



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.

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.

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

Policyholder and Plan Details

Date of Issue	: 31/12/2024	Backdated	: Not Applicable
Life Assured	: Client		
Gender / Smoker Status	: Male/Non-Smoker	Age Next Birthday	: 56
Occupation	: Accountant / Accounts Staff - A000		
Residency / Nationality	: Singapore (SG) / Singapore (SG)		
Payment Mode	: Annual	Currency	: SGD

Summary Page

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II^	Life	Life	-	50,000.00

^For your basic plan:

Minimum Investment Period: 10 years (Flexible)

Benefit Type: The higher of 101% of (total Basic Regular Premiums paid plus any Single Premium Top-up less any withdrawal made) or the Account Value

- It is important that you read the Product Summary as well. The Product Summary highlights key features of the plan, 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.

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Policyholder and Plan Details

Date of Issue	: 31/12/2024	Backdated	: Not Applicable
Life Assured	: Client		
Gender / Smoker Status	: Male/Non-Smoker	Age Next Birthday	: 56
Occupation	: Accountant / Accounts Staff - A000		
Residency / Nationality	: Singapore (SG) / Singapore (SG)		
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Investment-Linked Funds Selected

Fund Code	Fund(s) Invested	Percentage (%)	Amount
E203	Allianz Global Investors Fund - Allianz Income and Growth Fund *	50.00	25,000.00
E221	PIMCO GIS Income Fund *	50.00	25,000.00
Total		100.00%	50,000.00

Note: Asterisk (*) refers to ILP sub-fund(s) that pays dividend.

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Date of Issue

: 31/12/2024

Backdated

: Not Applicable

Life Assured

: Client

Gender / Smoker Status

: Male/Non-Smoker

Age Next Birthday

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Occupation

: Accountant / Accounts Staff - A000

Residency / Nationality

: Singapore (SG) / Singapore (SG)

Payment Mode

: Annual

Currency

: SGD

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

Main Policy Illustration

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	50,000	50,500	7,099	57,599	9,316	59,816
2 / 58	100,000	101,000	6,730	107,730	13,184	114,184
3 / 59	150,000	151,500	6,424	157,924	19,215	170,715
4 / 60	200,000	202,000	6,179	208,179	27,495	229,495
5 / 61	250,000	252,500	5,996	258,496	38,113	290,613
6 / 62	300,000	303,000	5,876	308,876	51,163	354,163
7 / 63	350,000	353,500	5,817	359,317	66,741	420,241
8 / 64	400,000	404,000	5,820	409,820	84,948	488,948
9 / 65	450,000	454,500	5,885	460,385	105,888	560,388
10 / 66	500,000	505,000	6,012	511,012	129,669	634,669
11 / 67	550,000	555,500	19,726	575,226	173,306	728,806
12 / 68	600,000	606,000	34,950	640,950	222,864	828,864
13 / 69	650,000	656,500	51,719	708,219	278,717	935,217
14 / 70	700,000	707,000	70,069	777,069	341,261	1,048,261
15 / 71	750,000	757,500	90,039	847,539	410,917	1,168,417
16 / 72	800,000	808,000	111,665	919,665	488,132	1,296,132
17 / 73	850,000	858,500	134,987	993,487	573,382	1,431,882
18 / 74	900,000	909,000	160,045	1,069,045	667,172	1,576,172
19 / 75	950,000	959,500	186,879	1,146,379	770,040	1,729,540
20 / 76	1,000,000	1,010,000	215,532	1,225,532	882,556	1,892,556

Signature of Life Assured: _____

Date: 31/12/2024

Name: Client

Signature of Financial

Adviser Representative: _____

Date: 31/12/2024

Name: Lim Calvin Kian Seng

Company Name: Promiseland Independent Pte Ltd

Contact Number: 6591504676

Representative Code: 60019569

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Payment Mode : Annual Currency : SGD

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		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	1,250,000	1,262,500	403,357	1,665,857	1,635,264	2,897,764
30 / 86	1,500,000	1,515,000	647,901	2,162,901	2,753,304	4,268,304
35 / 91	1,750,000	1,767,500	969,472	2,736,972	4,399,290	6,166,790
40 / 96	2,000,000	2,020,000	1,368,214	3,388,214	6,748,097	8,768,097
45 / 101	2,250,000	2,272,500	1,854,502	4,127,002	10,059,908	12,332,408
50 / 106	2,500,000	2,525,000	2,440,105	4,965,105	14,691,229	17,216,229
55 / 111	2,750,000	2,777,500	3,138,374	5,915,874	21,130,541	23,908,041
60 / 116	3,000,000	3,030,000	3,964,453	6,994,453	30,047,165	33,077,165
64 / 120	3,200,000	3,232,000	4,728,811	7,960,811	39,569,908	42,801,908

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		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
Age 65	450,000	454,500	5,885	460,385	105,888	560,388
Age 70	700,000	707,000	70,069	777,069	341,261	1,048,261
Age 75	950,000	959,500	186,879	1,146,379	770,040	1,729,540
Age 80	1,200,000	1,212,000	361,473	1,573,473	1,459,053	2,671,053
Age 85	1,450,000	1,464,500	594,117	2,058,617	2,494,697	3,959,197
Age 90	1,700,000	1,717,000	899,293	2,616,293	4,020,817	5,737,817
Age 95	1,950,000	1,969,500	1,281,813	3,251,313	6,210,818	8,180,318
Age 100	2,200,000	2,222,000	1,749,697	3,971,697	9,305,034	11,527,034
Age 105	2,450,000	2,474,500	2,314,423	4,788,923	13,638,205	16,112,705
Age 110	2,700,000	2,727,000	2,989,007	5,716,007	19,668,993	22,395,993
Age 115	2,950,000	2,979,500	3,788,219	6,767,719	28,025,856	31,005,356
Age 120	3,200,000	3,232,000	4,728,811	7,960,811	39,569,908	42,801,908

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Age Next Birthday

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Residency / Nationality

: Singapore (SG) / Singapore (SG)

Payment Mode

: Annual

Currency

: SGD

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

Main Policy Illustration

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	50,000	-	0	0	0	0
2 / 58	100,000	-	0	0	0	0
3 / 59	150,000	-	31,584	31,584	34,143	34,143
4 / 60	200,000	-	83,271	83,271	91,798	91,798
5 / 61	250,000	-	129,248	129,248	145,306	145,306
6 / 62	300,000	-	169,881	169,881	194,790	194,790
7 / 63	350,000	-	215,590	215,590	252,144	252,144
8 / 64	400,000	-	327,856	327,856	391,158	391,158
9 / 65	450,000	-	391,327	391,327	476,329	476,329
10 / 66	500,000	-	459,911	459,911	571,202	571,202
11 / 67	550,000	-	575,226	575,226	728,806	728,806
12 / 68	600,000	-	640,950	640,950	828,864	828,864
13 / 69	650,000	-	708,219	708,219	935,217	935,217
14 / 70	700,000	-	777,069	777,069	1,048,261	1,048,261
15 / 71	750,000	-	847,539	847,539	1,168,417	1,168,417
16 / 72	800,000	-	919,665	919,665	1,296,132	1,296,132
17 / 73	850,000	-	993,487	993,487	1,431,882	1,431,882
18 / 74	900,000	-	1,069,045	1,069,045	1,576,172	1,576,172
19 / 75	950,000	-	1,146,379	1,146,379	1,729,540	1,729,540
20 / 76	1,000,000	-	1,225,532	1,225,532	1,892,556	1,892,556

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		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	1,250,000	-	1,665,857	1,665,857	2,897,764	2,897,764
30 / 86	1,500,000	-	2,162,901	2,162,901	4,268,304	4,268,304
35 / 91	1,750,000	-	2,736,972	2,736,972	6,166,790	6,166,790
40 / 96	2,000,000	-	3,388,214	3,388,214	8,768,097	8,768,097
45 / 101	2,250,000	-	4,127,002	4,127,002	12,332,408	12,332,408
50 / 106	2,500,000	-	4,965,105	4,965,105	17,216,229	17,216,229
55 / 111	2,750,000	-	5,915,874	5,915,874	23,908,041	23,908,041
60 / 116	3,000,000	-	6,994,453	6,994,453	33,077,165	33,077,165
64 / 120	3,200,000	-	7,960,811	7,960,811	42,801,908	42,801,908

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End of Policy Year/Age	Total Premiums Paid To-date (\$)	Surrender Value				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
Age 65	450,000	-	391,327	391,327	476,329	476,329
Age 70	700,000	-	777,069	777,069	1,048,261	1,048,261
Age 75	950,000	-	1,146,379	1,146,379	1,729,540	1,729,540
Age 80	1,200,000	-	1,573,473	1,573,473	2,671,053	2,671,053
Age 85	1,450,000	-	2,058,617	2,058,617	3,959,197	3,959,197
Age 90	1,700,000	-	2,616,293	2,616,293	5,737,817	5,737,817
Age 95	1,950,000	-	3,251,313	3,251,313	8,180,318	8,180,318
Age 100	2,200,000	-	3,971,697	3,971,697	11,527,034	11,527,034
Age 105	2,450,000	-	4,788,923	4,788,923	16,112,705	16,112,705
Age 110	2,700,000	-	5,716,007	5,716,007	22,395,993	22,395,993
Age 115	2,950,000	-	6,767,719	6,767,719	31,005,356	31,005,356
Age 120	3,200,000	-	7,960,811	7,960,811	42,801,908	42,801,908

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

The illustrations are based on illustrated investment returns of 4% p.a. and 8% p.a. The two rates of return used are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested.

