



## Singlife Heritage Income

A flexible participating whole life savings insurance plan for legacy planning that gives you Monthly or Yearly Income throughout your lifetime with Loyalty Bonuses, and the flexibility to pass your wealth to future generations. Available in both SGD and USD.



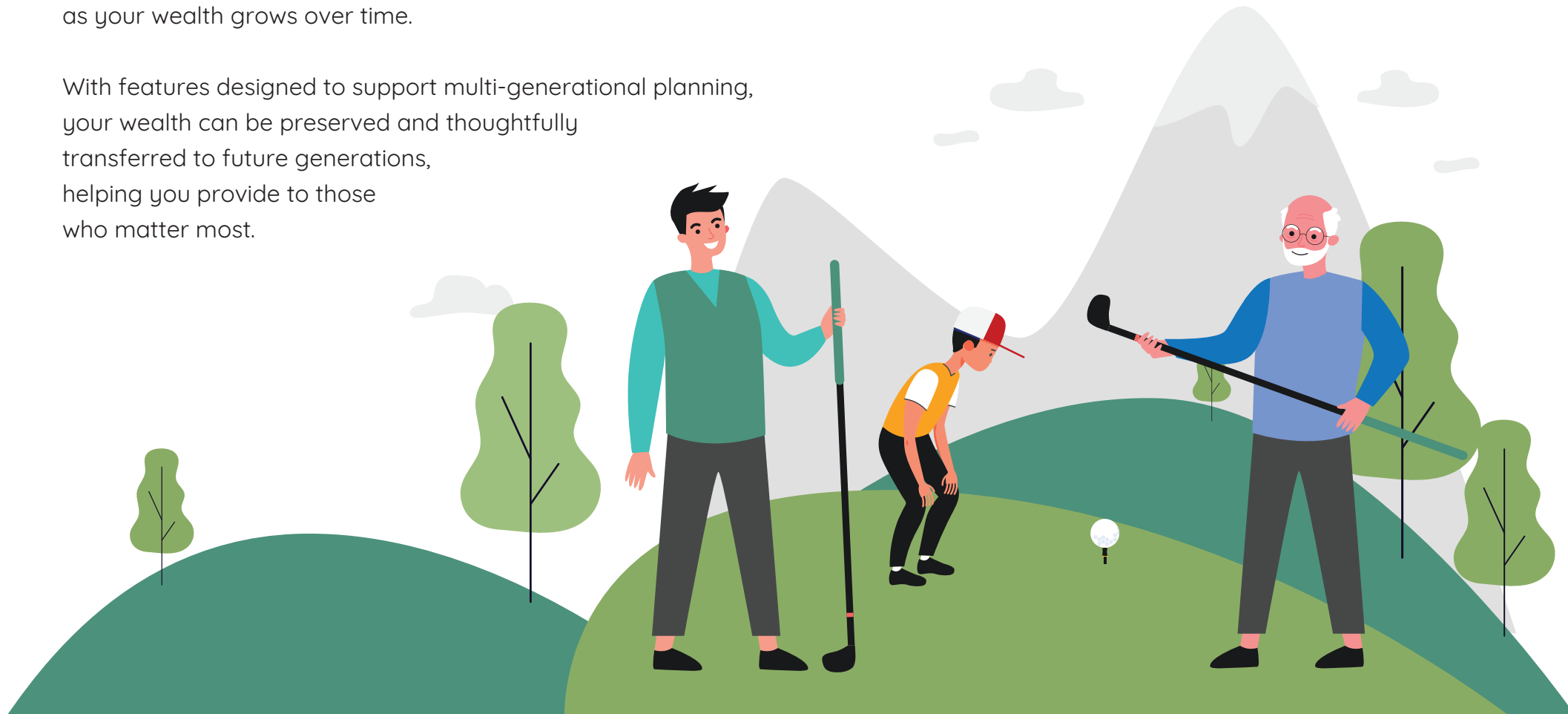
Singlife

# Income for life, a legacy for generations

Whether you're planning for retirement or creating something meaningful for your loved ones, **Singlife Heritage Income** adapts to your needs and is available in both SGD and USD.

