

PROMOTION

Get Additional Welcome Bonus of up to 11% when you apply for Singlife Savvy Invest II

Additional Welcome Bonus

Get Additional Welcome Bonus of up to 11% of the 1st policy year's basic regular premium paid.

Minimum Investment Period		Annualised Basic Regular Premium	Welcome Bonus Rate (as shown in Product Summary)	Additional Welcome Bonus Rate	Total Welcome Bonus Rate ¹
Fixed	3 years	S\$ 10,000 to less than S\$25,000	0%	0%	0%
		S\$ 25,000 and above	3%	0.5%	3.5%
	5 years	S\$ 10,000 to less than S\$ 25,000	6%	0.5%	6.5%
		S\$ 25,000 and above	10%	1%	11%
	10 years	S\$ 3,600 to less than S\$ 10,000	10%	1.5%	11.5%
		S\$ 10,000 and above	40%	3%	43%
Flexible	5 years	S\$ 12,000 to less than S\$ 25,000	4%	0.5%	4.5%
		S\$ 25,000 and above	4%	1%	5%
	10 years	S\$ 6,000 to less than S\$ 10,000	8%	2.5%	10.5%
		S\$ 10,000 and above	15%	5.5%	20.5%
	20 years	S\$2,400 to less than S\$10,000	30%	4.5%	34.5%
		S\$10,000 and above	60%	11%	71%

Table A

¹ Total Welcome Bonus = Total Welcome Bonus Rate (%) x basic regular premium paid for the first Policy Year.

Example:

Premium payment mode	Annual
Minimum Investment Period chosen	10 years (Fixed)
Annualised basic regular premium	S\$ 10,000

40% Welcome Bonus rate	+	3% Additional Welcome Bonus rate	=	43% Total Welcome Bonus rate
43% Total Welcome Bonus rate	x	S\$ 10,000 Basic Regular Premium Paid	=	S\$ 4,300 Total Welcome Bonus (Used for purchase of additional units)

Please refer to the Terms & Conditions of this Promotion.

Terms and Conditions

Additional Welcome Bonus (the “Promotion”)

1. Only Qualifying Customers are eligible for this Promotion organised by Singapore Life Ltd. (“Singlife”).
2. To be a “Qualifying Customer”, you must apply for Singlife Savvy Invest II (the “Qualifying Plan”).
3. **To qualify for Additional Welcome Bonus:**
 - a. **The Qualifying Plan must be in force; and**
 - b. **The Qualifying Plan must meet the criteria set out in Table A to be entitled for Additional Welcome Bonus.**
4. The Promotion for the Additional Welcome Bonus is ongoing until further notice. Changes will be updated on our website: (singlife.com/promotion).
5. The Additional Welcome Bonus awarded will form part of the Total Welcome Bonus given. It will be converted into additional units in the same proportion as the prevailing investment allocation.
6. The Additional Welcome Bonus will be awarded upon receipt of each payment of the basic regular premium(s) due for the first 12 months of the policy only. We do not pay the Additional Welcome Bonus for single premium top-up and any unpaid basic regular premium due during the first 12 months of the policy.
7. Singlife reserves the right to amend, add, withdraw, or supplement the Qualifying Plans in the Promotion at its sole discretion at any time without notice or liability.
8. Additional Welcome Bonus is given on a per policy basis.
9. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.
10. The Promotion is not applicable to any policy changes such as increase in premium after policy inception.
11. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
12. The Additional Welcome Bonus is not transferable nor exchangeable for any other item in part or in whole and is not replaceable.
13. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion. In the event that the Additional Welcome Bonus has been incorrectly awarded to the Qualifying Customer for whatever reason, Singlife reserves the right to reverse any such award of the Additional Welcome Bonus, with or without any notice to the Qualifying Customer.
14. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries for the following purposes:
 - (i) for the administration of the Promotion, including any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
 - (ii) for statistical, research, audit, regulatory and compliance purposes.

For details of Singlife’s Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. You may withdraw your consent by contacting Singlife at cs_life@singlife.com or 6827 9933.
15. Singlife may in its sole and absolute discretion from time to time vary, amend, delete or add to the Promotion terms and conditions or withdraw, terminate or discontinue the Promotion at any time without notice, reference or liability to any person or party.



16. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
17. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
18. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
19. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
20. The Qualifying Plan is underwritten by Singlife.
21. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
22. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you.
23. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
24. Information is correct at the time of publishing.