

Your investment goals  
made easy and flexible



Singlife  
with AVIVA

Navigator



## Navigator – Your partner in growing your wealth

Navigator is an integrated investment platform by Singlife<sup>1</sup>, a leading financial services provider in Singapore. Customising your portfolio, investing and switching in unit trusts have never been easier.

With support from your financial adviser representative, Navigator gives you the flexibility to customise your portfolio – we consolidate trades and place them with respective fund houses, allowing you to grow your wealth your way.

### Investing just got easier, with Navigator



Once your investment appetite and objectives are determined, your financial adviser representative will provide a portfolio recommendation and you can decide which unit trust(s) to pick. The Navigator platform makes it simple for you and your financial adviser representative to structure a suitable investment portfolio with over **1,000 unit trusts** from various fund partners<sup>2</sup> for you to select from.



At a glance, view your complete investment position to check where you are in meeting your financial goals. Navigator gives you the **flexibility to make changes** to your portfolio **any time**. You can also decide how often you **receive your dividend payouts** as well as the amount.




As a Navigator investor, you can access your Navigator account through **MySinglife**, a secure web portal that provides an effortless way for you to have a **total view of your Singlife investments** and insurance policies 24/7.

1 Navigator Investment Services Ltd is a subsidiary of Singapore Life Ltd.

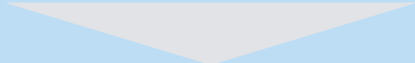
2 Navigator Investment Services Ltd is agnostic and does not receive preferential treatment from any fund partners.

## Set up a Navigator account in 3 simple steps!

### 1 Select the fund source for your investment from these options:

- a. Cash
  - b. CPF Ordinary Account ("CPF-OA") monies
  - c. CPF Special Account ("CPF-SA") monies
  - d. Supplementary Retirement Scheme ("SRS") monies
- 

### 2 Select account type

- |  |  |
|--|--|
| <ol style="list-style-type: none"><li>a. <b>Wrap account</b><br/>An account that allows you to enjoy unlimited free switching with an upfront fee and ongoing adviser charge</li></ol> | <ol style="list-style-type: none"><li>b. <b>Non-Wrap account</b><br/>An account where fees will be charged per transaction performed <b>without ongoing adviser charge</b></li></ol> |
|--|--|
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### 3 Start investing with Navigator!

If you're an Accredited Investor, you can have access to an even wider range of unit trusts managed by reputable fund houses including alternative investments. To find out more, speak to your financial adviser representative.

## Why invest with **Navigator**?



### **Comprehensive dynamic range of unit trusts**

Choose from over 1,000 unit trusts to customise your portfolio.



### **Free switching of unit trusts in wrap accounts**

Multiple switching at no switching charge with our wrap accounts.



### **Competitive platform fees**

Consolidate all your investments with us and enjoy competitively priced platform fees. Holdings above SGD 1.5 million are free of platform fees.



### **Flexible dividend payout options**

Decide the frequency and amount for your dividend payouts.



### **Name accounts according to your investment goals**

Helps you remember your investment objectives (i.e. "My retirement account", "My dream home", "Michelle's education", etc.)

## Schedule for funds investment

### Minimum investment and withdrawal/redemption amounts

Minimum investment amounts	
<b>Lump-sum subscription (excluding regular subscription)</b>	<b>All sub-accounts</b>
Minimum initial investment/transfer	S\$1,000
Minimum additional investment/transfer	S\$100
Minimum allocation per fund	S\$100
<b>Regular subscription</b>	<b>All sub-accounts</b>
Minimum regular investment	S\$200
Investment frequency	Monthly, Quarterly, Half-Yearly, Yearly
Minimum allocation per fund	S\$100
Minimum withdrawal/redemption levels for all sub-accounts	
Minimum withdrawal/redemption amount	S\$1,000
Minimum balance	5% of sub-account value
Minimum amount for switching	S\$1,000
Minimum switch per fund	S\$500
Minimum redemption per fund	S\$500
Minimum balance per fund	5% of fund value
Regular withdrawal facility	
Minimum withdrawal amount	S\$1,000
Withdrawal frequency	Monthly, Quarterly, Half-Yearly, Yearly

#### Notes:

1. The above amounts shall apply for all currencies across various sub-accounts.
2. All transactions are also subject to minimum requirements imposed by respective fund houses and whichever fund limit is higher shall apply. Failure to comply with the minimum requirements may result in your trade being rejected by the fund houses. Please refer to relevant fund prospectus for further details.

