



## Singlife Elite Term

Customise your coverage with this **flexible and affordable term life insurance plan.**



# Shape your own coverage

Singlife Elite Term - The term life insurance plan that lets you tailor your plan according to your needs, so you know you're protecting your family's future and helping them stay afloat if you can no longer provide for them.



## BENEFITS AND FEATURES

**Singlife Elite Term** is a term life insurance plan that's the choice of those who want flexibility. Aside from being able to choose the coverage period and amount you really need, you'll enjoy other features and benefits that make the plan truly yours.



### Lump sum payout

Pays a **lump-sum payout** if you die or are diagnosed with a terminal illness.



### Choose your cover duration

- for 5 or 10 years
- at every one year interval from the 11<sup>th</sup> year until you're 85 years old
- cover to 99 years old<sup>1</sup>.



### Automatic renewal

Say goodbye to time-consuming renewal processes. We'll **automatically renew your coverage** if you choose the 5-year or 10-year coverage term<sup>2</sup>.



### Increase basic coverage

Just married or welcomed a child and need more assurance?  
You have the option to **increase your basic policy coverage** without any hassle of medical check-ups when you reach key milestones in life<sup>3</sup>.



### Convert your term life insurance

We know change is constant so we've let this plan evolve with you.  
**Convert your term life insurance plan into a new endowment or whole life plan** – without further medical underwriting<sup>4</sup>.



### Add on riders

Cover all your bases with our riders<sup>5</sup> for total and permanent disability, critical illnesses and more, and enjoy greater peace of mind.



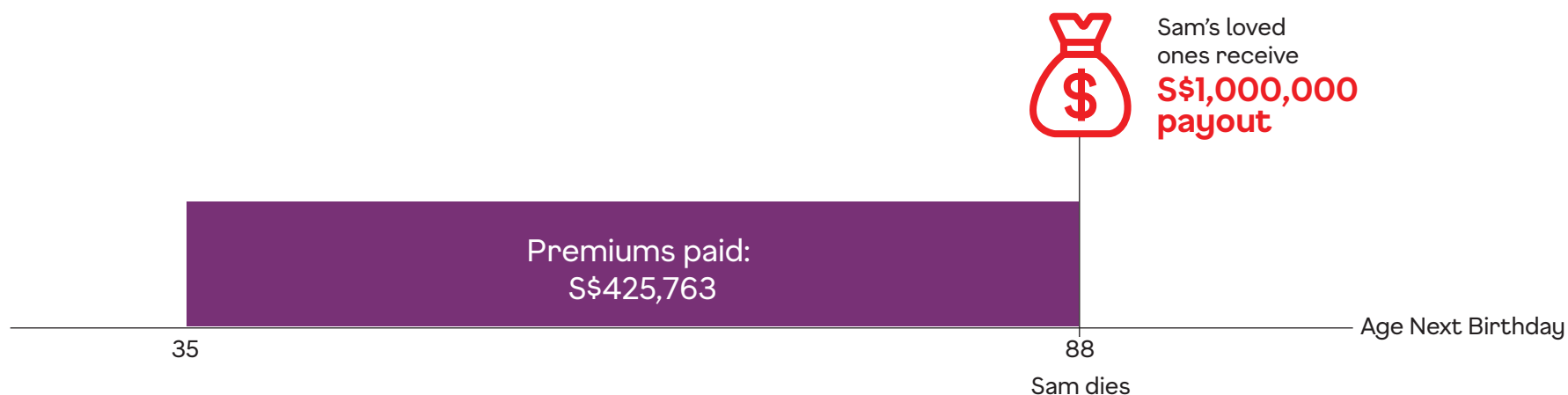


## Here's how Singlife Elite Term works

Sam is 35 years old, a non-smoker and married. He wants a protection plan that'll do two things: give his family financial support when he's no longer around and allow him to leave an inheritance.

He chooses Singlife Elite Term with a policy term cover to 99 years old with S\$1 million coverage, plus 2 riders.

