



This Cover Page is an important document.

- It highlights the key features and risks of this product and should be read together with the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable.
- It is important to read the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable, before deciding whether to purchase this product. If you do not have a copy of these documents, please contact us at 6827 9933 or your Financial Adviser Representative to ask for them.
- You should not purchase this product if you do not understand or are not comfortable with the risks of this product.

Singlife Flexi Life Income II

Product Type	Participating Whole Life Plan
Premium Term	Single Premium
Policy Term	Whole Life
Name of Insurer	Singapore Life Ltd.
Policy Currency	Singapore Dollars

WHAT ARE YOU PURCHASING?

This is a participating whole life plan which offers you insurance coverage and also invests part of your premiums in the insurer's Participating Fund. It comprises guaranteed and non-guaranteed benefits and may not be suitable for you if you want all benefits to be guaranteed.

WHAT ARE THE KEY RISKS OF A PARTICIPATING PLAN?

By purchasing a participating plan, your premiums will be pooled together and invested with premiums from other policyholders in the Participating Fund managed by Singapore Life Ltd. As a policyholder, you will share in the risks of the Participating Fund, including:

Investment Risks	Lower than expected investment returns earned by the fund
Insurance Risks	Higher than expected claims made by policyholders (e.g. due to death, disability or other terminations)
Expense Risks	Higher than expected expenses incurred for managing the Participating Fund

These risks can affect the performance of the Participating Fund which in turn affects the bonuses or dividends paid to you. Such bonuses or dividends are not guaranteed until declared.

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

ARE THE PARTICIPATING FUND'S ILLUSTRATED INVESTMENT RATES OF RETURN GUARANTEED?

The Policy Illustration shows two Illustrated Investment Rates of Return (after deducting investment expenses) of 4.25% per annum (p.a.) and 3.00% p.a.

They are not guaranteed and do not represent the upper and lower limits on the investment performance of the Participating Fund. They also do not represent the expected or actual returns of your participating plan.

WHAT RETURNS CAN YOU EXPECT FROM THIS POLICY BASED ON THE ILLUSTRATED INVESTMENT RATES OF RETURN?

Based on the Illustrated Investment Rate of Return of 4.25% p.a., your total Illustrated Yield upon surrender at age 96 is 3.23% p.a.*

Based on the Illustrated Investment Rate of Return of 3.00% p.a., your total Illustrated Yield upon surrender at age 96 is 2.03% p.a.*

*If you have opted to re-invest the coupon payout with Singapore Life Ltd., the total Illustrated Yield upon surrender at age 96 may be different. Please refer to the Policy Illustration for the reinvestment yield.

These returns are not guaranteed and do not represent the upper and lower limits of the returns you may receive.

Please note that the guaranteed surrender benefit of your policy may be less than the total premiums paid.

You can compare 3.23% p.a. and 2.03% p.a. Illustrated Yields upon surrender with the returns of Singapore Savings Bonds and Singapore Government Securities. You may refer to <https://www.mas.gov.sg/bonds-and-bills> for more information on the returns of Singapore Savings Bonds and Singapore Government Securities. Please note that the Illustrated Yields upon surrender have taken into account the cost of insurance and expenses incurred.

HOW HAS THE PARTICIPATING FUND PERFORMED OVER THE LAST FEW YEARS?

The historical investment rates of return (after deducting investment expenses) of the Participating Fund are shown below:

	2021	2022	2023	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Investment Returns	1.46%	-13.57%	5.66%	-2.51%	2.52%	3.13%

Please note that historical performance may not be indicative of future performance.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the bonuses or dividends that you may receive.

HOW WILL EXPENSES INCURRED BY THE PARTICIPATING FUND AFFECT YOU?

The expenses incurred by the Participating Fund include investment, management, distribution, tax and other expenses. The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. The level of expenses incurred may affect the bonuses or dividends you may receive.

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WHAT IS THE TOTAL EXPENSE RATIO OF THE PARTICIPATING FUND OVER THE LAST FEW YEARS?

The historical expense ratios of the Participating Fund are shown below:

	2021	2022	2023	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Total Expense Ratio	2.43%	1.95%	2.26%	2.21%	2.38%	2.58%

Please note that historical expense ratios may not be indicative of future expense ratios.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the financial advisory firm and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is \$20,720 as shown in the Policy Illustration. This makes up 10.36% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

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.

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

compareFIRST is an online portal that enables you to easily compare the premiums and features of life insurance products available to the retail market in Singapore. compareFIRST empowers you to make informed decisions when purchasing life insurance products. You can access the portal at www.comparefirst.sg before making a life insurance purchase. You can also find out more about life insurance products at www.moneysense.gov.sg.

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Introduction

Singapore Life Ltd. believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Please note that your policy provides a combination of (1) guaranteed benefits and (2) non-guaranteed benefits in the form of bonuses / cash dividends. The bonus rates / dividend scales used in this illustration are not guaranteed and may vary according to the performance of the Participating Fund.

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.

If you need clarification, please do not hesitate to ask your Financial Adviser Representative.

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Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Policyholder and Plan Details

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
 Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
 Occupation : Accountant / Accounts Staff - A000
 Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Summary Page

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

For your basic plan:

Accumulation Period 2 years
 For Yearly Income Option: Paid out

You will receive yearly Guaranteed Cash Benefit of \$2,750.00 starting from the end of the Accumulation Period, for as long as the life assured is alive and while the policy is in force. You have the option to reinvest the Guaranteed Cash Benefit with Singapore Life Ltd. at the prevailing non-guaranteed interest rate.

Surrender Values at the end of Accumulation Period

Guaranteed Surrender Value	\$	199,995.00
Illustrated Total Surrender Value at 4.25% illustrated investment rate of return	\$	200,274.00
Illustrated Total Surrender Value divided by Total Premiums Paid		100.14%

- The Sum Assured on the basic plan is not the Death Benefit. It is used to determine the Guaranteed Cash Benefit, Cash Bonus and Booster Bonus. Please refer to the Product Summary for details of your Death Benefit.
- It is important that you examine the Product Summary as well. This document highlights key features of the policy, including the benefits, charges and your free-look privilege.
- You have also been given a copy of "Your Guide to Life Insurance", "Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (where applicable)" and "Your Guide to Investment-Linked Insurance Plan" (where applicable). This is intended to provide you with a general understanding of life, health and investment-linked insurance, and it may cover product features that do not apply to the proposed policy.

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 Date : 26/12/2024
 Name : Mr Tan

Signature of Financial
 Adviser Representative : _____
 Date : 26/12/2024
 Name : Lim Calvin Kian Seng
 Company Name : Promiseland Independent Pte Ltd
 Contact Number : 6591504676
 Representative Code : 60019569

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
 Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
 Occupation : Accountant / Accounts Staff - A000
 Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

Main Policy Illustration

Yearly Income Option: Paid out

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	199,995	201,994	0	201,994	0	201,994
2 / 58	199,995	201,994	39	202,033	119	202,113
3 / 59	199,995	201,994	99	202,093	279	202,273
4 / 60	199,995	201,994	139	202,133	419	202,413
5 / 61	199,995	201,994	179	202,173	559	202,553
6 / 62	199,995	201,994	279	202,273	839	202,833
7 / 63	199,995	201,994	359	202,353	1,119	203,113
8 / 64	199,995	201,994	459	202,453	1,399	203,393
9 / 65	199,995	201,994	539	202,533	1,679	203,673
10 / 66	199,995	201,994	679	202,673	2,099	204,093
11 / 67	199,995	201,994	819	202,813	2,519	204,513
12 / 68	199,995	202,514	899	203,413	2,799	205,313
13 / 69	199,995	203,014	999	204,013	3,079	206,093
14 / 70	199,995	203,514	1,079	204,593	3,359	206,873
15 / 71	199,995	204,034	1,119	205,153	3,499	207,533
16 / 72	199,995	204,534	1,179	205,713	3,639	208,173
17 / 73	199,995	205,054	1,259	206,313	3,919	208,973
18 / 74	199,995	205,554	1,299	206,853	4,059	209,613
19 / 75	199,995	206,074	1,359	207,433	4,199	210,273
20 / 76	199,995	206,594	1,479	208,073	4,619	211,213

Signature of Life Assured: _____
 Date : 26/12/2024
 Name : Mr Tan

Signature of Financial Adviser Representative : _____
 Date : 26/12/2024
 Name : Lim Calvin Kian Seng
 Company Name : Promiseland Independent Pte Ltd
 Contact Number : 6591504676
 Representative Code : 60019569

