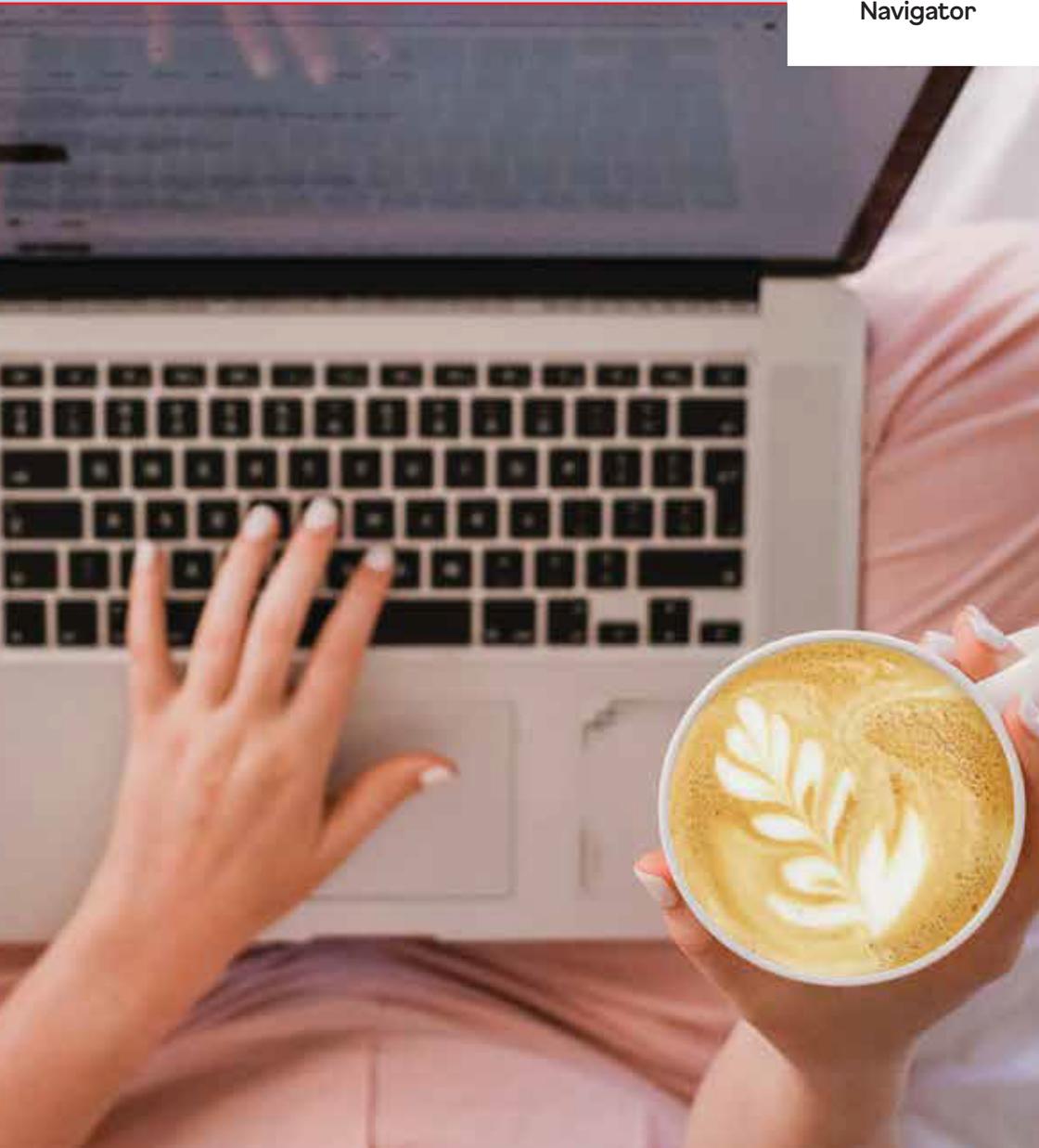


Your investment goals
made easy and flexible



Singlife

Navigator



Navigator – Your partner in growing your wealth

Navigator is an integrated investment platform by Singlife¹, 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 partners² 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">a. Wrap account
An account that allows you to enjoy unlimited free switching with an upfront fee and ongoing adviser charge | <ol style="list-style-type: none">b. Non-Wrap account
An account where fees will be charged per transaction performed without ongoing adviser charge |
|--|--|
- 

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. Full platform fee will be waived when your investment value reaches S\$1 million.



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	
Lump-sum subscription (excluding regular subscription)	All sub-accounts
Minimum initial investment/transfer	S\$1,000
Minimum additional investment/transfer	S\$100
Minimum allocation per fund	S\$100
Regular subscription	All sub-accounts
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 ³
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	FREE
S\$500,001.01 - S\$999,999.99	0.10% per annum	FREE
≥S\$1,000,000	Full platform fee waived	FREE

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 of **ongoing adviser charge** and **platform fee**.

Partners we work with

Here are the fund partners we work with

Aberdeen International Fund Managers Ltd	Man Investments AG
AllianceBernstein Investments	Manulife Investment Management (S) Pte Ltd
Allianz Global Investors (S) Ltd	Matthews International Capital Management, LLC
Amundi Singapore Ltd	Maybank Asset Management (S) Pte Ltd
Aviva Investors Asia Pte Ltd	Natixis Investment Managers S.A.
Baillie Gifford Overseas	Neuberger Berman (S) Pte Ltd
BlackRock Investment Management (UK) Ltd	Nikko Asset Management Asia Ltd
BNP Paribas Asset Management (S) Ltd	Nordea Investment Funds S.A.
CIMB-Principal Asset Management (S) Pte Ltd	Phillip Capital Management (S) Ltd
Dimensional Fund Advisors Ltd	Pimco Asia Ltd
DWS Investments (S) Limited	PineBridge Investments (S) Ltd
Eastspring Investments (S) Ltd	Russell Investments Ltd
Fidelity International Ltd	Schroder Investment Management (S) Ltd
Finexis Asset Management Pte Ltd	Templeton Asset Management Ltd
First Sentier Investors (S)	Threadneedle Investments (S) Pte Ltd
Fullerton Fund Management Company Ltd	UBS Asset Management Switzerland AG
Goldman Sachs Asset Management Fund Services	UOB Asset Management Ltd
HSBC Global Asset Management (S) Ltd	Value Partners Asset Management (S) Pte Ltd
Janus Henderson Investors (S) Ltd	Wellington Global Administrator Ltd
JPMorgan Fund (Asia) Ltd	Wells Fargo Asset Management Luxembourg S.A.
Lion Global Investors Ltd	

About Singlife

Singlife is more than just an insurance company. As a leading homegrown financial services company, we empower consumers with innovative and technology-enabled solutions to achieve control over their financial wellbeing at every stage of their lives.

We serve more than 1.5 million customers in Singapore and beyond. We understand that every individual has unique financial needs, that's why we offer a comprehensive suite of solutions for life, protection, health, general and group insurance.

We also provide investment and advisory solutions through our Navigator platform. We're one of the largest providers of employee benefits and healthcare. This includes being the exclusive insurance provider for the Ministry of Defence, Ministry of Home Affairs and Public Officers Group Insurance Scheme

We believe that your financial freedom starts with the right partner, and we're here to guide you every step of the way.

For details, visit singlife.com

*Accurate as of 30 June 2023

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/ to reach out to any of our distribution partners.

Need more information?

Call us at 6827 7555 or visit 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 June 2023.

Terms and conditions apply. This information does not constitute an offer or solicitation of an offer to buy or sell any shares/units.

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



Singlife

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