Receive a steady stream of Monthly or Yearly Income payouts<sup>1</sup>, with potential Loyalty Bonuses<sup>2</sup> as your wealth grows over time.

With features designed to support multi-generational planning, your wealth can be preserved and thoughtfully transferred to future generations, helping you provide to those who matter most.



## BENEFITS AND FEATURES

**Singlife Heritage Income** is a participating whole life savings insurance plan available in both SGD or USD, designed for legacy planning, with the flexibility to pass your wealth on to the next generation. It provides Monthly or Yearly Income Payouts<sup>1</sup>, Loyalty Bonuses<sup>2</sup>, and a guaranteed return of your principal.



### Income Payouts for life

Let your wealth work for you. Receive a steady stream of **income payouts of up to 6.6% of your Sum Assured\***, throughout the duration of your policy.



### Rewarded with Bonuses over time

Be rewarded over time with **Loyalty Bonuses<sup>2</sup>**, and **Cash Bonuses<sup>4</sup>** that may increase, offering the potential for enhanced returns as your wealth builds.



### Income Payouts designed for you

Choose between **Monthly or Yearly Income Payouts<sup>1</sup>**, with the flexibility to **switch anytime<sup>5</sup>** and **reinvest<sup>6</sup> for potential growth** as your needs evolve.



### Flexible options to suit your needs

Choose your **Premium Payment Term<sup>7</sup>** and **Accumulation Period<sup>8</sup>** to decide when your income payouts begin. Pay with **cash or Supplementary Retirement Scheme (SRS) funds<sup>9</sup>** and **choose between SGD or USD** to suit your needs.



### Built for legacy planning

Plan for continuity across generations with options such as **changing the Life Assured<sup>10</sup>**, **appointing a Secondary Life Assured<sup>11</sup>**, and the **Legacy Distribution Option<sup>12</sup>**, enabling you to preserve your wealth and plan for its transfer.



### Additional coverage

Get **financial protection against Death and Terminal Illness<sup>13</sup> with no medical check-up required**. Enhance your coverage with **add-on riders<sup>14</sup>** for extra protection.



### 100% breakeven assurance with attractive returns

Get **Guaranteed Cash Benefit of up to 3.80% of your Sum Assured\***, with **100% guaranteed breakeven<sup>15</sup>** on your premiums as early as the end of the 5<sup>th</sup> policy year for greater peace of mind.



**Note:** \*The Sum Assured is used to determine the Guaranteed Cash Benefit, Cash Bonus and Loyalty Bonus and is not the Death Benefit.

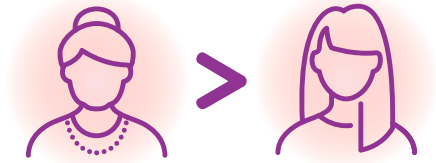
# A Better Way to Carry Your Legacy Forward

Your wealth doesn't just last a lifetime but also supports generations to come.

Grow your wealth across generations with flexible features that adapt to your family's evolving needs.

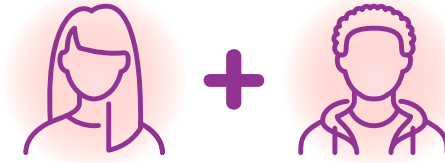
## Change of Life Assured<sup>10</sup>

Insure your child under the policy while you as the policyholder continue receiving payouts.



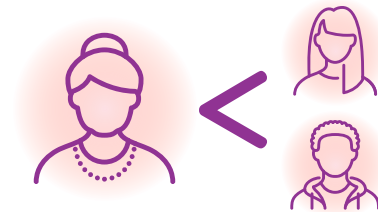
## Adding Secondary Life Assured<sup>11</sup>

Add a Secondary Life Assured to keep your plan active so that the income continues to be paid in the event the Life Assured dies.



