



## Singlife Simple Term

An affordable term life insurance plan that gives 100% protection - **with no application hassle**



**Singlife**  
with AVIVA

# Safeguard your loved one's future

All-essential protection at budget-friendly prices. That's Singlife Simple Term. With a quick application process, including an online purchase option, it's the easier way to ensure your loved ones will always have financial support – when you're no longer able to provide for them.



## BENEFITS AND FEATURES

**Singlife Simple Term** is a yearly renewable term life insurance plan that pays a lump sum in the event of death, Terminal Illness or Total and Permanent Disability. Not only is the plan affordable, it offers riders you can add for more comprehensive coverage as well as other features to suit your lifestyle.



### Premiums as low as S\$0.37<sup>1</sup> per day

Something this essential should be easy on your wallet. Premiums<sup>2</sup> start from **S\$0.37<sup>1</sup> per day for S\$500,000 coverage.**



### Easy application

Skip the hassle and **apply for the plan online or speak with your financial adviser representative.** Just answer a few health questions and we'll do the rest.



### Get a lump-sum payout when the unfortunate happens

We'll make a **lump-sum payout** of the sum assured if you die; become terminally ill or diagnosed with total and permanent disability.



**Apply online right now!**



### Your coverage, your choice

You can get coverage from **S\$150,000 to S\$500,000 or anything in between** – the choice is yours.



### Get continuous protection with yearly renewal

Never have to worry about not being covered. You can get continuous protection until you're 86 years old by simply **renewing your plan yearly<sup>2</sup>.**



### Riders for better coverage

For better peace of mind, minimise the gaps in your protection with our two riders:

**Personal Accident Cover<sup>3</sup>** – covers you for accident-related injuries or death, with sum assured ranging from S\$100,000 to S\$500,000

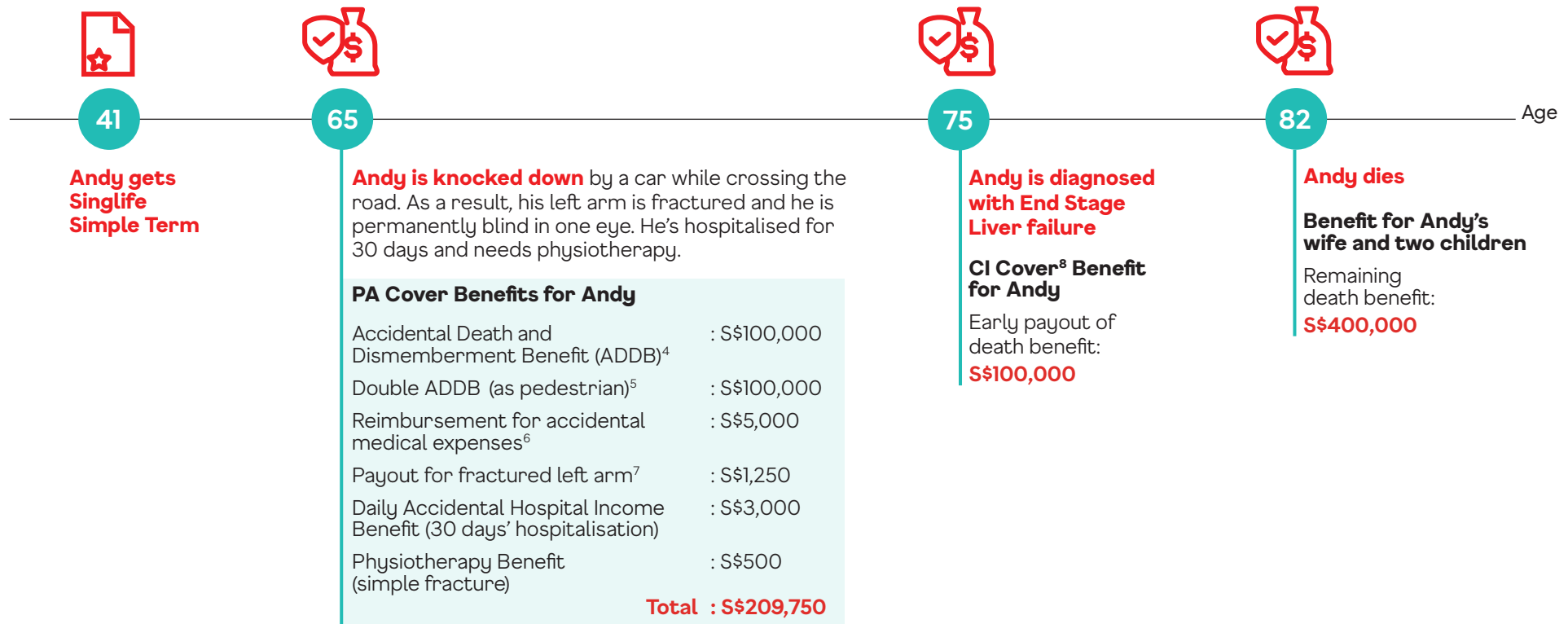
**Critical Illness Cover<sup>3</sup>** – pays out your chosen sum assured of S\$50,000 to S\$350,000 should you be diagnosed with any of the 36 severe-stage critical illnesses covered, including cancer and stroke



