

Up to S\$400,000 coverage
for the budget-conscious



Singlife
with AVIVA

**DIRECT Purchase
Insurance**



Confident of managing your own insurance purchase?



- ✓ I want to buy insurance directly from the insurer, without seeking advice from a financial adviser representative.
- ✓ I know what plan to choose and how much coverage I need.
- ✓ I've done my sums and know that I can afford the insurance plan that meets my needs.
- ✓ I can understand the product information without help.
- ✓ I want good value for money.

If this sounds like you, choose **Direct Purchase Insurance** for your protection needs over a fixed period or for your whole life.

Introducing our DIRECT Purchase Insurance

We have two plans for you to choose from to meet your needs.

Features	DIRECT- Term Life Assurance	DIRECT- Whole Life Assurance
Basic benefits¹	Lump-sum payout upon death, Terminal Illness or Total and Permanent Disability	
Choice of coverage amount²	Sum Assured from S\$50,000 to S\$400,000	Sum Assured from S\$50,000 to S\$200,000
Coverage period for the plan	Select any of these coverage periods: (a) 5 years renewable term ³ ; (b) 20 years; or (c) Up to age 65	Whole life
Death and Terminal Illness coverage period	Same duration as the coverage period chosen for the plan	Whole life
Total and Permanent Disability coverage period	Same duration as the coverage period chosen for the plan or ends at age 65, whichever is earlier	Ends at age 65
Accumulate Cash Value	No	Yes
Potential bonuses⁴	No	Yes



Features	DIRECT- Term Life Assurance	DIRECT- Whole Life Assurance
Premium payment period	Same as the policy coverage period	Choose to: (a) pay till age 70; or (b) pay till age 85
Premium payment options	Choose to pay either monthly, quarterly, half-yearly or yearly	
Premium amount	Starting from \$0.32 ⁵ per day for Sum Assured of S\$400,000	Starting from \$4.13 ⁶ per day for Sum Assured of S\$200,000
	Premium stays the same throughout premium payment period	
Optional rider ⁷	DIRECT- Critical Illness Assurance (Term Life)	DIRECT- Critical Illness Assurance (Whole Life)
Benefit ⁸ for the rider	Lump-sum payout upon diagnosis of any of the 30 covered critical illnesses	
Coverage period for the rider	Same duration as the coverage period chosen for the basic plan or ends at age 65, whichever is earlier	Whole life

Eligibility criteria for the plans:

Eligibility criteria	DIRECT- Term Life Assurance	DIRECT- Whole Life Assurance
Entry age ⁹	Age 19 to 65	
Country of residence	Singapore	

Protect yourself from life's uncertainties at wallet-friendly prices!

Follow these easy steps:

Online purchase (only for DIRECT- Term Life Assurance)	Purchase at our Customer Service Hall (applicable for both DIRECT Purchase Insurance plans)
<p>Step 1: Visit singlife.com/direct-term-life-assurance to find out more about the plan, eligibility criteria and other important details⁰.</p> <p>Step 2: Click on "Get a quote" to find out your premiums.</p> <p>Step 3: Select your preferred coverage, complete the application form and pay your premiums online – all at your own convenience.</p>	<p>Step 1: Choose a Direct Purchase Insurance plan based on your needs.</p> <p>Call or email our Customer Service Executives to find out the premium rates, eligibility criteria and other important details⁰.</p> <p> Tel: 6827 9933 (8.45am to 5.30pm, Mondays to Fridays, excluding public holidays)</p> <p> Email: cs_life@singlife.com</p> <p>Step 2: Complete the required forms found at singlife.com/direct-application.</p> <p>Step 3: Visit our Customer Service Centre to submit your completed forms and the necessary documents.</p> <p>Customer Service Centre 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807</p>

Feel free to contact us if you have any questions. We'll be glad to help you.

All ages mentioned refer to age next birthday.