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 Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	199,995	209,194	1,799	210,993	5,599	214,793
30 / 86	199,995	211,814	2,039	213,853	6,339	218,153
35 / 91	199,995	214,474	2,299	216,773	7,159	221,633
40 / 96	199,995	217,174	2,599	219,773	8,119	225,293
45 / 101	199,995	219,894	2,939	222,833	9,179	229,073
50 / 106	199,995	222,654	3,339	225,993	10,379	233,033
55 / 111	199,995	225,454	3,779	229,233	11,739	237,193
60 / 116	199,995	228,294	4,279	232,573	13,279	241,573
64 / 120	199,995	230,574	4,719	235,293	14,659	245,233

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	199,995	159,996	0	159,996	0	159,996
2 / 58	199,995	164,995	39	165,034	119	165,114
3 / 59	199,995	199,995	99	200,094	279	200,274
4 / 60	199,995	199,995	139	200,134	419	200,414
5 / 61	199,995	199,995	179	200,174	559	200,554
6 / 62	199,995	199,995	279	200,274	839	200,834
7 / 63	199,995	199,995	359	200,354	1,119	201,114
8 / 64	199,995	200,494	459	200,953	1,399	201,893
9 / 65	199,995	200,994	539	201,533	1,679	202,673
10 / 66	199,995	201,494	679	202,173	2,099	203,593
11 / 67	199,995	201,994	819	202,813	2,519	204,513
12 / 68	199,995	202,514	899	203,413	2,799	205,313
13 / 69	199,995	203,014	999	204,013	3,079	206,093
14 / 70	199,995	203,514	1,079	204,593	3,359	206,873
15 / 71	199,995	204,034	1,119	205,153	3,499	207,533
16 / 72	199,995	204,534	1,179	205,713	3,639	208,173
17 / 73	199,995	205,054	1,259	206,313	3,919	208,973
18 / 74	199,995	205,554	1,299	206,853	4,059	209,613
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Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	199,995	209,194	1,799	210,993	5,599	214,793
30 / 86	199,995	211,814	2,039	213,853	6,339	218,153
35 / 91	199,995	214,474	2,299	216,773	7,159	221,633
40 / 96	199,995	217,174	2,599	219,773	8,119	225,293
45 / 101	199,995	219,894	2,939	222,833	9,179	229,073
50 / 106	199,995	222,654	3,339	225,993	10,379	233,033
55 / 111	199,995	225,454	3,779	229,233	11,739	237,193
60 / 116	199,995	228,294	4,279	232,573	13,279	241,573
64 / 120	199,995	230,574	4,719	235,293	14,659	245,233

Note: The Surrender Value illustration above does not include the Guaranteed Cash Benefit, Cash Bonus and Booster Bonus.

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Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

Yearly Income

	Illustrated at 3.00% Investment Return	Illustrated at 4.25% Investment Return
Guaranteed Cash Benefit (GCB) (\$)	2,750.00	2,750.00
Cash Bonus (CB) (\$)	1,125.00	3,750.00
Yearly Income (GCB + CB) (\$)	3,875.00	6,500.00

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Guaranteed Cash Benefit (\$)	Illustrated at 3.00% Investment Return			Illustrated at 4.25% Investment Return		
			Non-Guaranteed Cash Bonus (\$)	Non-Guaranteed Booster Bonus (\$)	Total (\$)	Non-Guaranteed Cash Bonus (\$)	Non-Guaranteed Booster Bonus (\$)	Total (\$)
3 / 59	199,995	2,750	1,125	0	3,875	3,750	0	6,500
4 / 60	199,995	2,750	1,125	0	3,875	3,750	0	6,500
5 / 61	199,995	2,750	1,125	0	3,875	3,750	0	6,500
6 / 62	199,995	2,750	1,125	0	3,875	3,750	0	6,500
7 / 63	199,995	2,750	1,125	0	3,875	3,750	0	6,500
8 / 64	199,995	2,750	1,125	0	3,875	3,750	0	6,500
9 / 65	199,995	2,750	1,125	0	3,875	3,750	0	6,500
10 / 66	199,995	2,750	1,125	0	3,875	3,750	0	6,500
11 / 67	199,995	2,750	1,125	0	3,875	3,750	0	6,500
12 / 68	199,995	2,750	1,125	0	3,875	3,750	0	6,500
13 / 69	199,995	2,750	1,125	0	3,875	3,750	0	6,500
14 / 70	199,995	2,750	1,125	0	3,875	3,750	0	6,500
15 / 71	199,995	2,750	1,125	0	3,875	3,750	0	6,500
16 / 72	199,995	2,750	1,125	0	3,875	3,750	0	6,500
17 / 73	199,995	2,750	1,125	0	3,875	3,750	0	6,500
18 / 74	199,995	2,750	1,125	0	3,875	3,750	0	6,500
19 / 75	199,995	2,750	1,125	0	3,875	3,750	0	6,500
20 / 76	199,995	2,750	1,125	0	3,875	3,750	0	6,500
21 / 77	199,995	2,750	1,125	0	3,875	3,750	0	6,500
22 / 78	199,995	2,750	1,125	0	3,875	3,750	0	6,500

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Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Guaranteed Cash Benefit (\$)	Illustrated at 3.00% Investment Return			Illustrated at 4.25% Investment Return		
			Non-Guaranteed Cash Bonus (\$)	Non-Guaranteed Booster Bonus (\$)	Total (\$)	Non-Guaranteed Cash Bonus (\$)	Non-Guaranteed Booster Bonus (\$)	Total (\$)
27 / 83	199,995	2,750	1,125	375	4,250	3,750	625	7,125
32 / 88	199,995	2,750	1,125	375	4,250	3,750	625	7,125
37 / 93	199,995	2,750	1,125	375	4,250	3,750	625	7,125
42 / 98	199,995	2,750	1,125	375	4,250	3,750	625	7,125
47 / 103	199,995	2,750	1,125	375	4,250	3,750	625	7,125
52 / 108	199,995	2,750	1,125	375	4,250	3,750	625	7,125
57 / 113	199,995	2,750	1,125	375	4,250	3,750	625	7,125
62 / 118	199,995	2,750	1,125	375	4,250	3,750	625	7,125
64 / 120	199,995	2,750	1,125	375	4,250	3,750	625	7,125

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Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

Based on the Illustrated Investment Rate of Return of the Participating Fund:

At 4.25% p.a., your total Illustrated Yield upon surrender at age 96 is 3.23% p.a.

At 3.00% p.a., your total Illustrated Yield upon surrender at age 96 is 2.03% p.a.

What is the significance of the Illustrated Investment Rate of Return?

The illustrations have been prepared on two assumptions regarding the investment rate of return achieved by the investments of the Participating Fund. The two rates, 4.25% p.a. and 3.00% p.a., are purely illustrative and do not represent upper and lower limits on the investment performance of the Participating Fund. The two rates shown are net of any investment expenses.

The higher Illustrated Investment Rate of Return does not exceed the maximum long-term illustration investment rate of return (currently 4.25% p.a.), which has been set by the Life Insurance Association, Singapore.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the benefits that you may receive. Please note that investment performance is not the only factor that will affect the benefits that you will receive. Other factors such as the actual level of death claims, disability claims, expenses incurred and other terminations on the Participating Fund will also have a bearing on the benefits that you will receive.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

What is the Illustrated Yield upon Surrender?

The Illustrated Yields upon Surrender represent the annualised investment return you may receive upon the surrender of the policy at the age of 96, net of the cost of insurance and the expenses incurred, based on the Illustrated Investment Rates of Return of the Participating Fund at 4.25% p.a. and 3.00% p.a.

The Illustrated Yields are not guaranteed and do not represent upper and lower limits on the yield you could receive on this Participating policy.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund. Every year, you will be informed of the actual bonus rates or cash dividends (if any) of your Participating policy for that year. You can refer to the Product Summary for more information on the illustrated bonus rates for this product. You can also refer to Your Guide to Participating Policies to find out how bonus is determined.

Please note that the guaranteed benefit you receive upon the surrender of the policy at the age of 96 may be less than the total premiums paid.

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
 Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
 Occupation : Accountant / Accounts Staff - A000
 Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

What is the impact of deductions on what you might get back?

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the policy early.