## Here's how Singlife Simple Term works.

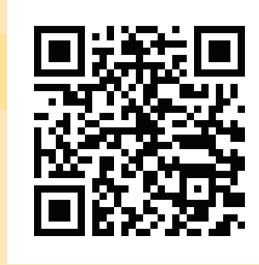
Andy, an accountant aged 41, wants to ensure his wife and two young children will continue to be financially supported if he dies unexpectedly. He chooses Singlife Simple Term with S\$500,000 sum assured and adds the Personal Accident (PA) Cover and Critical Illness (CI) Cover riders, with a S\$100,000 sum assured each, for greater peace of mind. His annual premium for the first year is S\$708, or S\$59 per month.

Here's how Andy and his family could benefit from the plan.



**Total payout received: S\$709,750**  
(due to accidental dismemberment, medical care, hospitalisation, critical illness and death)

For more details, please refer to the Product Summary. The diagram is not drawn to scale.



To sign up for Singlife Simple Term,  
scan the QR code to enrol online  
or speak to your Financial Adviser  
Representative today!

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

All ages mentioned refer to age next birthday.

### Important Notes

1. Premium of S\$0.37 is based on coverage for a non-smoking female, between 1 and 35 years old (both ages inclusive), with annual premium of S\$136 divided over 365 days, rounded down to the nearest cent.
2. As this is a yearly renewable plan, the renewal premium will be based on the life assured's age at the policy renewal date and the premium increases with age. The premium rates are non-guaranteed.
3. Terms and conditions apply. For details, please refer to the riders' respective Product Summaries.
4. Accidental Death and Dismemberment Benefit (ADDB) pays out a lump sum of S\$100,000 (100% of rider's sum assured) for permanent and total loss of sight in one eye. The Personal Accident Cover will not be renewed at the end of the policy year if the total claim amount for ADDB for the policy year is equal to or more than 100% of the rider's sum assured.
5. If we pay a claim on Accidental Death and Dismemberment Benefit (ADDB), we will pay an additional 100% of the payable amount for the ADDB claim if the conditions of the Double ADDB Requirements below are met.

The life assured was:

- in public transport,
- a pedestrian (including as a passenger in a public lift or elevator other than lifts or elevators in mines and construction sites),
- in a fire at:
  - home
  - a theatre
  - a hotel
  - a public auditorium
  - a school
  - a hospital
  - a shopping mall,from the time the fire started, except workplaces (including offices and factories) which we do not cover, or
- travelling as a fare-paying passenger on a commercial plane or on a cruise ship (with at least one night's stay on board the cruise ship) by a licensed operator, when the accident happened.

In addition to the above covered conditions, for life assured age 16 and below, we will also pay Double ADDB if the accident happened when the life assured was:

- within school premises on a school day or during school activities organised and supervised by the authorities of the school,
- outside school premises while taking part in school activities organised and supervised by authorities of the school, or
- travelling as a passenger on a school bus, private bus or excursion bus to and from school or the place where school activities take place, where the accident happened.

Please refer to the Product Summary for the full terms and conditions.

6. The Accidental Medical Reimbursement Benefit is based on the actual claim amount incurred, up to S\$5,000 (5% of rider's sum assured) per policy year. This illustration assumes that Andy incurred S\$5,000 of medical expenses due to the accident.
7. Simple Fracture Benefit pays out a lump sum of S\$1,250 (1.25% of rider's sum assured) for simple fracture in Andy's left arm.
8. The Critical Illness Cover will terminate after the critical illness benefit payout.

This policy is underwritten by Singapore Life Ltd.

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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. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same cost. 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/682

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