Important notes:

1. Terminal Illness Benefit and Total and Permanent Disability Benefit are early payouts of the Death Benefit. Please refer to the Product Summary for more details.
2. Direct Purchase Insurance (DPI) coverage limit per person per insurer: Maximum Sum Assured of S\$400,000 for DPI term life coverage, inclusive of a maximum Sum Assured of S\$200,000 for DPI whole life coverage.
3. Upon renewal of a 5-year renewable term policy, the Life Assured will be insured for the same Sum Assured as before the renewal date and for the same policy term. Premiums will be adjusted based on the age of the Life Assured at renewal and a notice will be mailed to notify you of the new premium payable. The maximum age to renew the DIRECT- Term Life Assurance is 80, and the coverage will be up to age 85. The renewal is also applicable to DIRECT- Critical Illness Assurance (Term Life), if attached to the basic policy at inception. The renewal of the basic policy and rider is subject to the policy terms and conditions. Please refer to the Product Summary for more details.
4. Potential bonuses are made up of Reversionary Bonus and Terminal Bonus. The Reversionary Bonus and Terminal Bonus are non-guaranteed and depend on the performance of Singapore Life Ltd.'s Participating Fund. The Reversionary Bonus will form part of the guaranteed benefit of the policy once it is declared and vested. Please refer to the Product Summary for more details.
5. The premium of S\$0.32 per day is for illustration purposes and is based on the following criteria – female, age 19, non-smoker who chooses a 5-year renewable DIRECT- Term Life Assurance coverage, with Sum Assured S\$400,000 and pays premiums on an annual basis. The daily premium is derived using the annual premium amount divided by 365 days, rounded up to the nearest cent.
6. The premium of S\$4.13 per day is for illustration purposes and is based on the following criteria – female, age 19, non-smoker who chooses a DIRECT- Whole Life Assurance, with Sum Assured S\$200,000 and pays premiums on an annual basis till age 85. The daily premium is derived using the annual premium amount divided by 365 days, rounded up to the nearest cent.
7. The premium rate for the rider is non-guaranteed and may be adjusted based on future claims experience.
8. The Critical Illness Benefit covered in the optional rider accelerates the Death Benefit of the policy to which it is attached. For more details on the benefit, including the list of critical illnesses covered, the waiting period and the exclusions, please refer to the Product Summary of the rider.

Important notes: (cont'd)

9. Depending on the coverage period or premium payment period. Please refer to the Product Summary for more details.
10. Before you choose a plan, please read this needs and affordability assessment guide: www.moneysense.gov.sg/articles/2018/10/buying-direct-purchase-insurance

For product information and Insurance Guides (including Product Summary, Your Guide To Life Insurance, Your Guide To Health Information, Direct Purchase Insurance Fact Sheet and Checklist, Frequently Asked Questions, Terms and Conditions, Infographic “Moratorium on Genetic Testing and Insurance”, please visit singlife.com.

These policies are underwritten by Singapore Life Ltd.

This brochure is for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. Product Summaries for Direct Purchase Insurance (DPI) may be obtained from Singapore Life Ltd. and at singlife.com.

As DPIs are sold without financial advice, you should make sure you have carefully assessed your insurance needs as well as whether you can afford the premiums for the duration of the policy. You should also read the Product Summary, Policy Illustration, DPI Fact Sheet and Checklist, and all related information available on singlife.com to understand the features of the product and assess whether the product you have chosen is appropriate to your financial needs and insurance objectives. If you are unsure if DPI is suitable for you, you may wish to seek advice from a Financial Adviser Representative who may be able to advise you on a suitable product.

As buying a life insurance product, including a DPI Whole Life, is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As the DPI Term Life 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 brochure is not a contract of insurance. Full details of the standard terms and conditions of these policies can be found in the relevant policy contracts. Information is accurate as at January 2022.

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

The policies are 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 or www.sdic.org.sg).



Singlife

with AVIVA

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