Please note that if you select a money market fund or a fixed income fund, then returns of 4% p.a. to 8% p.a. could be considered high in many cases and unlikely to be achieved if the current low interest rate environment persists. You are strongly encouraged to speak to your financial adviser who would be able to provide further information on these funds - both for your initial fund selection and subsequently.

The annual management charges assumed in this Policy Illustration is 1.3% p.a. The actual annual management charges may be lower or higher depending on the combination of the different funds selected by the Policyholder.

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Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

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 4% Investment Return			Illustrated at 8% 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	50,000	52,000	52,000	0	54,000	54,000	0
2 / 58	100,000	106,080	106,080	0	112,320	112,320	0
3 / 59	150,000	162,324	130,740	31,584	175,306	141,163	34,143
4 / 60	200,000	220,817	137,546	83,271	243,331	151,533	91,798
5 / 61	250,000	281,649	152,401	129,248	316,797	171,491	145,306
6 / 62	300,000	344,915	175,034	169,881	396,141	201,351	194,790
7 / 63	350,000	410,712	195,122	215,590	481,832	229,688	252,144
8 / 64	400,000	479,140	151,284	327,856	574,378	183,220	391,158
9 / 65	450,000	550,306	158,979	391,327	674,329	198,000	476,329
10 / 66	500,000	624,318	164,407	459,911	782,275	211,073	571,202
11 / 67	550,000	701,291	126,065	575,226	898,857	170,051	728,806
12 / 68	600,000	781,342	140,392	640,950	1,024,765	195,901	828,864
13 / 69	650,000	864,596	156,377	708,219	1,160,747	225,530	935,217
14 / 70	700,000	951,180	174,111	777,069	1,307,606	259,345	1,048,261
15 / 71	750,000	1,041,227	193,688	847,539	1,466,215	297,798	1,168,417
16 / 72	800,000	1,134,876	215,211	919,665	1,637,512	341,380	1,296,132
17 / 73	850,000	1,232,271	238,784	993,487	1,822,513	390,631	1,431,882
18 / 74	900,000	1,333,562	264,517	1,069,045	2,022,314	446,142	1,576,172
19 / 75	950,000	1,438,904	292,525	1,146,379	2,238,099	508,559	1,729,540
20 / 76	1,000,000	1,548,461	322,929	1,225,532	2,471,147	578,591	1,892,556

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		Illustrated at 4% Investment Return			Illustrated at 8% 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	1,250,000	2,165,588	499,731	1,665,857	3,947,721	1,049,957	2,897,764
30 / 86	1,500,000	2,916,417	753,516	2,162,901	6,117,294	1,848,990	4,268,304
35 / 91	1,750,000	3,829,916	1,092,944	2,736,972	9,305,108	3,138,318	6,166,790
40 / 96	2,000,000	4,941,327	1,553,113	3,388,214	13,989,053	5,220,956	8,768,097
45 / 101	2,250,000	6,293,529	2,166,527	4,127,002	20,871,304	8,538,896	12,332,408
50 / 106	2,500,000	7,938,689	2,973,584	4,965,105	30,983,589	13,767,360	17,216,229
55 / 111	2,750,000	9,940,277	4,024,403	5,915,874	45,841,853	21,933,812	23,908,041
60 / 116	3,000,000	12,375,516	5,381,063	6,994,453	67,673,518	34,596,353	33,077,165
64 / 120	3,200,000	14,698,420	6,737,609	7,960,811	92,312,405	49,510,497	42,801,908

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		Illustrated at 4% Investment Return			Illustrated at 8% 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 (\$)
Age 65	450,000	550,306	158,979	391,327	674,329	198,000	476,329
Age 70	700,000	951,180	174,111	777,069	1,307,606	259,345	1,048,261
Age 75	950,000	1,438,904	292,525	1,146,379	2,238,099	508,559	1,729,540
Age 80	1,200,000	2,032,296	458,823	1,573,473	3,605,297	934,244	2,671,053
Age 85	1,450,000	2,754,247	695,630	2,058,617	5,614,161	1,654,964	3,959,197
Age 90	1,700,000	3,632,612	1,016,319	2,616,293	8,565,841	2,828,024	5,737,817
Age 95	1,950,000	4,701,276	1,449,963	3,251,313	12,902,826	4,722,508	8,180,318
Age 100	2,200,000	6,001,470	2,029,773	3,971,697	19,275,281	7,748,247	11,527,034
Age 105	2,450,000	7,583,355	2,794,432	4,788,923	28,638,508	12,525,803	16,112,705
Age 110	2,700,000	9,507,959	3,791,952	5,716,007	42,396,161	20,000,168	22,395,993
Age 115	2,950,000	11,849,535	5,081,816	6,767,719	62,610,665	31,605,309	31,005,356
Age 120	3,200,000	14,698,420	6,737,609	7,960,811	92,312,405	49,510,497	42,801,908

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 the premiums paid can be invested without deduction for the cost of insurance and without 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 : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue

: 31/12/2024

Backdated

: Not Applicable

Life Assured

: Client

Gender / Smoker Status

: Male/Non-Smoker

Age Next Birthday

: 56

Occupation

: Accountant / Accounts Staff - A000

Residency / Nationality

: Singapore (SG) / Singapore (SG)

Payment Mode

: Annual

Currency

: SGD

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

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	50,000	18,500
2 / 58	100,000	19,100
3 / 59	150,000	19,699
4 / 60	200,000	20,299
5 / 61	250,000	20,898
6 / 62	300,000	21,498
7 / 63	350,000	22,097
8 / 64	400,000	22,697
9 / 65	450,000	23,296
10 / 66	500,000	23,896
11 / 67	550,000	24,495
12 / 68	600,000	25,095
13 / 69	650,000	25,694
14 / 70	700,000	26,294
15 / 71	750,000	26,893
16 / 72	800,000	27,493
17 / 73	850,000	28,092
18 / 74	900,000	28,692
19 / 75	950,000	29,291
20 / 76	1,000,000	29,891

Signature of Life Assured: _____

Date: 31/12/2024

Name: Client

Signature of Financial

Adviser Representative : _____

Date: 31/12/2024

Name: Lim Calvin Kian Seng

Company Name: Promiseland Independent Pte Ltd

Contact Number: 6591504676

Representative Code: 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

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

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
25 / 81	1,250,000	32,888
30 / 86	1,500,000	35,886
35 / 91	1,750,000	38,883
40 / 96	2,000,000	41,881
45 / 101	2,250,000	44,878
50 / 106	2,500,000	47,876
55 / 111	2,750,000	50,873
60 / 116	3,000,000	53,871
64 / 120	3,200,000	56,269

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

Life Assured : Client
Gender / Smoker Status : Male/Non-Smoker
Occupation : Accountant / Accounts Staff - A000
Residency / Nationality : Singapore (SG) / Singapore (SG)

Age Next Birthday : 56

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
Age 65	450,000	23,296
Age 70	700,000	26,294
Age 75	950,000	29,291
Age 80	1,200,000	32,289
Age 85	1,450,000	35,286
Age 90	1,700,000	38,284
Age 95	1,950,000	41,281
Age 100	2,200,000	44,279
Age 105	2,450,000	47,276
Age 110	2,700,000	50,274
Age 115	2,950,000	53,271
Age 120	3,200,000	56,269

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.

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue

: 31/12/2024

Backdated

: Not Applicable

Life Assured

: Client

Gender / Smoker Status

: Male/Non-Smoker

Age Next Birthday

: 56

Occupation

: Accountant / Accounts Staff - A000

Residency / Nationality

: Singapore (SG) / Singapore (SG)

Payment Mode

: Annual

Currency

: SGD

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

Additional Illustration

The table below illustrates the effect on Death Benefit if Basic Regular Premiums are paid only for the first 3 policy years.

