



**Guaranteed
payouts**
From as early as
the end of the
13th month

Singlife Legacy Income

A flexible whole life savings insurance plan which secures your finances, from one generation to the next.



Singlife
with AVIVA

Guaranteed Income for a lifetime

You get **guaranteed monthly payouts** which increase over time, according to three tiers. On top of that you also receive non-guaranteed **cash bonuses**.

You have a choice!

Not only can you choose your **premium terms** and even get a **centennial benefit**, you can also choose to **change the insured person** on the policy.

Hence, Singlife Legacy Income helps you secure not just your future but also that of your loved ones.



BENEFITS AND FEATURES

Singlife Legacy Income is a whole life savings insurance plan capped at 100 years.

This plan gives you a guaranteed regular income plus potential bonuses, with more choice - flexibility for your cash payouts and to choose the Life Assured.



Get early payouts

You can get a payout from as early as the end of the 13th month.

Premium Payment Term	Payout starts from the end of
Single premium	13 th month
3-pay (3 years)	37 th month
5-pay (5 years)	61 st month
10-pay (10 years)	121 st month



3 tiers of Income and Cash Bonus

Your guaranteed income increases over time and is split into three tiers.

A month after your premium payment term ends, you'll start receiving your monthly payout of both your **Guaranteed Income** and **non-guaranteed Cash Bonus**¹.

Your payout will increase each time you move into a new tier.

Payout Year	Guaranteed Income (% of Sum Assured ²)	Cash Bonus ¹ (% of Sum Assured ²) @ 4.25% p.a.			
		Single Premium	3-Pay	5-Pay	10-Pay
1 to 2	1.00% p.a.	1.35% p.a.	1.32% p.a.	1.31% p.a.	1.30% p.a.
3 to 15	1.28% p.a.	2.16% p.a.	2.10% p.a.	2.08% p.a.	2.05% p.a.
16 onwards	1.37% p.a.	2.38% p.a.	2.25% p.a.	2.22% p.a.	2.20% p.a.

Get payouts of up to 3.75%³ of your sum assured² per year.



Change of Life Assured⁴ (multi-gen)

You have the option of changing the Life Assured during the policy term.

So you can plan your legacy gift as you deem fit – as long as the persons are your spouse or children.



Centennial Benefit⁵

A benefit of 105% of the Total Premiums Paid and non-guaranteed terminal bonus will be paid out if the life assured outlives the policy term and the policy has not ended.



Coverage of up to 100 years

Regardless of the entry age of the insured person at the time the policy is bought, we ensure **you are covered for the whole of your life**, capped at 100 policy years.



