



Singlife

# Singlife Simple Term

Live confidently with budget-friendly protection

The Life Insurance Association recommends basic life protection coverage that is 9 times<sup>1</sup> your annual earnings, although this amount would vary with each individual's needs.

With **Singlife Simple Term**, you can easily level up your coverage at an affordable price and have the assurance that your loved ones will continue to be financially supported, should the unexpected happen to you.

## Key Benefits of Singlife Simple Term:

- ✓ Affordable premiums<sup>2</sup> starting from S\$0.37 per day for S\$500,000 coverage
- ✓ Easy to purchase online or through a financial adviser representative
- ✓ Hassle-free application with only a few health questions to answer
- ✓ Lump-sum payout in the event of death, Terminal Illness or Total and Permanent Disability
- ✓ Renewable yearly<sup>2</sup> for continuous coverage until you're 86 years old
- ✓ Option to add on Personal Accident Cover<sup>4</sup> and Critical Illness Cover<sup>4</sup> for more rounded protection

## A glance at the coverage options available

Plan type	Minimum Sum Assured	Maximum Sum Assured
<b>Singlife Simple Term</b>	S\$150,000	S\$500,000
<b>Personal Accident Cover</b>	S\$100,000	S\$500,000
<b>Critical Illness Cover</b>	S\$50,000	S\$350,000

# Options for more comprehensive protection

Add on essential riders to **Singlife SimpleTerm** for greater peace of mind. Choose what you need for fewer worries about the financial impact of accidents or critical illnesses on you and your family.



## Personal Accident Cover<sup>4</sup>

This rider covers you in the event of an accident-related injury or death.

Benefit	Coverage
<b>Lump-sum payout for accidental death and dismemberment</b>	
Accidental Death and Dismemberment Benefit (ADDB)	Up to 150% of rider's sum assured per policy year
Double Accidental Death and Dismemberment Benefit (Double ADDB)	Additional 100% of ADDB payout for accidents that occur if you're in these situations <sup>5</sup> <ul style="list-style-type: none"><li>• travelling in public transport</li><li>• a pedestrian</li><li>• trapped at home or in a public place due to fire</li><li>• travelling as a fare-paying passenger on a commercial plane or cruise ship</li></ul>
<b>Medical expenses coverage</b>	
Accidental Medical Reimbursement Benefit	Reimbursement of up to 5% of rider's sum assured per policy year for medical treatments done in Singapore
Traditional Chinese Medicine (TCM), Osteopathy and Chiropractic Treatment Benefit	Reimbursement of up to S\$500 per accident

# Options for more comprehensive protection (continued)



## Personal Accident Cover<sup>4</sup> (continued)

This rider covers you in the event of an accident-related injury or death.

Benefit	Coverage
<b>Simple fracture coverage</b>	
Simple Fracture Benefit	Up to 5% of rider's sum assured per policy year
Physiotherapy Benefit (For simple fracture)	S\$500 lump-sum payout (once per lifetime)
<b>Hospital income and ambulance services benefits</b>	
Daily Accidental Hospital Income Benefit	S\$100 per day for up to 365 days of hospitalisation per accident
Daily Accidental Intensive Care Unit (ICU) Income Benefit	S\$100 per day for up to 30 days of hospitalisation per accident
Ambulance Services Benefit	Reimbursement of up to S\$300 per accident



## Critical Illness Cover<sup>4</sup>

Get a lump-sum payout in the event you're diagnosed with any of the 36 severe-stage critical illnesses covered including cancer and stroke.

Here's a look at the annual premiums for **Singlife Simple Term, Critical Illness Cover** and **Personal Accident Cover** to help you better understand the cost.

The respective plans can be renewed yearly and the premiums will increase based on your age at the policy renewal date.

Male, non-smoker - annual premium (S\$)					
Singlife Simple Term			Critical Illness Cover		
Entry age/ age at renewal	Sum assured S\$150,000	Sum assured S\$500,000	Entry age/ age at renewal	Sum assured S\$50,000	Sum assured S\$350,000
1 - 35	67.50	180.00	1 - 20	20.00	140.00
36 - 40	85.50	228.00	21 - 25	25.00	175.00
41 - 45	123.00	328.00	26 - 30	32.50	227.50
46 - 50	217.50	580.00	31 - 35	47.50	332.50
51 - 55	352.50	940.00	36 - 40	75.00	525.00
56 - 60	525.00	1,400.00	41 - 45	110.00	770.00
61 - 65	802.50	2,140.00	46 - 50	187.50	1,312.50
66 - 70*	1,650.00	4,400.00	51 - 55	315.00	2,205.00
71 - 75*	2,400.00	6,400.00	56 - 60	600.00	4,200.00
76 - 80*	3,900.00	10,400.00	61 - 65	1,025.00	7,175.00
81 - 85*	7,350.00	19,600.00	66 - 70*	1,505.00	10,535.00
			71 - 75*	2,117.50	14,822.50
			76 - 80*	2,937.50	20,562.50
			81 - 85*	3,870.00	27,090.00

\*For renewal only

## Female, non-smoker - annual premium (S\$)

Singlife Simple Term			Critical Illness Cover		
Entry age/ age at renewal	Sum assured S\$150,000	Sum assured S\$500,000	Entry age/ age at renewal	Sum assured S\$50,000	Sum assured S\$350,000
1 - 35	51.00	136.00	1 - 20	20.00	140.00
36 - 40	78.00	208.00	21 - 25	25.00	175.00
41 - 45	115.50	308.00	26 - 30	42.50	297.50
46 - 50	165.00	440.00	31 - 35	65.00	455.00
51 - 55	255.00	680.00	36 - 40	105.00	735.00
56 - 60	352.50	940.00	41 - 45	170.00	1,190.00
61 - 65	525.00	1,400.00	46 - 50	280.00	1,960.00
66 - 70*	1,020.00	2,720.00	51 - 55	350.00	2,450.00
71 - 75*	1,800.00	4,800.00	56 - 60	405.00	2,835.00
76 - 80*	3,450.00	9,200.00	61 - 65	490.00	3,430.00
81 - 85*	6,750.00	18,000.00	66 - 70*	675.00	4,725.00
			71 - 75*	1,075.00	7,525.00
			76 - 80*	1,400.00	9,800.00
			81 - 85*	1,750.00	12,250.00

\*For renewal only

## Personal Accident Cover - annual premium (S\$)

Entry age/age at renewal	Sum assured - S\$100,000			Sum assured - S\$500,000		
	Occupation Class			Occupation Class		
	1 & 2	3	4	1 & 2	3	4
1 - 55	160.00	296.00	440.00	800.00	1,480.00	2,200.00
56 and above	315.00	582.75	866.25	1,575.00	2,913.75	4,331.25

All ages mentioned refer to age next birthday.

**Important notes:**

1. For more details, refer to the Life Insurance Association's website: <https://www.lia.org.sg/tools-and-resources/faq/mortality-protection/>
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. 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.
4. Terms and conditions apply. For details, please refer to the riders' respective Product Summaries.
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 a 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 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, when the accident happened.

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

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Information is accurate as at August 2022.

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

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