Minimum Investment Period: 10 years (Flexible)

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1 / 57	50,000	50,500	7,099	57,599	9,316	59,816
2 / 58	100,000	101,000	6,730	107,730	13,184	114,184
3 / 59	150,000	151,500	6,424	157,924	19,215	170,715
4 / 60	150,000	151,500	6,618	158,118	26,006	177,506
5 / 61	150,000	151,500	6,812	158,312	33,067	184,567
6 / 62	150,000	151,500	7,006	158,506	40,409	191,909
7 / 63	150,000	151,500	7,200	158,700	48,043	199,543
8 / 64	150,000	151,500	7,395	158,895	55,980	207,480
9 / 65	150,000	151,500	7,590	159,090	64,234	215,734
10 / 66	150,000	151,500	7,785	159,285	72,816	224,316
11 / 67	150,000	151,500	11,530	163,030	86,927	238,427
12 / 68	150,000	151,500	15,362	166,862	101,926	253,426
13 / 69	150,000	151,500	19,285	170,785	117,869	269,369
14 / 70	150,000	151,500	23,300	174,800	134,815	286,315
15 / 71	150,000	151,500	27,409	178,909	152,827	304,327
16 / 72	150,000	151,500	31,615	183,115	171,972	323,472
17 / 73	150,000	151,500	35,920	187,420	192,322	343,822
18 / 74	150,000	151,500	40,326	191,826	213,952	365,452
19 / 75	150,000	151,500	44,836	196,336	236,942	388,442
20 / 76	150,000	151,500	49,452	200,952	261,379	412,879

Signature of Life Assured: _____

Date: 31/12/2024

Name: Client

Signature of Financial

Adviser Representative: _____

Date: 31/12/2024

Name: Lim Calvin Kian Seng

Company Name: Promiseland Independent Pte Ltd

Contact Number: 6591504676

Representative Code: 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

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

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
25 / 81	150,000	151,500	75,334	226,834	411,433	562,933
30 / 86	150,000	151,500	104,551	256,051	616,022	767,522
35 / 91	150,000	151,500	138,969	290,469	900,155	1,051,655
40 / 96	150,000	151,500	178,013	329,513	1,289,475	1,440,975
45 / 101	150,000	151,500	222,306	373,806	1,822,922	1,974,422
50 / 106	150,000	151,500	272,553	424,053	2,553,850	2,705,350
55 / 111	150,000	151,500	329,555	481,055	3,555,368	3,706,868
60 / 116	150,000	151,500	394,220	545,720	4,927,648	5,079,148
64 / 120	150,000	151,500	452,157	603,657	6,383,084	6,534,584

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

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

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit				
		Guaranteed (\$)	Illustrated at 4% Investment Return		Illustrated at 8% Investment Return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
Age 65	150,000	151,500	7,590	159,090	64,234	215,734
Age 70	150,000	151,500	23,300	174,800	134,815	286,315
Age 75	150,000	151,500	44,836	196,336	236,942	388,442
Age 80	150,000	151,500	69,904	221,404	377,590	529,090
Age 85	150,000	151,500	98,421	249,921	569,879	721,379
Age 90	150,000	151,500	131,734	283,234	835,954	987,454
Age 95	150,000	151,500	169,805	321,305	1,201,507	1,353,007
Age 100	150,000	151,500	212,995	364,495	1,702,387	1,853,887
Age 105	150,000	151,500	261,991	413,491	2,388,693	2,540,193
Age 110	150,000	151,500	317,573	469,073	3,329,070	3,480,570
Age 115	150,000	151,500	380,627	532,127	4,617,575	4,769,075
Age 120	150,000	151,500	452,157	603,657	6,383,084	6,534,584

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
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

: 31/12/2024

Backdated

: Not Applicable

Life Assured

: Client

Gender / Smoker Status

: Male/Non-Smoker

Age Next Birthday

: 56

Occupation

: Accountant / Accounts Staff - A000

Residency / Nationality

: Singapore (SG) / Singapore (SG)

Payment Mode

: Annual

Currency

: SGD

Your Plan	Policy Term	Premium Term	Sum Assured	Premium
Singlife Savvy Invest II	Life	Life	-	50,000.00
AP: 50,000.00	HP: 25,000.00	QP: 12,500.00	MP: 4,166.70	

The table below illustrates the effect on the account value and surrender value if Basic Regular Premiums are paid only for the first 3 policy years.

Minimum Investment Period: 10 years (Flexible)

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Guaranteed (\$)	Account Value		Surrender Value	
			Illustrated at 4% Investment Return	Illustrated at 8% Investment Return	Illustrated at 4% Investment Return	Illustrated at 8% Investment Return
			Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)
1 / 57	50,000	-	57,599	59,816	0	0
2 / 58	100,000	-	107,730	114,184	0	0
3 / 59	150,000	-	157,924	170,715	31,584	34,143
4 / 60	150,000	-	158,118	177,506	63,247	71,002
5 / 61	150,000	-	158,312	184,567	79,156	92,283
6 / 62	150,000	-	158,506	191,909	87,178	105,550
7 / 63	150,000	-	158,700	199,543	95,220	119,726
8 / 64	150,000	-	158,895	207,480	127,116	165,984
9 / 65	150,000	-	159,090	215,734	135,226	183,374
10 / 66	150,000	-	159,285	224,316	143,357	201,884
11 / 67	150,000	-	163,030	238,427	163,030	238,427
12 / 68	150,000	-	166,862	253,426	166,862	253,426
13 / 69	150,000	-	170,785	269,369	170,785	269,369
14 / 70	150,000	-	174,800	286,315	174,800	286,315
15 / 71	150,000	-	178,909	304,327	178,909	304,327
16 / 72	150,000	-	183,115	323,472	183,115	323,472
17 / 73	150,000	-	187,420	343,822	187,420	343,822
18 / 74	150,000	-	191,826	365,452	191,826	365,452
19 / 75	150,000	-	196,336	388,442	196,336	388,442
20 / 76	150,000	-	200,952	412,879	200,952	412,879

Signature of Life Assured: _____

Date: 31/12/2024

Name: Client

Signature of Financial

Adviser Representative: _____

Date: 31/12/2024

Name: Lim Calvin Kian Seng

Company Name: Promiseland Independent Pte Ltd

Contact Number: 6591504676

Representative Code: 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

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

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Guaranteed (\$)	Account Value		Surrender Value	
			Illustrated at 4% Investment Return	Illustrated at 8% Investment Return	Illustrated at 4% Investment Return	Illustrated at 8% Investment Return
			Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)
25 / 81	150,000	-	226,834	562,933	226,834	562,933
30 / 86	150,000	-	256,051	767,522	256,051	767,522
35 / 91	150,000	-	290,469	1,051,655	290,469	1,051,655
40 / 96	150,000	-	329,513	1,440,975	329,513	1,440,975
45 / 101	150,000	-	373,806	1,974,422	373,806	1,974,422
50 / 106	150,000	-	424,053	2,705,350	424,053	2,705,350
55 / 111	150,000	-	481,055	3,706,868	481,055	3,706,868
60 / 116	150,000	-	545,720	5,079,148	545,720	5,079,148
64 / 120	150,000	-	603,657	6,534,584	603,657	6,534,584

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Date of Issue : 31/12/2024 Backdated : Not Applicable

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

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Guaranteed (\$)	Account Value		Surrender Value	
			Illustrated at 4% Investment Return	Illustrated at 8% Investment Return	Illustrated at 4% Investment Return	Illustrated at 8% Investment Return
			Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)	Non-Guaranteed (\$)
Age 65	150,000	-	159,090	215,734	135,226	183,374
Age 70	150,000	-	174,800	286,315	174,800	286,315
Age 75	150,000	-	196,336	388,442	196,336	388,442
Age 80	150,000	-	221,404	529,090	221,404	529,090
Age 85	150,000	-	249,921	721,379	249,921	721,379
Age 90	150,000	-	283,234	987,454	283,234	987,454
Age 95	150,000	-	321,305	1,353,007	321,305	1,353,007
Age 100	150,000	-	364,495	1,853,887	364,495	1,853,887
Age 105	150,000	-	413,491	2,540,193	413,491	2,540,193
Age 110	150,000	-	469,073	3,480,570	469,073	3,480,570
Age 115	150,000	-	532,127	4,769,075	532,127	4,769,075
Age 120	150,000	-	603,657	6,534,584	603,657	6,534,584

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
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. 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.
3. 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.
4. The surrender value is the value of units at the unit price less surrender charge (if any) and it is assumed that there has been no previous cash withdrawal. Please note that this plan will terminate whenever the surrender value is zero or negative, unless otherwise specified in the policy contract.
5. The Death Benefit, Surrender Value and Account Value shown in the illustration tables have taken into account the payment of Welcome Bonus (if any), Loyalty Bonus (if any) and the applicable charges such as the Administrative Charge, Supplementary Charge (if any), Cost of Insurance (if any) and Annual Management Charge (at the assumed rate of 1.3% p.a.). Please refer to the Product Summary for the eligibility details of the bonuses and the details of the fees and charges.
6. Where an ILP sub-fund that pays dividends is chosen, this Policy Illustration assumes that any distribution of dividend is reinvested to purchase additional units. The dividends payable (if any) from the ILP sub-funds are not guaranteed. Please refer to the Product Summary for details on the distribution of dividend.
7. For the purpose of the Supplementary Policy Illustration (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.
8. Singapore Life Ltd. reserves the right to review and amend the fees and charges from time to time by giving you thirty (30) days' prior notice or any such shorter period of notice as we may agree with the relevant authorities.
9. Please refer to the fund summary of the relevant ILP sub-fund(s) before deciding whether to subscribe for units in the ILP sub-fund(s). The value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise.
10. Please note that the premium rates/charges for the following (where applicable) are not guaranteed, unless otherwise specified in the Product Summary. These rates/charges may be adjusted based on future experience.
 - Singlife Savvy Invest II
 - Critical Illness Premium Waiver II
 - Payer Critical Illness Premium Waiver II
11. 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 : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

PRODUCT SUMMARY
Singlife Savvy Invest II

1. DESCRIPTION OF PRODUCT

This is a whole life, regular premium investment-linked plan (ILP) that provides investment opportunities as well as protection against death and Terminal Illness.

