



GET UP TO
105%
OF YOUR REGULAR
BASIC PREMIUMS
PAID INVESTED

Singlife Savvy Invest II

A whole life, regular premium investment-linked plan that offers diverse investment opportunities as well as protection against death and Terminal Illness.



With Singlife Savvy Invest II,
you're in control! Diversify
your portfolio, enjoy the
freedom of flexibility and
reap bonuses to achieve
your financial goals.

BOOST YOUR WEALTH



FEATURES AND BENEFITS

Singlife Savvy Invest II is a whole life, regular premium investment-linked plan that combines investment opportunities and insurance protection.



Rewarding you with bonuses

Enjoy a **Welcome Bonus**¹ of up to 60% of your basic regular premium, to boost your initial investment, and stepped-up **Loyalty Bonuses**² after the end of your selected Minimum Investment Period³.



Maximise your investment

Up to 105% of your regular basic premiums paid⁴ will be invested in the **ILP sub-funds of your choice**.



Life stage withdrawal

Bought your first home? Expecting a baby? With **our Life Stage Benefit**⁵, you have the flexibility to withdraw up to 10% of your account value, penalty-free, at key milestones in your life.



Get protected while you invest

Enjoy **peace of mind** with life coverage against **death**⁶ and **Terminal Illness**⁷.



Increase your investment

Enjoy the **flexibility to increase your investment any time** with a single premium top-up⁸.



Passing on your legacy

Have the **option to pass on your policy** to a family member⁹ as a legacy gift.



Take control of your portfolio

Explore a variety of funds, including dividend-paying ILP sub-funds¹⁰ where you can choose to **receive dividends in cash or reinvest them to further grow your investment**.



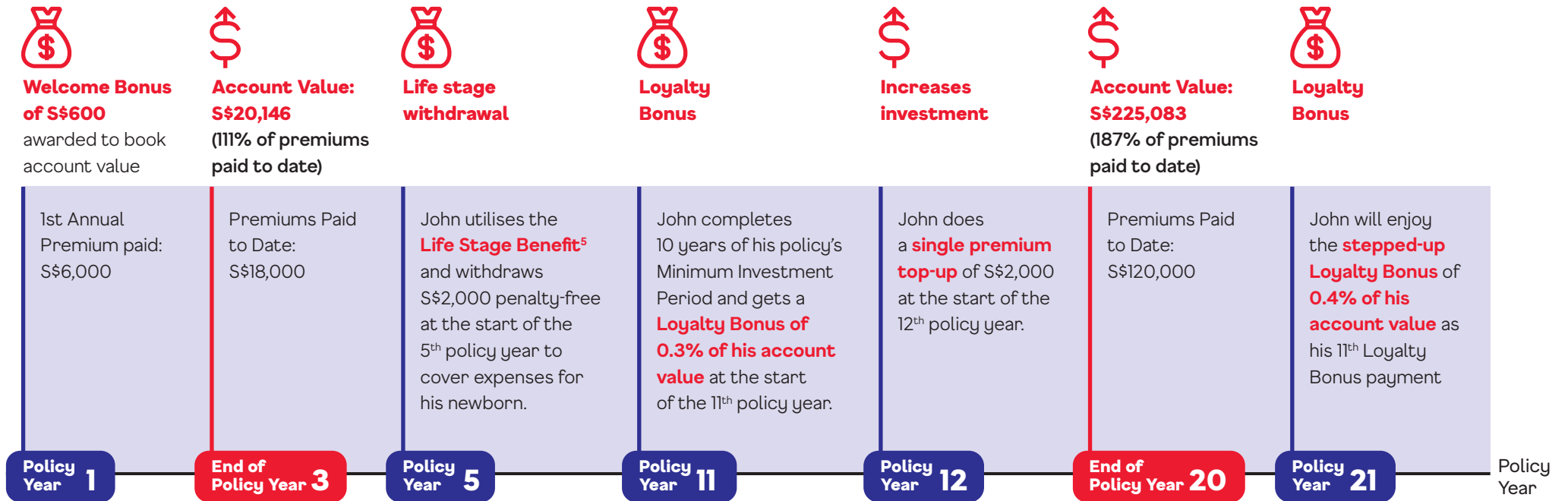
Riders for greater peace of mind

Prepare for life's uncertainties by enhancing your protection. Choose from three **premium waiver riders**¹¹ that allow you to waive future premiums should the unfortunate happen.



How Singlife Savvy Invest II works.

John, a 35 year old non-smoker, has been actively investing his savings since starting work full-time. As a newly-wed, he foresees that a longer-term investment plan will help anchor his personal financial discipline and benefit his family in the long run. He applies for **Singlife Savvy Invest II** and chooses a **fixed Minimum Investment Period of 10 years**. He sets aside an annual premium of **S\$6,000** for the plan.