## Legacy Distribution Option<sup>12</sup>

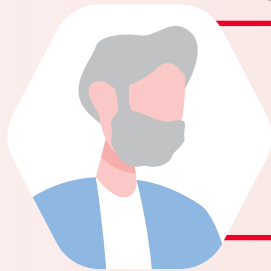
Split your policy into sub-policies for flexible distribution of your wealth for future generations.



With coverage of up to **150 policy years**, Singlife Heritage Income helps preserve and transfer your wealth across multiple generations.

### Generation 01

Build your wealth

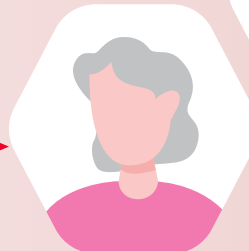


Parent

**Change Life Assured** to your child, so they are insured under the policy

**Add Secondary Life Assured**

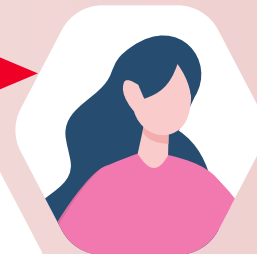
to ensure continuity in the event Life Assured dies



Spouse/Child

### Generation 02

Ensure policy continuity



Child

Policyholder splits the policy into sub-policies via the **Legacy Distribution Option**

