



Singlife Elite Term II

Protect your family and leave an inheritance with this **customisable and affordable term life insurance plan** that offers regular and limited pay options.



Singlife

Shape your own coverage

Singlife Elite Term II – Secure your family's future and your legacy with our flexible term life insurance plan that can be customised to your unique needs:

- ◆ **Lump-sum Payout**
Leave a lump-sum to your loved ones when you die or are diagnosed with terminal illness
- ◆ **Comprehensive Coverage**
Enhance your plan with riders
- ◆ **Flexible Payment Options**
Choose between **Regular Pay** and **Limited Pay** premium terms



**Choose the Singlife Elite Term II plan
that matches your budgeting and protection needs:**

**Singlife Elite Term II
(Regular Pay)**

Pay premiums for
as long as you're covered

If you prefer to pay your premiums
over the policy's entire coverage term

**Singlife Elite Term II
(Limited Pay)**

Pay premiums only for
a specified period,
e.g. while you are working full time

If you want to complete
payments earlier and enjoy benefits
like a Surrender Benefit and
Longevity Reward

**Payment
period**



Ideal for



Singlife Elite Term II (Regular Pay)

With this affordable term life insurance plan, you pay the premiums regularly throughout your coverage, and you can get protected from as little as S\$0.65 per day¹.



Get a lump-sum payout

Receive a **lump-sum payout** if you die or are diagnosed with terminal illness.



Choose your coverage duration

- for 5 or 10 years
- from every one-year interval from the 11th year until you're age 85
- cover to age 99



Enjoy the convenience of automatic renewal

Say goodbye to time-consuming renewal processes. We'll **automatically renew your coverage** if you choose the 5-year or 10-year coverage term².



Increase your coverage with Guaranteed Issuance Option

Just married or welcomed a child and need more financial assurance? You can **increase your base plan coverage** without any hassle of medical check-ups when you reach any of the six key milestones³.



Convert your term life insurance

We know change is constant so we've let this plan evolve with you. You have the option to **convert your term life insurance plan into an endowment or whole life plan** - without further medical underwriting⁴.



Add on riders

Cover all bases with our riders⁵, offering protection for total permanent disability, critical illnesses, and more, for added peace of mind.



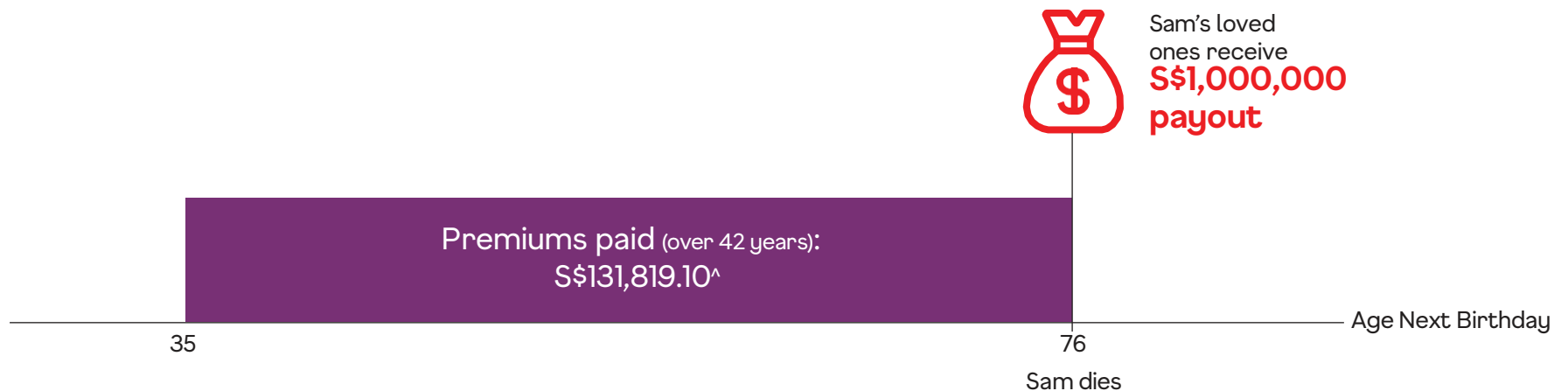


How Singlife Elite Term II (Regular Pay) works

Sam is 35 years old, a non-smoker and married. He wants a protection plan that'll do two things: support his family financially when he dies and allow him to leave an inheritance.

