

Supercharge your savings
the way you want



Singlife
with AVIVA

MyChoiceSaver



We're on a mission to put you back in control of your savings.

Whatever you're saving for, you should be able to get there with greater assurance and security. No uncertainty about hitting your targets, no fears about losing money and absolutely no rigid policies. It's time for a new way to grow your money: on your terms.

Common financial goals in Singapore



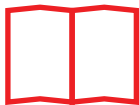
Wedding:
S\$40,000¹
or more



Home renovation:
About S\$45,000 for
4-room HDB flat²



Car:
S\$100,000 for
basic sedan³



Children's education:
S\$8,200 annual
tuition fee for
general degree⁴



New home:
From S\$627,000
for 5-room HDB
Build-To-Order flat
in Toa Payoh⁵



Monthly retirement income:
S\$1,379 for single⁶;
S\$2,351 for couple⁶

Introducing MyChoiceSaver

MyChoiceSaver is a savings plan that helps you score your financial goals safely. It comes with our promise that you'll get your money back and flexible options to suit your needs now and in the future.



Get back all your hard-earned money you put into the plan.

Your capital is guaranteed⁷, as long as you keep your policy till the term ends.



You don't have to undergo medical check-ups to apply and the plan's flexible options let you decide how long you want to save and pay premiums for:

- **Policy term:** Choice of 10 to 25 years, or cover to 99 years old
- **Premium payment term:** Choice of 5, 10, 12, 15, 18, 20 or 25 years



Reward yourself with a lump-sum benefit payout consisting of your Sum Assured and non-guaranteed bonuses when the policy term ends.



Protection against unexpected events. The plan gives a lump-sum payout in the event of death, Terminal Illness⁸ or accidental death⁹, and up to 12 months' waiver of interest for premiums not paid if ever you're unemployed¹⁰.



Turn it into a legacy gift for your loved ones, by changing the Life Assured¹¹ to your spouse or child so they can enjoy the maturity benefit¹² when the policy term ends.

