



## Grow 0.5% p.a. Bonus Return Campaign

### Terms & Conditions

Earn additional 0.5% p.a. on your first S\$10,000 on top of the base return in your Singlife Account as you invest with Singlife's Grow, our investment-linked policy from 1 July till 31 December 2021\*.

*\*Your Grow policy has to be in-forced by 30 November 2021.*

#### Definitions

“Singlife” refers to Singapore Life Pte Ltd.

“Campaign” refers to the Grow 0.5% p.a. Bonus Return Campaign.

“Campaign Period” refers to the period from 1 July to 31 December 2021.

“Bonus Return” refers to the additional crediting rate of 0.5% p.a. to be applied to the Singlife Account's account value, in addition to the Singlife Account base return (current crediting rate).

“Crediting Date” refers to the same date on each month where earned Singlife Account base return and bonus return will be credited to the Singlife Account. This is determined by and follows the same date as your Singlife Account policy start date (e.g. if your Singlife Account policy start date is 10 August 2020, your crediting date is the 10<sup>th</sup> of each month).

“Checkpoint” refers to one day before your Singlife Account crediting date every month, where we check for your eligibility to qualify for bonus return.

“Earning Period” refers to the period from your following Singlife Account's monthly crediting date, right after the date of the checkpoint and lasts till the day before the next monthly crediting date.

#### Campaign Mechanics

- To participate in the campaign, You (“the Customer”) will need to:
  - hold a Singlife Account policy
  - apply for a Grow policy by satisfying the Customer Knowledge Assessment (CKA) and fund the policy of at least S\$1,000\*

*\*Your Grow policy has to be in-forced by 30 November 2021. Existing Grow customers (customers who have bought a Grow policy before 1 July 2021) can also participate in this campaign.*



- Your eligibility is checked one day before your monthly Singlife Account crediting date (Checkpoint)<sup>1</sup>.
- If your Grow policy is active for at least 30 calendar days at the checkpoint, you qualify<sup>2</sup> for the bonus return.
- Bonus return of 0.5% p.a. will be applied to first S\$10,000 in your Singlife Account's from the day right after the date of the checkpoint and lasts till the day before the next monthly crediting date. (Bonus return earning period)<sup>3</sup>. For the avoidance of doubt, any amount above S\$10,000 in the Singlife Account will not earn the bonus return.
- The accumulated bonus return will then be credited to your Singlife Account on the subsequent crediting date<sup>4</sup>.
- You may qualify for all of the bonus return earning period provided you stay invested till 31 December 2021.

### Scenarios Illustration

#### Scenario 1: New Grow customer, existing Singlife Account customer

Grow policy in-forced date: 7<sup>th</sup> July 2021

Singlife Account in-forced date: 15<sup>th</sup> January 2020

Campaign period: 1 July to 31 December 2021

	<b>Checkpoint<sup>1</sup></b> <i>We check for your eligibility ONE day before your Singlife Account crediting date</i>	<b>Qualify?<sup>2</sup></b> <i>If you see a <b>X</b>, that means your Grow Policy is active for less than 30 days at each checkpoint</i>	<b>Bonus Return Earning Period<sup>3</sup></b>	<b>Bonus Return Crediting Date<sup>4</sup></b>
First	14-Jul-2021	<b>X</b>	<b>X</b>	<b>X</b>
Subsequent	14-Aug-2021	✓	15 Aug - 14 Sep 2021	15-Sep-2021
	14-Sep-2021	✓	15 Sep - 14 Oct 2021	15-Oct-2021
	14-Oct-2021	✓	15 Oct - 14 Nov 2021	15-Nov-2021
	14-Nov-2021	✓	15 Nov - 14 Dec 2021	15-Dec-2021
	14-Dec-2021	✓	15 Dec 2021 - 14 Jan 2022	15-Jan-2022
Final	31-Dec-2021	✓	15 Jan - 14 Feb 2022	15-Feb-2022

Note: The final checkpoint is on 31 December 2021.