He chooses Singlife Elite Term II to cover him for S\$1 million until he turns 85. He also adds on two riders for added protection.

Plans	Policy Term	Sum Assured	Annual Premium
Singlife Elite Term II (Regular Pay)	Cover to age 85	S\$1,000,000	S\$1,791.00
Rider for total and permanent disability: TPD Advance Cover Plus III		S\$1,000,000	S\$202.60
Rider for critical illnesses: CI Advance Cover Plus IV		S\$300,000	S\$1,144.95*
Total annual premium :			S\$3,138.55



*Premiums shown are level but are not guaranteed and may be adjusted based on future experience.

[^]Total premiums paid as at age 76 assumes that premiums are paid on an annual basis and the last premium is paid on the policy anniversary after Sam turns 76 years old.

Singlife Elite Term II (Limited Pay)

With this plan, you get comprehensive coverage without having to make lifelong payments and also leave a meaningful legacy. You'll get your premiums back if you outlive your policy term and enjoy Surrender Benefit if you opt to end your coverage early. Secure a prosperous future with a plan that adapt to your needs.



Coverage to age 99

Receive a **lump-sum payout** if you die or are diagnosed with terminal illness during the coverage term.



Select your preferred premium term

- 5 years
- 10 years
- up to age 65
- up to age 75



Enjoy a longevity reward

Receive **100% of your total premiums paid** for the base plan if you live beyond the coverage term at age 99⁶.



Get money back with Surrender Benefit

No longer need coverage? You have the **flexibility to surrender your policy** from the third policy year and receive the Surrender Benefit⁷.



Increase your coverage with Guaranteed Issuance Option

Growing commitments call for greater assurance.
Increase your base plan's coverage at key life events, e.g. getting married, buying a property or welcoming a child – without medical check-ups³.



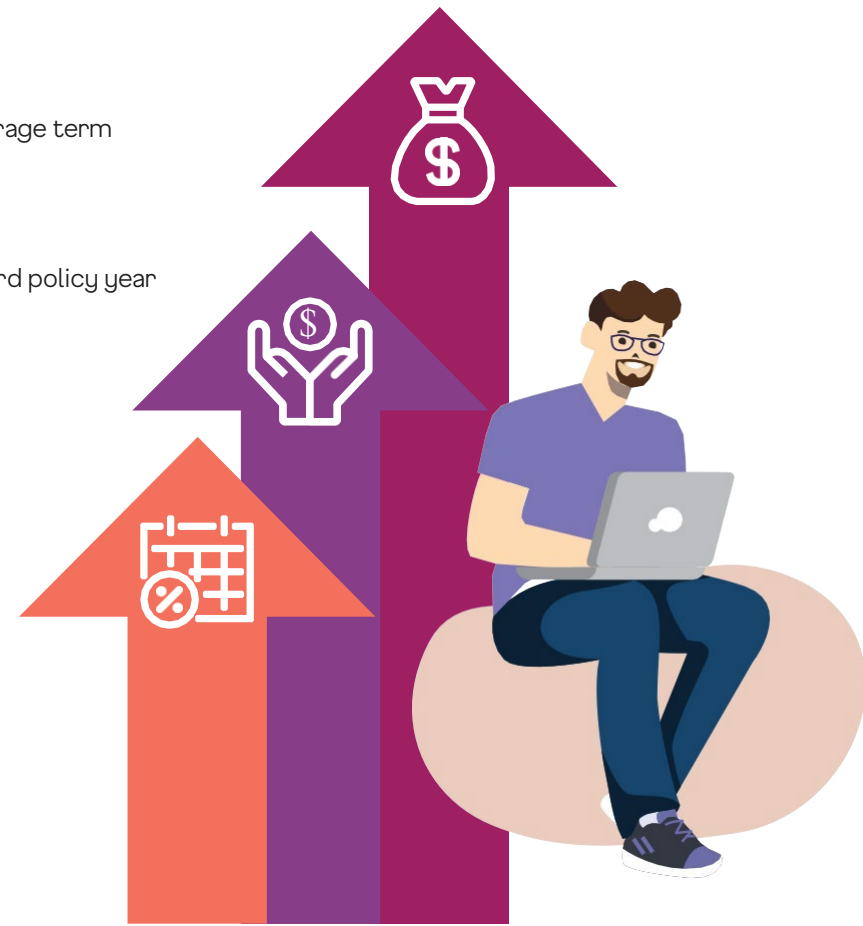
Convert your term life insurance

As life evolves, so should your coverage.
You have the option to **convert your term life insurance plan into an endowment or whole life plan** – without the hassle of medical underwriting⁴.