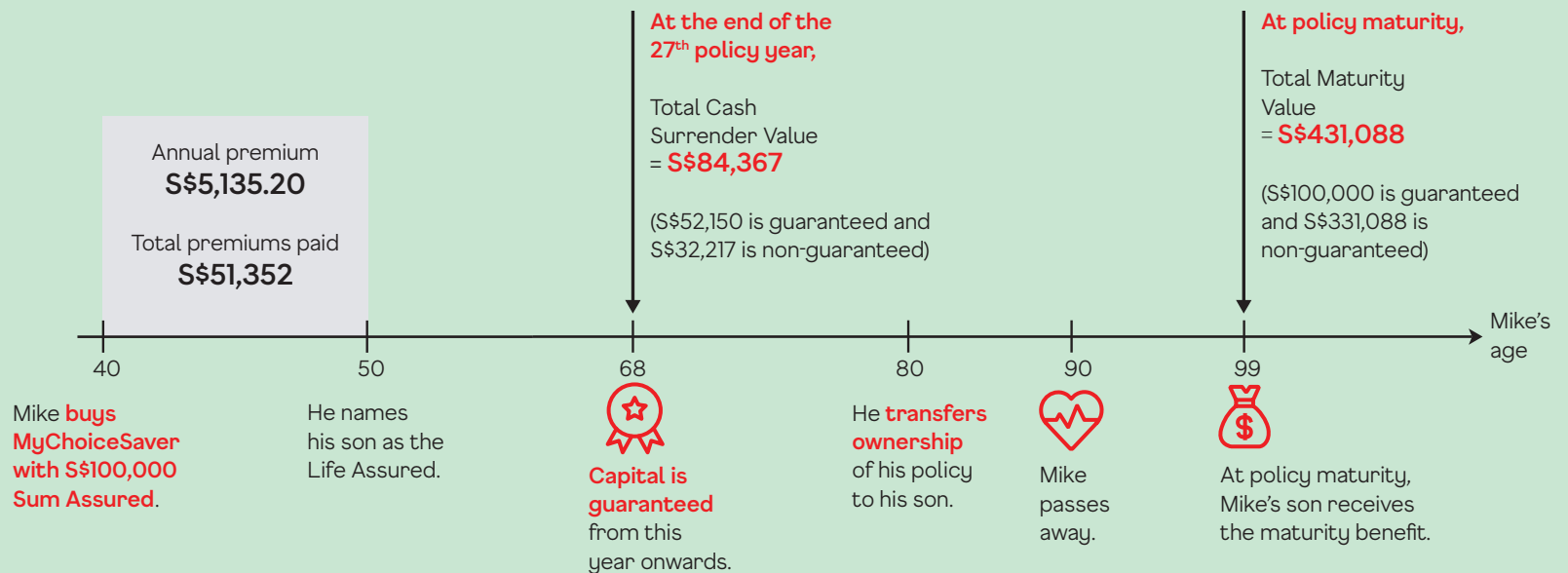


Comprehensive coverage with a range of optional add-on riders¹³, so you can get critical illness protection and more.

How MyChoiceSaver helps you save till age 99

Mike is 40 years old, a non-smoker and married. His goal is to boost his savings so he and his wife can retire comfortably. He'd also like to have the option to leave an inheritance for his wife and son when he passes on.

As he wants a secure plan that helps him accumulate savings right into his golden years, he gets MyChoiceSaver, opting for a Sum Assured of S\$100,000, a policy term till he's 99 years old and a 10-year premium payment term.



He chooses to let his savings grow and uses other sources of income for his retirement needs.

The total cash surrender value and maturity value are based on the illustrated investment rate of return of 4.25% per annum.

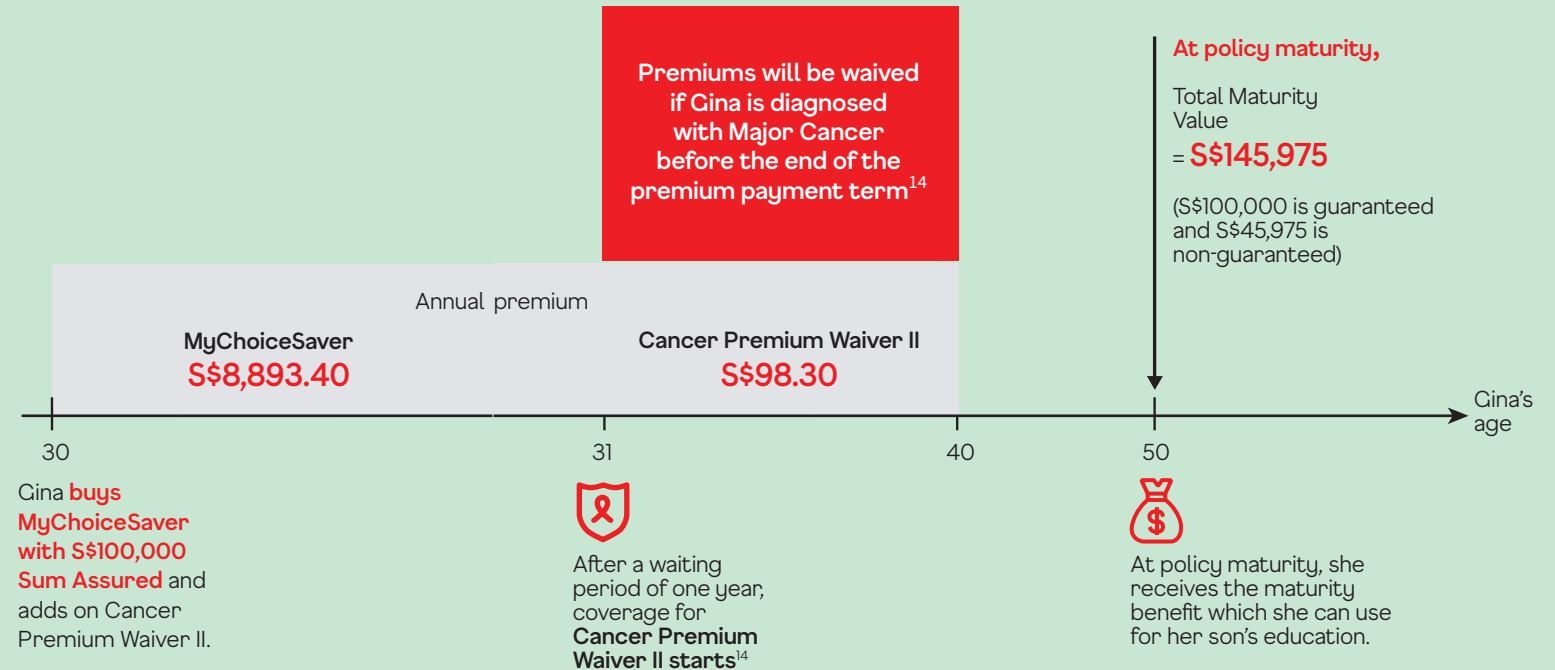
At illustrated investment rate of return of 3% per annum, the total cash surrender value is S\$67,388 (where S\$15,238 is non-guaranteed) and the total maturity value is S\$229,231 (where S\$129,231 is non-guaranteed). As bonus rates are not guaranteed, the actual benefits will vary according to the 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.

