

Singlife Direct Purchase Insurance

An attractively affordable life insurance plan that gives you up to S\$400,000 coverage - and you can purchase it all on your own.



Take charge of your protection needs

With Singlife Direct Purchase Insurance, you get value-for-money protection. It covers you for up to S\$400,000, allows you to add protection for cancer and other critical illnesses, and you can purchase it all on your own.

It's that straightforward!



Know what and how much coverage you need?

“YES!”

Sure you can afford the premiums?

“YES!”







Don't need explanations or guidance from a financial adviser representative?

“YES!”

Then this plan is for you.

BENEFITS AND FEATURES

Singlife Direct Purchase Insurance is a life insurance plan with optional critical illness coverage that you can purchase all on your own. It keeps you and your loved ones financially afloat with a lump-sum payout if you die, become terminally ill or suffer from total and permanent disability¹. You can choose between protection for a **fixed period (DIRECT – Singlife Term Life)** or **lifelong protection (DIRECT – Singlife Whole Life)**.

	DIRECT – Singlife Term Life	DIRECT – Singlife Whole Life
 <p>Whatever you need Whether you want to start with the minimum coverage amount or something more, it's up to you.</p>	Choose from \$50,000 to \$400,000² sum assured	Choose from \$50,000 to \$200,000² sum assured
 <p>As long as you like You can be covered for as short as five years or your whole life.</p>	Choose any of these coverage periods: <ul style="list-style-type: none"> • 5 years renewable term³; • 20 years; or • up to age 65. Covers you for death and Terminal Illness for the duration of the chosen coverage period; and for Total and Permanent Disability for the duration of the chosen coverage period or until age 65, whichever is earlier.	Covers you for death and Terminal Illness for your whole life ; and for Total and Permanent Disability up to age 65 .
 <p>Plain vanilla or with a cherry on the top Choose a plan that provides just protection, or one that also comes with cash value and potential bonuses.</p>	You pay only for the protection you want.	You enjoy protection while your plan accumulates cash value and potential bonuses⁴ .
 <p>Suit your budgeting needs You can pay your premiums monthly, quarterly, half-yearly or yearly.</p>	Pay for the duration of your coverage .	Choose to pay till age 70 or 85 .
 <p>No surprises Premiums stay the same throughout the premium payment period, starting from:</p>	\$0.32/day⁵ for \$400,000 sum assured	\$4.13/day⁶ for \$200,000 sum assured
 <p>Complete the picture For holistic coverage, you can add an optional rider⁷ that gives a lump-sum payout should you be diagnosed with any of the 30 covered critical illnesses⁸, including cancer and stroke.</p>	Covers you for the chosen coverage period for the basic plan or until age 65 , whichever is earlier.	Covers you for life .

Two easy ways to get direct purchase insurance

As long as you reside in Singapore⁹ and you're aged 19 to 65¹⁰, you can apply for coverage.

Here are two options to apply:

Purchase online
(for DIRECT - Singlife Term Life only)

OR

Purchase at our Customer Service Centre
(for DIRECT - Singlife Term Life &
DIRECT - Singlife Whole Life)

Step 1

Visit singlife.com/direct-term-life or scan the QR code to find out more about the plan, eligibility criteria and other important details¹¹.



Step 2

Click **"Get a quote"** to find out your premiums.

Step 3

Choose your coverage, complete the application form and pay your premiums online – all at your own convenience.

Step 1

Choose a Direct Purchase Insurance plan based on your needs. Call or email our Customer Service Executives to find out the premium rates, eligibility criteria and other important details¹¹.

- Tel: 6827 9933 (8.45am to 5.30pm, Mondays to Fridays, excluding public holidays)
- Email: cs_life@singlife.com

Step 2

Complete the required forms found at singlife.com/direct-application.

Step 3

Visit our Customer Service Centre to submit your completed forms and necessary documents.

Customer Service Centre
4 Shenton Way
#01-01 SGX Centre 2
Singapore 068807

Have a question? Contact us via phone or email. We'll be glad to help you.