Add on riders

Tailor your coverage to your unique needs with our riders⁵ for enhanced protection and peace of mind.



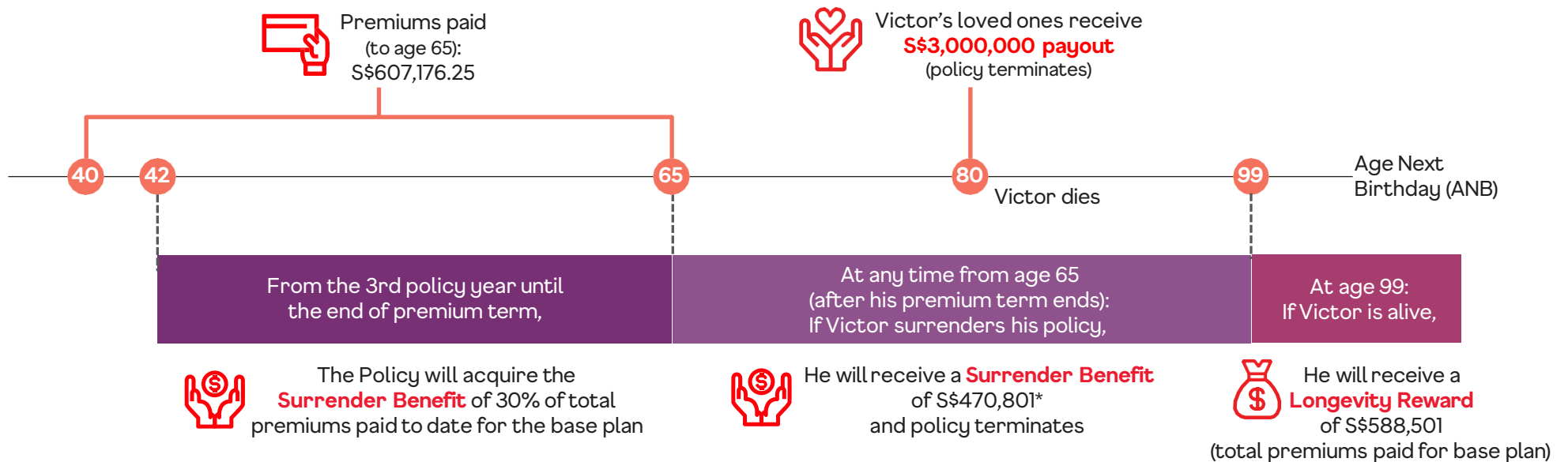


How Singlife Elite Term II (Limited Pay) works

Victor is 40 years old, a non-smoker, and married with two children. He wants a protection plan that doubles as a legacy plan and aligns with his working years.

He gets Singlife Elite Term II with a limited payment term until he is 65, choosing a coverage of S\$3 million plus a rider for total and permanent disability protection.

Plans	Policy Term	Sum Assured	Annual Premium
Base Plan Singlife Elite Term II (Limited Pay)	Cover to age 99	S\$3,000,000	S\$23,540.05
Rider for total and permanent disability: TPD Advance Cover Plus III (Limited Pay)		S\$3,000,000	S\$747.00
Total annual premiums (until age 65): S\$24,287.05			



*80% of total premiums paid for Base Plan



To sign up for Singlife Elite Term II,
or to find out more, speak with your
Financial Adviser Representative today!

Visit singlife.com/elite-term-ii
to find out more.

All ages mentioned refer to age next birthday.