How MyChoiceSaver helps you save on your terms

Cina, age 30, is a working mother with a newborn son. She wants to start a savings plan to pay for her son's university education.

She chooses MyChoiceSaver, opting for a Sum Assured of S\$100,000, a 20-year policy term and a 10-year premium payment term. She adds on a rider – Cancer Premium Waiver II – for greater peace of mind.



The total maturity value is based on the illustrated investment rate of return of 4.25% per annum.

At illustrated investment rate of return of 3% per annum, the total maturity value is S\$124,363 (where S\$24,363 is non-guaranteed). 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.

Take back control of your savings.

For details about MyChoiceSaver, speak to your financial adviser representative or visit singlife.com.



All ages mentioned refer to age next birthday.

Important notes:

1. S\$40,000 assumes 200 guests at a restaurant charging S\$1,188++ per table of 10 guests, S\$3,000 for a pair of wedding bands, S\$5,000 for a bridal package inclusive of pre-wedding photography and make-up services and S\$4,000 for actual wedding day photography and/or videography services.
2. "How Much is a 3-, 4- and 5-Room HDB Flat Renovation in 2020?", published 13 October 2020 on Qanvast, a renovation portal.
3. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. "Car costs make Singapore world's priciest city, again", 16 March 2018.
4. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. "Lower tuition fees at polys, universities for needy students from next year as higher bursaries kick in", 23 August 2019.
5. Cost excludes any grants and is taken from the November 2020 Build-To-Order Sales Launch by the Housing & Development Board, Singapore.
6. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. "Single elderly Singaporeans need \$1,379 a month to meet basic living standard: Study", 22 May 2019.
7. The guaranteed amount that you will receive at the Policy Maturity Date is at least equivalent to the Total Premiums Paid for the basic plan, subject to the policy terms and conditions.
8. If the Life Assured dies while the policy is in force, the lump-sum Death Benefit payable will comprise:
 - a) the higher of:
 - (i) 105% of the Total Premiums Paid for the basic plan; or
 - (ii) the Guaranteed Cash Surrender Value;
 - b) the accumulated Reversionary Bonus (if any); and
 - c) the Terminal Bonus (if any),
less any amount owing to us.

If the Life Assured is diagnosed with Terminal Illness while the policy is in force, we will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit.

Important notes: (continued)

9. If the Life Assured dies from an Accidental Injury while the policy is in force and before the commencement of the policy year in which he turns age 80, we will pay 100% of the Sum Assured on the basic plan in addition to the Death Benefit in one lump sum.
10. This refers to the Waiver of Interest Benefit for a 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 unemployment is required. Please refer to the Product Summary for more details.
11. The policyholder can request for a change of Life Assured after the first policy year, up to three times. The new Life Assured must have sufficient insurable interest in relation to the Policyholder. Any request to change the Life Assured is subject to our acceptance. Please refer to the Product Summary for more details on the terms and conditions for change of Life Assured.
12. To allow the new Life Assured to enjoy the maturity benefit, the policyholder must transfer ownership of the policy to the new Life Assured by assigning the policy to the new Life Assured.
13. Please speak to your financial adviser representative for the available riders. For details, please refer to the riders' respective Product Summaries.
14. A waiting period applies to Cancer Premium Waiver II. If the Major Cancer is diagnosed within 12 months from the Policy Issue Date, the issue date of the rider, the Benefit Commencement date of the rider or the reinstatement date of the rider, whichever is latest, the rider will be voided from the date immediately prior to the date of diagnosis of Major Cancer. Please refer to the rider's Product Summary for the definition of Major Cancer and details.

This policy is underwritten by Singapore Life Ltd.

This 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 us or our 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 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/2021/10/PM/791

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 us or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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