Singlife Steadypay Saver

An insurance savings plan that rewards you regularly for being a steady saver.

Singlife

Hit financial targets effortlessly

Singlife Steadypay Saver takes the hard work of saving out of your hands so that you can focus on living life well!

Aside from getting a payout when your plan matures, you also get to enjoy annual cash treats along the way.

BENEFITS AND FEATURES

Singlife Steadypay Saver makes saving for your future easier, with a payout at the end of your policy term[1]. Plus, you enjoy annual cash rewards[2] that you can choose to reinvest[3] to multiply your money further.

Yearly guaranteed cash payout

We recognise your commitment towards your savings goals. That's why you'll get **yearly guaranteed cash payouts[2], equivalent to 5% of your sum assured[4]**, starting from the end of your second policy year. A S$100,000 sum assured savings plan, for instance, will give you S$5,000 back every year.

Let it grow

More savings means more possibilities. Watch your money multiply even more when you opt to **reinvest your yearly guaranteed cash payouts** with us[2,3] instead of withdrawing it.

Choose your policy duration

Enjoy the flexibility of choosing the policy duration that suits your goals and budget. 12, 15, 18 or 25 years, the choice is yours.

Lump-sum payouts and returns

When your plan matures, you can expect a **maturity benefit**[1] which includes a **guaranteed lump-sum payout and a potential lump-sum bonus**[5]. You can also look forward to a **potential return of up to 2.83% per annum**[6].

Additional life coverage

With this insurance savings plan, we protect you as well as your money with a **lump-sum payout** in the event of **death** or **Terminal Illness**[7]. There's also an **additional payout** for **death due to an accident**[8].

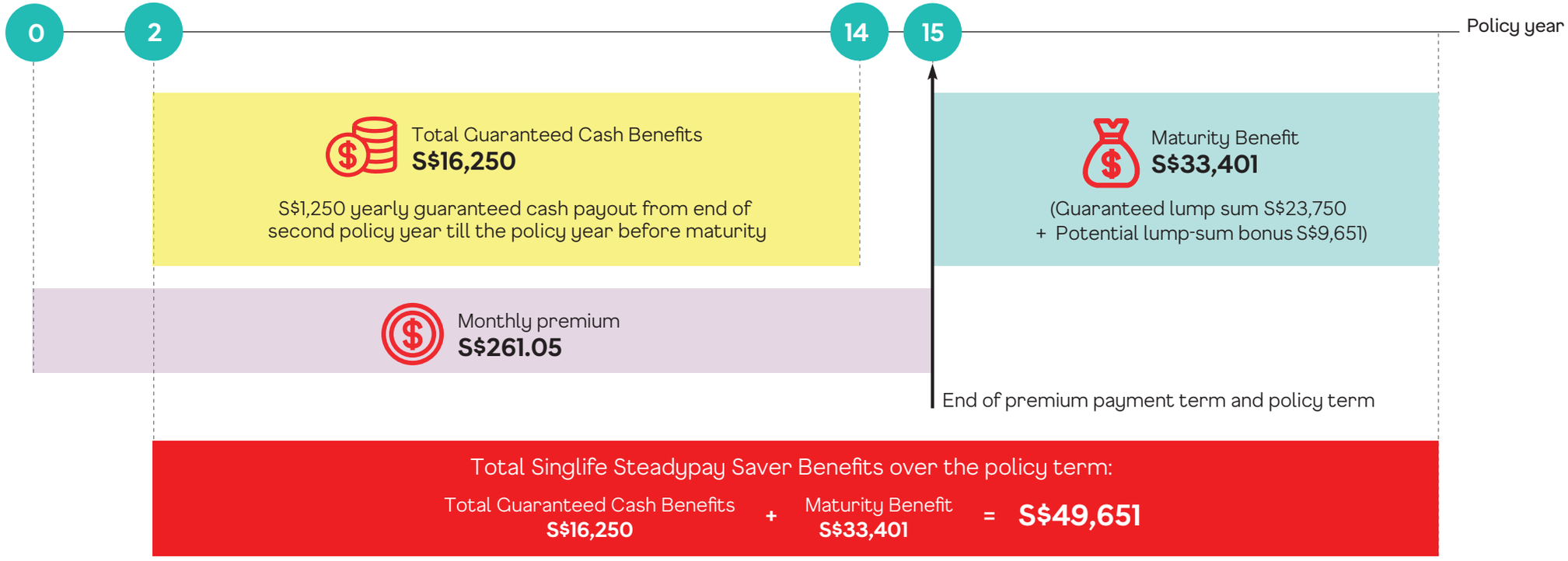
Plus, we've made it hassle-free as no medical check-ups are needed to apply for this plan.

