



## Singlife Whole Life

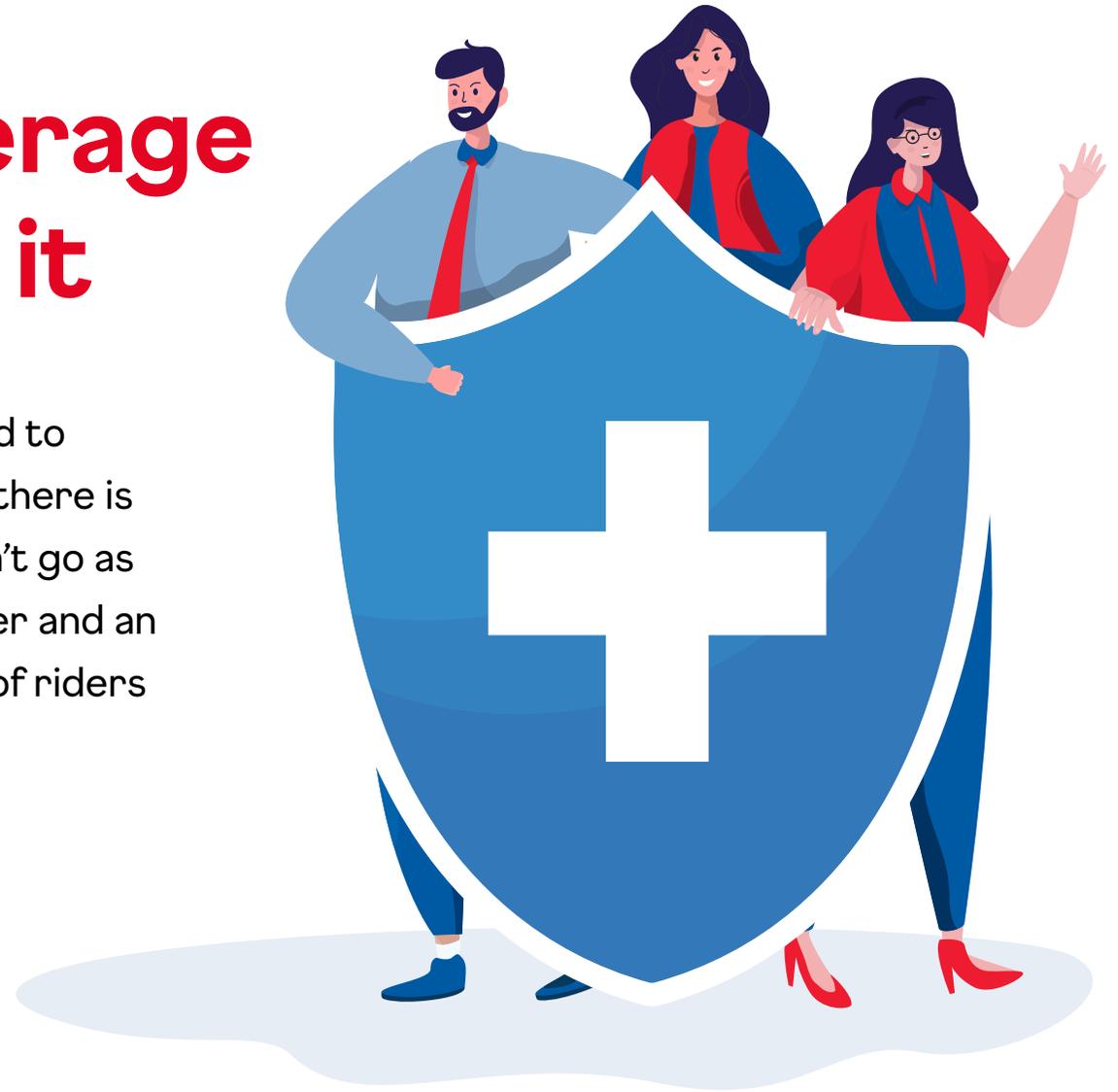
A customisable, lifelong protection plan which can provide additional protection, when it matters.



**Singlife**  
with AVIVA

# Additional coverage when you need it

With Singlife Whole Life, you're empowered to live your days to the fullest, knowing that there is support and comfort even when life doesn't go as expected. The plan comprises a Base Cover and an Additional Cover, and features the option of riders for greater protection and peace of mind.



