TERMS AND CONDITIONS
FOR THE SINGLIFE SYMPOSIUM 2026 CARE PROMOTION (the "Promotion")

1. This Promotion is organized by Singapore Life Ltd. ("**Singlife**"). Only Qualifying Customers are eligible for the Promotion.
2. To be a "**Qualifying Customer**":
   a) You must apply for:
      (i) Singlife Elite Term II (Regular Pay/ Limited Pay) (the "**Qualifying Plan 1**") and the TPD Advance Cover Plus III rider must be attached at policy inception, with at least one other eligible rider, which include Comprehensive Critical Illness Cover (2025) and/or Multipay Critical Illness Cover (2025). The TPD Advance Cover Plus III rider, Comprehensive Critical Illness Cover (2025) and Multipay Critical Illness Cover (2025) shall each be referred to as a "**Qualifying Rider**"; or
      (ii) Singlife Multipay Critical Illness II or Singlife Comprehensive Critical Illness II (each, a "**Qualifying Plan 2**").
   b) Your application for the Qualifying Plans and Qualifying Riders (if applicable) must be signed between 22 August and 30 September 2026 (both dates inclusive) (the "**Promotion Period**"); and
   c) Your application must be submitted to Singlife within the Promotion Period; and
   d) You must meet the minimum qualifying Sum Assured (the "**Minimum Sum Assured**") for the relevant Qualifying Plan as described under Qualifying Criteria in clause 3.
3. The calculation of premium discount that a Qualifying Customer is eligible for shall be as follows:

Qualifying Plan 1	**Singlife Elite Term II (Regular Pay/ Limited Pay)**
Qualifying Criteria	• Minimum Basic Plan Sum Assured per Policy: $1,000,000 (in contract currency); and • TPD Advance Cover Plus III is attached, together with Comprehensive Critical Illness Cover (2025) and/or Multipay Critical Illness Cover (2025)
Discount Value	Additional 5% first-year premium discount on: • Singlife Elite Term II (Regular Pay/ Limited Pay) • TPD Advance Cover Plus III • CI Advance Cover Plus (2025) • Multipay Critical Illness Cover (2025) • Comprehensive Critical Illness Cover (2025) This is in addition to any premium discount for Singlife Elite Term II (Regular Pay/ Limited Pay) and its eligible riders. For details of the other premium discount promotion, please

	refer to the promotion webpage: [Singlife Elite Term II Promotion]

Qualifying Plan 2	**Singlife Multipay Critical Illness II/ Singlife Comprehensive Critical Illness II**
Qualifying Criteria	• Minimum Basic Plan Sum Assured per Policy: $150,000 (in contract currency)
Discount Value	Additional 5% first-year premium discount on: • Singlife Multipay Critical Illness II; or • Singlife Comprehensive Critical Illness II This is in addition to any premium discount for Singlife Multipay Critical Illness II and Singlife Comprehensive Critical Illness II. For details of the other premium discount promotion, please refer to the promotion webpages: Singlife Multipay Critical Illness II and Singlife Comprehensive Critical Illness II.

4. To enjoy the discount, the promotional code "**CARE**" must be manually entered when the quotation is generated in the Singlife quotation system (PocketSQS or EzSub).

5. For Qualifying Plan 1: You will only be eligible for the first-year premium discount if your application for the **Qualifying Riders** is made together with your application for the Qualifying Plan and the riders are applied to the Qualifying Plan at the point of policy inception. To be clear, riders that are applied for and added in the middle of the policy term will not be eligible for the first-year premium discount.

6. You will enjoy the one-time discount on first-year premiums on Qualifying Plans and Qualifying Riders as described in clause 3 as long as your Qualifying Plan is in force and your policy continues to meet the Qualifying Criteria as described in clause 3.

7. In the event that:

   - the Sum Assured of your Qualifying Plan falls below the Minimum Sum Assured; or
   - the required Qualifying Riders for Qualifying Plan 1 is not attached at policy inception or is subsequently removed, terminated, or no longer in force;

   the applicable premium discount(s) shall cease and you will be required to pay the full undiscounted or, where you remain eligible for other premium discount promotions mentioned above, the adjusted discounted premium(s) on your policy and any riders attached to it.

For customers who are purchasing a Qualifying Plan with a renewable term, premiums payable will be calculated based on the prevailing premium rates at the time of renewal. The first-year premium discount will not be applicable at the time of renewal

8. The Promotion is valid with the ongoing promotion on Singlife Elite Term II (Regular Pay/ Limited Pay), Singlife Multipay Critical Illness II and Singlife Comprehensive Critical Illness II products as described in clause 3.

9. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise in these terms and conditions.

10. Singlife reserves the right to vary, amend, delete or add to these terms and conditions (including the eligibility of any customer, the value of the premium discount and the period of the Promotion) at any time without notice at its sole discretion or to terminate, suspend, withdraw or discontinue the Promotion at any time without any notice, reference or liability to any person or party.

11. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that that the customer is not eligible for the Promotion or fail to meet any requirement of the Promotion.

12. The discount is applied on a per policy basis.

13. The discount is not transferable or exchangeable for cash, credit or any other item in part or in whole.

14. 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.

15. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you. 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.

16. By participating in the Promotion, you consent to Singlife collecting, using, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:

    (a) for the management and administration of this Promotion, including third party providers administering the Promotion, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;

    (b) for statistical, research, audit, regulatory and compliance purposes.

    For details of Singlife's Data Protection Notice, please refer to https://singlife.com/en/pdpa. Should you wish to withdraw your consent, please contact Singlife at cs_life@singlife.com or +65 6827 9933.

17. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

18. The terms of the Promotion will be governed by the 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.

19. The Qualifying Plan and Qualifying Riders are underwritten by Singlife.

20. The purchase of the Qualifying Plan and Qualifying Riders is subject to their respective terms and conditions, and to underwriting and acceptance of the application by Singlife.

21. Please refer to your policy contract for all other terms and conditions governing your insurance policy.

22. Information is correct as of 22 August 2026.

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