



**TERMS AND CONDITIONS
FOR THE PREMIUM DISCOUNT PROMOTION FOR SINGLIFE ELITE TERM II AND RIDERS
(INCLUDING TPD ADVANCE COVER PLUS III, CI ADVANCE COVER PLUS (2025),
COMPREHENSIVE CRITICAL ILLNESS COVER (2025) AND MULTIPAY CRITICAL ILLNESS COVER
(2025)) (the "Promotion")**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a **"Qualifying Customer"**:
 - a) You must apply for Singlife Elite Term II (whether Regular Pay or Limited Pay) (the **"Qualifying Plan"**) with or without its eligible riders, which includes the TPD Advance Cover Plus III, CI Advance Cover Plus (2025), Comprehensive Critical Illness Cover (2025) and Multipay Critical Illness Cover (2025) (**"Qualifying Riders"**);
 - b) Your application for the Qualifying Plan and Qualifying Riders (if applicable) must be signed on or after 3 December 2025; and
 - c) You must meet the minimum qualifying Sum Assured of \$500,000 (in contract currency) per policy (the **"Minimum Sum Assured"**) for the Qualifying Plan.
3. The calculation of premium discount(s) that you would be eligible for shall be as follows:

Qualifying Plan	Singlife Elite Term II (Regular Pay)	Singlife Elite Term II (Limited Pay)
Discount Value	30% perpetual premium discount on <ul style="list-style-type: none"> Singlife Elite Term II (Regular Pay) TPD Advance Cover Plus III 	No (0%) perpetual premium discount on <ul style="list-style-type: none"> Singlife Elite Term II (Limited Pay) TPD Advance Cover Plus III
	10% perpetual premium discount on <ul style="list-style-type: none"> CI Advance Cover Plus (2025) 	10% perpetual premium discount on <ul style="list-style-type: none"> CI Advance Cover Plus (2025)
	20% first-year premium discount on <ul style="list-style-type: none"> Comprehensive Critical Illness Cover (2025) Multipay Critical Illness Cover (2025) 	20% first-year premium discount on <ul style="list-style-type: none"> Comprehensive Critical Illness Cover (2025) Multipay Critical Illness Cover (2025)

4. This Promotion is ongoing until further notice. Changes will be updated on our website at <https://singlife.com/en/promotions/elite-term-ii>.



5. You will only be eligible for the first-year premium discount if your application for the Multipay Critical Illness (2025) or Comprehensive Critical Illness (2025) rider is made together with your application for the Qualifying Plan and the rider is applied to the Qualifying Plan at the point of policy issuance. To be clear, riders that are applied for and added in the middle of the policy term will not be eligible for the first-year premium discount.
6. You will enjoy the relevant premium discount(s) on the Qualifying Plan and Qualifying Riders as described in clause 3 as long as your Qualifying Plan is in force and the Sum Assured for your Qualifying Plan continues to meet the requirement of Minimum Sum Assured. In the event that the Sum Assured of your Qualifying Plan falls below the Minimum Sum Assured, the premium discount(s) shall cease, and you will pay the full undiscounted premium(s) on both your policy and any riders attached to it.

For customers who are purchasing a Qualifying Plan with a renewable term, premiums payable will be calculated based on the prevailing premium rates at the time of renewal. The relevant perpetual premium discount(s) shall also be calculated based on the premium rate at the time of renewal. The first-year premium discount will not be applicable at the time of renewal.
7. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
8. Singapore Life Ltd. reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
9. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
10. The discount is applied on a per policy basis, subject to underwriting.
11. The discount is not exchangeable for cash, credit or any other item in part or in whole.
12. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned.
13. By participating in this Promotion, you accept that Singapore Life Ltd.'s decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
14. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
15. The terms of the Promotion will be governed by the construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
16. The Qualifying Plan and Qualifying Riders are underwritten by Singapore Life Ltd.
17. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
18. Information is correct as of 3 December 2025.