### Generation 03

Transfer income across generations



Grandchildren



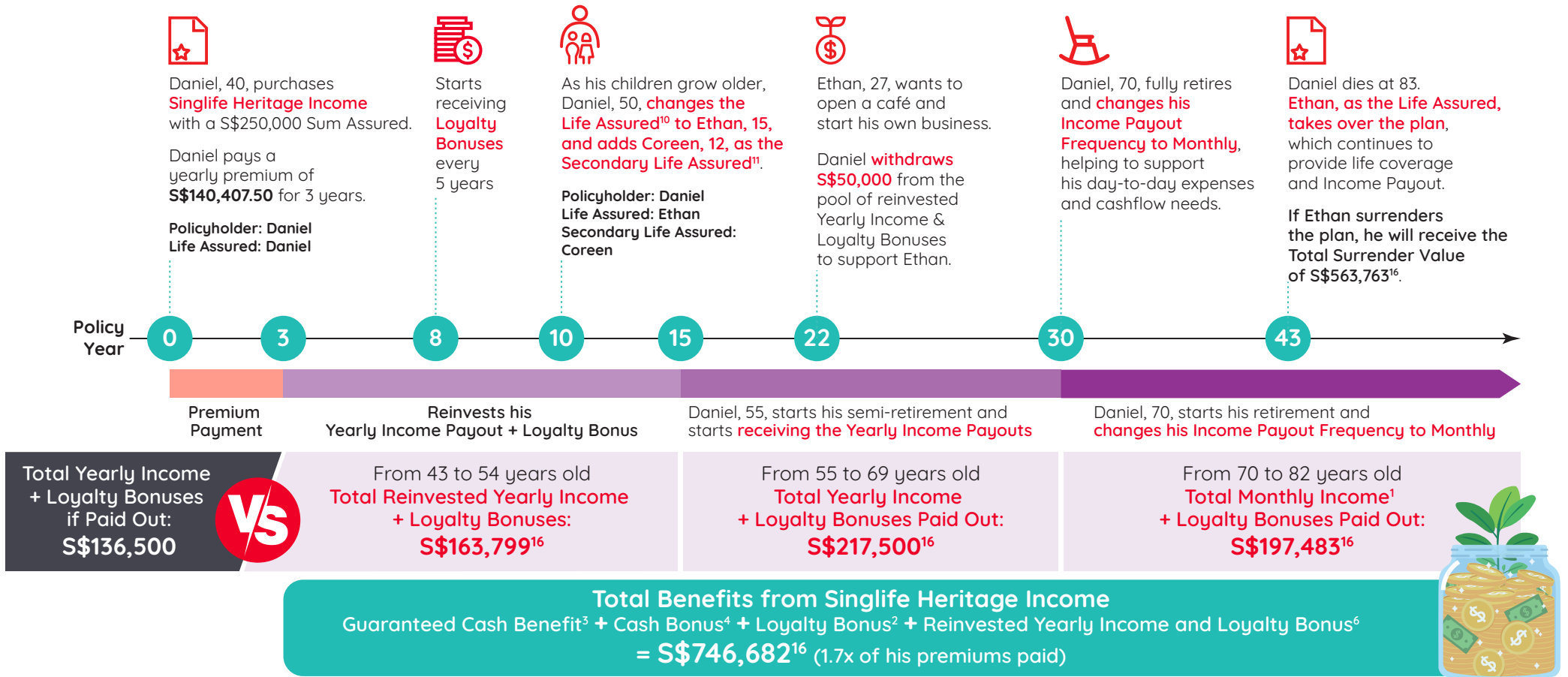


## Here's how **Singlife Heritage Income** Helps You Plan for Your Retirement Needs

Daniel, 40, is a father of two young children, Ethan (5) and Coreen (2). As he plans ahead, Daniel is focused on securing a comfortable retirement lifestyle, with the goal of semi-retiring early at age 55. At the same time, he hopes to build an additional source of income that can support his children's future needs when required.

To achieve this, he chose **Singlife Heritage Income** with a Sum Assured of S\$250,000, paying a **yearly premium of S\$140,407.50 over 3 years** with an **Accumulation Period<sup>8</sup> of 0 years**. With the flexibility to reinvest<sup>6</sup> his Yearly Income Payout<sup>1</sup>, Daniel has opted to **defer receiving his Income Payouts**, allowing them to accumulate over time. He then begins **receiving his payouts at age 55**, aligning with the start of his semi-retirement.

Here's how the plan support his goals:



**Note:** Figures quoted in the example are rounded down to the nearest dollar and are for illustration purposes only. The Sum Assured is used to determine the Guaranteed Cash Benefit, Cash Bonus and Loyalty Bonus and is not the Death Benefit. The Yearly Income Payout consists of Guaranteed Cash Benefit (paid from the end of Accumulation Period) and Non-Guaranteed Cash Bonuses (paid from 2 years after the end of Accumulation Period). The Yearly/Monthly Income Payout, Loyalty Bonus and total amount after reinvesting payouts are based on the illustrated investment rate of returns of 4.25% p.a with the reinvestment of payouts calculated based on an accumulation rate of 3.00%. 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.