Table of Deductions

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Deductions					
		Illustrated at 3.00% Investment Return			Illustrated at 4.25% Investment Return		
		Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)	Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)
1 / 57	199,995	205,994	45,998	159,996	208,494	48,498	159,996
2 / 58	199,995	212,174	47,139	165,035	217,355	52,240	165,115
3 / 59	199,995	218,539	14,570	203,969	226,593	19,819	206,774
4 / 60	199,995	225,096	17,153	207,943	236,223	22,613	213,610
5 / 61	199,995	231,849	19,874	211,975	246,263	25,617	220,646
6 / 62	199,995	238,804	22,677	216,127	256,729	28,699	228,030
7 / 63	199,995	245,968	25,649	220,319	267,640	32,012	235,628
8 / 64	199,995	253,347	28,254	225,093	279,015	35,070	243,945
9 / 65	199,995	260,948	31,038	229,910	290,873	38,385	252,488
10 / 66	199,995	268,776	33,926	234,850	303,235	41,830	261,405
11 / 67	199,995	276,839	36,984	239,855	316,122	45,560	270,562
12 / 68	199,995	285,145	40,260	244,885	329,558	49,711	279,847
13 / 69	199,995	293,699	43,717	249,982	343,564	54,198	289,366
14 / 70	199,995	302,510	47,385	255,125	358,165	59,017	299,148
15 / 71	199,995	311,585	51,267	260,318	373,387	64,306	309,081
16 / 72	199,995	320,933	55,354	265,579	389,256	69,984	319,272
17 / 73	199,995	330,561	59,610	270,951	405,800	75,890	329,910
18 / 74	199,995	340,478	64,143	276,335	423,046	82,362	340,684
19 / 75	199,995	350,692	68,861	281,831	441,026	89,244	351,782
20 / 76	199,995	361,213	73,753	287,460	459,769	96,295	363,474

Signature of Life Assured: _____
 Date : 26/12/2024
 Name : Mr Tan

Signature of Financial Adviser Representative : _____
 Date : 26/12/2024
 Name : Lim Calvin Kian Seng
 Company Name : Promiseland Independent Pte Ltd
 Contact Number : 6591504676
 Representative Code : 60019569

This insurance policy is underwritten by **Singapore Life Ltd.**
 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
 Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Deductions					
		Illustrated at 3.00% Investment Return			Illustrated at 4.25% Investment Return		
		Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)	Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)
25 / 81	199,995	418,745	101,130	317,615	566,135	138,346	427,789
30 / 86	199,995	485,440	134,838	350,602	697,109	194,148	502,961
35 / 91	199,995	562,758	176,784	385,974	858,383	268,675	589,708
40 / 96	199,995	652,391	228,460	423,931	1,056,967	367,047	689,920
45 / 101	199,995	756,300	291,654	464,646	1,301,493	495,838	805,655
50 / 106	199,995	876,759	368,391	508,368	1,602,589	663,159	939,430
55 / 111	199,995	1,016,404	461,103	555,301	1,973,343	879,228	1,094,115
60 / 116	199,995	1,178,291	572,585	605,706	2,429,869	1,156,835	1,273,034
64 / 120	199,995	1,326,177	677,496	648,681	2,870,035	1,433,866	1,436,169

The Illustration above assumes that the Guaranteed Cash Benefit, Cash Bonus and Booster Bonus are reinvested at prevailing non-guaranteed interest rates of 1.50% p.a. and 3.00% p.a. at illustrated Investment Return of 3.00% p.a. and 4.25% p.a. respectively. The interest rates are not guaranteed and are subject to change.

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
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Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

What do the columns in the table of deductions mean?

1. "Value of Premiums Paid To-date" is obtained by accumulating the premiums paid to-date at the Illustrated Investment Rate of Return, assuming that you were able to invest all of your premiums without deduction for the cost of insurance and without incurring any expenses.
2. The difference between the "Value of Premiums Paid To-date" and "Total Surrender Value" represents the "Effect of Deductions To-date". This is the accumulated value of the deductions for the cost of insurance, distribution cost, expenses, surrender charge, expected tax payments, and expected transfers to shareholders (for participating policies).

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
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Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

How much are you paying for distribution costs?

This table shows the total costs of distribution that Singapore Life Ltd. expects to incur in relation to your policy, including the cost of any financial advice provided to you.

Total Distribution Cost

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/57	199,995	20,720
2/58	199,995	20,720
3/59	199,995	20,720
4/60	199,995	20,720
5/61	199,995	20,720
6/62	199,995	20,720
7/63	199,995	20,720
8/64	199,995	20,720
9/65	199,995	20,720
10/66	199,995	20,720
11/67	199,995	20,720
12/68	199,995	20,720
13/69	199,995	20,720
14/70	199,995	20,720
15/71	199,995	20,720
16/72	199,995	20,720
17/73	199,995	20,720
18/74	199,995	20,720
19/75	199,995	20,720
20/76	199,995	20,720

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
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Contact Number : 6591504676
Representative Code : 60019569

This insurance policy is underwritten by **Singapore Life Ltd.**
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Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue : 26/12/2024

Backdated : Not Applicable

Life Assured : Mr Tan

Gender / Smoker Status : Male/Non-Smoker

Age Next Birthday : 56

Occupation : Accountant / Accounts Staff - A000

Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium

Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
25/81	199,995	20,720
30/86	199,995	20,720
35/91	199,995	20,720
40/96	199,995	20,720
45/101	199,995	20,720
50/106	199,995	20,720
55/111	199,995	20,720
60/116	199,995	20,720
64/120	199,995	20,720

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
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Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

What does the last column represent?

1. The Total Distribution Cost To-date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

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Signature of Financial
Adviser Representative : _____
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Contact Number : 6591504676
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Date of Issue : 26/12/2024 Backdated : Not Applicable

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 Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
 Occupation : Accountant / Accounts Staff - A000
 Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

Supplementary Policy Illustration

This is only a Supplementary Policy Illustration and must be read in conjunction with the Main Policy Illustration.

Yearly Income Option: Reinvested

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1/57	199,995	201,994	0	201,994	0	201,994
2/58	199,995	201,994	40	202,034	120	202,114
3/59	199,995	204,744	1,225	205,969	4,030	208,774
4/60	199,995	207,494	2,449	209,943	8,116	215,610
5/61	199,995	210,244	3,731	213,975	12,402	222,646
6/62	199,995	212,994	5,133	218,127	17,036	230,030
7/63	199,995	215,744	6,575	222,319	21,883	237,627
8/64	199,995	218,494	8,099	226,593	26,951	245,445
9/65	199,995	221,244	9,666	230,910	32,244	253,488
10/66	199,995	223,994	11,356	235,350	37,911	261,905
11/67	199,995	226,744	13,111	239,855	43,818	270,562
12/68	199,995	230,014	14,871	244,885	49,833	279,847
13/69	199,995	233,264	16,718	249,982	56,102	289,366
14/70	199,995	236,514	18,611	255,125	62,634	299,148
15/71	199,995	239,784	20,534	260,318	69,297	309,081
16/72	199,995	243,034	22,545	265,579	76,238	319,272
17/73	199,995	246,304	24,647	270,951	83,606	329,910
18/74	199,995	249,554	26,781	276,335	91,130	340,684
19/75	199,995	252,824	29,007	281,831	98,958	351,782
20/76	199,995	256,094	31,366	287,460	107,380	363,474

Signature of Life Assured: _____
 Date : 26/12/2024
 Name : Mr Tan

Signature of Financial Adviser Representative : _____
 Date : 26/12/2024
 Name : Lim Calvin Kian Seng
 Company Name : Promiseland Independent Pte Ltd
 Contact Number : 6591504676
 Representative Code : 60019569

This insurance policy is underwritten by **Singapore Life Ltd.**
 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
 Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25/81	199,995	272,444	45,171	317,615	155,345	427,789
30/86	199,995	288,814	61,788	350,602	214,147	502,961
35/91	199,995	305,224	80,750	385,974	284,484	589,708
40/96	199,995	321,674	102,257	423,931	368,246	689,920
45/101	199,995	338,144	126,502	464,646	467,511	805,655
50/106	199,995	354,654	153,714	508,368	584,776	939,430
55/111	199,995	371,204	184,097	555,301	722,911	1,094,115
60/116	199,995	387,794	217,912	605,706	885,240	1,273,034
64/120	199,995	401,074	247,607	648,681	1,035,095	1,436,169

Signature of Life Assured: _____
Date : 26/12/2024
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Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	199,995	159,996	0	159,996	0	159,996
2 / 58	199,995	164,995	40	165,035	120	165,115
3 / 59	199,995	202,745	1,224	203,969	4,029	206,774
4 / 60	199,995	205,495	2,448	207,943	8,115	213,610
5 / 61	199,995	208,245	3,730	211,975	12,401	220,646
6 / 62	199,995	210,995	5,132	216,127	17,035	228,030
7 / 63	199,995	213,745	6,574	220,319	21,883	235,628
8 / 64	199,995	216,994	8,099	225,093	26,951	243,945
9 / 65	199,995	220,244	9,666	229,910	32,244	252,488
10 / 66	199,995	223,494	11,356	234,850	37,911	261,405
11 / 67	199,995	226,744	13,111	239,855	43,818	270,562
12 / 68	199,995	230,014	14,871	244,885	49,833	279,847
13 / 69	199,995	233,264	16,718	249,982	56,102	289,366
14 / 70	199,995	236,514	18,611	255,125	62,634	299,148
15 / 71	199,995	239,784	20,534	260,318	69,297	309,081
16 / 72	199,995	243,034	22,545	265,579	76,238	319,272
17 / 73	199,995	246,304	24,647	270,951	83,606	329,910
18 / 74	199,995	249,554	26,781	276,335	91,130	340,684
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20 / 76	199,995	256,094	31,366	287,460	107,380	363,474

