



Singlife Smart Saver

A smart and flexible savings solution to grow your wealth through life's milestones.





Smart Choices, Big Financial Wins

With **Singlife Smart Saver**, wealth accumulation becomes a smarter journey with your financial goals as the destination.

Whether you're planning for a comfortable retirement, saving for your children's education, or building a meaningful legacy, this flexible plan adapts to your needs.

Stay on track even with life changes and let **Singlife Smart Saver** guide you towards a secure financial future.

BENEFITS AND FEATURES

Singlife Smart Saver is a savings plan that offers you flexible terms for your savings and protection needs, making it ideal for your medium- to long-term goals.



Plan for life's big moments with ease

As your financial goals evolve, so should your plan. Whether it's funding your child's education, your retirement, or even your spouses' retirement, we offer solutions which allow you to build on your plan as your needs evolve.

With the **Life Stage Add-on**¹, you can add on **Singlife Smart Saver Plus** – a separate savings plan with the same great benefits – with lower premiums than the prevailing main plan¹.

You can add as many of these plans as you need², anytime from six months after your main policy starts.

Make estate planning effortless

A well-planned estate ensures your assets are shared smoothly and efficiently, giving your loved ones peace of mind.

With the **Legacy Distribution Option**⁴, you can split your policy into multiple sub-policies easily – at no extra cost – so you can distribute assets on your terms.

You can exercise this option once your premiums are fully paid and at least five years after you bought your policy.



Keep your legacy going

Life is full of surprises, which is why it's important to choose a loved one as your **Secondary Life Assured**³.

With this option, this person can seamlessly take over the policy if anything happens to you – keeping your wealth growing for the future.



BENEFITS AND FEATURES

Singlife Smart Saver is a savings plan that offers you flexible terms for your savings and protection needs, making it ideal for your medium- to long-term goals.



100% Capital Guaranteed

What's yours will always be yours. Rest easy knowing your **capital is guaranteed**⁵.



Protection every step of the way

We look out for you and your loved ones. Receive a lump-sum payout should Death, Terminal Illness⁶, or Accidental Death⁷ occur.

Our **Retrenchment Benefit**⁸ helps ease the financial pressure of retrenchment by waiving your premiums for up to 12 months, giving you peace of mind when you need it most.



Maturity payout and potential bonuses

Receive a lump-sum payout of your Sum Assured and non-guaranteed bonuses⁹ at the end of your policy term.



Comprehensive cover

Choose from a **range of riders**¹⁰ to create a savings plan that also provides protection against critical illness and more.



No medical check-ups

There's no need for medical check-ups when you apply for the plan.



Flexible policy and premium payment options

Enjoy the flexibility to choose both your policy duration¹¹ and premium payment duration, with the following options:

Policy Term ¹¹	10 to 25 years, or cover to 99 years old
Premium Payment Term	Single Premium, 3, 5, 10, 12, 15, 18, 20 or 25 years



How Singlife Smart Saver Helps You Plan for Your Child's Education and Your Retirement Needs

Max and Liz, both 35, are expecting their first child, Alex. With a combined monthly income of S\$15,000, they want to start planning for their child's tertiary education in 20 years.

To do this, they choose **Singlife Smart Saver**, a plan with potential bonuses, and set a 20-year savings term to align with when Alex will be of age for tertiary education.

Over time, their priorities shift from just funding Alex's education to also securing a comfortable retirement for themselves. With the **Life Stage Add-on** option, they purchase additional **Singlife Smart Saver Plus** plans at lower premiums¹ – helping them stay on track with their evolving goals.

At age 38, Max is retrenched, and his premiums are waived for 12 months.

The **Retrenchment Benefit** allows him to maintain his coverage without worrying about payments. Within the year, he finds a new job and resumes his premium payments.



157%
of total
premium
paid!

Max's original **Singlife Smart Saver** plan matures, providing **S\$64,528** – just in time for Alex's tertiary education.

Max's Age

35

To fund their child's education, Max purchases **Singlife Smart Saver** with a S\$50,000 sum assured, paying S\$4,122 annually for 10 years, until age 45.

40

With Liz getting a promotion, this increases their combined household income to S\$25,000 per month.

Max and Liz are in a stronger financial position as they continue to fund Alex's education. They start thinking about their next goal – how to add to their retirement funds at 65.

