

Rely less on your salary and have an alternate income tap which gives you lifelong payouts.



Singlife Flexi Life Income II

Active income

Pays only when you work



Passive income

Pays even when you don't work



Four key benefits to look forward to:

- ✓ **Lifetime income stream**, where your Yearly Income¹, is made up of:



- ✓ **Attractive guaranteed returns**
Earn guaranteed returns of up to 2.32% p.a.³
- ✓ **Additional 0.5% of your sum assured yearly, with the Booster Bonus⁴**
Available starting from 20 years after your first income payout or when you're 60 years old, whichever is later.
- ✓ **100% guarantee on your principal amount⁵**
From the time your Yearly Income payout starts or earlier, depending on the duration of your premium payment period and Accumulation Period.

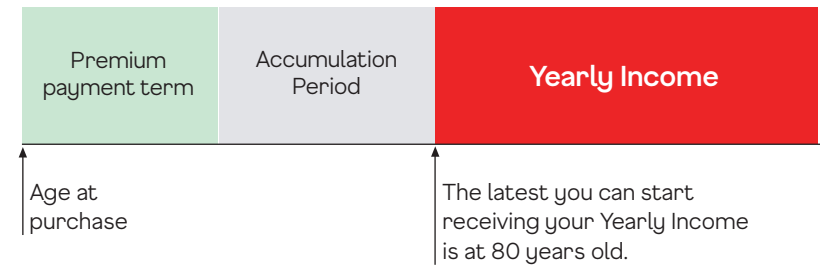
Furthermore, if you opt to pay your premiums in one lump sum, you'll be assured of at least 80% of your premiums from day one of your policy term.

Flexible coverage suited to your needs.

✓ Customise your plan to suit your preferences

- Select your preferred premium payment term and Accumulation Period to determine when you'll receive your Yearly Income.
- You can choose to pay premiums using cash or your Supplementary Retirement Scheme (SRS) funds⁶.

| Premium payment term ⁷ (years) | Accumulation Period (years) | |
|--|-----------------------------|---------|
| | Minimum | Maximum |
| 1 (single premium) | 2 | 20 |
| 3, 5, 10, 15, 20, 25 | 0 | 20 |



✓ Option to get higher returns when you reinvest your payouts

- If you don't need your payouts yet, you can reinvest them with us at a non-guaranteed interest rate.
- The reinvested Yearly Income and Booster Bonus can be withdrawn subsequently⁸.

✓ An easy way to get protection coverage

- With guaranteed acceptance, you can get this plan without going for medical check-ups.
- The plan gives a payout in the event of death or Terminal Illness⁹.
- For more comprehensive protection, you can add on riders¹⁰ for critical illness, total and permanent disability, and more.

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Illustration of how you can potentially grow your savings for yourself or your child

| Regular Premium with zero Accumulation Period | | | | | Yearly Payout | | | Booster Bonus | | | At Age 99 | | | | |
|--|---------------------|------------------------------|-------------------------|------------------|------------------------------|--------------------------------|--------------------------|------------------------------------|-----------------------------------|--------------------------|------------------------------|--------------------------|---------------------------------|-------------------------------------|--------------------------|
| Entry age | Annual premium (\$) | Premium payment term (years) | Total premium paid (\$) | Sum Assured (\$) | Guaranteed Cash Benefit (\$) | Non-guaranteed Cash Bonus (\$) | | Age for first Booster Bonus payout | Non-guaranteed Booster Bonus (\$) | | Total cumulative payout (\$) | | Guaranteed surrender value (\$) | Non-guaranteed surrender value (\$) | |
| | | | | | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. |
| 55 | 19,870 | 3 | 59,609 | 33,000 | 726 | 990 | 297 | 78 | 165 | 99 | 75,702 | 45,144 | 65,379 | 2,670 | 858 |
| 50 | 20,910 | 5 | 104,550 | 60,000 | 1,320 | 1,800 | 540 | 75 | 300 | 180 | 147,900 | 88,200 | 115,527 | 9,399 | 3,021 |
| 40 | 12,055 | 10 | 120,544 | 80,000 | 1,760 | 2,400 | 720 | 70 | 400 | 240 | 220,000 | 131,200 | 134,876 | 19,950 | 4,604 |
| 35 | 10,408 | 15 | 156,114 | 120,000 | 2,640 | 3,600 | 1,080 | 70 | 600 | 360 | 330,000 | 196,800 | 174,675 | 49,175 | 11,349 |
| 1 | 2,962 | 20 | 59,240 | 50,000 | 1,100 | 1,500 | 450 | 60 | 250 | 150 | 215,400 | 128,450 | 71,259 | 60,957 | 14,069 |