Add-on riders

Have the flexibility of adding on riders[9] for a more comprehensive coverage so nothing gets between you and financial goals. Rider options include coverage for cost of cancer, premium waivers and more.

Here's how Singlife Steadypay Saver works

Jen, aged 28, is a newlywed. She wants to build a rainy-day fund for emergencies while staying on top of her household expenses, which will grow once she and her husband have children. She buys **Singlife Steadypay Saver** with a sum assured of S$25,000, paying a monthly premium of S$261.05 over a 15-year policy term. Here's how the plan can help her achieve her savings goal while continuing to have cash for little treats along the way:



The maturity benefit and total benefits are based on the illustrated investment rate of return of 4.25% per annum.

At the illustrated investment rate of return of 3% per annum, the maturity benefit is S$30,506 (where the potential bonus is S$6,756) and the total benefits is S$46,756. 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 payouts in the chart above have been rounded down to the nearest dollar.

Start saving the rewarding way!

To sign up for
Singlife Steadypay Saver,
speak to your Financial
Adviser Representative today!

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

All ages mentioned refer to age next birthday.

Important Notes

1. Maturity Benefit will comprise:
   a) the Guaranteed Maturity Value, which is 160% of Sum Assured (less any Guaranteed Cash Benefits that were paid);
   b) any reinvested Guaranteed Cash Benefits with non-guaranteed interest (if not previously withdrawn); and
   c) the accumulated Reversionary Bonus and Terminal Bonus (if any), less any amount owing to Singapore Life Ltd.

   It will be payable on the Maturity Date, in one lump sum as long as the Life Assured lives to the Maturity Date and the policy is still in force.

2. The yearly guaranteed cash payouts refer to the Guaranteed Cash Benefits that will start from the end of the second policy year, payable at the end of each policy year, till the policy year before maturity, as long as the Life Assured lives. Each Guaranteed Cash Benefit is equivalent to 5% of the Sum Assured on the basic plan. Please refer to the Product Summary for more details.

3. For the reinvestment option, please refer to the Policy Illustration for the prevailing non-guaranteed interest rate. We reserve the right to revise the non-guaranteed interest rate based on future experience.

4. The Sum Assured is not the Death Benefit. It is used to determine the Guaranteed Cash Benefits payable, Guaranteed Maturity Value and Accidental Death Benefit.

5. The potential lump-sum bonus refers to the projected bonuses which are made up of accumulated Reversionary Bonus and Terminal Bonus (if any). The Reversionary Bonus and Terminal Bonus are non-guaranteed bonuses and depend on the performance of Singapore Life Ltd.'s participating fund. Please refer to the Product Summary for more details.

6. Potential returns are based on a non-smoker who chose a Sum Assured of S$60,000 paying annual premiums for a 25-year premium payment term and policy term. The 2.83% per annum is derived based on the illustrated investment rate of return of 4.25% per annum, assuming the Guaranteed Cash Benefits are reinvested at the non-guaranteed interest rate of 3% per annum.

7. Upon death of the Life Assured within the policy term, the lump-sum payout payable will comprise:
   a) the higher of:
      (i) 101% of the total premiums paid on the basic plan, less any Guaranteed Cash Benefits paid; or
      (ii) the Guaranteed Cash Surrender Value;
   b) the accumulated Reversionary Bonus and Terminal Bonus (if any); and
   c) any reinvested Guaranteed Cash Benefits with non-guaranteed interest (if not previously withdrawn), less any amount owing to Singapore Life Ltd.

   Upon diagnosis of Terminal Illness of the Life Assured while the policy is in force, Singapore Life Ltd. will pay the Terminal Illness Benefit as an advance payment of the Death Benefit in one lump sum. Please refer to the Product Summary for details.

8. Singapore Life Ltd. will pay the Sum Assured on the basic plan, in addition to the Death Benefit in one lump sum, if death is due to accidental injury and occurs before age 80 within the policy term.

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

This policy is underwritten by Singapore Life Ltd. This brochure is published for general information only and does not have regards 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. or our participating distributor's 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. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. 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 December 2025. COMP/2022/08/MKT/704.

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 (lia.org.sg or sdic.org.sg).

Singlife

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