

PROMOTION
Get Additional Welcome Bonus of up to 11%
when you apply for Singlife Savvy Invest

Additional Welcome Bonus

Get Additional Welcome Bonus of up to 11% of the 1st policy year's basic regular premium paid.

Minimum Investment Period		Annualised Basic Regular Premium	Welcome Bonus Rate (as shown in Product Summary)	Additional Welcome Bonus Rate	Total Welcome Bonus Rate ¹
Fixed	3 years	S\$ 10,000 to less than S\$25,000	0%	0%	0%
		S\$ 25,000 and above	3%	0.5%	3.5%
	5 years	S\$ 10,000 to less than S\$ 25,000	6%	0.5%	6.5%
		S\$ 25,000 and above	10%	1%	11%
	10 years	S\$ 3,600 to less than S\$ 10,000	10%	1.5%	11.5%
		S\$ 10,000 and above	40%	3%	43%
Flexible	5 years	S\$ 12,000 to less than S\$ 25,000	4%	0.5%	4.5%
		S\$ 25,000 and above	4%	1%	5%
	10 years	S\$ 6,000 to less than S\$ 10,000	8%	2.5%	10.5%
		S\$ 10,000 and above	15%	5.5%	20.5%
	20 years	S\$2,400 to less than S\$10,000	30%	4.5%	34.5%
		S\$10,000 and above	60%	11%	71%

Table A

¹Total Welcome Bonus = Total Welcome Bonus Rate (%) x basic regular premium paid for the first Policy Year.

Example:

Premium payment mode	Annual
Minimum Investment Period chosen	10 years (Fixed)
Annualised basic regular premium	S\$ 10,000

40% Welcome Bonus rate	+	3% Additional Welcome Bonus rate	=	43% Total Welcome Bonus rate
43% Total Welcome Bonus rate	x	S\$ 10,000 Basic Regular Premium Paid	=	S\$ 4,300 Total Welcome Bonus (Used for purchase of additional units)

Please refer to the Terms & Conditions of this Promotion.

Terms and Conditions Additional Welcome Bonus (the “Promotion”)

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a “Qualifying Customer”, you must apply for Singlife Savvy Invest (the “Qualifying Plan”).
3. **To qualify for Additional Welcome Bonus:**
 - a. **The Qualifying Plan must be in force from 14 March 2022.**
 - b. **The Qualifying Plan must meet the required policy criteria in Table A to be entitled for Additional Welcome Bonus.**
4. The Promotion for the Additional Welcome Bonus is ongoing until further notice. Changes will be updated on our website: (singlife.com/promotion).
5. The Additional Welcome Bonus awarded will form part of the Total Welcome Bonus given. It will be converted into additional units in the same proportion as the prevailing investment allocation.
6. The Additional Welcome Bonus will be awarded upon receipt of each payment of the basic regular premium(s) due for the first 12 months of the policy only. We do not pay the Additional Welcome Bonus for single premium top-up and any unpaid basic regular premium due during the first 12 months of the policy.
7. Additional Welcome Bonus is given on a per policy basis.
8. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.
9. The Promotion is subject to the availability of the Additional Welcome Bonus, and Singlife may in its absolute discretion vary the Promotion terms and conditions or withdraw or discontinue the Promotion at any time without notice or liability.
10. Premiums received for ad-hoc top ups and any optional supplementary benefit will not qualify for the Promotion.
11. The Promotion is not applicable to any policy changes such as increase in premium after policy inception.
12. The Promotion is not transferable nor exchangeable for cash, credit or any other item in part or in whole and is not replaceable.
13. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned.
14. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) (“Act”) to the collection, use and disclosure of your personal data by/to Singlife. and such other third party for the purpose of the Promotion, including the third parties administering the redemption, or any third parties that Singlife. may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion. You confirm that you have read and agree to be bound by the terms of the Singlife Data Protection Policy, as may be amended, supplemented and/or substituted by Singlife from time to time, a copy of which can be found on singlife.com
15. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
16. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
17. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.

18. The Qualifying Plan is underwritten by Singlife.
19. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
20. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you.
21. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
22. Information is correct at the time of publishing.

COMP/2022/06/MKT/527