Signature of Life Assured: _____
 Date : 26/12/2024
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Signature of Financial
 Adviser Representative : _____
 Date : 26/12/2024
 Name : Lim Calvin Kian Seng
 Company Name : Promiseland Independent Pte Ltd
 Contact Number : 6591504676
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Date of Issue : 26/12/2024 Backdated : Not Applicable

Life Assured : Mr Tan
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 56
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 3.00% Investment Return		Illustrated at 4.25% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	199,995	272,444	45,171	317,615	155,345	427,789
30 / 86	199,995	288,814	61,788	350,602	214,147	502,961
35 / 91	199,995	305,224	80,750	385,974	284,484	589,708
40 / 96	199,995	321,674	102,257	423,931	368,246	689,920
45 / 101	199,995	338,144	126,502	464,646	467,511	805,655
50 / 106	199,995	354,654	153,714	508,368	584,776	939,430
55 / 111	199,995	371,204	184,097	555,301	722,911	1,094,115
60 / 116	199,995	387,794	217,912	605,706	885,240	1,273,034
64 / 120	199,995	401,074	247,607	648,681	1,035,095	1,436,169

The Illustration above assumes that the Guaranteed Cash Benefit, Cash Bonus and Booster Bonus are reinvested at prevailing non-guaranteed interest rates of 1.50% p.a. and 3.00% p.a. at illustrated Investment Return of 3.00% p.a. and 4.25% p.a. respectively. The interest rates are not guaranteed and are subject to change.

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Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Single Premium Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Flexi Life Income II	Life	Single Premium	125,000.00	199,995.00

Based on the Illustrated Investment Rate of Return of the Participating Fund:

At 4.25% p.a., your total Illustrated Yield upon surrender at age 96 is 3.14% p.a.

At 3.00% p.a., your total Illustrated Yield upon surrender at age 96 is 1.90% p.a.

What is the significance of the Illustrated Investment Rate of Return?

The illustrations have been prepared on two assumptions regarding the investment rate of return achieved by the investments of the Participating Fund. The two rates, 4.25% p.a. and 3.00% p.a., are purely illustrative and do not represent upper and lower limits on the investment performance of the Participating Fund. The two rates shown are net of any investment expenses.

The higher Illustrated Investment Rate of Return does not exceed the maximum long-term illustration investment rate of return (currently 4.25% p.a.), which has been set by the Life Insurance Association, Singapore.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the benefits that you may receive. Please note that investment performance is not the only factor that will affect the benefits that you will receive. Other factors such as the actual level of death claims, disability claims, expenses incurred and other terminations on the Participating Fund will also have a bearing on the benefits that you will receive.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

What is the Illustrated Yield upon Surrender?

The Illustrated Yields upon Surrender represent the annualised investment return you may receive upon the surrender of the policy at the age of 96, net of the cost of insurance and the expenses incurred, based on the Illustrated Investment Rates of Return of the Participating Fund at 4.25% p.a. and 3.00% p.a.

The Illustrated Yields are not guaranteed and do not represent upper and lower limits on the yield you could receive on this Participating policy.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund. Every year, you will be informed of the actual bonus rates or cash dividends (if any) of your Participating policy for that year. You can refer to the Product Summary for more information on the illustrated bonus rates for this product. You can also refer to Your Guide to Participating Policies to find out how bonus is determined.

Please note that the guaranteed benefit you receive upon the surrender of the policy at the age of 96 may be less than the total premiums paid.

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Notes:

1. 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.
2. The client's age next birthday (ANB) is used to calculate the premium and Surrender Values (if any) in the illustration. The Sum Assured/Benefit heading in this illustration refers to the Sum Assured or Annual/Monthly Benefit you will receive depending on the plan.
3. This quotation is applicable to standard life and is for illustration purposes only. This illustration is not an offer by Singapore Life Ltd. to provide insurance. Insurance cover is only effective when a policy is issued. The precise benefits, terms and conditions will be provided in the insurance policy contract. All amounts quoted are based on the selected currency.
4. For the purpose of this Policy Illustration, Singaporean Nationality shall include Singapore Permanent Resident. Rates quoted for a Singapore Permanent Resident shall be based on the rates quoted for a Singaporean.
5. For the purpose of the Policy Illustration for Supplementary Benefits (where applicable), "-" shown under the Death Benefit Guaranteed and/or Surrender Value Guaranteed indicates that there are no death benefit coverage and/or surrender value for the respective supplementary benefit.
6. Please note that the premium rates/charges for the following (where applicable) are not guaranteed. These rates/charges may be adjusted based on future experience.
 - Cancer Premium Waiver II
 - Critical Illness Premium Waiver II
 - Payer Critical Illness Premium Waiver II
7. I/We declare that my/our Financial Adviser Representative has explained the values / key benefits / information in the Policy Illustration and Product Summary to my/our satisfaction. I/We have read through all the pages of the Policy Illustration and Product Summary and understand the benefits of the plan.

Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

PRODUCT SUMMARY
Singlife Flexi Life Income II

1. DESCRIPTION OF PRODUCT

Singlife Flexi Life Income II is a participating whole life insurance plan that facilitates wealth accumulation and provides Yearly Income payable starting from the end of the Accumulation Period. This plan provides You with the Death Benefit and the Terminal Illness Benefit.

This is a participating Policy that allows You to participate in the performance of Our Participating Fund in the form of non-guaranteed bonuses.

Note: "You" / "Your" relates to the Policyholder. "We" / "Us" / "Our" relates to Singapore Life Ltd.

Product At-a-glance

<ul style="list-style-type: none"> • Kick start Your insurance savings plan by deciding on the yearly Guaranteed Cash Benefit You would like to receive from the basic plan. • No medical underwriting is required. • Choose to save towards Your goal by paying a Single Premium or limited premium payment term of 3, 5, 10, 15, 20 or 25 years, subject to entry age + premium payment term up to a maximum of 75 Age Next Birthday (ANB). • For limited premium payment term Policy, opt from a choice of either monthly, quarterly, half-yearly or yearly payment frequencies. • Enjoy flexibility in the choice of Your Accumulation Period that best suits Your needs, subject to entry age + premium payment term + Accumulation Period up to maximum of 80 ANB. • Receive Yearly Income (i.e. Guaranteed Cash Benefit and Cash Bonus) up to 5.20% of Sum Assured every year as long as the Life Assured is alive and while the Policy is in force. • Receive non-guaranteed Booster Bonus of 0.50% of Sum Assured every Policy Year starting from the Policy Anniversary immediately following: <ul style="list-style-type: none"> i. the date on which the Life Assured attained age 60 at next birthday; or ii. the end of the 20th Policy Year after the Accumulation Period ends, whichever is later. 	<ul style="list-style-type: none"> • Choose from the flexible options available: <ul style="list-style-type: none"> i. Receive the Yearly Income and Booster Bonus (if any) while the Policy is in force; or ii. Reinvest the Yearly Income and Booster Bonus (if any) with Us at the prevailing non-guaranteed interest rate. • Benefit from the flexibility to withdraw any reinvested Yearly Income and Booster Bonus (if any) with interest should the need arise. • Enjoy peace of mind with the Death and Terminal Illness coverage offered under this Plan. • Guaranteed Cash Surrender Value is equivalent to Total Premiums Paid as at the end of Accumulation Period or the end of: <ul style="list-style-type: none"> i. 8th Policy Year for single premium payment term; ii. 13th Policy Year for 3 years premium payment term; iii. 15th Policy Year for 5, 10 or 15 years premium payment term; or iv. 25th Policy Year for 20 or 25 years premium payment term; whichever is earliest. • Add on Supplementary Benefits for the extra peace of mind where available (for limited Premium payment term Policy only).
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Signature of Life Assured: _____
Date : 26/12/2024
Name : Mr Tan

Signature of Financial
Adviser Representative : _____
Date : 26/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

E & O.E

2. PLAN FEATURES AND BENEFITS

The benefits (including any guaranteed and non-guaranteed payouts) are provided by Us and are not obligated or guaranteed by Our distributors. You are subject to Our credit risk.

2.1 YEARLY INCOME

We will pay You a Yearly Income at the end of every Policy Year starting from the end of the Accumulation Period, less any amount You owe Us, as long as the Life Assured is alive and while the Policy is in force.