| Regular Premium with 5 years Accumulation Period | | | | | Yearly Payout | | | Booster Bonus | | | At Age 99 | | | | |
|---|---------------------|------------------------------|-------------------------|------------------|------------------------------|--------------------------------|--------------------------|------------------------------------|-----------------------------------|--------------------------|------------------------------|--------------------------|---------------------------------|-------------------------------------|--------------------------|
| Entry age | Annual premium (\$) | Premium payment term (years) | Total premium paid (\$) | Sum Assured (\$) | Guaranteed Cash Benefit (\$) | Non-guaranteed Cash Bonus (\$) | | Age for first Booster Bonus payout | Non-guaranteed Booster Bonus (\$) | | Total cumulative payout (\$) | | Guaranteed surrender value (\$) | Non-guaranteed surrender value (\$) | |
| | | | | | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. |
| 50 | 21,748 | 5 | 108,740 | 80,000 | 1,760 | 2,400 | 720 | 80 | 400 | 240 | 174,400 | 104,000 | 118,667 | 30,284 | 9,732 |
| 40 | 12,462 | 10 | 124,619 | 110,000 | 2,420 | 3,300 | 990 | 75 | 550 | 330 | 271,150 | 161,700 | 137,703 | 34,693 | 8,013 |

Notes:

1. IIRR refers to the illustrated investment rate of return as shown in the Policy Illustration.
2. Minimum entry age for the Life Assured is 1 year old.
3. The annual premiums have been rounded up to the nearest dollar.

Terms and conditions apply. For more details, please refer to the Product Summary and Policy Illustration.

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Illustration of how you can potentially grow your savings for yourself or your child

| Single Premium | | | | Yearly Payout | | | Booster Bonus | | | At Age 99 | | | | |
|----------------|----------------------|-----------------------------|-------------------|-------------------------------|---------------------------------|--------------------------|------------------------------------|------------------------------------|--------------------------|-------------------------------|--------------------------|----------------------------------|--------------------------------------|--------------------------|
| Entry age | Single premium (S\$) | Accumulation Period (years) | Sum Assured (S\$) | Guaranteed Cash Benefit (S\$) | Non-guaranteed Cash Bonus (S\$) | | Age for first Booster Bonus payout | Non-guaranteed Booster Bonus (S\$) | | Total cumulative payout (S\$) | | Guaranteed surrender value (S\$) | Non-guaranteed surrender value (S\$) | |
| | | | | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. | | Based on IIRR of 4.25% p.a. | Based on IIRR of 3% p.a. |
| 50 | 199,595 | 2 | 125,000 | 2,750 | 3,750 | 1,125 | 73 | 625 | 375 | 322,375 | 192,250 | 221,670 | 10,099 | 3,253 |
| 40 | 98,713 | 2 | 61,000 | 1,342 | 1,830 | 549 | 63 | 305 | 183 | 192,089 | 114,558 | 112,393 | 6,396 | 2,053 |
| 50 | 204,297 | 4 | 140,000 | 3,080 | 4,200 | 1,260 | 75 | 700 | 420 | 345,100 | 205,800 | 225,747 | 18,366 | 5,904 |
| 40 | 104,401 | 4 | 70,000 | 1,540 | 2,100 | 630 | 65 | 350 | 210 | 212,450 | 126,700 | 118,285 | 12,016 | 3,862 |
| 10 | 48,593 | 10 | 40,000 | 880 | 1,200 | 360 | 60 | 200 | 120 | 172,320 | 102,760 | 58,452 | 41,133 | 13,222 |

Notes:

1. IIRR refers to the illustrated investment rate of return as shown in the Policy Illustration.
2. Minimum entry age for the Life Assured is 1 year old.
3. The single premium has been rounded up to the nearest dollar.