Plans	Policy Term	Sum Assured	Annual Premium
Singlife Elite Term	Cover to 99 years old	S\$1,000,000	S\$4,632.50 <sup>6</sup>
Rider for total and permanent disability: <b>TPD Advance Cover Plus II</b>		S\$1,000,000	S\$383.50 <sup>6</sup>
Rider for critical illnesses: <b>CI Advance Cover Plus III</b>		S\$500,000	S\$2,868.65 <sup>7</sup>
	Total annual premium :		S\$7,884.50



Note: Total premiums paid as at 88 years old assumes that premiums are paid on an annual basis and the last premium is paid on the policy anniversary after Sam turns 88 years old.



To sign up for Singlife Elite Term,  
or to find out more, speak with your  
Financial Adviser Representative today!

Visit **[singlife.com/elite-term](https://singlife.com/elite-term)**  
to find out more.

All ages mentioned refer to age next birthday.

### Important Notes

1. The policy term cover to 99 years old for Singlife Elite Term is not available for policies on a joint lives basis.
2. The Guaranteed Renewable Option (GRO) is subjected to maximum renewal age of 75 years old and the maximum expiry age of 85 years old and is only applicable to policy term of 5 years and 10 years. Upon renewal, the Life Assured is insured for at most the same Sum Assured as before the renewal date and for the same policy term. No new policy will be issued. GRO is also applicable to TPD Advance Cover Plus II, CI Advance Cover Plus III and Early Critical Illness Cover II, if attached to the basic policy at inception. Premiums payable for the renewed policy will be based on the Life Assured's attained age and the prevailing premium rates at the date of renewal. Please refer to the Product Summary for more details.
3. The policyholder may exercise the Guaranteed Issuance Option (GIO) at each of the following key life events without providing further evidence of insurability:
  - a) the Life Assured marries or divorces (i.e. change of marital status);
  - b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child (i.e. adding a new child member to the immediate family);
  - c) the Life Assured purchases a property;
  - d) the Life Assured or Life Assured's child enrolls into tertiary education; or
  - e) the Life Assured enters full-time employment within one year from tertiary graduation.

GIO allows the policyholder to increase the Sum Assured of the basic policy with extra premium payable. The total Sum Assured that can be increased under this option is limited to 50% of Singlife Elite Term Sum Assured, or up to S\$500,000 per life (or its equivalent in other currencies), whichever is lower. GIO is extended to standard life only. Please refer to the Product Summary for more details.
4. The policyholder may exercise the Guaranteed Convertibility Option (GCO) by fully or partially converting the basic policy into a new endowment or whole life policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met:
  - a) The policy is in force when this option is exercised;
  - b) The Life Assured is 65 years old or younger when the GCO is exercised (for joint life policy, the age limit for conversion must be based on the older age of the two Lives Assured);
  - c) For full conversion, the Life Assured will be insured for the same Sum Assured or less on the new policy, subject to the Sum Assured limit of the new policy;
  - d) For partial conversion, the Life Assured is insured for a Sum Assured equal to or less than the amount of Sum Assured converted, subject to the Sum Assured limit of the new policy. The original policy will continue with a reduced Sum Assured, subject to the Sum Assured limit of the original policy;
  - e) The maximum Death Benefit payable under the new policy must not exceed:
    - (i) the Death Benefit payable under the original policy if it is a full conversion; or
    - (ii) the Death Benefit payable for the amount of Sum Assured converted if it is a partial conversion; and
  - f) No claim on this policy has been admitted or submitted.

The terms and conditions above are not exhaustive. Please refer to the Product Summary for more details.
5. These are the riders available to enhance your protection:
  - a) TPD Advance Cover Plus II\*
  - b) CI Advance Cover Plus III\*
  - c) MultiPay Critical Illness Cover IV
  - d) Early Critical Illness Cover II
  - e) Singlife Big 3 Critical Illness Cover
  - f) Critical Illness Premium Waiver II
  - g) Payer Critical Illness Premium Waiver II
  - h) Payer Premium Waiver Benefit

\*GRO, GIO, and GCO are applicable for these riders.

For more details on the riders, please refer to their respective Product Summaries.

6. Premiums shown are level and guaranteed.
7. Premiums shown are level but are not guaranteed and may be adjusted based on future experience.

This policy is underwritten by Singapore Life Ltd. This brochure 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 this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at August 2022. COMP/2022/08/MKT/695.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

CST Reg. No. MR-8500166-8