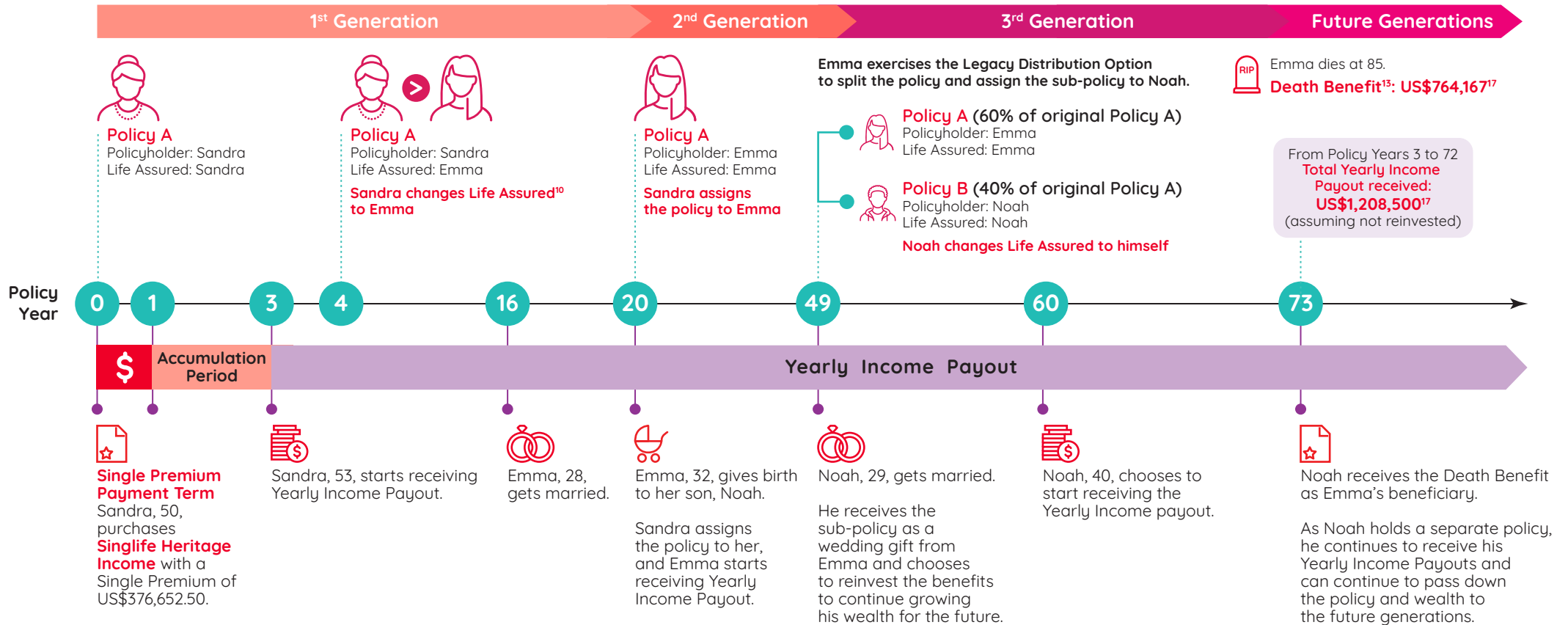


## Here's how **Singlife Heritage Income** Helps with Legacy Planning

Sandra, 50, has a daughter Emma (12), and is focused on legacy planning and preserving her wealth so it can be passed down seamlessly to future generations.

To support this goal, she chose **Singlife Heritage Income**, single premium plan in USD with a Sum Assured of US\$250,000 and a 2-year Accumulation Period<sup>8</sup>, allowing her wealth to grow before payouts begin. The plan offers built-in flexibility that allows Sandra to transfer the policy to Emma in the future. This ensures Emma can continue benefiting from it and, in time, extend its benefits to her own children, helping to maintain a lasting family legacy.

Here's how the plan supports Sandra's goals:



**Note:** Figures quoted in the example are rounded down to the nearest dollar and are for illustration purposes only. The Sum Assured is used to determine the Guaranteed Cash Benefit, Cash Bonus and Loyalty Bonus and is not the Death Benefit. The Yearly Income Payout consists of Guaranteed Cash Benefit (paid from the end of Accumulation Period) and Non-Guaranteed Cash Bonuses (paid from 2 years after the end of Accumulation Period). The Yearly/Monthly Income Payout, Loyalty Bonus and total amount after reinvesting payouts are based on the illustrated investment rate of returns of 5.20% p.a with the reinvestment of payouts calculated based on an accumulation rate of 3.25%. 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.



To sign up or find out more about  
**Singlife Heritage Income**,  
speak to your trusted  
Financial Adviser Representative today!

Visit [singlife.com/heritage-income](https://singlife.com/heritage-income)  
for details.

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 Singapore Life Ltd., as long as the Life Assured is alive and while the policy is in force.

The Yearly Income consists of:

a) Guaranteed Cash Benefit; and

b) Cash bonuses (non-guaranteed) may be payable from 2 years after the end of the Accumulation Period, based on illustrated investment rates of return per annum as shown in the Policy Illustration, depending on the chosen currency.