The Yearly Income consists of:

1. Guaranteed Cash Benefit at 2.20% of the Sum Assured; and
2. Cash Bonus (non-guaranteed), if any at 3.00%^ of the Sum Assured.

^ Cash Bonus rate indicated above is based on an illustrated investment rate of return of 4.25% per annum (p.a.) which is the higher rate as illustrated in the Policy Illustration. Please refer to the Policy Illustration for further information.

Note: The Sum Assured is used to determine the Guaranteed Cash Benefit, Cash Bonus and Booster Bonus and is not the Death Benefit. Please refer to the section on Death Benefit for more details.

You can opt to:

- (a) receive the Yearly Income; or
 - (b) reinvest the Yearly Income with Us at a non-guaranteed interest rate determined by Us;
- when You apply for Your Policy.

For Policy funded by Supplementary Retirement Scheme (SRS) monies, the Yearly Income payout will be credited back to the SRS account as per prevailing SRS Guidelines.

Before payment of each of the Yearly Income, We will deduct any amount You owe to Us.

The Yearly Income will be payable until the last Policy Anniversary before or on the date on which the Life Assured dies, is diagnosis with Terminal Illness or the Policy ends, whichever is earliest.

2.2 NON-GUARANTEED BONUS FROM SINGAPORE LIFE LTD.'S PARTICIPATING FUND

You will receive Cash Bonus, Booster Bonus and Terminal Bonus as We distribute a share of Our Participating Fund profit to You in the form of such bonuses.

2.2.1 Cash Bonus

We will pay the Cash Bonus which forms part of the Yearly Income yearly during the Income Payout Period while the Policy is in force and the Life Assured is alive. The Cash Bonus is 3.00% of the Sum Assured based on an illustrated investment rate of return of 4.25% p.a. Cash Bonus is non-guaranteed and depends on the performance of Our Participating Fund.

2.2.2 Booster Bonus

While the Policy is in force and the Life Assured is alive, We will pay the Booster Bonus every Policy Year starting from the Policy Anniversary immediately following:

- i. the date on which the Life Assured reached age 60 at next birthday; or
 - ii. the end of 20th Policy Year after the Accumulation Period ends,
- whichever is later. The Booster Bonus (if any) will be paid out together with the Yearly Income for that Policy Year.

The Booster Bonus is 0.50% of Sum Assured based on an illustrated investment rate of return of 4.25% p.a. It is non-guaranteed and depends on the performance of Our Participating Fund.

We will pay or reinvest the Booster Bonus (if any), following the same option which You have selected for Yearly Income.

We will pay the Booster Bonus until the last Policy Anniversary before or on the date on which the Life Assured dies, is diagnosed with Terminal Illness or the Policy ends, whichever is earliest.

2.2.3 Terminal Bonus

Terminal Bonus is non-guaranteed and We may pay it upon the death of the Life Assured, upon an early payout of the Death Benefit due to Terminal Illness or surrender of the Policy.

For more details, please refer to the section on "Non-guaranteed Bonus Payable".

2.3 CASH SURRENDER VALUE

For single premium payment term, Your Policy will acquire a cash value upon the inception of the Policy and upon receipt of the Single Premium.

For limited premium payment term, Your Policy will acquire a cash value from the start of the:

- 2nd Policy Year for Policy with 3 years premium payment term; or
 - 3rd Policy Year for Policy with 5, 10, 15, 20 or 25 years premium payment term;
- as long as premiums are paid up-to-date.

The Guaranteed Cash Surrender Value is equivalent to the Total Premiums Paid as at the end of the Accumulation Period or the end of:

- (a) 8th Policy Year for Policy with single premium payment term;
 - (b) 13th Policy Year for Policy with 3 years premium payment term;
 - (c) 15th Policy Year for Policy with 5, 10 or 15 years premium payment term; or
 - (d) 25th Policy Year for Policy with 20 or 25 years premium payment term;
- whichever is earliest.

The Guaranteed Cash Surrender Value will increase at 0.25% p.a. (compounded) starting from the 5th Policy Year after the end of the Accumulation Period.

The Total Surrender Value consists of the Basic Cash Value, i.e. Guaranteed Cash Surrender Value and Terminal Bonus (if any). Please refer to the Policy Illustration for the illustrated Cash Surrender Value You may get if You surrender the Policy early.

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.

2.4 INSURANCE COVERAGE AVAILABLE

A. Death Benefit

If the Life Assured dies while the Policy is in force, the Death Benefit payable will be the sum of:

- (1) The higher of:
 - (i) 101% of Total Premiums Paid for the basic plan up to the date of death (excluding advance Premiums and Premiums for Supplementary Benefits (if any) attached to the Policy) or
 - (ii) the Guaranteed Cash Surrender Value;
 - (2) any Terminal Bonus as declared by Us; and
 - (3) any reinvested Yearly Income and Booster Bonus with non-guaranteed interest (if not previously withdrawn);
- less any amount You owe Us.

B. Terminal Illness Benefit

If the Life Assured is diagnosed as suffering from a Terminal Illness while the Policy is in force, We will pay the Terminal Illness Benefit in one lump sum, as an early payout of the Death Benefit.

“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months. This diagnosis must be supported by a specialist and confirmed by Our appointed Registered Medical Practitioner. Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

C. Supplementary Benefits

While the Policy is in force, You may request to add additional Supplementary Benefits to Your Policy, subject to Our terms and conditions and provided the Supplementary Benefits are available at the point of Your application. You have to pay extra premiums for these additional Supplementary Benefits. No Supplementary Benefit is available for single premium payment term Policy. Please refer to the respective Supplementary Benefits' Terms and Conditions for the full details of exclusions.

3 PLAN FEATURES

3.1 ELIGIBILITY

Life Assured Entry Age (Age-Next-Birthday “ANB” basis)

Premium Payment Term (year)	Accumulation Period (year)	Payment method other than SRS		SRS	
		Entry Age (ANB)		Entry Age (ANB)	
		Minimum	Maximum	Minimum	Maximum
Single Premium (1)	2 - 20			19^	70^
3	0 - 20	1	70	NA	NA
5					
10					
15					
20					
25			50		

^ Subject to prevailing SRS Guidelines

At the start of the Plan, You may choose a:

- Single premium payment term; or
- Limited premium payment term of 3 years, 5 years, 10 years, 15 years, 20 years or 25 years, subject to entry age + premium payment term ≤ 75 ANB; and
- Accumulation Period up to 20 years (in multiple of 1 year), subject to entry age + premium payment term + Accumulation Period ≤ 80 ANB.

Note: Accumulation Period is the period from the end of the premium payment term until the first payment of Yearly Income.

Assured/Policyholder Entry Age (Age-Next-Birthday “ANB” basis)

Entry Age (ANB)	
Minimum	Maximum
17	99

Ownership basis: Single Life Policy (where the Life Assured is the Policyholder) or Third Party Policy (based on (i) husband and wife basis for Life Assured of 17 ANB and above; or (ii) Juvenile life basis for Life Assured of 18 ANB and below).

For Policy funded by SRS monies, the Policyholder must be the Life Assured covered under the Policy (Single Life Policy).

3.2 PREMIUMS

Premium rates are guaranteed throughout the premium payment term.

You may choose to pay Your basic premiums in a single payment or with regular payment either monthly, quarterly, half-yearly or yearly, via the following premium payment methods:

For single payment:

- Cash, Cheque, Bank Draft or SRS only.

For regular payment:

- For initial premium: eGIRO (All channels if the customer uses a DBS/POSB bank account for GIRO application), Cash, Cheque, or Credit Card (Visa/MasterCard).
- For renewal premiums: Interbank GIRO, eGIRO (All channels if the customer uses a DBS/POSB bank account for GIRO application), Cash, Cheque or via AXS.

Except for the first basic premium, subsequent basic premiums must be paid within a period of 30 days (the “Grace Period”) from the premium due date. You should ensure that the basic premiums are paid in time to prevent a possible termination of the plan.

3.3 WITHDRAWAL OF REINVESTED YEARLY INCOME AND BOOSTER BONUS

Where applicable, You may choose to either fully or partially withdraw the Yearly Income and Booster Bonus (if any) that has been reinvested with Us. You are allowed to withdraw Your reinvested Yearly Income and Booster Bonus (if any) with earned interest by submitting a withdrawal application to Us. The minimum amount for a withdrawal is SGD1,000 (in multiples of SGD10) or the balance available, whichever is lower.

For Policy funded by SRS monies, the withdrawn Yearly Income and Booster Bonus (if any) would be credited back to the SRS account as per prevailing SRS Guidelines.