Important Notes

1. The premium of S\$0.65 is based on S\$100,000 coverage for 34 years, for an age 36 non-smoking male, with annual premium of S\$236.95 divided over 365 days, rounded up to the nearest cent.
2. The Guaranteed Renewable Option (GRO) is subjected to maximum renewal age of 89 years old and the maximum expiry age of 99 years old for the base plan and is only applicable to coverage term of 5 years and 10 years. Upon renewal, the Life Assured is insured for at most the same Sum Assured as before the renewal date and for the same coverage term. No new policy will be issued. GRO is also applicable to TPD Advance Cover Plus III, CI Advance Cover Plus IV and Early Critical Illness Cover II, if attached to the basic policy at inception. Premiums payable for the renewed policy will be based on the Life Assured's attained age and the prevailing premium rates at the date of renewal. Please refer to the Product Summary for more details.
3. The policyholder may exercise the Guaranteed Issuance Option (GIO) at each of the following key life events without providing further evidence of insurability:
 - a) the Life Assured marries or divorces (i.e. change of marital status)
 - b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child (i.e. adding a new child member to the immediate family)
 - c) the Life Assured purchases a property
 - d) the Life Assured or Life Assured's child enrolls into primary, secondary or tertiary education
 - e) the Life Assured enters full-time employment within one year from tertiary graduation; or
 - f) the Life Assured turns 21 years old (i.e. Life Assured's 21st birthday).

GIO allows the policyholder to increase the Sum Assured of the base plan during the premium term of the policy with extra premium payable. The total Sum Assured that can be increased under this option is limited to 50% of Singlife Elite Term II Sum Assured, or up to S\$500,000 per life (or its equivalent in other currencies), whichever is lower. GIO is extended to standard life only. Please refer to the Product Summary for more details.

4. The policyholder may exercise the Guaranteed Convertibility Option (GCO) by fully or partially converting the basic policy into a new endowment or whole life policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met:
 - a) The policy is in force when this option is exercised
 - b) The Life Assured is 65 years old or younger when the GCO is exercised (for joint life policy, the age limit for conversion must be based on the older age of the two Lives Assured)
 - c) For full conversion, the Life Assured will be insured for the same Sum Assured or less on the new policy, subject to the Sum Assured limit of the new policy
 - d) For partial conversion, the Life Assured is insured for a Sum Assured equal to or less than the amount of Sum Assured converted, subject to the Sum Assured limit of the new policy. The original policy will continue with a reduced Sum Assured, subject to the Sum Assured limit of the original policy
 - e) The maximum Death Benefit payable under the new policy must not exceed:
 - (i) the Death Benefit payable under the original policy if it is a full conversion; or
 - (ii) the Death Benefit payable for the amount of Sum Assured converted if it is a partial conversion; and
 - f) No claim on this policy has been admitted or submitted.

The terms and conditions above are not exhaustive. Please refer to the Product Summary for more details.

Important Notes *(continued)*

5. These are the riders available to enhance your protection:

- a) TPD Advance Cover Plus III*
- b) CI Advance Cover Plus IV*
- c) MultiPay Critical Illness Cover IV
- d) Early Critical Illness Cover II
- e) Singlife Big 3 Critical Illness Cover
- f) Critical Illness Premium Waiver II
- g) Payer Critical Illness Premium Waiver II
- h) Payer Premium Waiver Benefit

*CRO, GIO, and GCO are applicable for these riders. For more details on the riders, please refer to their respective Product Summaries.

6. Longevity Reward is only applicable to Singlife Elite Term II (Limited Pay) policies. If the policy is held until the end of coverage term at age 99, we will pay 100% of Total Premiums Paid for the base plan, subject to the policy terms and conditions.

7. Surrender Benefit is only applicable to Singlife Elite Term II (Limited Pay) policies. For as long as premiums are paid up to date, we will pay:

- a) 30% of Total Premiums Paid for base plan (i.e. excluding premiums for riders) upon full surrender on or after the start of the 3rd policy year till end of the premium term; or
- b) 80% of Total Premiums Paid for base plan upon full surrender from end of premium term onwards.

The payment will less any amount owing to us.

This policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product 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. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not an insurance contract. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at September 2024. COMP/2024/08/MKT/738

This advertisement has not been reviewed by the Monetary Authority of Singapore. 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 Singapore Life Ltd or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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