## BENEFITS AND FEATURES

**Singlife Whole Life** is a customisable plan that helps ensure that your loved ones are taken care of when you die. Some of its features allow you to enjoy living benefits too.



### Protection for life

Singlife Whole Life is a lifelong protection plan with two components to its coverage.

#### Base Cover | Lifetime Coverage

Provides **lifelong protection** against death and Terminal Illness<sup>1</sup>

**Accumulates cash value and bonuses<sup>2</sup>**



#### Additional Cover | For your desired duration

Provides **additional protection** of **100%, 200%, 300% or 400% of the Base Sum Assured<sup>3</sup>** (on top of the Base Cover)

Lasts up to **age 65, 70 or 75<sup>3</sup>** to ensure your dependants have adequate resources for their living expenses should the worst happen to you



### Choose your premium payment term

We take your plans into consideration. You can **pay your premiums for 10, 15, 20 or 25 years, or up to age 65**, depending on your preference and budget.



### Increase your coverage at key life milestones

We're with you as your priorities shift. With the **Guaranteed Extra Protection Option<sup>4</sup>**, you can increase your coverage at key life stage events, such as when you buy a property or have a child. And you can do so without the need for further health underwriting.



### Help when you're out of work

We're here to help take the pressure off you. If you lose your job, **you won't incur any interest charges<sup>5</sup> on the premiums that you put on hold, for up to one year.**



### Monthly payout in your golden years

We can help with your retirement needs. The plan's **Income Payout Option<sup>6</sup>** lets you **convert your policy cash value into monthly payouts that are payable up to age 99.**



### Add-ons for greater protection

We're always ready to help you live with greater confidence. Choose from a comprehensive list of riders<sup>7</sup> to enhance your protection:

#### For lifetime coverage:

- Total and Permanent Disability Advance Cover IV;
- Critical Illness Advance Cover V; and
- Early Critical Illness Advance Cover V.

#### For coverage during premium payment term:

- Critical Illness Premium Waiver II;
- Payer Critical Illness Premium Waiver II; and
- Payer Premium Waiver Benefit.



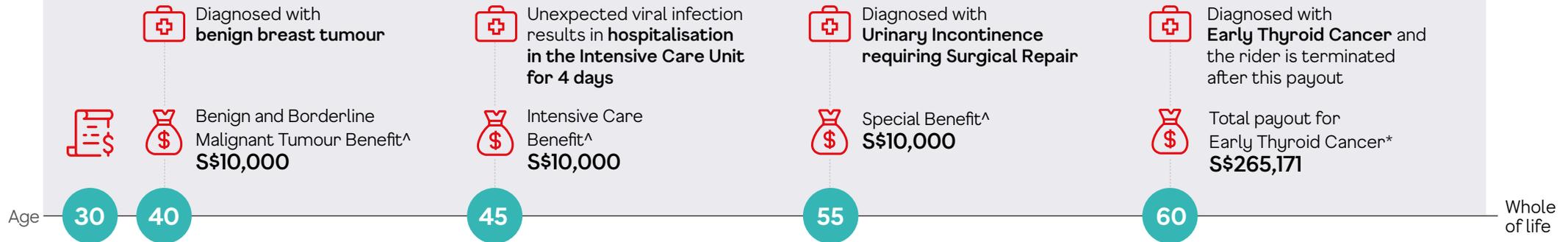
## How Singlife Whole Life works

Amy, age 30, is a non-smoker who resides in Singapore. She wants to enjoy lifetime protection, while growing her savings. She buys Singlife Whole Life and adds on two riders with the coverage amount as shown in the table below. She pays an annual premium of S\$2,698.50 until age 65.

	Singlife Whole Life	Rider: Total and Permanent Disability Advance Cover IV	Rider: Early Critical Illness Advance Cover V
Base Sum Assured (for entire lifetime)	S\$100,000	S\$100,000	S\$50,000
Additional Sum Assured - 400% of Base Sum Assured (up to age 65)	S\$400,000	S\$400,000	S\$200,000

### Coverage under Early Critical Illness Advance Cover V

Diagram is for illustration purpose and is not drawn to scale.



<sup>^</sup> The payout for these benefits is 20% of the Base Sum Assured.