All ages mentioned refer to age next birthday.

Important Notes

1. Terminal Illness Benefit and Total and Permanent Disability Benefit are early payouts of the Death Benefit. Please refer to the Product Summary for more details.
2. Direct Purchase Insurance (DPI) coverage limit per person per insurer is S\$400,000 and it is aggregated for all DPI term life coverage and DPI whole life coverage. The maximum sum assured for DPI term life is S\$400,000 and DPI whole life is S\$200,000.
3. Upon renewal of a 5-year renewable term policy, the Life Assured will be insured for the same Sum Assured as before the renewal date and for the same policy term. Premiums will be adjusted based on the age of the Life Assured at renewal and a notice will be mailed to notify you of the new premium payable. The maximum age to renew DIRECT – Singlife Term Life is 80, and the coverage will be up to age 85. The renewal is also applicable to DIRECT – Singlife Critical Illness (Term Life), if attached to the basic policy at inception. The renewal of the basic policy and rider is subject to the policy terms and conditions. Please refer to the Product Summary for more details.
4. Potential bonuses are made up of Reversionary Bonus and Terminal Bonus. The Reversionary Bonus and Terminal Bonus are non-guaranteed and depend on the performance of Singapore Life Ltd.'s Participating Fund. The Reversionary Bonus will form part of the guaranteed benefit of the policy once it is declared and vested. Please refer to the Product Summary for more details.
5. The premium of S\$0.32 per day is for illustration purposes and is based on the following criteria – female, age 19, non-smoker who chooses a 5-year renewable DIRECT – Singlife Term Life coverage, with Sum Assured of S\$400,000 and pays premiums on an annual basis. The daily premium is derived using the annual premium amount divided by 365 days, rounded up to the nearest cent.
6. The premium of S\$4.13 per day is for illustration purposes and is based on the following criteria – female, age 19, non-smoker who chooses DIRECT – Singlife Whole Life, with Sum Assured of S\$200,000 and pays premiums on an annual basis till age 85. The daily premium is derived using the annual premium amount divided by 365 days, rounded up to the nearest cent.
7. The premium rate for the rider is non-guaranteed and may be adjusted based on future claims experience.
8. The Critical Illness Benefit covered in the optional rider accelerates the Death Benefit of the policy to which it is attached. For more details on the benefit, including the list of critical illnesses covered, the waiting period and the exclusions, please refer to the Product Summary of the rider.
9. The eligibility criteria is subject to terms and conditions.
10. Depending on the coverage period or premium payment period. Please refer to the Product Summary for more details.
11. Before you choose a plan, please read this needs and affordability assessment guide: www.moneysense.gov.sg/articles/2018/10/buying-direct-purchase-insurance For product information and Insurance Guides (including Product Summary, Your Guide To Life Insurance, Your Guide To Health Information, Direct Purchase Insurance Fact Sheet and Checklist, Frequently Asked Questions, Terms and Conditions, Infographic “Moratorium on Genetic Testing and Insurance”), please visit singlife.com.

These policies are underwritten by Singapore Life Ltd.

This brochure is for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. Product Summaries for Direct Purchase Insurance (DPI) may be obtained from Singapore Life Ltd. and at singlife.com. As DPIs are sold without financial advice, you should make sure you have carefully assessed your insurance needs as well as whether you can afford the premiums for the duration of the policy. You should also read the Product Summary, Policy Illustration, DPI Fact Sheet and Checklist, and all related information available on singlife.com to understand the features of the product and assess whether the product you have chosen is appropriate to your financial needs and insurance objectives. If you are unsure if DPI is suitable for you, you may wish to seek advice from a Financial Adviser Representative who may be able to advise you on a suitable product.

As buying a life insurance product, including a DPI Whole Life, 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. As the DPI Term Life has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

This brochure is not a contract of insurance. Full details of the standard terms and conditions of these policies can be found in the relevant policy contracts. Information is accurate as at August 2022. COMP/2022/08/MKT/696

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The policies are 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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



Singlife

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GST Reg. No. MR-8500166-8