#### Scenario 2: New Grow customer, existing Singlife Account customer

Grow policy in-forced date: 31<sup>st</sup> August 2021

Singlife Account in-forced date: 15<sup>th</sup> January 2020

Campaign period: 1 July to 31 December 2021

	<b>Checkpoint<sup>1</sup></b> <i>We check for your eligibility ONE day before your Singlife Account crediting date</i>	<b>Qualify?<sup>2</sup></b> <i>If you see a <b>X</b>, that means your Grow Policy is active for less than 30 days at each checkpoint</i>	<b>Bonus Return Earning Period<sup>3</sup></b>	<b>Bonus Return Crediting Date<sup>4</sup></b>
First	14-Sep-2021	<b>X</b>	<b>X</b>	<b>X</b>
Subsequent	14-Oct-2021	✓	15 Oct - 14 Nov 2021	15-Nov-2021
	14-Nov-2021	✓	15 Nov - 14 Dec 2021	15-Dec-2021
	14-Dec-2021	✓	15 Dec 2021 - 14 Jan 2022	15-Jan-2022
Final	31-Dec-2021	✓	15 Jan - 14 Feb 2022	15-Feb-2022

Note: The final checkpoint is on 31 December 2021.



### Scenario 3: Existing Grow customer, Existing Singlife Account customer

Grow policy in-forced date: 1<sup>st</sup> November 2020

Singlife Account in-forced date: 15<sup>th</sup> January 2020

Campaign period: 1 July to 31 December 2021

	<b>Checkpoint<sup>1</sup></b> <i>We check for your eligibility ONE day before your Singlife Account crediting date</i>	<b>Qualify?<sup>2</sup></b> <i>If you see a <b>X</b>, that means your Grow Policy is active for less than 30 days at each checkpoint</i>	Bonus Return Earning Period <sup>3</sup>	Bonus Return Crediting Date <sup>4</sup>
First	14-Jul-2021	✓	15 Jul - 14 Aug 2021	15-Aug-2021
Subsequent	14-Aug-2021	✓	15 Aug - 14 Sep 2021	15-Sep-2021
	14-Sep-2021	✓	15 Sep - 14 Oct 2021	15-Oct-2021
	14-Oct-2021	✓	15 Oct - 14 Nov 2021	15-Nov-2021
	14-Nov-2021	✓	15 Nov - 14 Dec 2021	15-Dec-2021
	14-Dec-2021	✓	15 Dec 2021 - 14 Jan 2022	15-Jan-2022
Final	31-Dec-2021	✓	15 Jan - 14 Feb 2022	15-Feb-2022

Note: The final checkpoint is on 31 December 2021.

### Scenario 4: New Grow customer, New Singlife Account customer

Grow policy in-forced date: 1<sup>st</sup> July 2021

Singlife Account in-forced date: 1<sup>st</sup> July 2021

Campaign period: 1 July to 31 December 2021

	<b>Checkpoint<sup>1</sup></b> <i>We check for your eligibility ONE day before your Singlife Account crediting date</i>	<b>Qualify?<sup>2</sup></b> <i>If you see a <b>X</b>, that means your Grow Policy is active for less than 30 days at each checkpoint</i>	Bonus Return Earning Period <sup>3</sup>	Bonus Return Crediting Date <sup>4</sup>
First	31-Jul-2021	✓	1 Aug - 31 Aug 2021	1-Sep-2021
Subsequent	31-Aug-2021	✓	1 Sep - 30 Sep 2021	1-Oct-2021
	30-Sep-2021	✓	1 Oct - 31 Oct 2021	1-Nov-2021
	31-Oct-2021	✓	1 Nov - 30 Nov 2021	1-Dec-2021
	30-Nov-2021	✓	1 Dec - 31 Dec 2021	1-Jan-2022
Final	31-Dec-2021	✓	1 Jan - 31 Jan 2022	1-Feb-2022

Note: The final checkpoint is on 31 December 2021.