Max, as policyowner of the main plan, exercises the **Life Stage Add-on** and buys two **Singlife Smart Saver Plus**² plans, each with a S\$100,000 sum assured – one for himself and one for Liz. He pays S\$13,877 per plan annually for five years, ensuring a payout at 65.

55

Max and Liz each receive **S\$160,382** from their **Singlife Smart Saver Plus** add-on plans, giving them a total of **S\$320,764** towards their retirement.

This is on top of their CPF savings and other funds they have set aside for retirement.

231%
of total
premium
paid!



65

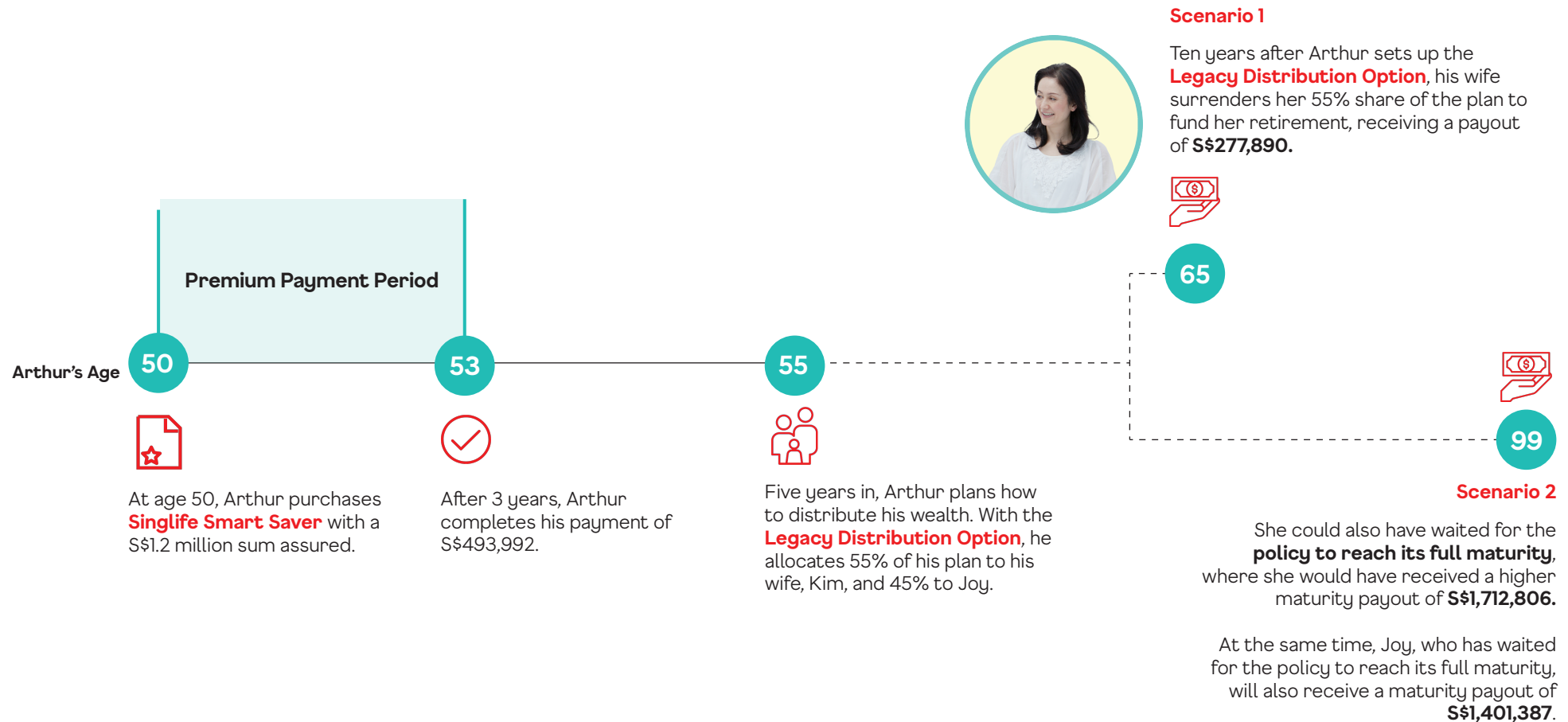


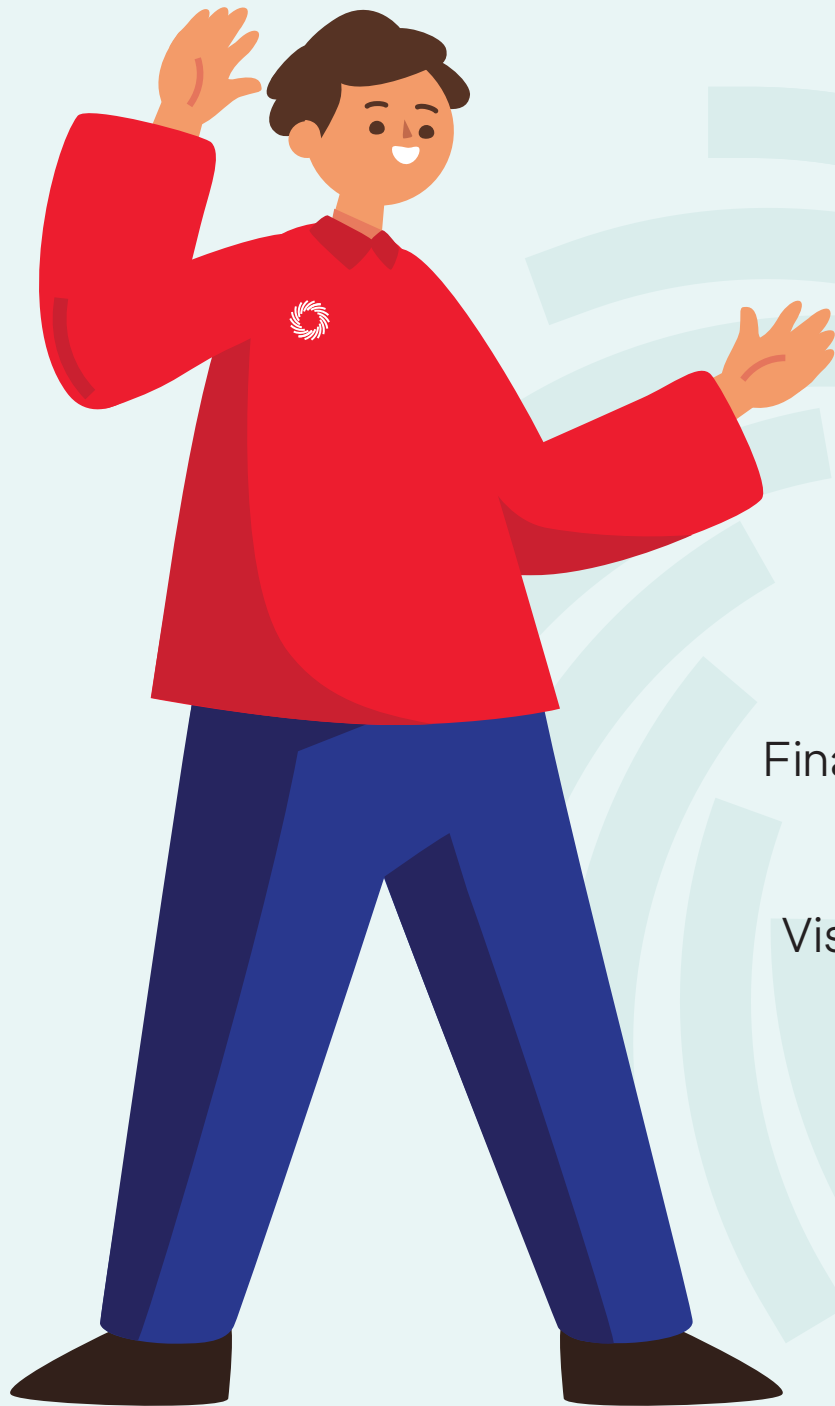
How Singlife Smart Saver Helps With Legacy Planning

At 50, Arthur has a monthly income of S\$40,000 and is focused on diversifying his portfolio to strengthen the financial security for his wife, Kim and child, Joy.

With a goal of leaving at least S\$1.2 million for his family, he chooses **Singlife Smart Saver** – a savings plan that offers guaranteed returns at maturity and legacy planning features to help him distribute his wealth effectively.