3.4 SURRENDER OF THE PLAN

While Your Policy is in force and has acquired cash value, You may choose to fully surrender the Policy at any time to receive a lump sum payment consisting of its Cash Surrender Value. Your Policy will end upon full surrender of the Policy.

You also have the option to partially surrender the Policy by reducing the Sum Assured (subject to the minimum Sum Assured of the Policy) and receive the partial Cash Surrender Value in a lump sum. The Sum Assured of the Policy after the partial surrender will be reduced accordingly and You will receive the reduced Yearly Income and Booster Bonus (if any) during the Income Payout Period.

For Policy funded with SRS monies, the lump sum payment will be credited back to the SRS account as per prevailing SRS Guidelines.

3.5 POLICY LOAN

You may opt for a Policy Loan of up to 65% of the Cash Surrender Value less any amount You owe Us. The prevailing minimum loan amount and Policy loan rate will be applicable and they are subject to changes according to Our prevailing terms and conditions. The interest rate is non-guaranteed.

Policy loan is not applicable for policies that are funded by SRS monies.

4 SINGAPORE LIFE LTD.'S PARTICIPATING FUND

4.1 NON-GUARANTEED BONUS PAYABLE

We distribute a share of Our Participating Fund profit to You in the form of bonus payments as follows:

Cash Bonus

We may declare a Cash Bonus rate every year starting from the end of the Accumulation Period. The Cash Bonus rate will be used to determine the amount of Cash Bonus that will be paid yearly, with the Guaranteed Cash Benefit.

Booster Bonus

We may declare a Booster Bonus rate every policy year starting from the Policy Anniversary immediately following:

- i. the date on which the Life Assured reached age 60 at next birthday; or
- ii. the end of the 20th Policy Year after the Accumulation Period ends,

whichever is later. The Booster Bonus rate will be used to determine the amount of Booster Bonus that will be paid.

Terminal Bonus

This is a payment to be determined by Us which may be credited to You upon surrender of the Policy, death of the Life Assured or upon an early payout of the Death Benefit.

The Terminal Bonus rate[#] for death or surrender of the Policy can be found in Appendix A.

[#] Terminal Bonus rate indicated in Appendix A is based on an illustrated investment rate of return of 4.25% p.a., which is the higher rate as illustrated in the Policy Illustration.

In comparison, at an illustrated investment rate of return of 3.00% p.a., the bonus rates are expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Please refer to the Policy Illustration for the bonus amounts at the illustrated investment rate of return of 3.00% p.a. and 4.25% p.a. respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.

The Cash Bonus, Booster Bonus and Terminal Bonus rates are not guaranteed and depend on the performance of Our Participating Fund.

All guaranteed benefits, including bonuses which have already been allocated to the Participating Fund Policyholders, will be provided for regardless of the future performance of Our Participating Fund.

All future bonuses of the Policy which have yet to be allocated to the Participating Fund Policyholders are not guaranteed and We will decide the level of bonus to be declared each year, as approved by Our Board of Directors (the "Board"), taking into account the written recommendation of the Appointed Actuary.

4.2 DETAILS ON INVESTMENT OF ASSETS OF THE PARTICIPATING LIFE INSURANCE FUND

We currently operate only one sub-fund (“Par sub-fund”) within the main Participating Fund.

As investment best practice and to ensure that We continue to be able to maintain an acceptable overall risk level, We may opt for a specific investment strategy for a particular product or particular group of products, creating different investment pools within the Par sub-fund.

Investment Objective and Strategy of the Combined Assets Backing the Plan

The investment objective of the different investment pools within the Par sub-fund is to select appropriate investments to earn a competitive rate (allowing for the effect of taxation) commensurate with acceptable levels of solvency risks, having regard to the:

- nature and term of the particular product or group of products within each investment pool;
- immediate cashflow needs arising from the product or group of products within the investment pool;
- prevailing local regulatory and Singapore Life Holdings Pte. Ltd.’s requirements;
- expected returns and volatility of different asset classes; and
- investment-related risks, mainly market, credit, interest rate, currency and liquidity risks.

Through meeting the investment objective, We aim to provide stable medium to long-term returns to Our Par sub-fund Policyholders and strive for bonuses that are fair and equitable to the Par sub-fund Policyholders.

We hold a wide range of assets to back the Par sub-fund policies and it regularly reviews the long-term asset allocation of each investment pool within the Par sub-fund with due regard to the Par sub-fund’s investment objectives. As part of its investment strategy, maximum and minimum exposures to, and performance benchmarks for different asset classes are also set in accordance with the fund objectives.

The long-term asset allocation of the Par sub-fund includes some higher risk investments, which We expect to provide a higher return, such as equities, property and others, as well as lower risk investments such as fixed income, cash and deposits. As the Par sub-fund gets smaller and policies on average get closer to maturity, We expect that We will invest less in higher risk investments and more in lower risk investments.

The Par sub-fund is managed by our in-house team who start with a strategic asset allocation designed with target return, liability, risk management and sustainability considerations. It may use external specialist fund managers to manage certain asset classes, including private equity and hedge funds.

Investment Mix

As described above, the long-term investment mix (strategic asset allocation) may differ between different products or group of products belonging to different investment pools.

For the investment pool that this plan belongs to, the asset allocation is as follows:

Asset Class	Strategic Asset Allocation	Asset Allocation as at 31 Dec 2023
Fixed Income	69%	68%
Equities	21%	19%
Property	7%	6%
Other Assets##	3%	7%

##Other Assets include alternative assets, cash, deposits and money market securities

Note: The actual asset allocation may be different from the Strategic Asset Allocation but will be within an asset allocation range that is stipulated in Our Investment Policy and approved by the Board.

Total Expense Ratio

The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the Participating Fund has been allowed for in the premiums payable for Your Policy and is not an additional cost to You. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits You may receive.

For Our Participating Fund, the past Total Expense Ratios are shown in the table below.

	2021	2022	2023	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Total Expense Ratio	2.43%	1.95%	2.26%	2.21%	2.38%	2.58%

Please note that historical expense ratios may not be indicative of future expense ratios.

The total expense ratio is calculated based on the following formula:

$$\text{Total Expense Ratio (\%)} = \frac{\text{Total Expenses}}{\text{Average Asset Value}^{**}} \times 100$$

**The average asset value is computed based on the average of the asset value at the beginning and ending period for the year of computation.

Investment Rate of Return

For Our Participating Fund, the past investment rates of return (after deducting investment expenses only) are shown in the table below.

	2021	2022	2023	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Investment Returns	1.46%	-13.57%	5.66%	-2.51%	2.52%	3.13%

Please note that historical performance may not be indicative of future performance.

Key Factors Affecting the Performance of the Participating Fund and Level of Bonuses

Within the Participating Fund, the factors affecting the sub-fund's and investment pools' performance and level of bonuses include:

- the Par sub-fund's investment performance (including the credit risk of the Par sub-fund assets) and its future outlook;
- Our running costs, which include administrative costs, investment costs and commission to intermediaries;
- the tax We have to pay;
- the shareholders' share of profits, which is tied directly to the bonuses declared;
- the claims We have to pay, such as death and surrender claims; and
- other profit and losses in the Par sub-fund.

We will determine the level of bonuses taking into account the current performance as well as future outlook for the Par sub-fund.

Sharing of Risks

The Participating Fund provides sharing of risk for Policyholders – this smoothens out the ups and downs that individual Policyholders would have experienced if they have invested independently and directly.

Where a specific investment strategy or strategic asset allocation is being adopted, there will be minimal interactions (“cross subsidies”) between investment returns from the different investment pools. However, in certain circumstances, cross subsidies between investment returns from the different investment pools may be allowed subject to the approval of the Appointed Actuary and the investment committee which consists of senior members of Our management team. There remains to be cross subsidies between the other key factors affecting the performance of the Par sub-fund and level of bonuses stated above. Surplus of assets in one investment pool may be used to support shortfall of assets in another investment pool to ensure that the Participating Fund remains solvent.

The values of the assets supporting the products are determined by accumulating the cash flows for each product or group of products. This is calculated by accumulating the premium income plus the investment return, less deductions for expenses, tax, commission, the cost of providing benefits and the shareholders' share of profits as well as other costs that may be incurred in managing the fund.

Smoothing of Bonuses

Although bonuses are not guaranteed, insurers generally try to avoid large fluctuations in the bonus declared from year to year. We aim to achieve this stability by smoothing bonuses over time. This means that bonuses may be held back in years when the performance of the fund has been good so that bonuses can be less affected when conditions are or seems likely to get less favourable. The net effect is that bonuses and interest rates will not necessarily follow the short-term rises and falls in the investment markets.