### Scenario 5 : Terminated Grow policy during campaign period

Grow policy in-forced date: 16th January 2021

Singlife Account in-forced date: 31<sup>st</sup> January 2020

Grow policy terminated on : 8<sup>th</sup> December 2021

Campaign period: 1 July to 31 December 2021

	<b>Checkpoint<sup>1</sup></b> <i>We check for your eligibility ONE day before your Singlife Account crediting date</i>	<b>Qualify?<sup>2</sup></b> <i>If you see a <b>X</b>, that means your Grow Policy is active for less than 30 days at each checkpoint</i>	Bonus Return Earning Period <sup>3</sup>	Bonus Return Crediting Date <sup>4</sup>
First	30-Jul-2021	✓	31 Jul - 30 Aug 2021	31-Aug-2021
Subsequent	30-Aug-2021	✓	31 Aug - 29 Sep 2021	30-Sep-2021
	29-Sep-2021	✓	30 Sep - 30 Oct 2021	31-Oct-2021
	30-Oct-2021	✓	31 Oct - 29 Nov 2021	30-Nov-2021
	29-Nov-2021	✓	30 Nov - 30 Dec 2021	31-Dec-2021
	30-Dec-2021	X	X	X
Final	31-Dec-2021	X	X	X

Note: The final checkpoint is on 31 December 2021.

## **Terms & Conditions**

### **Disclaimer:**

*Customers are advised to read and understand content of the relevant documents including, but not limited to, prospectus or information memorandum that has been registered with Securities Commission and Product Highlights Sheet before investing. Customers should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may fluctuate; where past performance is no guarantee of future returns.*

1. By participating in this campaign, the customer agrees to the Terms and Conditions outlined herein.
2. A Customer's Grow policy must be in-force by 30 November 2021 to participate in this campaign.
3. At the checkpoint, the customer must have maintained the Grow policy for at least 30 calendar days to qualify for the bonus return.
4. Existing Grow customers (customers who have bought a Grow policy before 1 July 2021) can also participate in this campaign.
5. Returns for Grow Bonus Return Campaign will be calculated independently from the Singlife Account Save, Spend, Earn Campaign. However, to participate in Grow Bonus Campaign, customer must hold a Singlife Account policy.
6. Switching of portfolios and/or partial withdrawals of the Grow policy during the campaign period will not disqualify the customer from this campaign.
7. A customer whose Singlife's Grow policy and/or Singlife Account policy is terminated, whether by the customer or Singlife, for any reason whatsoever, during the campaign period may not be eligible to earn and/or be credited with any bonus return that is outstanding.
8. Where there has been a wrongful crediting of any bonus return to the Singlife Account for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.
9. Singlife reserves the right to vary, amend, add or supplement these Terms and Conditions, or withdraw or discontinue this campaign, at any time and without any notice or liability to you.
10. If there is any inconsistency between these Terms and Conditions and any marketing or promotional materials relating to this campaign, these Terms and Conditions shall prevail.
11. Customer agrees that Singlife's decision on all matters relating to the campaign shall be final, conclusive and binding against them.
12. The laws governing this campaign are the laws of Singapore and parties shall submit their disputes to the exclusive jurisdiction of the courts of Singapore.



## Release of Liability

By participating and qualifying in the campaign, the customer hereby agree (1) to be bound by all terms and conditions, policies, and decisions of Singlife; (2) to Singlife's Privacy Policy: [https://singlife.com/legal-information/?Privacy\\_Policy](https://singlife.com/legal-information/?Privacy_Policy); and (3) to release and hold harmless Singlife and all of its personnel and any person or entity associated with the production, operation or administration of the campaign from any and all claims, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to their participation in the campaign (including, without limitation, any property loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the campaign).