<sup>\*</sup> The total payout consists of the Base Sum Assured of S\$50,000, Additional Sum Assured of S\$200,000 and potential bonuses of S\$15,171.

Potential bonuses of S\$15,171 illustrated for the Early Thyroid Cancer payout assumes that the Early Thyroid Cancer is diagnosed on the policy anniversary when Amy is age 60, and the cash value of S\$158,335 illustrated for Cash Value Accumulation refers to the cash value at the policy anniversary when Amy is age 85. These two figures are based on the illustrated investment rate of return of 4.25% per annum. At illustrated investment rate of return of 3% per annum, the potential bonuses for the Early Thyroid Cancer payout is S\$5,003, while the cash value at age 85 is S\$102,102. As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

For more details, please refer to the Product Summary and Policy Illustration. The payout amounts have been rounded down to the nearest dollar. The diagram above is not drawn to scale.

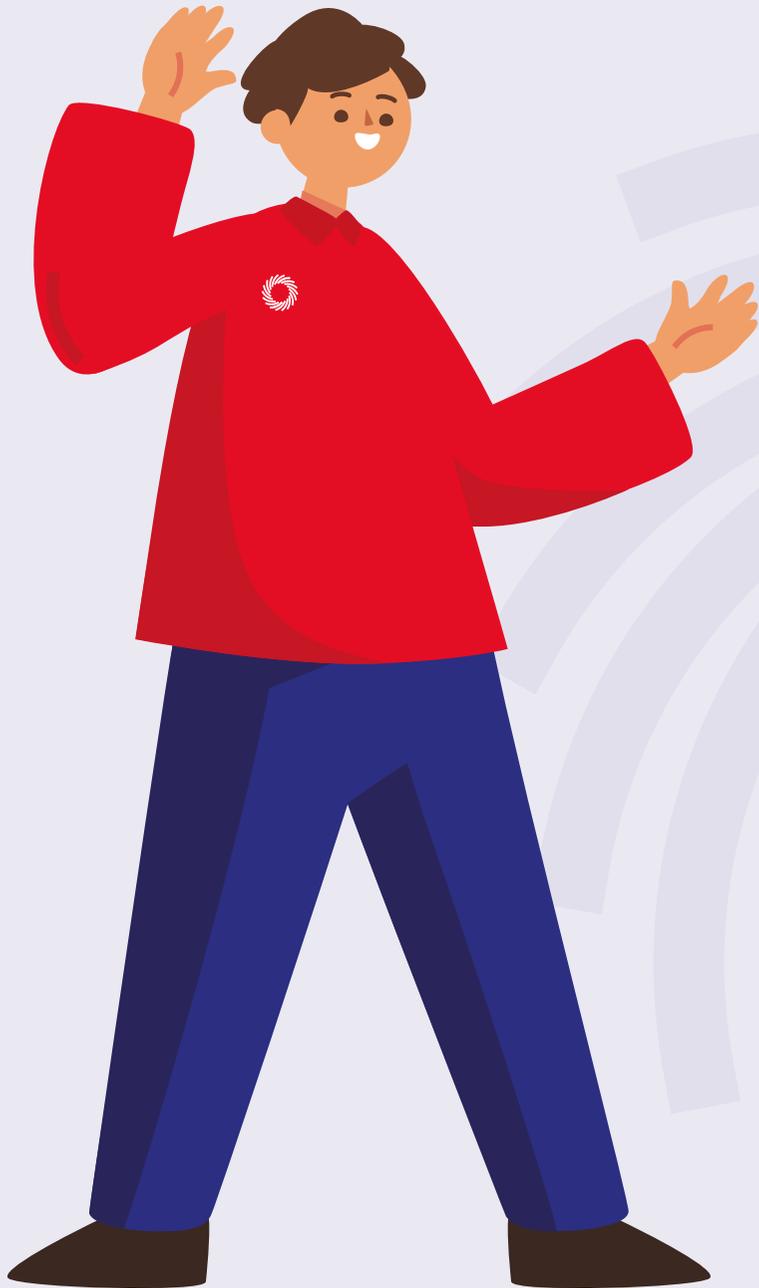
After the payout for Early Thyroid Cancer, Amy's coverage for her plan and rider are reduced.