This plan offers a Welcome Bonus to help boost Your initial investment value and it also rewards You with a Loyalty Bonus along the policy term. At a life stage event, You can also make a penalty-free withdrawal from Your policy up to a limit.

You have the flexibility to choose Your preferred premium amount for this plan. 100% of the premium amount paid for this plan will be invested into the ILP sub-funds of Your choice.

There is a wide range of ILP sub-funds available under this plan for You to choose and invest based on Your risk appetite.

This plan is offered on guaranteed issuance offer basis.

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">Choose the basic regular premium amount that You want to invest for this plan.Choose the frequency that You want to invest for the basic regular premium, either monthly, quarterly, half-yearly or yearly.Choose the minimum investment period that suits You by deciding on the following:<ul style="list-style-type: none">(a) Variation of the minimum investment period: Fixed or Flexible;(b) Duration of the minimum investment period: 3, 5, 10 or 20 years.	<ul style="list-style-type: none">The basic regular premiums paid will be invested into the ILP sub-funds of Your choice as follows:<table><tr><th>Monthly basic regular premium paid (or equivalent in other payment frequency)</th><th>% of basic regular premium to buy units</th></tr><tr><td>1st to 120th</td><td>100%</td></tr><tr><td>121st to 240th</td><td>102%</td></tr><tr><td>241st onwards</td><td>105%</td></tr></table>100% of any top-up premium will be invested into the ILP sub-funds of Your choice.Flexibility to customise a portfolio that is suitable for Your needs from Our range of ILP sub-funds.	Monthly basic regular premium paid (or equivalent in other payment frequency)	% of basic regular premium to buy units	1 st to 120 th	100%	121 st to 240 th	102%	241 st onwards	105%
Monthly basic regular premium paid (or equivalent in other payment frequency)	% of basic regular premium to buy units								
1 st to 120 th	100%								
121 st to 240 th	102%								
241 st onwards	105%								

Signature of Life Assured: _____
Date : 31/12/2024
Name : Client

Signature of Financial
Adviser Representative : _____
Date : 31/12/2024
Name : Lim Calvin Kian Seng
Company Name : Promiseland Independent Pte Ltd
Contact Number : 6591504676
Representative Code : 60019569

Product At-a-glance (continued)

<ul style="list-style-type: none">• Enjoy peace of mind with the death and Terminal Illness coverage offered under this plan.• Enjoy a Welcome Bonus in the first policy year, payable based on a percentage of the basic regular premium paid.• Enjoy a Loyalty Bonus after the end of minimum investment period, payable based on a percentage of Your account value.• Enjoy a penalty-free withdrawal upon a life stage event under the Life Stage Benefit up to 10% of Your account value, for a maximum of 2 times during the policy term.• Flexibility to withdraw Your funds without charges after the minimum investment period.	<ul style="list-style-type: none">• Flexibility to change the life assured of Your policy to suit Your family or Your needs.• Flexibility to manage Your investment with the options to make a single premium top-up, withdraw part of Your funds, change the funds You invest Your future premiums in and unlimited free fund switches.• Guaranteed issuance upon application.• Add on Supplementary Benefit(s) for the additional peace of mind.
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2. PLAN FEATURES AND BENEFITS

2.1 Minimum Investment Period

There are two variations of minimum investment period available under this plan:

- (a) Fixed; and
- (b) Flexible.

Both the Fixed and Flexible options offer a range of different durations that You can choose from, depending on Your preferred commitment period.

Variation of the minimum investment period	Fixed	Flexible
Durations of the minimum investment period available	3 years (Fixed)	5 years (Flexible)
	5 years (Fixed)	10 years (Flexible)
	10 years (Fixed)	20 years (Flexible)

Minimum investment period can only be chosen at point of application and it cannot be changed after the policy is inception.

What is a minimum investment period?

Minimum investment period refers to a period chosen by You starting from the policy effective date whereby:

- (a) a premium shortfall charge (where applicable) will be applied if You miss any basic regular premium;
- (b) a partial withdrawal charge will be applied if You make a partial withdrawal from Your policy (except for withdrawal under the Life Stage Benefit); and/or
- (c) a surrender charge will be applied if You fully surrender Your policy.

What are the main differences between fixed and flexible minimum investment period?

Minimum Investment Period	Fixed	Flexible
Minimum basic regular premium required (if You choose the same duration of the minimum investment period)	Lower minimum basic regular premium required.	Higher minimum basic regular premium required.
Varying of basic regular premium	<ul style="list-style-type: none">• The chosen basic regular premium amount at policy inception cannot be increased or decreased throughout the minimum investment period;• It can only be changed after the end of the minimum investment period, subject to the prevailing basic regular premium limits.	<ul style="list-style-type: none">• The chosen basic regular premium amount at policy inception can be increased or decreased after a specific period during the minimum investment period, subject to the prevailing basic regular premium limits.

Welcome Bonus (if You choose the same annualised basic regular premium amount and the same duration of the minimum investment period)	Higher Welcome Bonus	Lower Welcome Bonus
Premium shortfall charge	<ul style="list-style-type: none"> Applicable throughout the minimum investment period; and It will be applied for any unpaid basic regular premium during the minimum investment period. 	<ul style="list-style-type: none"> Applicable for a specific period during the minimum investment period; and It will be applied for any unpaid basic regular premium during that specific period.
Partial withdrawal during the minimum investment period (if You choose the same duration of the minimum investment period)	Allowed at a higher partial withdrawal charge, up to the account value of the policy.	Allowed at a lower partial withdrawal charge, up to the allowable partial withdrawal amount limit.

Please refer to the respective section for more details.

2.2 Welcome Bonus

We will pay a Welcome Bonus upon receipt of each basic regular premium paid for the first 12 months of the policy.

The Welcome Bonus will be paid based on the formula below. It will be converted into additional units in the same proportion as Your prevailing investment allocation.

Welcome Bonus =	applicable Welcome Bonus rate (%) x basic regular premium paid for the first 12 months of the policy.
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We do not pay the Welcome Bonus for single premium top-up and any unpaid basic regular premium(s) due during the first 12 months of the policy.

The Welcome Bonus rate for each of the minimum investment period is as follows:

Minimum Investment Period	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
Annualised Basic Regular Premium (S\$)	10,000 to less than 25,000	10,000 to less than 25,000	12,000 and above	3,600 to less than 10,000	6,000 to less than 10,000	2,400 to less than 10,000
Welcome Bonus Rate	0%	6%	4%	10%	8%	30%
Annualised Basic Regular Premium (S\$)	25,000 and above	25,000 and above	N.A.	10,000 and above	10,000 and above	10,000 and above
Welcome Bonus Rate	3%	10%	N.A.	40%	15%	60%

2.3 Loyalty Bonus

We will pay a Loyalty Bonus as a percentage of Your account value, starting from the policy anniversary immediately after the end of the minimum investment period, and on every subsequent policy anniversaries provided that:

- Your policy is in force at the point when the Loyalty Bonus is payable; and
- You have not made any withdrawals on the policy in the last 12 months from the point when the Loyalty Bonus is payable, except for withdrawals under the Life Stage Benefit under section 2.4.

The Loyalty Bonus (if any) will be payable on the policy anniversary and it will be paid in one payment in the form of additional units in the same proportion as Your prevailing investment allocation on the next appropriate fund valuation date immediately following the day the Loyalty Bonus is payable.

The Loyalty Bonus payable is as set out below:

Loyalty Bonus	Loyalty Bonus payable per annum (as a percentage of Your account value)
1 st to 10 th payment	0.3%
11 th to 20 th payment	0.4%
21 st payment and above	0.5%

If You do not qualify for the Loyalty Bonus on any policy anniversary, You will still be eligible for the next Loyalty Bonus if the conditions stated above are met.

2.4 Life Stage Benefit

Upon the occurrence of any of the life stage events below, You can apply to withdraw up to 10% of Your account value under this benefit, subject to the following:

- the partial withdrawal amount must meet the minimum partial withdrawal amount of S\$500;
- Your account value must not fall below the minimum account value of S\$1,000 after the partial withdrawal;
- Your application for withdrawal under this benefit must be submitted within 90 calendar days following the occurrence of the life stage event; and
- satisfactory proof to show evidence of the occurrence of the life stage event must be submitted together with Your application for withdrawal.