If Monthly Income is selected, payouts will be distributed across 12 months starting from the end of the Accumulation Period. This option is subject to a minimum Sum Assured of S\$150,000 for SGD-denominated plans and US\$120,000 for USD-denominated plans. Monthly Guaranteed Cash Benefit (GCB) will be calculated as  $GCB \div 12$ , and Monthly Cash Bonus (CB) as  $CB \div$  a conversion factor, which is non-guaranteed and determined by us.

Please refer to the Policy Illustration for more details.

2. The Loyalty Bonus is non-guaranteed and will be payable every five years, starting five years after the end of Accumulation Period.

If Monthly Income is chosen, Loyalty Bonus will be payable monthly across 12 months once every 5 years.

The Monthly Loyalty Bonus will be calculated as  $Loyalty\ Bonus \div$  a conversion factor, which is non-guaranteed and determined by us.

Loyalty Bonus (% of Sum Assured) indicated below are based on the higher and lower illustrated investment rates of return per annum as illustrated in the Policy Illustration.

Currency	SGD		USD	
Illustrated Investment Return	4.25%	3.00%	5.20%	3.70%
Loyalty Bonus	4.00%	2.00%	4.00%	2.00%

3. Guaranteed Cash Benefit (GCB) rates are as follows:

**For SGD policies:** 3.30% of the Sum Assured for the first 2 policy years, and 2.20% thereafter, up to policy year 80 or attained age next birthday (ANB) 120, whichever is later. Thereafter, 0.50% of the Sum Assured will be payable each year.

**For USD policies:** 3.80% of the Sum Assured for the first 2 policy years, and 2.60% thereafter, up to policy year 80 or attained age next birthday (ANB) 120, whichever is later. Thereafter, 0.60% of the Sum Assured will be payable each year.

Please refer to the Policy Illustration for more details.

## Important Notes (continued)

4. **Cash Bonus (CB) is non-guaranteed and determined by us.**

CB is payable from 2 years after the end of the Accumulation Period and varies based on the illustrated investment rate of return:

For SGD Policies	
4.25% p.a.	Starting from 1.60% of the Sum Assured, increasing by 0.40% every 5 policy years, up to 3.20% until policy year 80 or attained age next birthday (ANB) 120, whichever is later; thereafter 4.90%.
3.00% p.a.	Starting from 0.30% of the Sum Assured, increasing by 0.15% every 5 policy years, up to 0.90% until policy year 80 or attained age next birthday (ANB) 120, whichever is later; thereafter 2.60%.
For USD Policies	
5.20% p.a.	Starting from 2.00% of the Sum Assured, increasing by 0.50% every 5 policy years, up to 4.00% until policy year 80 or ANB 120, whichever is later; thereafter 6.00%.
3.70% p.a.	Starting from 0.60% of the Sum Assured, increasing by 0.20% every 5 policy years, up to 1.40% until policy year 80 or ANB 120, whichever is later; thereafter 3.40%.

Please refer to the Policy Illustration for more details.

- There is no limit to the number of times the payout frequency may be changed; however, any change will only take effect from the next policy anniversary.
- Reinvested Yearly/Monthly Income and Loyalty Bonus (with accrued interest) can be withdrawn, either partially or fully. The minimum amount for a withdrawal of the reinvested Yearly/Monthly Income and Loyalty Bonus is S\$1,000/US\$800 (in multiples of \$10) or the balance available, whichever is lower. The reinvested Yearly/Monthly Income and Loyalty Bonus are to be withdrawn together, and there is no option to withdraw Yearly/Monthly Income or Loyalty Bonus separately.
- The sum of your entry age (in years) and your preferred premium payment term must not exceed 80 years.
- Accumulation Period is the period from the end of the premium payment term until the first payment of Monthly or Yearly Income (subject to a maximum of 85 Age Next Birthday (ANB) for the sum of entry age, premium payment term and Accumulation Period).