By paying S\$164,664 annually for 3 years, Arthur minimises long-term financial commitments while ensuring his family is well-protected – giving him peace of mind about their future.





To find out more about
Singlife Smart Saver,
speak to your
Financial Adviser Representative
today!

Visit **singlife.com/smart-saver**
to find out more.

All ages mentioned refer to age next birthday.

Important Notes

1. The original policyholder who first purchased a Singlife Smart Saver plan (referred to as the main plan) may purchase Singlife Smart Saver Plus add-on plans at least 6 months after the main plan has been issued. The policyholder has the flexibility to choose different policy and premium terms from the main plan.

The add-on plan(s) will have the same features as the main plan, with the following exceptions:

- a. The add-on plan(s) do not include the Life Stage Add-on feature, and
 - b. Premiums for the prevailing add-on savings plan will be lower than the prevailing main plan. However, the premium of the prevailing add-on savings plan may be higher or lower than the main plan purchased.
2. This option can only be exercised when the main plan is still active and subject to the availability of Singlife Smart Saver Plus.
 3. The policyholder can request to appoint or change a Secondary Life Assured at policy application or during policy term, while the Assured or Life Assured is alive. 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.
 4. This option allows you to divide the base policy into separate sub-policies before it matures. Once the policy is split, it cannot be reversed. This option can only be exercised once. At the time of exercising the option, the base policy will end and the sub-policies must each meet a minimum guaranteed surrender value of S\$100,000, as at the date the option is exercised. This amount may change at our discretion, and we will inform the policyholder if the minimum value for the Legacy Distribution Option is updated when applying. Please refer to the Product Summary for more details.
 5. 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.
 6. If the Life Assured dies while the policy is in force, and there is no appointed Secondary Life Assured, 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;
 - a. the accumulated Reversionary Bonus (if any); and
 - b. the Terminal Bonus (if any), less any amount of owed 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.

7. 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 they turn age 80, we will pay 100% of the Sum Assured on the basic plan, in addition to the Death Benefit, in one lump sum.

8. The Retrenchment Benefit is available once per policy for Life Assured aged 17 or older; waives premiums on the basic policy and all supplementary benefits for up to 12 months after the Life Assured is involuntarily unemployed for three consecutive months. The application must be submitted within six months of unemployment, and proof of job termination or closure (for self-employed individuals) is required. A six-month waiting period from policy inception applies before this benefit can be used. Premiums paid during the waiver period will be refunded, and payments must resume at the end of the waiver period. Conditions apply, including that the unemployment must not result from retirement, resignation, stress-related issues, contract expiration, or anticipated layoffs known prior to the policy start date. This benefit must be exercised before the Life Assured reaches age 65. Please refer to the Product Summary for more details.
9. Non-guaranteed bonuses are made up of accumulated Reversionary Bonus and Terminal Bonus. They are non-guaranteed and depend on the performance of Our Participating Fund. Reversionary Bonus is non-guaranteed but once declared and vested, it forms part of the guaranteed benefit of the policy. Please refer to the Product Summary for more details.
10. Please speak to your financial adviser representative for the available riders. For more information, please refer to the riders' respective Product Summaries.
11. Policy term must be 3 or more years longer than premium term.

Note: All figures illustrated on pages 5 and 6 are based on the illustrated investment rate of return of 4.25% per annum.

- **On page 5**, at illustrated investment rate of return of 3% per annum, the potential bonus for Singlife Smart Saver is S\$5,235 and the total payout at the end of the policy term is S\$55,235 (134% of total premiums paid); for Singlife Smart Saver Plus plans, the potential bonus is S\$51,696, leading to a total payout of S\$251,696 (181% of total premiums paid).
- **On page 6**, at illustrated investment rate of return of 3% per annum, in Scenario 1, the potential bonus would amount to S\$33,759, which would result in a total payout of S\$246,279; in Scenario 2, Kim's potential bonus would amount to S\$308,967, which would result in a total payout at of S\$968,967. At the same rate of return, Joy's potential bonus would amount to S\$252,791, which would result in a total payout of S\$792,791.

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 down to the nearest dollar.

This policy is underwritten by Singapore Life Ltd.

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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 premium paid. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

This material is not an insurance contract. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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