The life stage events are:

- the life assured changes the marital status (i.e. marries, divorces or is widowed);
- the life assured becomes a parent by having a newborn child, or legally adopts a child;
- the life assured purchases a property;
- the life assured or the life assured's child enrolls into tertiary education;
- the life assured reaches retirement age of 65; or
- the life assured is hospitalised.

You can only use this benefit up to a maximum of 2 times during the policy term.

If You use this benefit for partial withdrawal on Your policy:

- During the minimum investment period,
 - Partial withdrawal charge will be waived for the amount withdrawn under this benefit; and
 - the amount withdrawn under this benefit will not reduce the allowable partial withdrawal amount limit as set out in Appendix B.
- After the minimum investment period, Your eligibility for the Loyalty Bonus will not be affected by the withdrawal under this benefit and the Loyalty Bonus remains payable subject to the conditions in section 2.3.

Any withdrawals made under the Life Stage Benefit must not exceed the maximum limit of 10% of Your account value. Any excess amount can be withdrawn under the partial withdrawal in section 5.6, subject to the conditions in section 5.6 including the allowable partial withdrawal amount limits and partial withdrawal charge (where applicable).

We reserve the right to revise the minimum partial withdrawal amount and the minimum account value at any time by giving You at least 30 days' written notice.

2.5 Change of Life Assured

You can request for a change of life assured after the first policy year, up to 2 times during the policy term.

The change of life assured is allowed provided that:

- the new life assured is You, Your spouse or Your child who is 18 age next birthday (ANB) and below and satisfactory proof is submitted together with the application; and
- the new life assured meets the eligibility conditions in section 2.8.

The change of life assured is not allowed once:

- the life assured or the assured dies;
- a claim on the Terminal Illness Benefit is admitted; or
- a claim to waive future premiums of the basic plan is admitted.

The change of life assured will take effect from the policy anniversary immediately following the date We accept Your request to change the life assured.

Once the change of life assured is effective:

- the cost of insurance (if applicable) will be adjusted from the effective date of the change of life assured based on the attained age next birthday, gender and smoking status of the new life assured;

- (b) all Supplementary Benefits attached to the policy will be terminated, except for the Supplementary Benefits covering the assured of a policy where the assured and life assured are different person;
- (c) cover for the previous life assured will end on the effective date of the change of life assured;
- (d) the action to change the life assured cannot be reversed; and
- (e) if there is any claim submitted on the existing life assured before the change of life assured takes effect and the claim is payable, We will pay the claim and void the request for change of life assured.

Once the change of life assured comes into effect, We reserve the right not to accept any written notice and proof of claim given to Us on the previous life assured(s) regardless if the claim event happened before the change of life assured was effective.

2.6 Insurance Coverage Available

A. Death Benefit

If the life assured dies while the policy is in force, We will pay the higher of:

- (a) 101% of (total basic regular premiums paid plus any single premium top-up less any withdrawal made); or
- (b) the account value;

less any amount owing to Us.

The account value payable will be calculated based on the unit price on the next appropriate fund valuation date immediately following the date We receive Your claim notification.

B. Terminal Illness Benefit

If the life assured is diagnosed with Terminal Illness while the policy is in force, We will pay the Terminal Illness Benefit as an early payout of the Death Benefit in one lump sum, less any amount owing to Us.

“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

Subject to Our terms and conditions and provided the Supplementary Benefits are available at point of Your application, You can request to add on additional Supplementary Benefits to Your policy during the policy term. Extra premiums are payable for these additional Supplementary Benefits. Please refer to the respective Supplementary Benefits' terms and conditions for the full details of exclusions.

2.7 Basic Regular Premium

The basic regular premiums are payable throughout the policy term and will be invested into the ILP sub-funds of Your choice as follows:

Monthly basic regular premium paid (or equivalent in other payment frequency)	% of basic regular premium to buy units
1 st to 120 th	100%
121 st to 240 th	102%
241 st onwards	105%

The minimum basic regular premium for each of the minimum investment period is as follows:

Premium Payment Frequency	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
Yearly	S\$ 10,000	S\$ 10,000	S\$ 12,000	S\$ 3,600	S\$ 6,000	S\$ 2,400
Half-Yearly	S\$ 5,000	S\$ 5,000	S\$ 6,000	S\$ 1,800	S\$ 3,000	S\$ 1,200
Quarterly	S\$ 2,500	S\$ 2,500	S\$ 3,000	S\$ 900	S\$ 1,500	S\$ 600
Monthly	S\$ 834	S\$ 834	S\$ 1,000	S\$ 300	S\$ 500	S\$ 200

Example of how units for the basic regular premiums are allocated

Policy year: 1-10

Minimum Investment Period: 5 years (Flexible)

Basic Regular Premiums: S\$1,000 monthly.

- The allocation rate for basic regular premiums is 100% for the first 10 years.
- There is no premium charge for this product. Hence, the premium charge is 0%.
- The amount of premiums that is used to buy units is S\$1,000, which is calculated as $S\$1000 \times (100\% - 0\%)$. Assuming the unit price of an ILP sub-fund is S\$2.00, the total number of units allocated is 500 units, which is calculated as $S\$1,000 / S\2.00 .

2.8 Eligibility

Entry age of the life assured:

	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
Minimum Entry Age (ANB)	1*					
Maximum Entry Age (ANB)	70			65	72	65

* For the newborn application, the life assured must be at least 30 days old.

Entry age of the assured (also known as the policyholder): At least 19 ANB.

Ownership basis: Single life or third party (based on husband-and-wife basis for life assured 17 ANB and above, and juvenile life basis for life assured 18 ANB and below).

3. Funds Available To Choose From

Please refer to Our website: www.singlife.com for the full list of funds available for You to choose from.

For fund details, please refer to the fund summaries of the respective fund on Our website.

4. Fees and Charges

The fees and charges applicable to this plan are as stated below.

We reserve the right to vary the fees and charges by giving You at least 30 days' written notice.

4.1 Administrative Charge

An administrative charge of 0.60% per annum of the account value is payable on every monthly anniversary date throughout the policy term and it will be deducted by cancelling units from Your account value on the next appropriate fund valuation date immediately after each due date of the administrative charge.

This charge will continue to be payable during premium holiday.

The administrative charge is not guaranteed and We reserve the right to increase this charge by giving You at least 30 days' written notice.

4.2 Supplementary Charge

A supplementary charge of 1.90% per annum of the account value is payable on policy effective date and every monthly anniversary date thereafter for the first 10 policy years and it will be deducted by cancelling Units from Your account value on the next appropriate fund valuation date immediately after each due date of the supplementary charge.

This charge will continue to be payable during premium holiday.

The supplementary charge is not guaranteed and We reserve the right to increase this charge by giving You at least 30 days' written notice.

4.3 Policy Fee

Not applicable.

4.4 Fund Switch Fee

There is no fund switch fee for fund switching currently.

However, We reserve the right to impose a fund switch fee or limit the number of free switches by giving You at least 30 days' written notice.

4.5 Annual Management Charge

The annual management charge of the respective ILP sub-funds may differ depending on the ILP sub-funds You have chosen. It is applied at the underlying fund level and is not deducted from the policy via cancellation of units.

Please refer to the relevant fund summary of the ILP sub-fund(s) on Our website: www.singlife.com for the specific fees and charges associated with the ILP sub-fund(s).

4.6 Surrender Charge

Surrender charge is charged upon full surrender of the policy before the minimum investment period ceases. It will be deducted from the account value payable to You.

The surrender charge amount is calculated based on the following formula:

Surrender Charge amount =	$\text{applicable surrender charge rate (\%)} \times \text{units surrendered} \times \text{unit price of respective ILP sub-fund(s)}$
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The surrender charge rate (%) imposed will depend on which policy year during the minimum investment period in which the policy is fully surrendered.

The surrender charge rates can be found in Appendix A.

4.7 Partial Withdrawal Charge

Partial withdrawal charge is charged upon each partial withdrawal that You make on the policy before the minimum investment period ceases, except for partial withdrawal made under the Life Stage Benefit. It will be deducted from the partial withdrawn amount.

The partial withdrawal charge amount is calculated based on the following formula:

Partial Withdrawal Charge amount =	$\text{applicable partial withdrawal charge rate (\%)} \times \text{number of units of specified ILP sub-fund(s) to be partially withdrawn} \times \text{unit price of specified ILP sub-fund(s)}$
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The partial withdrawal charge rate (%) imposed will depend on which policy year during the minimum investment period in which the partial withdrawal is made.

The partial withdrawal charge rates can be found in Appendix A.

4.8 Premium Shortfall Charge

If any basic regular premium is not paid during the minimum investment period, a premium shortfall charge (where applicable) will be applied and it will be deducted by cancelling units from Your account value.

The premium shortfall charge amount is calculated based on the following formula:

Premium Shortfall Charge amount =	$(X\% \times P) / 12 \text{ months}$
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Where:

- (i) X% is the premium shortfall charge rate in the prevailing policy year during which the premium shortfall charge is imposed; and
- (ii) P is the amount of annualised basic regular premium.

