


Your Financial Roadmap: From Baby Steps to Big Plans





Meet Abigail. She’s 30 and navigating life as a new mum. Between sleepless nights and baby giggles, she’s also thinking about the future – enrichment classes, weekend activities, even savings for university. But beyond that, how can she plan ahead and make life a little more worry-free?




Monthly Salary	\$5,000
CPF Contribution	\$1,000
Nett Salary	\$4,000
Monthly Expenses	\$3,000
Remaining Budget	\$1,000

Protecting your family starts with Singlife



The Singlife Insurance Starter Pack

For just **\$9.02 a day¹**, the Singlife Insurance Starter Pack covers both you and your child:

-  S\$500,000 life insurance coverage² each for Abigail and her child
-  Potential payout of S\$38,329³ for tertiary funds
-  Up to S\$1,000,000 health insurance coverage for child’s hospital stays




Coverage for Abigail



Coverage for child


Protect herself and her child

- Singlife Elite Term II



Coverage: **S\$500,000**

• Lump-sum payout in the event of death or terminal illness
- Singlife Whole Life Choice



Coverage: **S\$500,000**

• Lifelong protection for them


• Includes TPD & CI riders⁴



From **S\$3.84/day**

Accumulate wealth for her child’s future

- Singlife Smart Saver


- Pay S\$27,662.25 over 15 years
- Receive S\$38,329³ at the end of 20 years
- Retrenchment Benefit⁵
- 100% Capital Guaranteed




From **S\$5.05/day**

All from **S\$9.02/day¹**

Support for her child’s medical expenses


- Singlife Shield Plan 2



Coverage: **up to S\$1,000,000**

• Any standard ward (A) of a public hospital

• Discounted premiums if both parents are covered under Singlife Shield⁶
- +
- Singlife Health Plus Public Lite



Rider: **minimises out-of-pocket-expenses**

• Covers up to 95% of child’s hospitalisation bills


• Free if both parents are covered under Singlife Shield and Singlife Health Plus⁷



From **S\$0.12/day**

Peace of mind for her future

- Singlife CareShield Standard


- Monthly benefit: **S\$1,400**
- Enhanced support for severe disabilities
- Additional payouts if you have a child under 22
- Waiver reliefs when you have a mild disability



From **S\$0 cash outlay⁸**

Complement your coverage and savings with:



Protect your home and belongings

With **Singlife Home Insurance**, get S\$100,000 coverage for fire, theft and unexpected events – because your home deserves the best protection.



Accident protection, made for families

One plan with shared coverage for family – **Singlife Family Accident Care** protects your whole family, so you can handle life’s surprises with confidence!



Grow your wealth with confidence

It doesn’t take much to start – explore tailored investment strategies with **GROW with Singlife** to stay ahead.

Important Notes & Sources:

1. Premium of S\$9.02 a day is based on the following coverage for:
 - a) a non-smoking female, age 30 (i.e. 31 Age Next Birthday):
 - I. Singlife Elite Term II with coverage amount of S\$500,000; premium term and coverage term of 54 years; and
 - II. Singlife CareShield Standard with monthly benefit of S\$1,000; and
 - b) a non-smoking male, 3 months old (i.e. 1 Age Next Birthday):
 - I. Singlife Whole Life Choice, added riders of TPD Advance Cover V and CI Advance Cover VI. The base plan and TPD Advance Cover V with a Base Cover of S\$100,000 and Additional Cover of S\$400,000, while CI Advance Cover VI with a Base Cover of S\$50,000 and Additional Cover of S\$200,000. The base plan and all riders with Additional Cover Age of 76 and premium term of 64 years;
 - II. Singlife Shield Plan 2 and Singlife Health Plus Public Lite; and
 - IV. Singlife Smart Saver with sum assured S\$30,000, pay premium for 15 years and coverage term of 20 years

The total annual premium of S\$3,291.35 divided over 365 days, rounded up to the nearest cent. Premiums for Singlife Elite Term II include the applicable premium discount as at 23 April 2025. The premium for Singlife Shield Plan 2 is payable by MediSave and the premium for Singlife Health Plus Public Lite is inclusive of the No Claims Discount. The premium for Singlife CareShield Standard is payable by MediSave and it is inclusive of the 20% lifetime premium discount.
2. The life insurance coverage includes death and terminal illness.
3. S\$38,329 is the maturity payout illustrated based on the illustrated investment rate of return of 4.25% per annum. At illustrated investment rate of return of 3% per annum, the potential maturity payout is S\$33,622.
4. TPD rider refers to TPD Advance Cover V that covers for Total and Permanent Disability, and CI rider refers to CI Advance Cover VI that covers for critical illnesses.
5. The Retrenchment Benefit is available once per policy for Life Assured aged 17 at next birthday 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.
6. The discounted premium rate for child(ren) refers to the Family Discount for Child(ren) under Singlife Shield Plan 2 coverage for up to 4 children, applicable till the child is 20 Age Next Birthday (ANB), if both parents are covered under Singlife Shield Plan 1 or Plan 2. Please refer to the Product Summary for more details.
7. Your dependant child who is covered under Singlife Shield Plan 2's Family Discount for Child(ren) is also eligible for free cover under Singlife Health Plus Public Lite attached to Singlife Shield Plan 2, up to 20 years old (age next birthday). This is provided that both parents are covered under Singlife Shield Plan 1 or 2, together with either of these Singlife Health Plus options - Private/Public Lite, Private Cover or Private/Public Prime. Please refer to the Product Summary for more details.
8. MediSave use is applicable to an amount of up to S\$600, per calendar year, per life assured. Premiums exceeding this limit will have to be paid in cash. If there are insufficient funds in the designated MediSave account, cash payment will be required for the difference.

The figures above serve as a case study example for Abigail and are intended for illustrative purposes only. It's important to note that individual circumstances may vary, and these figures should not be interpreted as standard recommendations. To assess your own protection needs and gaps, we recommend utilising the Life Insurance Protection Calculator by LIA (Life Insurance Association Singapore) or speaking to a Financial Adviser Representative.

Important Disclaimers

This advertisement has not been reviewed by the Monetary Authority of Singapore. This document is published and distributed for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. This document is and should not be relied upon as financial advice. For clarity, this document is not and does not constitute an offer, recommendation, or solicitation to enter into any transaction, to buy or sell any insurance or investment product, or to adopt any financial or investment strategy in relation to any insurance or investment product.

Before making any decision to buy, sell or hold any insurance or investment product, you should seek advice from a financial adviser regarding its suitability. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying a life insurance policy is a long-term commitment and there may be costs involved if you terminate the policy prematurely and your policy's surrender value (if any) may be zero or less than the total premiums paid. All investments come with risks and you can lose money on your investments. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

All information and opinions expressed in this document were obtained from sources believed to be reliable and in good faith, but no representation or warranty, express or implied, is made as to its accuracy or completeness or any verification on such information and opinions has been performed. All information and opinions herein are current as at the date of this document, and subject to change without notice.

To the extent permitted by law, Singapore Life Ltd. ("Singlife") specifically disclaims all warranties (express or implied) regarding the accuracy, completeness, or usefulness of this document and the information within and Singlife assumes no liability with respect to the consequences of relying on this document and the information within for any purpose.

Singlife accepts no liability for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from the use of this document.

Information is accurate as at 23 April 2025.