Terms and conditions apply. For more details, please refer to the Product Summary and Policy Illustration.

All ages mentioned refer to age next birthday.

Important notes:

1. Yearly Income will be payable at the end of every policy year starting from the end of the Accumulation Period, less any amount owing to us, as long as the Life Assured is alive and while the policy is in force. The Yearly Income consists of:
 - a) Guaranteed Cash Benefit at 2.2% of the Sum Assured; and
 - b) Cash Bonus (non-guaranteed), if any, at 3%^ or 0.9%^ of the Sum Assured.

^ Cash Bonus rates indicated above are based on illustrated investment rates of return of 4.25% and 3% per annum respectively as illustrated in the Policy Illustration. Please refer to the Policy Illustration for more details.

Note: Accumulation Period refers to the period from the end of the premium payment term until the first payment of Yearly Income.

2. The Sum Assured is used to determine the Guaranteed Cash Benefit, Cash Bonus (non-guaranteed) and Booster Bonus (non-guaranteed) payable and is not the Death Benefit.
3. Guaranteed returns of 2.32% p.a. is based on coverage for a Life Assured between age 20 and 24 (both ages inclusive) with a sum assured of S\$500,000 and an Accumulation Period of 20 years, who is paying annual premiums over 20 years; with an assumption that the policy will be surrendered at the end of the policy year when the Life Assured is age 99. The return is rounded to the nearest percentage.
4. The Booster Bonus is non-guaranteed and at 0.5%* or 0.3%* of the Sum Assured. It will be payable every policy year starting from the Policy Anniversary immediately following:
 - a) the date on which the Life Assured attains age 60; or
 - b) the end of the 20th policy year after the Accumulation Period ends,whichever is later, as long as the Life Assured is alive and while the policy is in force.

* Booster Bonus rates indicated above are based on illustrated investment rates of return of 4.25% and 3% per annum respectively as illustrated in the Policy Illustration. Please refer to the Policy Illustration for more details.

5. The Guaranteed Cash Surrender Value is equivalent to Total Premiums Paid for the basic plan as at the end of the Accumulation Period or the end of:
 - a) 8th policy year for policies with Single Premium payment term;
 - b) 13th policy year for policies with 3 years premium payment term;
 - c) 15th policy year for policies with 5, 10 or 15 years premium payment term; or
 - d) 25th policy year for policies with 20 or 25 years premium payment term;whichever is earlier, subject to policy terms and conditions.
The Guaranteed Cash Surrender Value will increase at 0.25% per annum (compounded) from the 5th policy year after the end of the Accumulation Period.
6. For policy funded by Supplementary Retirement Scheme (SRS) monies, the policyholder must be the Life Assured covered under the policy. The Yearly Income, Booster Bonus and any cash proceeds will be credited back to the SRS account as per prevailing SRS guidelines.
7. Subject to sum of entry age and premium payment term up to a maximum of age 75.
8. The minimum amount for a withdrawal of the reinvested Yearly Income and Booster Bonus is S\$1,000 (in multiples of S\$10) or the balance available, whichever is lower.



Important notes: (continued)

9. Death and Terminal Illness coverage is subject to the following conditions:

For Death Benefit

In the event of the Life Assured's death while the policy is in force, the lump-sum Death Benefit payable will comprise:

- a) the higher of:
 - i. 101% of Total Premiums Paid for the basic plan (excluding advance premiums and premiums for riders (if any) attached to the policy); or
 - ii. the Guaranteed Cash Surrender Value;
- b) Terminal Bonus as declared by us (if any); and
- c) any reinvested Yearly Income and Booster Bonus with non-guaranteed interest (if not previously withdrawn); less any amount owing to us.

For Terminal Illness Benefit

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

10. For more details on the riders, please refer to the respective Product Summaries.

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