The illustration above assumes that the premiums paid, single premium top-up and withdrawals are made at the start of the policy year.

Premiums paid to date include any single premium top-ups, minus any withdrawals.

The illustration above is just an example and the diagram is not drawn to scale. The values in the illustration are rounded down to the nearest dollar, are based on an illustrated investment rate of return of 8% p.a., and annual management charge of 1.30% p.a. If it is based on an illustrated investment rate of return of 4% p.a. and annual management charge of 1.30% p.a., the account value at end of Policy Year 3 is S\$18,648 (103% of premiums paid to date), at the end of Policy Year 20 is S\$146,578 (122% of premiums paid to date).

All values in the above illustration are non-guaranteed, and are subject to the performance of the chosen ILP sub-funds for Singlife Savvy Invest II.

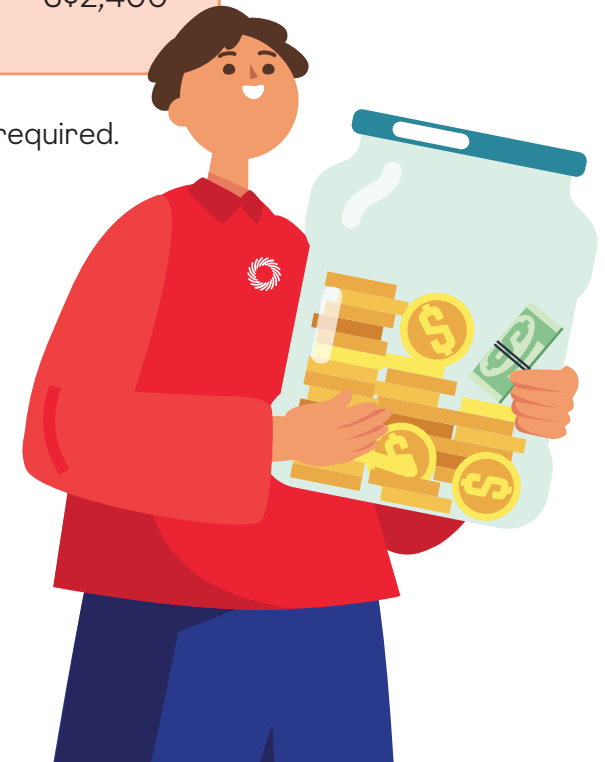
Get started with these 3 easy steps:

1. Choose between a **fixed** or **flexible Minimum Investment Period³ (MIP)** option.
2. Decide on the **MIP duration**.
3. Decide on the **basic regular premium** that you're most comfortable to start with.

FIXED MINIMUM INVESTMENT PERIOD	Duration (years)	3	5	10
	Minimum Annual Basic Regular Premium (S\$)		S\$10,000	

FLEXIBLE MINIMUM INVESTMENT PERIOD	Duration (years)	5	10	20
	Minimum Annual Basic Regular Premium (S\$)		S\$12,000	S\$6,000

The Minimum Investment Period in the illustration above is the minimum annual basic regular premium required. **Half-yearly, quarterly and monthly premium payment modes are also available.**



Summary of Fees and Charges

Administrative Charge¹²	0.60% per annum of the account value. This charge will be deducted monthly throughout the policy term.
Supplementary Charge¹²	1.90% per annum of the account value. This charge will be deducted monthly for the first 10 policy years.
Cost of Insurance (COI)	Payable monthly based on the attained age, gender and smoking status of the Life Assured as well as the Sum at risk (SAR): SAR = 101% of [total basic regular premiums paid + any single premium top-up - any withdrawal made] - account value. If SAR of the policy is less than or equals to zero, no COI will be charged.
Premium Shortfall Charge	This charge (where applicable) will apply if any basic regular premium is not paid during the MIP.
Partial Withdrawal Charge	This charge will apply to any partial withdrawal during the MIP (except for withdrawals under the Life Stage Benefit ⁵).
Surrender Charge	This charge will apply to full surrender during the MIP.
Premium Charge	No premium charge for basic regular premium and single premium top-up ⁸ .
Fund Switch Fee	No fund switch fee for ILP sub-fund switching ¹³ .
Annual Management Charge	Annual management charge varies depending on the ILP sub-fund that you choose. It is applied at the underlying funds level and is not deducted from the policy. You may refer to the relevant fund summary of the ILP sub-funds on our website for details of the annual management charge.

Terms and conditions apply. Please refer to the Product Summary for details.

To sign up for Singlife Savvy Invest II or to find out more, speak with your trusted Financial Adviser Representative today!

Visit singlife.com/savvyinvest-ii to find out more.



All ages mentioned refer to age next birthday.

