

Make your golden years shine
with regular retirement income
and disability protection



Singlife
with AVIVA

MyRetirementChoice III



There's so much to look forward to in your golden years.

And taking a **holistic approach to retirement planning** means you can start living a little easier way before you stop working.

But how much will you need for **your desired retirement lifestyle?**

Seniors in Singapore: Monthly household budget needed for a basic standard of living¹



Single aged 65
and above:

S\$1,379



Couple aged 65
and above:

S\$2,351

With life expectancy having risen to 84.8 years², your retirement savings should **cover more than just essential living costs**. You'll also need to factor in medical expenses and the cost of long-term care.

Introducing MyRetirementChoice III

MyRetirementChoice III helps you retire with greater confidence by giving you monthly income starting from your desired retirement age.

It gives you the flexibility to customise your retirement plan based on your needs.



Decide on your **Guaranteed Monthly Income**³



Select your desired **retirement age** to start receiving the payout



Choose your **monthly payout period** – from 5 to 35 years⁴



Pay premiums – for 5, 10, 15, 20 or 25 years

And because uncertainties can spring up as you look towards the future, the plan keeps you well prepared with several protection features. For instance, you **won't need to pay premiums if you become totally and permanently disabled**, but can continue to look forward to your retirement income.

Additional disability protection to help you make the most of life



Additional payouts to help you cope with partial disability

The Care Income Benefit⁵ will offer financial relief in the event you're unable to perform at least 2 out of the 6 Activities of Daily Living (ADLs) while receiving your retirement income.

Activities of Daily Living (ADLs)



Severity of Partial Disability	Monthly Care Income Benefit
Unable to perform any 2 out of 6 ADLs during Income Payout Period	50% of the GMI
Unable to perform at least 3 out of 6 ADLs during Income Payout Period	100% of the GMI

Percentage (%) of Guaranteed Monthly Income (GMI)



Flexibility to receive a lump-sum payout for larger one-time expenses

You can turn your monthly disability payouts into a single lump-sum payout by exercising the Fast Forward Option⁶. So you won't have to tap into your savings if you need to remodel your house or purchase mobility aids.

More reasons to look forward to your golden years with MyRetirementChoice III



Capital Guaranteed at your chosen retirement age⁷

When you start receiving your monthly payouts, you're also assured that you'll get back at least all the premiums you've paid for your basic plan.



Potential bonuses to boost your payouts

You'll get non-guaranteed bonuses in the form of:

- Lump-sum payout at your chosen retirement age, which can be converted into monthly payouts⁸; and
- Monthly Cash Bonus⁹.



Option to grow your money

You can reinvest¹⁰ your monthly payout for higher returns in the future.



Application acceptance guaranteed

There's no need to undergo health check-ups to qualify for the plan.



Lump-sum payout in the event of death or Terminal Illness

You needn't worry about finances if you're terminally ill, and you can be assured that your loved ones will receive an inheritance when you're no longer around.



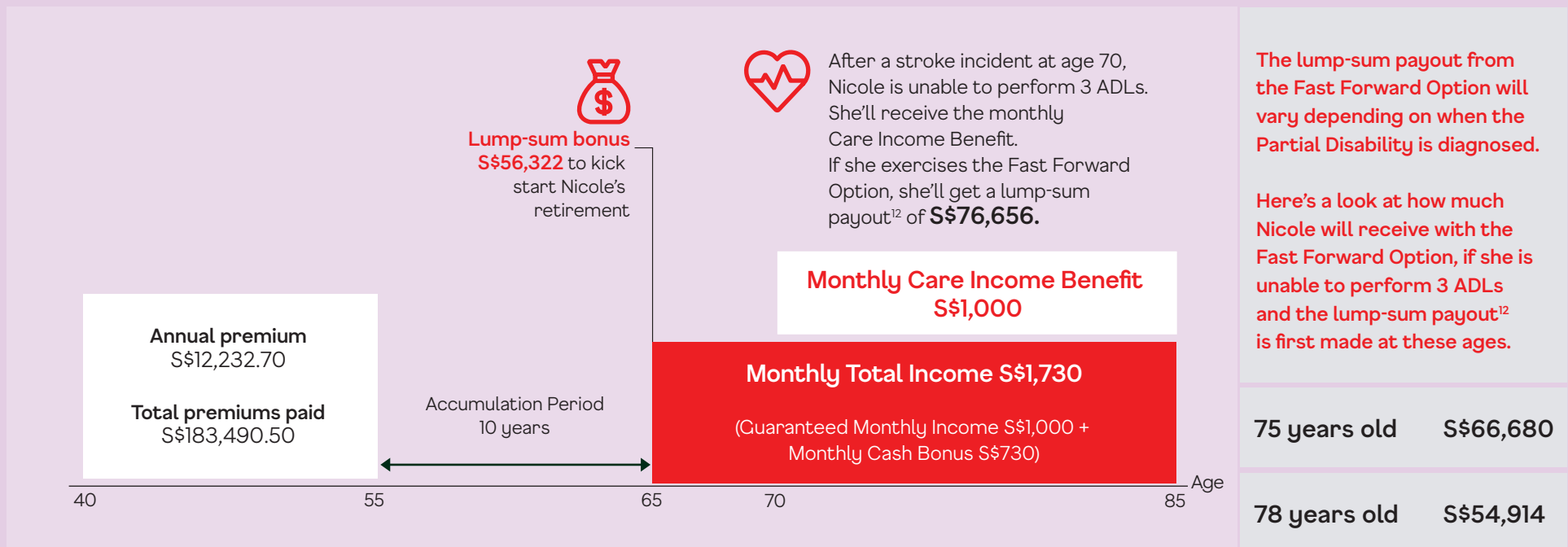
Choice to add on riders¹¹

For additional protection against uncertainties, there are several riders to consider.