The greater the exposure to higher risk investments, the greater the expected volatility in net investment return.

Smoothing will never reduce any guaranteed benefits that may apply. The cost of smoothing is intended to be neutral over the longer term, although market conditions can lead to a profit or loss on smoothing in the short term.

In general, variations due to sudden or abrupt market movement and volatility are likely to be reflected through the changes in Terminal Bonus rates. Although changes are smoothed, there is no maximum or minimum amount by which Terminal Bonus rates may be altered.

Past 3 Years Bonus Rates

Cash Bonus

Past experience for Cash Bonus declaration is presently not available.

Booster Bonus

Past experience for Booster Bonus declaration is presently not available.

Terminal Bonus – As a % of Total Premiums Paid for the basic plan

Past experience for Terminal Bonus declaration is presently not available.

Past performance is not necessarily indicative of future performance.

Fees and Charges under the Par sub-fund

We incur expenses in operating the business. These include the salaries of staff, the cost of maintaining the office, investment costs, any commission paid to intermediaries and other such ongoing costs / one-off costs. When establishing fair payouts, We will determine a reasonable share of these expenses to be attributed to the operation of each investment pool within the Par sub-fund.

Fees and charges have been included in the calculation of the premium and will not be separately charged to the Policyholders.

Conflict of Interests

We are not aware of any conflict of interest in relation to the Par sub-fund and its management.

Related Party Transactions

We have the following related-party transactions based on terms agreed between the parties concerned:

1. Management services provided to Our related companies.

These services are provided based on management agreements signed with all the respective companies. These agreements are being periodically reviewed to ensure that the fees charged are reasonable and in line with the market.

Annual Bonus Updates

Policyholders will be updated on the performance of their Policy via an annual statement and update, which will be made available to You following Our annual bonus declaration, by 30 June each year.

5. ADDITIONAL INFORMATION

The Contract

This Product Summary provides You with an overview of the plan. The policy contract will provide the full terms and conditions of this plan.

Termination

This Policy shall end:

- (a) on the date the Life Assured dies;
- (b) on the date the Death Benefit or the Terminal Illness Benefit is paid in full;

- (c) upon the expiry of Grace Period without payment of premium due;
 - (d) upon the acceptance of Your application to end this Policy; or
 - (e) upon any other event which results in Policy to end as set out in this Policy;
- whichever is earliest.

If You write to Us to end Your Policy, there will not be any prorated refund of Premium(s) and Your Policy will end from the premium due date immediately following the date We accept Your written request to end the Policy.

Exclusions

- i. If the Life Assured commits suicide (while sane or insane) within one year of the Policy Issue Date or the date of the last reinstatement of the Policy (whichever is later), the Policy will be voided from the date immediately before the date of death.
- ii. Terminal Illness in the presence of HIV infection is excluded.

You are advised to read the policy contract for the full list of exclusions.

Claims

We shall pay any benefits under the Policy to You, Your legal representative or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless We have received full premium.

Please contact Your Financial Adviser Representative or visit <https://singlife.com/en/make-a-claim/> for the claim procedures.

Free Look

You may cancel your policy by writing to us within 14 days after you received the policy documents. We will refund the premium(s) you paid (without interest) after deducting any expenses we spent in issuing the policy, after we have received the written notification for cancellation.

If the policy is sent to you by post or electronically, we will consider it received 7 days after the date sent.

Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Cover Page
- Policy Illustration
- Product Summary
- Bundled Product Disclosure (if applicable)
- Fact Find Form
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable)
- Infographic "Moratorium on Genetic Testing and Insurance"
- Your Guide to Participating Policies

The guides listed above are available on Our website: www.singlife.com. The guides will help You to understand more about Life Insurance, Health Insurance and participating policies. You may also request for hardcopy versions from Us or from Your Financial Adviser Representative.

Note

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a Financial Adviser Representative, You should consider whether the plan 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.

Policy Owners' Protection Scheme

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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Details of the Insurer

This plan is underwritten by Singapore Life Ltd. Website: www.singlife.com.

Appendix A – Terminal Bonus

Terminal Bonus for Death or Surrender (% of Total Premium Paid) at the illustrated investment rate of return of 4.25%

Premium Payment Term: Single Premium, 3 and 5 years

Policy Year	Premium Term + Accumulation Period							
	3	4	5	6	7	8	9	10
1 to 10	0% to 1%	0% to 1%	0% to 3%	0% to 5%	0% to 7%	0% to 9%	0% to 11%	0% to 13%
11 to 20	1% to 2%	1% to 2%	3% to 4%	5% to 6%	7% to 8%	9% to 10%	11% to 12%	13% to 14%
21 to 30	2% to 3%	2% to 3%	4% to 5%	6% to 8%	8% to 10%	10% to 12%	12% to 15%	14% to 17%
31 to 40	3% to 4%	3% to 4%	5% to 7%	8% to 10%	10% to 13%	13% to 16%	15% to 19%	17% to 22%
41 to 50	4% to 5%	4% to 5%	7% to 9%	10% to 13%	13% to 17%	16% to 20%	19% to 24%	22% to 28%
51 to 60	5% to 6%	5% to 6%	9% to 11%	13% to 16%	17% to 21%	21% to 26%	25% to 31%	29% to 36%
61 to 70	6% to 8%	6% to 8%	12% to 15%	17% to 21%	22% to 27%	27% to 34%	32% to 40%	37% to 46%
71 to 80	8% to 10%	8% to 10%	15% to 19%	22% to 27%	28% to 35%	35% to 43%	41% to 51%	47% to 59%
81 to 90	11% to 13%	11% to 13%	19% to 24%	28% to 35%	36% to 45%	44% to 56%	53% to 66%	61% to 76%
91 to 100	14% to 17%	14% to 17%	25% to 31%	36% to 45%	46% to 58%	57% to 71%	68% to 85%	78% to 98%
101 to 110	18% to 22%	18% to 22%	32% to 40%	46% to 57%	59% to 74%	73% to 91%	87% to 109%	100% to 125%
111 to 119	23% to 28%	23% to 28%	41% to 50%	59% to 72%	76% to 93%	94% to 114%	111% to 136%	128% to 156%

Policy Year	Premium Term + Accumulation Period							
	11	12	13	14	15	16	17	18
1 to 10	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%
11 to 20	15% to 16%	15% to 19%	15% to 21%	15% to 23%	15% to 25%	15% to 27%	15% to 29%	15% to 31%
21 to 30	17% to 19%	19% to 22%	21% to 24%	23% to 26%	25% to 29%	27% to 31%	29% to 34%	31% to 36%
31 to 40	20% to 25%	22% to 28%	25% to 31%	27% to 34%	30% to 37%	32% to 40%	34% to 43%	37% to 46%
41 to 50	25% to 32%	28% to 36%	32% to 40%	35% to 43%	38% to 48%	41% to 52%	44% to 55%	48% to 59%
51 to 60	33% to 41%	37% to 46%	41% to 51%	45% to 56%	49% to 61%	53% to 66%	57% to 71%	61% to 76%
61 to 70	42% to 52%	47% to 59%	52% to 65%	57% to 72%	63% to 78%	68% to 85%	73% to 91%	78% to 98%
71 to 80	54% to 67%	60% to 75%	67% to 84%	73% to 92%	80% to 100%	87% to 109%	93% to 117%	100% to 125%
81 to 90	69% to 86%	77% to 97%	86% to 107%	94% to 118%	103% to 128%	111% to 139%	120% to 150%	128% to 160%
91 to 100	88% to 111%	99% to 124%	110% to 137%	121% to 151%	132% to 165%	143% to 178%	153% to 192%	165% to 206%
101 to 110	113% to 142%	127% to 159%	141% to 176%	154% to 193%	169% to 211%	183% to 228%	197% to 246%	211% to 263%
111 to 119	145% to 177%	163% to 198%	180% to 220%	198% to 241%	216% to 263%	234% to 285%	252% to 307%	270% to 329%