Important Notes

1. Welcome Bonus is payable upon receipt of each basic regular premium paid for the first policy year, in the form of additional units. It will not be payable for any single premium top-up and any unpaid basic regular premiums due during the first 12 months of the policy. Please refer to the Product Summary for more details on the Welcome Bonus. This includes the formula of the Welcome Bonus as well as the applicable Welcome Bonus rates for the different MIP and the different basic regular premium band.
2. The Loyalty Bonus starts from the first policy anniversary immediately after the end of the Minimum investment Period. It is paid out every policy anniversary after that as long as:
 - (a) the policy is in force at the point when the Loyalty Bonus is to be paid; and
 - (b) the policyholder has not made any withdrawals on the policy in the last 12 months from when the Loyalty Bonus is to be paid, except for withdrawals under the Life Stage Benefit of the plan.

The Loyalty Bonus payable is as set out below:

Loyalty Bonus	Loyalty Bonus payable per annum (as a percentage of the account value)
1 st to 10 th payment	0.3%
11 th to 20 th payment	0.4%
21 st payment and above	0.5%

The Loyalty Bonus will be payable on the policy anniversary, and it will be paid in one payment in the form of additional units. Please refer to the Product Summary for more details on the Loyalty Bonus.

3. Minimum Investment Period (MIP) refers to a period chosen by the policyholder starting from the policy effective date where:
 - a) a premium shortfall charge (where applicable) will be applied if the policyholder misses any basic regular premiums;
 - b) a partial withdrawal charge will be applied if the policyholder makes a partial withdrawal from the policy (except for withdrawals under Life Stage Benefit); and/or
 - c) a surrender charge will be applied if the policyholder fully surrenders the policy.

MIP can only be chosen at the point of application and it cannot be changed after the policy is incepted.

4. Basic regular premiums paid will be invested into the ILP sub-funds of choice as follows:

Monthly basic regular premium paid (or equivalent in other payment frequency)	% of basic regular premium to buy units
1 st - 120 th	100%
121 st - 240 th	102%
241 st onwards	105%

Important Notes *(continued)*

5. When any of the life stage events below occurs, the policyholder can apply to withdraw up to 10% of the account value under the Life Stage Benefit, subject to the following:
- (a) the partial withdrawal amount must meet the minimum partial withdrawal amount of S\$500;
 - (b) the account value of the policy must not fall below the minimum account value of S\$1,000 after the partial withdrawal;
 - (c) the application for withdrawal under this benefit must be submitted within 90 calendar days following the occurrence of the life stage event; and
 - (d) satisfactory proof to show evidence of the occurrence of the life stage event must be submitted together with the application for withdrawal.

The life stage events covered under this benefit are:

- (a) the life assured changes the marital status (i.e. marries, divorces or is widowed);
- (b) the life assured becomes a parent by having a newborn child, or legally adopts a child;
- (c) the life assured purchases a property;
- (d) the life assured or the life assured's child enrolls into tertiary education;
- (e) the life assured reaches retirement age of 65; or
- (f) the life assured is hospitalised.

The policyholder can only use this benefit up to a maximum of 2 times during the policy term. Please refer to the Product Summary for more details on the Life Stage Benefit.

6. The Death Benefit payable for this plan is the higher of:
- (a) 101% of (total basic regular premiums paid plus any single premium top-up less any withdrawal made); or
 - (b) the account value;
- less any amount owing to Singapore Life Ltd.
7. The Terminal Illness Benefit is an early payout of the Death Benefit.
8. The policyholder can make a single premium top-up to the policy during the policy term. The minimum amount for each single premium top-up is S\$1,000. There is no premium charge for single premium top-up currently. However, Singapore Life Ltd. reserves the right to apply a premium charge for single premium top-up or vary the charge by giving the policyholder at least 30 days written notice.
9. The policyholder can request for a change of life assured after the first policy year, up to 2 times during the policy term. The new life assured can be the policyholder himself, his spouse or his child (who is age 18 and below) and satisfactory proof is required to be submitted together with the application. Any request to change the life assured is subject to acceptance by Singapore Life Ltd. Please refer to the Product Summary for more details on the terms and conditions.

Important Notes *(continued)*

10. The dividend distributions of the dividend-paying ILP sub-funds are at the discretion of the relevant fund managers and are not guaranteed.
11. For more details on the riders, please refer to their respective Product Summaries.
12. This charge is not guaranteed and Singapore Life Ltd. reserves the right to increase this charge by giving the policyholder at least 30 days written notice.
13. There is currently no fund switch fee for ILP sub-fund switching. However, Singapore Life Ltd. reserves the right to impose a fund switch fee or limit the number of free switches by giving the policyholder at least 30 days written notice.

This policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units, and the income accruing to the units, may rise or fall. Past performance of the ILP sub-fund(s) is not necessarily indicative of future performance.

Information is correct as of 14 May 2024. This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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