The premium shortfall charge will apply:

- a) on the first working day after the end of grace period of the unpaid basic regular premium; and
- b) every month thereafter,

until the basic regular premium payment is resumed or until the minimum investment period ends, whichever is earlier.

The premium shortfall charge rate (%) imposed will depend on which policy year during the minimum investment period in which the basic regular premium is unpaid.

The premium shortfall charge rates can be found in Appendix A.

4.9 Cost of Insurance

The cost of insurance is payable monthly starting from the policy effective date and every monthly anniversary date thereafter to provide for insurance coverage. It will be deducted by cancelling units from Your account value on the next appropriate fund valuation date immediately after each due date of the cost of insurance based on the life assured's attained age next birthday, gender, smoking status and the sum at risk (SAR) of the policy.

The SAR is defined as:

101% of [total basic regular premiums paid + any single premium top-up – any withdrawal made] - account value.

If the SAR of the policy is less than or equals to zero, no cost of insurance will be charged.

The cost of insurance (if applicable) will continue to be payable during premium holiday.

The cost of insurance rates for Death Benefit and Terminal Illness Benefit are guaranteed and can be found in Appendix C.

4.10 Premium Charge

- (a) Basic regular premium

Premium charge is not applicable to the basic regular premium.

- (b) Single premium top-up

There is no premium charge for single premium top-up currently. However, We reserve the right to apply a premium charge for single premium top-up or vary the charge by giving You at least 30 days' written notice.

5. CHANGES TO THE POLICY

5.1 Varying of Basic Regular Premiums

- (a) **Minimum Investment Period - Fixed:**

You are not allowed to increase or decrease the basic regular premium amount chosen at policy inception throughout the minimum investment period.

The basic regular premium amount chosen at policy inception can only be increased or decreased from the specified policy year as stated in the table below, based on Your chosen minimum investment period, subject to the prevailing basic regular premium limits.

Minimum Investment Period	Varying of basic regular premium is allowed from
3 years (Fixed)	4 th policy year onwards
5 years (Fixed)	6 th policy year onwards
10 years (Fixed)	11 th policy year onwards

- (b) **Minimum Investment Period - Flexible:**

You are not allowed to increase or decrease the basic regular premium amount chosen at policy inception prior to the specified policy year as stated in the table below, based on Your chosen minimum investment period.

The basic regular premium amount chosen at policy inception can be increased or decreased from the specified policy year as stated in the table below based on Your chosen minimum investment period, subject to the prevailing basic regular premium limits.

Minimum Investment Period	Varying of basic regular premium is allowed from
5 years (Flexible)	4 th policy year onwards
10 years (Flexible)	4 th policy year onwards
20 years (Flexible)	11 th policy year onwards

A minimum amount of S\$100 is required for any increase or decrease in basic regular premiums.

5.2 Single Premium Top-Up

You can make a single premium top-up to Your policy during the policy term. The minimum amount for each single premium top-up is S\$1,000.

100% of each single premium top-up (after deducting premium charge) will be used to buy units in Your chosen ILP sub-funds according to Your specified allocations. If You wish to invest into new ILP sub-funds in addition to Your chosen ILP sub-funds, We will determine the minimum allocation for each ILP sub-fund.

The single premium top-up forms part of the account value and it is:

- subject to the applicable fees and charges under section 4; and
- entitled to the Loyalty Bonus, subject to the terms and conditions under section 2.3.

Example of how units for the ad hoc single premium top-ups are allocated

Ad hoc single premium top-up is S\$1,000.

At any time:

- The allocation rate for ad hoc single premium top-up is 100%.
- There is no premium charge for this product. Hence, the premium charge is 0%.
- The amount of premiums that is used to buy units is S\$1,000, which is calculated as $S\$1000 \times (100\% - 0\%)$.
- Assuming the unit price of an ILP sub-fund is S\$1.00, the total no. of units allocated is 1,000 units, which is calculated as $S\$1,000 / S\1.00 .

5.3 Fund Switch

You can make unlimited free fund switches during the policy term. However, We reserve the right to impose a fund switch fee or limit on the number of free switches by giving the policyholder at least 30 days' written notice.

The minimum fund switch amount is S\$1,000. However, if the value of units in a fund is less than S\$1,000 at the point of fund switch, all units must be switched out.

The fund switch will be performed based on the settlement timeframes as stated by the fund manager(s) involved.

5.4 Premium Re-direction

You may request to change the premium direction of the future basic regular premiums into other ILP sub-fund(s) of Your choice with effect from the next premium due date.

5.5 Premium Holiday

The policy will go on premium holiday if:

- You apply for the policy to go on premium holiday; or
- We did not receive any basic regular premium due after the grace period and the policy automatically goes on premium holiday.

Premium holiday during the minimum investment period:

If the policy goes on premium holiday before the minimum investment period ceases, a premium shortfall charge (where applicable) will apply on a monthly basis, subject to section 4.8.

Premium holiday after the minimum investment period:

If the policy goes on premium holiday after the minimum investment period has ceased, premium shortfall charge is not applicable.

When the policy is on premium holiday, all applicable fees and charges will continue to be deducted by cancelling units from Your account value. The policy will remain in force as long as Your total account value is sufficient to pay for the applicable fees and charges, and it will terminate automatically if otherwise.

All premium paying Supplementary Benefits attached to the policy will terminate automatically when the policy goes on premium holiday.

You may end the premium holiday by resuming payment of basic regular premium. Back-payments of basic regular premium are not allowed.

5.6 Partial Withdrawal

You may write to Us to withdraw part of Your account value during the policy term, subject to the following conditions:

- (a) a minimum partial withdrawal amount of S\$500;
- (b) the account value of the policy must not fall below the minimum account value of S\$1,000 after the partial withdrawal request; and
- (c) if the partial withdrawal is made during the minimum investment period, the partial withdrawal amount must not exceed the allowable partial withdrawal amount limit of the policy year in which the withdrawal is made.

Any withdrawal under the Life Stage Benefit will be subject to the limit and conditions in section 2.4.

A partial withdrawal charge will be imposed on the partial withdrawal amount if You make a partial withdrawal during the minimum investment period, except for withdrawals under the Life Stage Benefit.

You may decide the ILP sub-fund(s) to withdraw from and:

- (i) the number of units to be sold; or
- (ii) the amount You wish to withdraw.

We reserve the right to revise the minimum partial withdrawal amount and the minimum account value at any time by giving You at least 30 days' written notice.

Refer to Appendix A for the partial withdrawal charge and Appendix B for the allowable partial withdrawal amount limits.

Example of partial withdrawal

Minimum Investment Period: 10 years (Flexible)

Partial withdrawal request of 1,000 units of an ILP sub-fund during policy year 3.

At policy year 3:

- The partial withdrawal charge is 10%; assuming the unit price of an ILP sub-fund is S\$1.50:
- The units will be sold for S\$1,500, which is calculated as 1,000 units x S\$1.50.
- The amount payable to the policyholder will be S\$1,350, which is calculated as S\$1,500 x (100% - 10%).

We will pay the proceeds to You within T + 7 business days upon acceptance of Your partial withdrawal application. However, under circumstances including but not limited to delay due to unsuccessful payment related issues or longer dealing timeframe by the relevant fund manager(s), We may take more than T + 7 business days to make the payment to You.

T refers to the day we accept Your request.

5.7 Surrender

You may write to Us to surrender Your policy during the policy term.

Upon surrender of the policy, all units under the policy will be sold on the next appropriate fund valuation date after We accept Your request to surrender the policy, and the account value of the policy less surrender charge (if any) and any amount owing to Us will be paid to You. All benefits under the policy including any Supplementary Benefits will end.

A surrender charge will be imposed on the account value if the policy is surrendered during the minimum investment period.

Example of surrender

Minimum Investment Period: 20 years (Flexible)

Surrender request based on 1,000 units of an ILP sub-fund during policy year 10.

At policy year 10:

- The surrender charge is 40%; assuming the unit price of an ILP sub-fund is S\$1.50:
- The units will be sold for S\$1,500, which is calculated as 1,000 units x S\$1.50.
- The amount payable to the policyholder will be S\$900, which is calculated as S\$1,500 x (100% - 40%).

We will pay the proceeds to You within T + 7 business days upon acceptance of Your surrender application. However, under circumstances including but not limited to delay due to unsuccessful payment related issues or longer dealing timeframe by the relevant fund manager(s), We may take more than T + 7 business days to make the payment to You.

T refers to the day we accept Your request.

6. ABOUT OUR INVESTMENT-LINKED SUB-FUNDS

6.1 Pricing of Units & Dealing Deadline

Pricing of Units

The ILP sub-funds are based on:

- (a) a single “dealing” price which is used for all transaction (such as subscriptions, switches and withdrawals of units); and
- (b) the frequency of the fund manager’s pricing policy.