## Fee structure

Fees				
Source of funds	Account type	Upfront fee	Switch fee	Ongoing adviser charge <sup>3</sup>
Cash/SRS monies	Wrap	0 - 5.00%	FREE	Up to 1.80% per annum
	Non-wrap	0 - 5.00%	0 - 5.00%	FREE
CPF - OA/SA monies	Wrap	FREE	FREE	Up to 0.4% per annum*
	Non-wrap	FREE	FREE	FREE

\* The agreed **ongoing adviser charge** is inclusive of a **0.1% service fee** per annum payable to Navigator Investment Services Limited.

Note: All fees and charges indicated above exclude GST and are subject to the limitations, requirements and conditions of the funds. Fees charged should be agreed between you and your financial adviser representative.

Platform fee		
	Cash / SRS	CPF
First S\$500,000	0.20% per annum	<b>FREE</b>
S\$500,001 - S\$1,500,000	0.10% per annum	<b>FREE</b>
>S\$1.5M	<b>FREE</b>	<b>FREE</b>

Notes:

1. No platform fees will be charged on Non-Wrap accounts and CPF investments.
2. No minimum platform fees on Navigator.
3. Total ongoing fee comprises if **ongoing adviser charge** and **platform fee**.

## Partners we work with

### Here are the fund partners we work with

Aberdeen Standard Investments (Asia) Ltd

Aberdeen International Fund Managers Ltd

AllianceBernstein Investments

Allianz Global Investors (S) Ltd

Amundi Singapore Ltd

Aviva Investors Asia Pte Ltd

BlackRock Investment Management (UK) Ltd

BNP Paribas Asset Management (S) Ltd

CIMB-Principal Asset Management (S) Pte Ltd

DWS Investments (S) Limited

Eastspring Investments (S) Ltd

FIL Investment Management (S) Ltd

Finexis Asset Management Pte Ltd

First Sentier Investors (S)

Fullerton Fund Management Company Ltd

HSBC Global Asset Management (S) Ltd

Janus Henderson Investors (S) Ltd

JPMorgan Fund (Asia) Ltd

Lion Global Investors Ltd

Man Investments AG

Manulife Investment Management (S) Pte Ltd

Matthews International Capital Management, LLC

Maybank Asset Management (S) Pte Ltd

Natixis Investment Managers S.A.

Neuberger Berman (S) Pte Ltd

Nikko Asset Management Asia Ltd

NN Investment Partners (S) Ltd

Phillip Capital Management (S) Ltd

Pimco Asia Ltd

PineBridge Investments (S) Ltd

Russell Investments Ltd

Schroder Investment Management (S) Ltd

Templeton Asset Management Ltd

Threadneedle Investments (S) Pte Ltd

UOB Asset Management Ltd

Value Partners Asset Management (S) Pte Ltd

Wells Fargo Asset Management Luxembourg S.A.

## About Singlife with Aviva

Singlife with Aviva brings together the best of two brands, Singlife's digital innovation and the solidity of Aviva Singapore's comprehensive solutions and quality advisory services. This iconic combination has established a home-grown Singapore brand focused on creating new possibilities for good within insurance and beyond. We are proud to build on a tradition of providing financial solutions in Singapore for nearly 40 years and to expand to become a digitally driven, leading financial services company in Asia.

We believe that working together with our customers, advisers and the wider community, we can give everyone the knowledge and access to financial health and security.

We're a leading composite insurer with 1.5 million customers and manage about S13.5 billion in assets.\*

We offer a comprehensive suite of solutions for life, protection and health, savings and investments, general insurance and group insurance.

We're one of the biggest providers of employee benefits and healthcare. This includes protecting Singapore Armed Forces servicemen since 1983, the Ministry of Home Affairs, and eligible public officers and their families.

Our award-winning digital eco-system offers a connected and holistic experience to our customers.

\*Accurate as of 31 Dec 2020



# Grow your Wealth



## Find the right path to wealth creation with Navigator

Contact your financial adviser representative and open a Navigator account today. If you do not have one, visit [singlife.com/en/contact-us/singlife-partners/](https://singlife.com/en/contact-us/singlife-partners/) to reach out to any of our distribution partners.

### Need more information?

Call us at 6827 7555 or visit [singlife.com/navigator](https://singlife.com/navigator) to find out more.

### Important notes:

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. Prospects and existing unitholders should seek advice from a financial adviser representative before making any investment decision. This brochure shall not be reproduced or distributed to unintended parties without prior written consent of Singapore Life Ltd and/or Navigator Investment Services Ltd. Information is accurate as at January 2022.

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This advertisement has not been reviewed by the Monetary Authority of Singapore.



# Singlife

with AVIVA

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