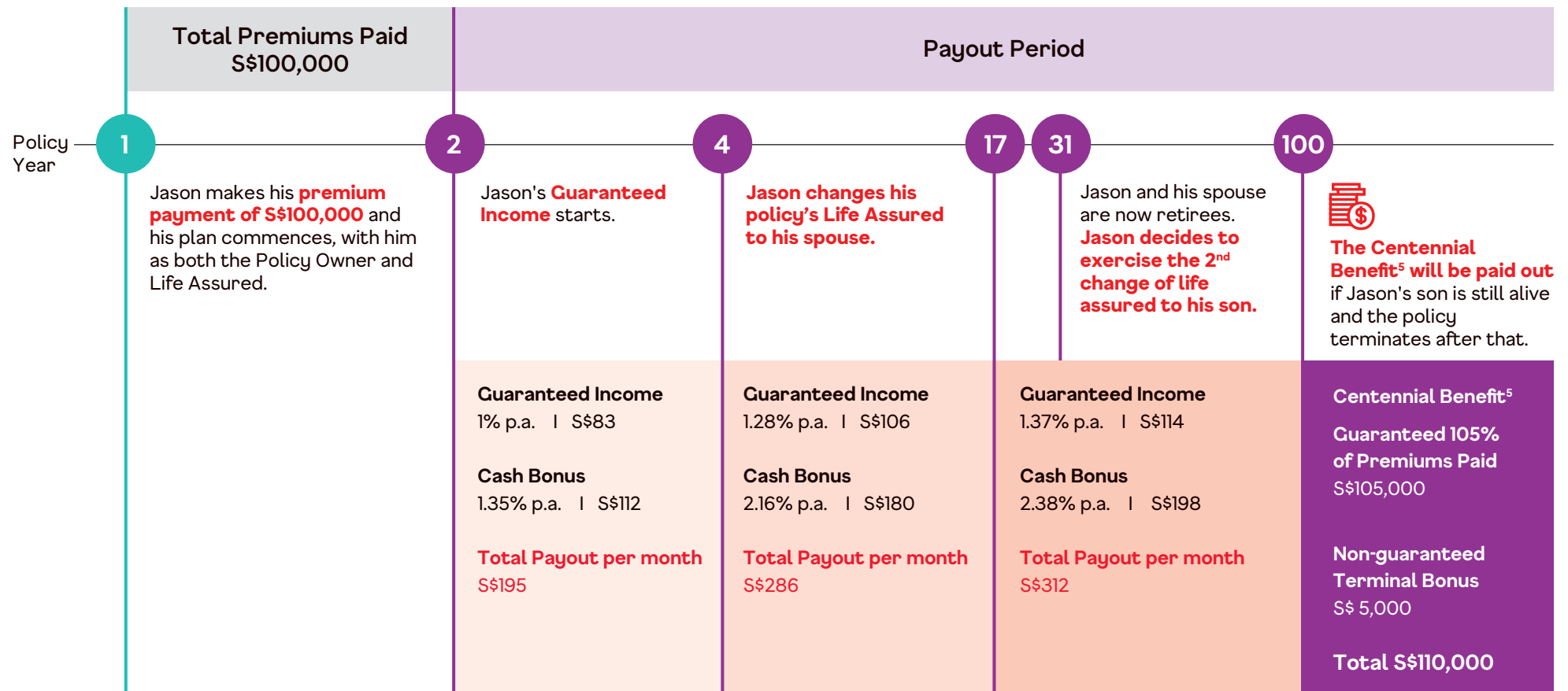
Additional coverage

Be ready for setbacks. The plan gives you **financial protection against death and Terminal Illness**⁶ and the best part is, **you don't have to go for a medical check-up**. Need extra financial cushioning? Select one or more supplementary benefits⁷ to add to your plan.



Here's how Singlife Legacy Income works

Jason, a 40-year-old non-smoker, purchases the Singlife Legacy Income plan, choosing a single premium term with Sum Assured² of S\$100,000, paying Single Premium of S\$100,000.

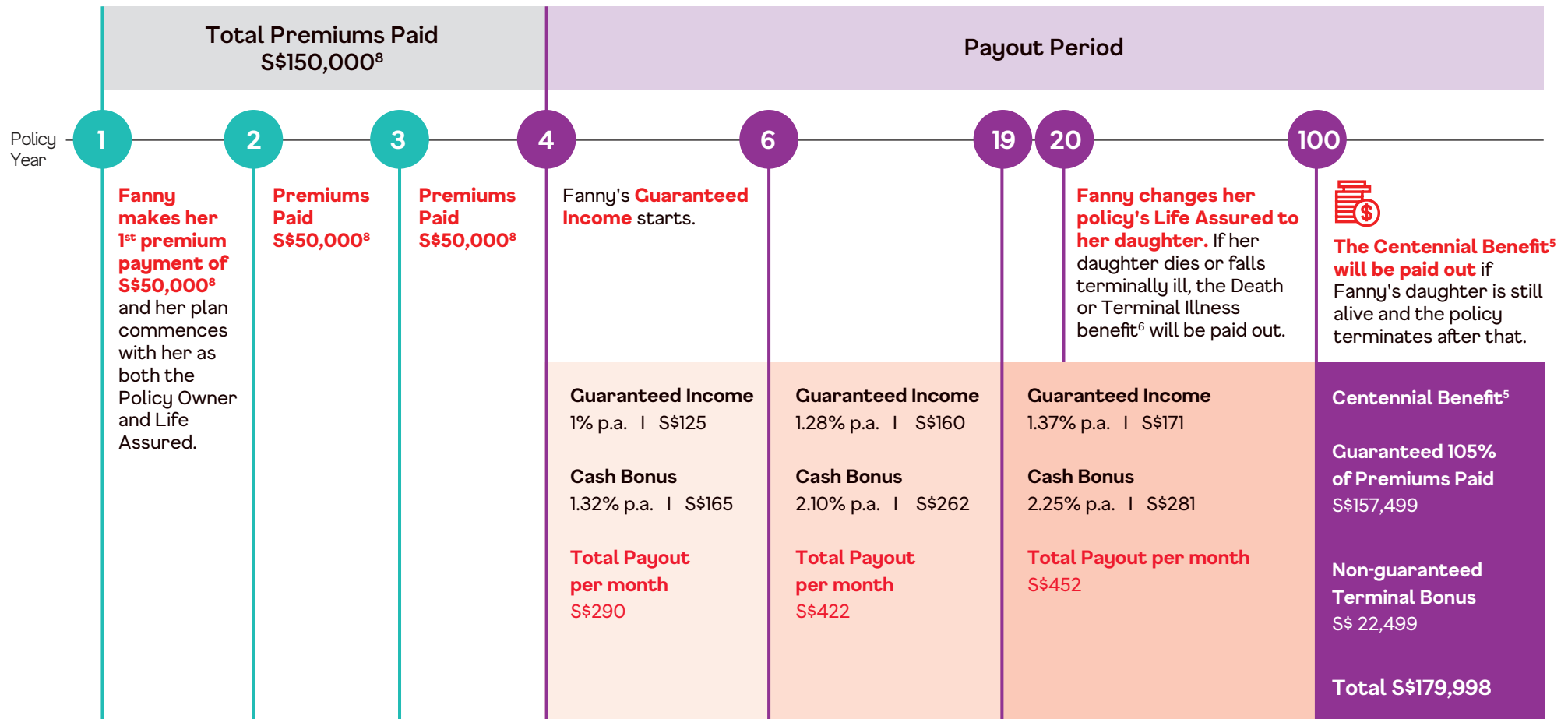


Note: The above is for illustrative purposes only and not drawn to scale. The values in the above illustration are rounded down to the nearest dollar, and based on an illustrated investment rate of return of 4.25% p.a. For the 3% p.a. illustrated investment rate of return, refer to Footnote 9. As bonus 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 Legacy Income works

Fanny, a 35 year old non-smoker, purchases the Singlife Legacy Income plan, choosing a 3-year premium term with Sum Assured² of S\$150,000, paying premiums of S\$50,000⁸ per year.