	Singlife Whole Life	Rider: Total and Permanent Disability Advance Cover IV
Base Sum Assured (for entire lifetime)	S\$50,000	S\$50,000
Additional Sum Assured - 400% of Base Sum Assured (up to age 65)	S\$200,000	S\$200,000



### Cash Value Accumulation

If there are no claims on the policy and if Amy does not exercise the Income Payout Option, she can expect to see her policy cash value grow to **S\$158,335<sup>8</sup>** at age 85.



Secure your future with **Singlife Whole Life** today!

Follow these three steps to start your application:

- 1 Choose your Base Sum Assured and premium payment term.
- 2 Decide on your Additional Cover percentage and duration.
- 3 Consider adding on riders for more rounded protection.

For more information, speak to your financial adviser representative or visit [singlife.com/whole-life](https://singlife.com/whole-life).

All ages mentioned refer to age next birthday.

### Important notes

1. Singlife Whole Life covers death and Terminal Illness for whole of life. Upon diagnosis of Terminal Illness of the Life Assured, Singapore Life Ltd. will pay the Terminal Illness Benefit as an advance payment of the Death Benefit, less any amount owing to Singapore Life Ltd., in one lump sum.
2. Singlife Whole Life's Base Cover accumulates guaranteed and non-guaranteed cash value from the start of the third policy year, as long as the premiums are paid up to date. The non-guaranteed cash value is accumulated in the form of Reversionary Bonus (declared annually) and Terminal Bonus, and will depend on the performance of Singapore Life Ltd.'s Participating Fund. Please refer to the Product Summary for more details.
3. Singlife Whole Life comprises a Base Cover and an Additional Cover. It offers a choice of 100%, 200%, 300% or 400% of the Base Sum Assured for the Additional Cover of the basic plan. The chosen Additional Cover percentage is also applicable to the Additional Cover of optional riders, such as the Total and Permanent Disability Advance Cover IV, Critical Illness Advance Cover V and Early Critical Illness Advance Cover V, if they are attached to the plan. The Total Sum Assured of this plan is the sum of the Base Sum Assured (Base Cover) and the Additional Sum Assured (Additional Cover). The Additional Cover will start from policy inception and end on the policy anniversary when the Life Assured attains the chosen Additional Cover expiry age of either age 65, 70 or 75 ("Additional Cover period"). Thereafter, the Life Assured will continue to enjoy coverage without Additional Cover. Please refer to the Product Summary for more details.
4. The policyholder may exercise the Guaranteed Extra Protection Option at any of the following key life stage events, without providing evidence of insurability:
  - (a) the Life Assured marries, divorces or is widowed (i.e. any change of marital status of the Life Assured);
  - (b) the Life Assured becomes a parent by having a newborn, or legally adopts a child (i.e. adding a new child member to the Life Assured's immediate family);
  - (c) the Life Assured or the Life Assured's child enrolls into tertiary education;
  - (d) the Life Assured enters full-time employment within one year from tertiary graduation; or
  - (e) the Life Assured purchases a property.

This option allows the policyholder to purchase a new non-participating level term Supplementary Benefit for coverage on death and Terminal Illness with extra premium payable. The total coverage that can be taken up under this option is limited to 100% of Singlife Whole Life's Base Sum Assured, or up to a maximum of S\$500,000 per life, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

5. This refers to the Waiver of Interest Benefit for the policyholder aged 19 to 75 who has been retrenched or unemployed and remains involuntarily unemployed for a period of three consecutive months, provided the policy has sufficient cash value to cover the total outstanding premiums. Proof of retrenchment or unemployment is required. Please refer to the Product Summary for more details.
6. The policyholder may exercise the Income Payout Option at each monthly anniversary date starting from (i) the policy anniversary when the Life Assured is age 65 or (ii) the end of the premium payment term, whichever is later. The monthly income will start one month after this option is exercised and it must meet the minimum monthly income requirement. Please refer to the Product Summary for more details.
7. For more details on the riders, please refer to their respective Product Summaries.
8. The surrender value includes guaranteed and non-guaranteed cash value at the point of full surrender. The figure illustrated assumes that all premiums have been fully paid.

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 to purchase the policy. 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 buying a life insurance policy is a long-term commitment, early termination of the policy can be costly. As well, the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

This brochure 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 June 2022. COMP/2022/08/MKT/703

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 Singapore Life Ltd. 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

with AVIVA

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