



Terms and Conditions Premium Top-up (the “Promotion”)

Premium Top-up

Get Premium Top-up of up to 2% of the Initial Premium Paid for Singlife Legacy Indexed Universal Life:

Table A

Sum Assured Tier (USD)	Premium Top-up*
1,000,000 to 4,999,900	1%
5,000,000 and above	2%

* **Premium Top-up amount = Initial Premium Paid for policy issuance (up to the Initial Planned Premium for the 1st Policy Year) x the respective percentage stated in Table A.**

#Example 1:

Sum Assured	US\$1,000,000
Initial Planned Premium for the 1 st Policy Year	US\$20,000
Initial Premium Paid for policy issuance	US\$2,000
Premium Top-up amount	1% of US\$2,000 = US\$20

#Example 2:

Sum Assured	US\$1,000,000
Initial Planned Premium for the 1 st Policy Year	US\$20,000
Initial Premium Paid for policy issuance	US\$50,000
Premium Top-up amount	1% of US\$20,000 = US\$200

#Examples are strictly for illustration only and are not to be construed as any representation, warranty, obligation or liability on the part of Singlife.

1. Only Qualifying Customers are eligible for this Promotion organised by Singapore Life Ltd. (“**Singlife**”). Qualifying Customers are eligible for the Premium Top-Up in **Table A** (the “**Top-Up**”).
2. To be a “Qualifying Customer”, you must meet all the conditions below:
 - a. You must apply for Singlife Legacy Indexed Universal Life (the “**Qualifying Plan**”);
 - b. The application to purchase Qualifying Plan must meet the Sum Assured criteria as set out in **Table A**;
 - c. The Qualifying Plan **must be in force**;
 - d. All applications for the Qualifying Plan **must be signed by, and submitted between 10 September 2024 and 31 March 2025** (both dates inclusive); and
 - e. Each policy for the Qualifying Plan **must be issued between 24 September 2024 and 30 June 2025** (both dates inclusive).
3. Singlife will determine the Premium Top-up amount, by multiplying the Initial Premium Paid (up to the Initial Planned Premium for the 1st Policy Year) by the respective percentage stated in Table A. The Premium Top-up amount is treated as premium and will be allocated into the policy in accordance with the terms and conditions of the policy. To avoid doubt, all other types of premiums paid are ineligible for this Promotion.
4. Top-up is given on a per policy basis. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.

5. The Promotion is not applicable to any policy changes such as increase in premium after policy inception.
6. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
7. Singlife reserves the right to: (i) recover the full amount of Premium Top-up awarded to you in any manner and at its sole and absolute discretion if the Qualifying Plan is cancelled within the 14-days free look period, or surrendered or lapsed within 12 months from the Policy Issue Date, and (ii) set-off the amount of Premium Top-up against any monies payable to you.
8. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion. In the event that the Premium Top-up has been incorrectly awarded to the Qualifying Customer for whatever reason, Singlife reserves the right to reverse any such award of the Premium Top-up, without any notice or liability to the Qualifying Customer.
9. 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, whether located in Singapore or elsewhere, 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.
10. Singlife may in its sole and absolute discretion from time to time vary, amend, delete or add to the Promotion terms and conditions, change the amount of Top-Up or replace the Top-Up with gifts of equivalent value, or withdraw, terminate or discontinue the Promotion at any time without notice, reference or liability to any person or party.
11. 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.
12. The Top-Up is not transferable nor exchangeable for cash, credit or any other item in part or in whole.
13. If the Qualifying Plan is cancelled and a refund is applicable, only the actual premium you have paid will be refunded (less the Premium Top-up and any amounts owing to Us).
14. 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.
15. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
16. The Qualifying Plan is underwritten by Singlife.
17. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
18. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you.
19. 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.



20. These terms and conditions of the Promotion will be governed by and interpreted in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
21. Information is correct at the time of publishing.