Note: The above is for illustrative purposes only and not drawn to scale. The values in the above illustration are rounded down to the nearest dollar, and based on an illustrated investment rate of return of 4.25% p.a. For the 3% p.a. illustrated investment rate of return, refer to Footnote 10. 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 for **Singlife Legacy Income**,
speak to your Financial Adviser
Representative today!

Visit singlife.com/legacy-income
to find out more.

All ages mentioned refer to age next birthday.

Important notes

1. We will pay the Cash Bonus monthly together with the with the Guaranteed Income during the Income Payout Period while the policy is in force and the life assured is alive. The Cash Bonus is based on a percentage of the sum assured. Cash Bonus is non-guaranteed and depends on the performance of our participating fund.

Payout Year	Cash Bonus (as a % of Sum Assured) @ 3.00% p.a.			
	Single Premium	3-Pay	5-Pay	10-Pay
1 to 2	0.55% p.a.	0.52% p.a.	0.51% p.a.	0.50% p.a.
3 to 15	1.16% p.a.	1.10% p.a.	1.08% p.a.	1.05% p.a.
16 onwards	1.38% p.a.	1.25% p.a.	1.22% p.a.	1.20% p.a.

2. The Sum Assured is used to determine the Guaranteed Income and non-guaranteed Cash Bonus and is not the Death Benefit.
3. Your income is made up of Guaranteed Income (1.37% of sum assured per annum) and a Cash Bonus (2.38% of sum assured per year) from Payout year 16 onwards.
4. Change of Life Assured is allowed:
 - a) after the 1st policy year, up to 2 times for individual owned policies and unlimited times for corporation owned policies;
 - b) subject to satisfactory proof that the new life assured has sufficient insurable interest (in relation to the policyholder); and
 - c) subject to the new life assured meeting the eligible entry age.

For policy funded by Supplementary Retirement Scheme (SRS) monies, the policyholder must be the Life Assured covered under the policy.

5. For Centennial Benefit

If your policy is in force at the end of the policy term and no claim for benefits has been made, you will receive a Centennial Benefit that consists of: 105% of the total premiums paid; the Terminal Bonus (if any); and the reinvested Guaranteed Income and Cash Bonus with earned interest (if any, and not already withdrawn); less any amounts you owe us.

For Supplementary Retirement Scheme (SRS) payment method, the Centennial Benefit will be credited back to the SRS account as per prevailing SRS Guidelines.

6. 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) less the total Guaranteed Income paid out to date;
 - ii. the Guaranteed Cash Surrender Value;
- b) Terminal Bonus as declared by Singapore Life Ltd. (if any); and
- c) any reinvested Guaranteed Income and Cash Bonus (if any) 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.

7. Supplementary Benefits available include Easy Term, Cancer Premium Waiver II, EasyPayer Premium Waiver, Critical Illness Premium Waiver II and Payer Critical Illness Premium Waiver II. For more details, please refer to the respective Product Summaries.
8. Premium is rounded up to the nearest dollar.

Important notes

9. Illustrated rate of return of 3% p.a. for Jason's example:
 - From Policy Year 2: Guaranteed Income S\$83 | Cash Bonus S\$45 | Total S\$128
 - From Policy Year 4: Guaranteed Income S\$106 | Cash Bonus S\$96 | Total S\$202
 - From Policy Year 17: Guaranteed Income S\$114 | Cash Bonus S\$115 | Total S\$229
 - Centennial Benefit: Guaranteed 105% of Premiums Paid S\$ 105,000 | Non-guaranteed Terminal Bonus S\$2,000 | Total S\$107,000
10. Illustrated rate of return of 3% p.a. for Fanny's example:
 - From Policy Year 4: Guaranteed Income S\$125 | Cash Bonus S\$65 | Total S\$190
 - From Policy Year 6: Guaranteed Income S\$160 | Cash Bonus S\$137 | Total S\$297
 - From Policy Year 119: Guaranteed Income S\$171 | Cash Bonus S\$156 | Total S\$327
 - Centennial Benefit: Guaranteed 105% of Premiums Paid S\$ 157,499 | Non-guaranteed Terminal Bonus S\$10,499 | Total S\$167,998

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. 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 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 Oct 2022. Ref COMP/2022/10/MKT/1004.

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).



Singlife

with AVIVA

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