Premium Payment Term (Years)	Accumulated Period (Years)	
	Minimum	Maximum
1 (Single Premium)	2	3
3, 5	0	1

- For policy funded by Supplementary Retirement Scheme (SRS) monies, the policyholder must be the Life Assured covered under the policy. The Monthly or Yearly Income, Loyalty Bonus and any cash proceeds will be credited back to the SRS account as per prevailing SRS guidelines.

## Important Notes (continued)

10. The policyholder can request for a change of Life Assured after the first policy year, unlimited times. Change of Life Assured will take effect on the next policy anniversary date. The new Life Assured must have sufficient insurable interest in relation to the Policyholder and must be the Policyholder's child of 18 Age Next Birthday and below. For Business Insurance, change of Life Assured is not allowed. Any request to change the Life Assured is subject to acceptance by Singapore Life Ltd. Please refer to the Product Summary for more details on the terms and conditions for change of Life Assured.
11. The policyholder can request to appoint or change a Secondary Life Assured at policy application or during policy term, unlimited times, while the Assured or Life Assured is alive. Only one Secondary Life Assured may be appointed at any time. The secondary Life Assured must have sufficient insurable interest in relation to the Policyholder. Upon the death of the Life Assured, the policy continues with cover on the life of the appointed Secondary Life Assured, and no death benefit will be payable. Please refer to the Product Summary for more details.
12. Legacy Distribution Option allows you to divide the base policy into separate sub-policies before the end of policy term. Each sub-policy will have its own policy number and will be treated as a standalone plan where it can split further. Once the policy is split, it cannot be reversed. This option can only be exercised after the policy has been fully paid. At the time of exercising the option, the base policy and subsequent sub-policies must each meet a minimum Guaranteed Cash Value of S\$100,000 /US\$100,000. This amount may change at our discretion, and we will inform the policyholder if the minimum value for the Legacy Distribution Option is updated while applying. Distribution of policy into sub-policies will take effect from the next policy anniversary date. Please refer to the Product Summary for more details.

13. 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 Value;
- b) Terminal Bonus as declared by Singapore Life Ltd (if any); and
- c) any reinvested Yearly Income and Loyalty Bonus with non-guaranteed interest (if not previously withdrawn); less any amount owing to Singapore Life Ltd.

### For Terminal Illness Benefit

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

14. For more details on the respective riders, please refer to their respective Product Summaries.
15. The year of guaranteed breakeven is defined as the Guaranteed Cash Surrender Value plus the total Guaranteed Cash Benefit is at least equal to the Total Premiums Paid for the basic plan 2 years after Accumulation Period ends.
16. Based on an illustrated investment rate of returns of 3.00% p.a.:
  - a) The accumulation rate for reinvestment would be 1.50%, and the total amount Daniel would receive after reinvesting his payouts from Policy Years 3 to 14 would be S\$100,127. If Daniel did not reinvest during this period, the total Yearly Income and Loyalty Bonuses paid out would be S\$90,875.
  - b) The total Yearly Income and Loyalty Bonuses paid out from Policy Years 15 to 29 would be S\$125,625.
  - c) The total Yearly Income and Loyalty Bonuses paid out from Policy Years 30 to 42 would be S\$111,066.
  - d) The Total Surrender Value at Policy Year 43 would be S\$491,987.
  - e) The Total Benefits received from Policy Year 3 to 43 would be S\$370,253.
17. Based on an illustrated investment rate of returns of 3.70% p.a.:
  - a) The Death Benefit payable upon Emma's death at Policy Year 73 would be US\$434,378.
  - b) The Total Yearly Income Payout received from Policy Years 3 to 72 if not reinvested would be US\$739,000.

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. You may get a copy of the Product Summary 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. If 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 May 2026.

Ref: COMP/2026/05/MKT/230.

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 Singapore Life Ltd or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

Singapore Life Ltd.

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8