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Policy Year	Premium Term + Accumulation Period						
	19	20	21	22	23	24	25
1 to 10	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%	0% to 13%
11 to 20	15% to 34%	15% to 36%	15% to 36%	15% to 36%	15% to 36%	15% to 36%	15% to 36%
21 to 30	34% to 39%	36% to 41%	38% to 43%	38% to 46%	38% to 48%	38% to 51%	38% to 53%
31 to 40	40% to 49%	42% to 52%	44% to 56%	47% to 59%	49% to 62%	52% to 65%	54% to 68%
41 to 50	51% to 63%	54% to 67%	57% to 71%	60% to 75%	63% to 79%	66% to 83%	70% to 87%
51 to 60	65% to 81%	69% to 86%	73% to 91%	77% to 96%	81% to 102%	85% to 106%	89% to 112%
61 to 70	83% to 104%	88% to 111%	94% to 117%	99% to 123%	104% to 130%	109% to 136%	114% to 143%
71 to 80	107% to 134%	113% to 142%	120% to 150%	127% to 158%	133% to 167%	140% to 175%	147% to 183%
81 to 90	137% to 171%	145% to 181%	154% to 192%	162% to 203%	171% to 213%	179% to 224%	188% to 235%
91 to 100	176% to 219%	186% to 232%	197% to 246%	208% to 260%	219% to 273%	230% to 287%	241% to 301%
101 to 110	225% to 281%	238% to 298%	252% to 315%	266% to 332%	280% to 350%	294% to 367%	308% to 385%
111 to 119	288% to 351%	305% to 372%	323% to 394%	341% to 415%	359% to 437%	376% to 459%	395% to 481%

Premium Payment Term: 10, 15, 20 and 25 years

Policy Year	Premium Term + Accumulation Period							
	10	11	12	13	14	15	16	17
1 to 10	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%
11 to 20	6% to 6%	7% to 7%	7% to 8%	7% to 9%	7% to 10%	7% to 11%	7% to 12%	7% to 13%
21 to 30	6% to 8%	7% to 9%	8% to 10%	9% to 11%	10% to 12%	11% to 13%	12% to 14%	13% to 15%
31 to 40	8% to 10%	9% to 11%	10% to 13%	11% to 14%	12% to 15%	13% to 17%	15% to 18%	16% to 20%
41 to 50	10% to 13%	12% to 15%	13% to 16%	14% to 18%	16% to 20%	17% to 22%	19% to 24%	20% to 25%
51 to 60	13% to 16%	15% to 19%	17% to 21%	19% to 23%	20% to 26%	22% to 28%	24% to 30%	26% to 33%
61 to 70	17% to 21%	19% to 24%	22% to 27%	24% to 30%	26% to 33%	29% to 36%	31% to 39%	34% to 42%
71 to 80	22% to 27%	25% to 31%	28% to 35%	31% to 39%	34% to 42%	37% to 46%	40% to 50%	43% to 54%
81 to 90	28% to 35%	32% to 40%	36% to 45%	40% to 49%	43% to 54%	47% to 59%	51% to 64%	55% to 69%
91 to 100	36% to 45%	41% to 51%	46% to 57%	51% to 63%	56% to 70%	61% to 76%	66% to 83%	71% to 89%
101 to 110	46% to 58%	52% to 66%	59% to 73%	65% to 81%	71% to 89%	78% to 98%	85% to 106%	91% to 114%
111 to 119	59% to 72%	67% to 82%	75% to 92%	83% to 102%	92% to 112%	100% to 122%	108% to 132%	117% to 142%

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Policy Year	Premium Term + Accumulation Period							
	18	19	20	21	22	23	24	25
1 to 10	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%
11 to 20	7% to 14%	7% to 15%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%
21 to 30	14% to 16%	15% to 18%	16% to 19%	17% to 20%	17% to 21%	17% to 22%	17% to 23%	17% to 24%
31 to 40	17% to 21%	18% to 23%	19% to 24%	20% to 26%	21% to 27%	23% to 28%	24% to 30%	25% to 31%
41 to 50	22% to 27%	23% to 29%	25% to 31%	26% to 33%	28% to 35%	29% to 37%	31% to 38%	32% to 40%
51 to 60	28% to 35%	30% to 38%	32% to 40%	34% to 42%	36% to 44%	37% to 47%	39% to 49%	41% to 52%
61 to 70	36% to 45%	38% to 48%	41% to 51%	43% to 54%	46% to 57%	48% to 60%	50% to 63%	53% to 66%
71 to 80	46% to 58%	49% to 62%	52% to 65%	55% to 69%	59% to 73%	62% to 77%	65% to 81%	68% to 85%
81 to 90	59% to 74%	63% to 79%	67% to 84%	71% to 89%	75% to 94%	79% to 99%	83% to 104%	87% to 109%
91 to 100	76% to 95%	81% to 102%	86% to 108%	91% to 114%	96% to 120%	101% to 127%	106% to 133%	111% to 139%
101 to 110	98% to 122%	104% to 130%	110% to 138%	117% to 146%	123% to 154%	130% to 162%	136% to 170%	143% to 178%
111 to 119	125% to 152%	133% to 163%	141% to 172%	150% to 183%	158% to 193%	166% to 203%	174% to 213%	183% to 223%

Policy Year	Premium Term + Accumulation Period							
	26	27	28	29	30	31	32	33
1 to 10	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%
11 to 20	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%
21 to 30	17% to 24%	17% to 24%	17% to 24%	17% to 24%	17% to 24%	17% to 24%	17% to 24%	17% to 24%
31 to 40	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 31%
41 to 50	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 40%
51 to 60	41% to 52%	41% to 52%	41% to 52%	41% to 52%	41% to 52%	41% to 52%	41% to 52%	41% to 52%
61 to 70	53% to 66%	53% to 66%	53% to 66%	53% to 66%	53% to 66%	53% to 66%	53% to 66%	53% to 66%
71 to 80	68% to 85%	68% to 85%	68% to 85%	68% to 85%	68% to 85%	68% to 85%	68% to 85%	68% to 85%
81 to 90	87% to 109%	87% to 109%	87% to 109%	87% to 109%	87% to 109%	87% to 109%	87% to 109%	87% to 109%
91 to 100	111% to 139%	111% to 139%	111% to 139%	111% to 139%	111% to 139%	111% to 139%	111% to 139%	111% to 139%
101 to 110	143% to 178%	143% to 178%	143% to 178%	143% to 178%	143% to 178%	143% to 178%	143% to 178%	143% to 178%
111 to 119	183% to 223%	183% to 223%	183% to 223%	183% to 223%	183% to 223%	183% to 223%	183% to 223%	183% to 223%

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Policy Year	Premium Term + Accumulation Period							
	34	35	36	37	38	39	40	41
1 to 10	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%	0% to 6%
11 to 20	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 16%	7% to 17%	7% to 17%
21 to 30	17% to 24%	17% to 24%	17% to 24%	17% to 24%	17% to 24%	18% to 25%	18% to 25%	18% to 25%
31 to 40	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 31%	25% to 32%	26% to 32%	26% to 32%
41 to 50	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 40%	32% to 41%	33% to 41%	33% to 42%
51 to 60	41% to 52%	41% to 52%	41% to 52%	41% to 52%	41% to 52%	42% to 52%	42% to 53%	43% to 54%
61 to 70	53% to 66%	53% to 66%	53% to 66%	53% to 66%	53% to 66%	54% to 67%	54% to 68%	55% to 69%
71 to 80	68% to 85%	68% to 85%	68% to 85%	68% to 85%	68% to 85%	69% to 86%	70% to 87%	70% to 88%
81 to 90	87% to 109%	87% to 109%	87% to 109%	87% to 109%	87% to 109%	88% to 110%	89% to 111%	90% to 113%
91 to 100	111% to 139%	111% to 139%	111% to 139%	111% to 139%	111% to 139%	113% to 141%	114% to 143%	116% to 145%
101 to 110	143% to 178%	143% to 178%	143% to 178%	143% to 178%	143% to 178%	145% to 181%	146% to 183%	148% to 185%
111 to 119	183% to 223%	183% to 223%	183% to 223%	183% to 223%	183% to 223%	185% to 226%	187% to 229%	190% to 231%

Policy Year	Premium Term + Accumulation Period			
	42	43	44	45
1 to 10	0% to 6%	0% to 6%	0% to 6%	0% to 6%
11 to 20	7% to 17%	7% to 17%	7% to 17%	8% to 18%
21 to 30	18% to 26%	18% to 26%	19% to 26%	19% to 26%
31 to 40	26% to 33%	27% to 33%	27% to 34%	27% to 34%
41 to 50	34% to 42%	34% to 43%	35% to 43%	35% to 44%
51 to 60	43% to 54%	44% to 55%	44% to 55%	45% to 56%
61 to 70	56% to 69%	56% to 70%	57% to 71%	58% to 72%
71 to 80	71% to 89%	72% to 90%	73% to 91%	74% to 92%
81 to 90	91% to 114%	92% to 116%	93% to 117%	95% to 118%
91 to 100	117% to 146%	118% to 148%	120% to 150%	121% to 151%
101 to 110	150% to 187%	152% to 190%	153% to 192%	155% to 194%
111 to 119	192% to 234%	194% to 237%	197% to 240%	199% to 242%

* Premium Term for Single Premium is considered to be 1-year.

All bonuses are not guaranteed and depend on the performance of Singapore Life Ltd.'s Participating Fund.