There is no bid/offer spread and all transactions are based on forward pricing.

Dealing Deadline

Units are purchased, allocated, sold or redeemed according to unit prices of the relevant funds and exchange rate (if applicable) prevailing on the next appropriate fund valuation date.

If We accept Your transaction request before 12 noon (Singapore time) on a business day, We will process Your transaction according to the unit prices of the relevant funds and exchange rates (if applicable) prevailing on the next appropriate fund valuation date. Otherwise, We will process the transaction request as if it is accepted before 12 noon (Singapore time) on the following business day.

For the first basic regular premium received, it will be processed according to the unit prices of the relevant funds and exchange rates (if applicable) prevailing on the next appropriate fund valuation date following the date the policy is issued.

The term “accepted” used in this section 6.1 means relevant forms have been duly completed and the correct amount of premiums has been duly received by Us.

This cut-off time stated is correct as at the time of print. We reserve the right to change the cut-off time by giving You at least 30 days’ written notice or any such shorter period of notice as We may agree with the relevant authorities.

6.2 Obtaining Prices of Units

Unit pricing is based on the respective underlying fund manager’s pricing policy. You may obtain the prices from Our website: www.singlife.com.

6.3 Structure of ILP sub-fund / Investment Objective, Focus and Approach

Please refer to the relevant fund summary of the ILP sub-fund(s).

6.4 ILP Fund Summary

You will be able to access the relevant fund summaries on Our website: www.singlife.com.

6.5 Information on the Manager/Sub-manager

Please refer to the relevant fund summary of the ILP subfund(s).

6.6 Other Parties

Please refer to the relevant fund summary of the ILP sub-fund(s). The auditor of the ILP sub-fund(s) is KPMG Services Pte. Ltd..

6.7 Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the Funds if the fund manager, or any government or regulatory body of competent jurisdiction, or we (at our reasonable discretion) decide to suspend the issue, withdrawal, exchange or other dealing in the units or shares of the Funds.

6.8 Past Performance / Expense Ratio / Turnover Ratio

Please refer to the relevant fund summary of the ILP sub-fund(s).

6.9 Soft Dollar Commissions or Arrangements

We do not receive any soft dollar commissions in respect of the underlying fund(s).

6.10 Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the underlying fund(s) and its management.

6.11 Specialised ILP sub-fund

Please refer to the relevant fund summary of the ILP sub-fund(s) for important disclosures.

6.12 Other Material Information

The ILP sub-fund(s) available as part of this plan are not offered as a collective investment scheme under the Securities and Futures Act (Cap. 289).

This product summary must be read in conjunction with the relevant fund summary of the ILP sub-fund(s). The fund summary may be obtained from Our website: www.singlife.com.

Please read the applicable sections of the most recent edition of the relevant fund summary in relation to the application for this policy.

Please note that any fund summary given to You is in relation to this plan. It is not to be construed as an offer to directly sell or distribute the specific fund to which the fund summary relates to. Some funds may only be directly available, on a restricted basis. If You need further information, please consult Your financial adviser representative.

6.13 Reports

The financial year-end of the ILP sub-funds is 30th June each year. We will make available semi-annual reports and annual-audited reports of the ILP sub-fund(s) within 2 months and 3 months from 31st December and 30th June of each year respectively. You can access these reports via Our website: www.singlife.com or request the information by calling our Customer Service Hotline at (65) 6827 9933.

6.14 Distribution of Dividends

If You choose to invest in any ILP sub-fund that pays dividends, You have the option to either:

- (a) reinvest the declared dividends into the same ILP sub-fund ("Reinvest Option"); or
- (b) receive the declared dividends in cash ("Cash Out Option").

If You do not indicate any preferred dividend distribution option in Your application, We will reinvest the declared dividends into the same ILP sub-fund on Your behalf by default.

Dividend distributions are not guaranteed. The frequency of dividend distribution of the ILP sub-fund(s) is determined by the relevant fund manager.

You are only entitled to dividends if You are invested in the relevant ILP sub-fund(s) at the end of its dividend declaration date (also known as record date). However, if You submit a request to cancel the policy under section 7.5, You will not be entitled to the dividend distribution. If We have paid out any declared dividends from the ILP sub-fund(s) to You and the policy is subsequently cancelled under section 7.5, We will deduct the dividend amount paid from the account value.

Reinvest Option

If You choose the Reinvest Option, We will reinvest any declared dividends on Your behalf and this will increase Your units in the respective ILP sub-fund(s). We will distribute these additional units into the same ILP sub-fund within 14 business days after We receive them from the relevant fund managers.

Where the ILP sub-fund pays the declared dividends in the form of cash and You choose the Reinvest Option, We will reinvest the declared dividends paid in cash by buying additional units on Your behalf at the next appropriate fund valuation date after We receive the cash from the relevant fund managers.

The additional units obtained from the reinvested dividends will form part of the account value and will be subject to the applicable policy fees and charges stated in section 4.

Cash Out Option

If You choose the Cash Out Option, We will pay any declared dividends declared to You within 21 business days after We receive the dividends from the relevant fund managers. However, under circumstances including but not limited to delay due to unsuccessful payment related issues, We may take more than 21 business days to make the payment to You.

Where the ILP sub-fund pays the declared dividends in the form of additional units and You choose the Cash Out Option, We will sell the additional units for cash at the next appropriate fund valuation date after We receive the additional units from the relevant fund managers. However, under circumstances including but not limited to market fluctuation, the unit price at which the units are sold may differ from the unit price used to calculate the dividend payable. Consequently, the amount You receive may differ from the original dividend payable.

We will pay the declared dividends to You in Singapore dollars. For any ILP sub-fund(s) that declares dividends in currencies other than Singapore dollars, We will convert those declared dividends at prevailing currency exchange rate and pay You in Singapore dollars. The dividends You receive may differ from the original dividend payable under circumstances, including but not limited to fluctuations in currency exchange rate.

On a per ILP sub-fund basis, We will only pay out the declared dividends to You if the amount is at least S\$40 (also known as minimum dividend cash out amount). If the amount of the declared dividends is less than S\$40, We will reinvest the declared dividends on Your behalf for additional units in the same ILP sub-fund(s).

We reserve the right to revise the minimum dividend cash out amount from time to time by giving You at least 30 days' written notice.

If you wish to change the dividend distribution option for an ILP sub-fund subsequently, you may notify Us in writing at least 5 business days before the ILP sub-fund record date. The new dividend distribution option will take effect for subsequent dividend distributions.

7. ADDITIONAL INFORMATION

7.1 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.

7.2 General 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 void from the date immediately prior to the date of death. We will refund without interest, the account value of the policy based on the unit price on the next appropriate fund valuation date immediately following the date We receive the death claim notification, less any amount of Welcome Bonus and Loyalty Bonus paid from the policy issue date or the date of the last reinstatement of the policy (whichever is later) and any amounts owing to Us.
- (ii) Where a change of life assured has been made, if the new life assured commits suicide (while sane or insane) within one year of the effective date of the change of life assured, the issue date of the endorsement for a change of life assured or the date of the last reinstatement of the policy (whichever is the latest), the policy will be void from the date immediately prior to the date of death. We will refund without interest, the account value of the policy based on the unit price on the next appropriate fund valuation date immediately following the date We receive the death claim notification, less any amount of Welcome Bonus and Loyalty Bonus paid from the effective date of the change of life assured, the issue date of the endorsement for a change of life assured or the date of the last reinstatement of the policy (whichever is the latest) and any amounts owing to Us.
- (iii) We do not pay the Terminal Illness Benefit for Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection.

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

7.3 Termination

The policy will end:

- (a) on the date the life assured dies;
- (b) on the date We pay the Death Benefit or an early payout of the Death Benefit in full;
- (c) when it lapses;
- (d) when We accept Your application to end the policy; or
- (e) due to any other event which results in termination as set out in the policy, whichever happens first.

7.4 Claims

Any benefits payable under the policy are made 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 full premium has been received by Us.

Kindly contact Your financial adviser representative or visit <https://www.singlife.com/en/make-a-claim/> for claim procedures.

7.5 Free Look

Within 14 days of receiving the policy, You may write to Us to cancel Your policy. Upon receipt of Your request to cancel the policy, We will refund:

- (a) the account value after deducting the dollar amount of any Welcome Bonus and any dividend that We have paid;
- (b) all fees and charges that have been deducted; and
- (c) any premium(s) paid (without interest) for the premium paying Supplementary Benefits, after deducting any expenses We incurred in assessing the risk under the policy and in issuing the policy.

The account value will be determined by the unit prices of the units of the relevant ILP sub-funds on the next appropriate fund valuation date after We accept Your request to cancel the policy.

If Your policy was sent to You by post, We will consider it delivered 7 days after posting. If Your policy was sent to You electronically, We will consider it delivered 7 days after the date it was sent.