How MyRetirementChoice III works

Nicole, 40 years old, a non-smoker with two kids, wants a plan that'll help her save for a comfortable retirement while giving important insurance coverage.

She gets MyRetirementChoice III, opting to receive a Guaranteed Monthly Income of S\$1,000 from 65 to 85 years old. She chooses to pay annual premiums of S\$12,232.70 for 15 years.



The lump-sum bonus and Monthly Cash Bonus 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 lump-sum bonus is S\$6,659 and the Monthly Total Income is S\$1,442 (where the Monthly Cash Bonus is S\$442). 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 diagram above is not drawn to scale and the payout amounts have been rounded to the nearest dollar.

Let us work on your retirement plans while you relax.

To find out more about MyRetirementChoice III, speak to your financial adviser representative or visit [singlife.com](https://www.singlife.com).



All ages mentioned refer to age next birthday.

Important notes:

1. Source: The Straits Times © Singapore Press Holdings. Extracted with permission. "Single elderly Singaporeans need \$1,379 a month to meet basic living standard: study," 22 May 2019.
2. Source: The Straits Times © Singapore Press Holdings Limited. Extracted with permission. "National Day Rally 2019: Singaporeans need to keep reskilling as they live longer", 19 August 2019.
3. The minimum amount of Guaranteed Monthly Income is the higher of S\$300 per month or the amount that will result in an annual premium of at least S\$800 for the basic plan.
4. Payout period for the retirement income can be from 5 years up to 35 years (at every 1-year interval). The last age for receiving the Monthly Total Income must be less than or equal to age 99.
5. The Care Income Benefit is available at any time during the Income Payout Period. If the Life Assured meets the Partial Disability definition, we will pay a Care Income Benefit of up to 100% of the chosen Guaranteed Monthly Income every month, depending on the severity of the Partial Disability, starting from the next Monthly Anniversary Date after a 90-day period from the date (inclusive) on which a Registered Medical Practitioner certifies the Partial Disability.

This benefit will end immediately when the Life Assured no longer meets the Partial Disability Definition, upon the death of the Life Assured or when the Policy terminates, whichever is earliest. Please refer to the Product Summary for the full definition of Partial Disability and details.

6. If the Life Assured is first diagnosed with Partial Disability during the Income Payout Period and it is the first valid Care Income Benefit (CIB) claim, you may apply to exercise the Fast Forward Option (FFO) to receive the CIB in a lump sum. The payout will be made after a 90-day deferment period from the date (inclusive) on which a Registered Medical Practitioner certifies the Partial Disability. The lump-sum amount will be lower than the total CIB and will be determined by us. Please refer to the Policy Illustration for the lump-sum amount you may receive when you exercise the FFO.

The FFO will be available only once and you must decide whether to exercise the FFO when submitting the claim for the CIB. If the FFO is not exercised, it will not be available once the payment of CIB has started. The CIB will not be available again if the FFO was exercised for Partial Disability where the Life Assured was unable to perform at least 3 Activities of Daily Living (ADLs). The CIB of remaining 50% of Guaranteed Monthly Income will still be available for future eligible claims or Partial Disability where the Life Assured is unable to perform at least 3 ADLs, if the FFO was exercised for Partial Disability where the Life Assured was unable to perform 2 ADLs. Please refer to the Product Summary for details.

Important notes: (continued)

7. Capital is guaranteed at the end of the chosen Accumulation Period (which is also the start of the chosen retirement age), provided that 100% of the total premiums are paid before the end of the grace period. Accumulation Period is the period from the end of the premium payment term until the Policy Anniversary prior to the first payment of Monthly Total Income.
8. The policyholder may choose the following:
 - i) withdraw the accrued Reversionary Bonus in one lump sum which will be payable at the Policy Anniversary immediately after the end of the Accumulation Period; or
 - ii) convert the accrued Reversionary Bonus into Additional Monthly Income at the Policy Anniversary immediately after the end of the Accumulation Period.Please refer to the Product Summary for details.
9. Monthly Cash Bonus (MCB) and Guaranteed Monthly Income are part of the Monthly Total Income (MTI) benefit which the policyholder will receive during the Income Payout Period. MTI may also include the Additional Monthly Income (AMI) if the policyholder decides to convert their accrued Reversionary Bonus into AMI at the end of the Accumulation Period. MTI payments will start one month following the end of the selected Accumulation Period. The MCB is not guaranteed.
10. For the reinvestment option, please refer to the Policy Illustration for the prevailing non-guaranteed interest rate. Singapore Life Ltd. reserves the right to revise the non-guaranteed interest rate based on future experience.
11. For more details on the riders, please refer to the respective Product Summaries.
12. The lump-sum payout shown assumes that the payout is made at the beginning of the respective Policy Year in which the Life Assured turns 70, 75 or 78 years old, after the deferment period. Actual payout will be pro-rated according to when the Partial Disability was diagnosed in that Policy Year. The Fast Forward Option is available only once and the policyholder must decide whether to exercise this option when submitting the claim for the Care Income Benefit. For more details on the Fast Forward Option, please refer to the Product Summary.

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. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that 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, 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. 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 January 2022. Ref: COMP/2021/05/PPM/391

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

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