINDEF & MHA Group Insurance Voluntary Plan Insured Members	<p><b>Criteria:</b> Insured members with MINDEF / MHA Group Term Life or Group Personal Injury</p> <p><b>Documents to provide:</b> Policy documentation referencing customer's in-force MINDEF/MHA Group Term Life or Group Personal Injury</p>	<p><b>Criteria:</b> Immediate family member(s) – includes legal spouse, biological / legally adopted children of eligible members</p> <p><b>Documents to provide:</b> Proof of relationship and the respective required documents for each eligible Qualifying Member Group</p>
MINDEF & MHA Personnel	<p><b>Criteria:</b> MINDEF – includes NSF, NSmen, Regulars, DXOs and civilian officers working in MINDEF and SAF with a valid SAF Identity Card MHA – includes NSF from SPF &amp; SCDF, MHA Staff with a valid staff pass/warrant card</p> <p><b>Documents to provide:</b> MINDEF – SAF Identity Card MHA – Staff pass/warrant card or Home Team NS Identity Card</p>	
Public Officer	<p><b>Criteria:</b> Officers in Singapore's public service agencies - includes</p>	

	Government Ministries, Statutory Boards, Organs of State	
	<b>Documents to provide:</b> Respective staff pass	

5. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
6. Singlife reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
7. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
8. Discount is given on a per policy basis, subject to underwriting.
9. The discount is not exchangeable for cash, credit, or any other item in part or in whole.
10. In the event of any cancellation of the policy where a refund is applicable, only the amount of premiums you have actually paid will be refunded. For MediSave-funded policies, the premiums will be transferred back into your MediSave account.
11. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
12. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
  - (a) For the administration of this Promotion, and
  - (b) For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or +65 6827 9933.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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14. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
  15. The Qualifying Plans and Qualifying Riders are underwritten by Singlife.
  16. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
  17. All information is correct as of 14 May 2024.