7.6 Point-of-Sale Documents

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

- Cover Page (if applicable)
- Policy Illustration
- Product Summary
- Bundled Product Disclosure (if applicable)
- Applicable Fund Summary(s) & Product Highlights Sheet(s)
- Fact Find Form
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable)
- Your Guide to Investment-Linked Insurance Plans
- Infographic "Moratorium on Genetic Testing and Insurance"

7.7 Note

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. If 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.

The value of Your policy will rise and fall as the performance of the ILP sub-fund(s) changes. Please refer to the relevant fund summary of the ILP sub-fund(s) for the specific risks associated with these sub-funds.

7.8 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 web-sites (www.lia.org.sg or www.sdic.org.sg).

7.9 Details of the Insurer

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

Appendix A – Surrender Charge, Partial Withdrawal Charge and Premium Shortfall Charge

A. Surrender Charge

Policy Year	Surrender Charge					
	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
1	100%	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%	100%
3	75%	75%	75%	80%	80%	90%
4		40%	40%	60%	60%	75%
5		20%	20%	50%	50%	65%
6				45%	45%	60%
7				40%	40%	55%
8				20%	20%	50%
9				15%	15%	45%
10				10%	10%	40%
11						35%
12						30%
13						25%
14						20%
15						15%
16						10%
17						5%
18						5%
19						5%
20						5%

B. Partial Withdrawal Charge

Policy Year	Partial Withdrawal Charge					
	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
1	100%	100%	10%	100%	10%	10%
2	100%	100%	10%	100%	10%	10%
3	75%	75%	10%	80%	10%	10%
4		40%	5%	60%	10%	10%
5		20%	5%	50%	10%	10%
6				45%	5%	10%
7				40%	5%	10%
8				20%	5%	10%
9				15%	5%	10%
10				10%	5%	10%
11						5%
12						5%
13						5%
14						5%
15						5%
16						5%
17						5%
18						5%
19						5%
20						5%

C. Premium Shortfall Charge

Policy Year	Premium Shortfall Charge					
	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
1	100%	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%	100%
3	75%	75%	75%	80%	80%	90%
4		40%		60%		75%
5		20%		50%		65%
6				45%		60%
7				40%		55%
8				20%		50%
9				15%		45%
10				10%		40%
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						

Appendix B – Allowable Partial Withdrawal Amount Limits During Minimum Investment Period

Policy Year	Allowable Partial Withdrawal Amount Limits					
	Minimum Investment Period					
	3 years (Fixed)	5 years (Fixed)	5 years (Flexible)	10 years (Fixed)	10 years (Flexible)	20 years (Flexible)
1	Account value	Account value	(10% of account value) minus any past withdrawals	Account value	(10% of account value) minus any past withdrawals	(10% of account value) minus any past withdrawals
2			(20% of account value) minus any past withdrawals		(20% of account value) minus any past withdrawals	(20% of account value) minus any past withdrawals
3			(30% of account value) minus any past withdrawals		(30% of account value) minus any past withdrawals	(30% of account value) minus any past withdrawals
4			(40% of account value) minus any past withdrawals		(40% of account value) minus any past withdrawals	(40% of account value) minus any past withdrawals
5			(50% of account value) minus any past withdrawals		(50% of account value) minus any past withdrawals	(50% of account value) minus any past withdrawals
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						Account value
19						
20						

Appendix C – Cost of Insurance

Annual Cost of Insurance for Death Benefit and Terminal Illness Benefit (per S\$1,000 Sum at Risk)										
ANB	MNS	MS	FNS	FS		ANB	MNS	MS	FNS	FS
1	0.450	0.450	0.338	0.338		61	5.005	10.916	2.938	6.327
2	0.450	0.450	0.338	0.338		62	5.541	12.131	3.188	6.736
3	0.450	0.450	0.338	0.338		63	6.222	13.493	3.617	7.151
4	0.450	0.450	0.338	0.338		64	6.950	15.042	3.917	7.581
5	0.450	0.450	0.338	0.338		65	7.722	16.813	4.265	8.069
6	0.450	0.450	0.338	0.338		66	8.715	18.839	4.709	8.696
7	0.450	0.450	0.338	0.338		67	9.650	21.127	5.185	9.553
8	0.450	0.450	0.338	0.338		68	11.050	23.646	5.837	10.730
9	0.450	0.450	0.338	0.338		69	12.584	26.275	6.859	12.276
10	0.450	0.450	0.338	0.338		70	14.162	28.793	8.132	14.161
11	0.450	0.450	0.338	0.338		71	15.673	30.987	9.585	16.235
12	0.450	0.450	0.338	0.338		72	17.066	32.781	11.105	18.294
13	0.450	0.450	0.338	0.338		73	18.420	34.338	12.611	20.197
14	0.450	0.450	0.338	0.338		74	19.908	35.998	14.135	21.997
15	0.450	0.450	0.338	0.338		75	21.701	38.051	15.788	23.879
16	0.450	0.450	0.338	0.338		76	23.722	40.320	17.500	25.724
17	0.450	0.450	0.338	0.338		77	26.261	43.268	19.558	27.956
18	0.480	0.668	0.375	0.608		78	29.390	46.941	22.111	30.738
19	0.480	0.668	0.375	0.608		79	32.769	50.742	24.907	33.692
20	0.480	0.668	0.375	0.608		80	36.481	54.784	28.020	36.908
21	0.480	0.668	0.375	0.608		81	40.595	59.141	30.764	40.443
22	0.480	0.668	0.375	0.608		82	45.152	63.843	33.746	44.345
23	0.480	0.668	0.375	0.608		83	50.195	68.917	37.931	48.656
24	0.480	0.668	0.375	0.608		84	55.770	74.396	42.619	53.415
25	0.480	0.668	0.375	0.608		85	61.929	80.308	47.867	58.679
26	0.480	0.668	0.375	0.608		86	68.726	86.691	53.736	64.507
27	0.480	0.668	0.375	0.608		87	76.217	93.581	60.294	70.969
28	0.480	0.668	0.375	0.608		88	84.466	101.014	67.613	78.143
29	0.480	0.668	0.375	0.608		89	93.536	109.044	75.769	86.105
30	0.480	0.668	0.375	0.608		90	103.495	117.713	84.848	94.952
31	0.480	0.668	0.375	0.608		91	114.413	127.068	94.939	104.781
32	0.480	0.668	0.375	0.608		92	126.360	137.174	106.135	115.696
33	0.480	0.668	0.375	0.608		93	139.409	148.091	118.532	127.812
34	0.480	0.668	0.375	0.608		94	153.629	159.888	132.224	141.239
35	0.480	0.668	0.375	0.608		95	169.091	172.644	147.310	156.099
36	0.480	0.668	0.375	0.608		96	185.857	186.440	163.889	172.520
37	0.494	0.713	0.379	0.644		97	203.984	221.511	182.047	190.617
38	0.547	0.811	0.385	0.705		98	223.519	239.292	201.862	210.489
39	0.602	0.920	0.412	0.780		99	244.499	258.541	223.403	232.223
40	0.659	1.037	0.443	0.866		100	265.862	279.338	245.565	256.202
41	0.715	1.157	0.477	0.959		101	279.155	293.305	257.843	269.012
42	0.768	1.282	0.517	1.066		102	293.113	307.970	270.735	282.463
43	0.821	1.412	0.560	1.187		103	307.769	323.369	284.272	296.586
44	0.878	1.552	0.611	1.327		104	323.157	339.537	298.486	311.415

45	0.939	1.712	0.666	1.484		105	339.315	356.514	313.410	326.986
46	1.008	1.892	0.728	1.659		106	356.281	374.340	329.081	343.335
47	1.087	2.098	0.798	1.845		107	374.095	393.057	345.535	360.502
48	1.178	2.339	0.875	2.057		108	392.800	412.710	362.812	378.527
49	1.313	2.620	0.959	2.293		109	412.440	433.346	380.953	397.453
50	1.472	2.943	1.053	2.537		110	433.062	455.013	400.001	417.326
51	1.637	3.314	1.156	2.800		111	443.889	466.388	410.001	427.759
52	1.828	3.743	1.268	3.086		112	454.986	478.048	420.251	438.453
53	2.051	4.239	1.391	3.390		113	466.361	489.999	430.757	449.414
54	2.305	4.807	1.523	3.711		114	478.020	502.249	441.526	460.649
55	2.624	5.445	1.667	4.049		115	489.971	514.805	452.564	472.165
56	2.990	6.154	1.915	4.399		116	502.220	527.675	463.878	483.969
57	3.275	6.948	2.091	4.763		117	514.776	540.867	475.475	496.068
58	3.623	7.823	2.282	5.146		118	527.645	554.389	487.362	508.470
59	4.009	8.775	2.486	5.535		119	540.836	568.249	499.546	521.182
60	4.480	9.805	2.704	5.927		120	554.357	582.455	512.035	534.212

ANB: Age Next Birthday; MS: Male Smoker; MNS: Male Non-Smoker; FS: Female Smoker; FNS: Female Non-Smoker

The monthly cost of insurance will be annual cost of insurance divided by 12.