



Singlife Savvy Invest

A whole life, regular premium investment-linked plan that offers diverse investment opportunities as well as protection against death and terminal illness.



With Singlife Savvy Invest, the control is all yours! You can diversify your portfolio and boost your finances. Flexibility, bonuses, together with quality advice; flex your investment savvy and achieve those financial muscles you've aimed for.

BOOST YOUR WEALTH



BENEFITS AND FEATURES

Singlife Savvy Invest is a whole life, regular premium investment-linked plan combining investment opportunities and protection, along with these benefits and features:



Welcoming you with a bonus

Kick off your first policy year with a **Welcome Bonus**¹ of up to 60% of your basic regular premium paid to boost your initial investment.



Life stage withdrawal

Bought your first house? Expecting a new addition to the family? Congratulations on your new milestone in life! With our **Life Stage Benefit**², you have the flexibility to withdraw up to 10% of account value, penalty-free, upon the occurrence of certain life stage events.



Passing on your legacy

Have the **option to pass on your policy** to a family member³ as a legacy gift.



Get protected while you invest

Enjoy **peace of mind** with life coverage against **death**⁴ and **Terminal Illness**⁵.



Increase your investment

Have the **flexibility to increase your investment any time** via a single premium top-up⁶.



Rewarding your loyalty with bonuses

Staying with us? Our **stepped-up Loyalty Bonuses**⁷ are yours to enjoy after the end of your selected Minimum Investment Period⁸.



Take control of your portfolio

Be spoilt for choice with multiple funds to choose from, including dividend-paying funds⁹ where you will have the **option to receive your dividends in cash or reinvest them to grow your investment**.



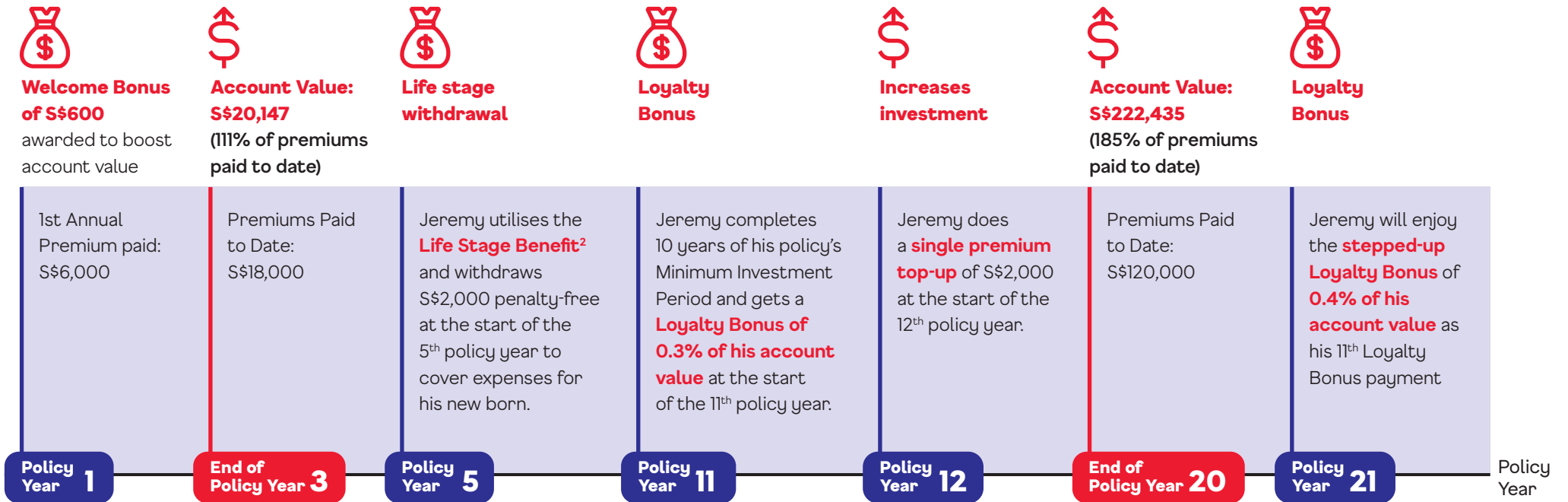
Optional riders for greater peace of mind

Sometimes, the unexpected happens. Plan for a more comprehensive protection with our **3 premium waiver riders**¹⁰ that waive off the future premiums in unfortunate events.



How Singlife Savvy Invest works.

Jeremy, 35 years old, a non-smoker, has been actively investing his savings since starting work full-time. As a newly-wed, he foresees that a longer-term investment plan will help to anchor his personal financial discipline and benefit his family in the long run. He applies for **Singlife Savvy Invest** and chooses a **fixed Minimum Investment Period of 10 years**. He sets aside an annual premium of **S\$6,000** for the plan.



The illustration above assumes that the premiums paid, single premium top-up and withdrawal are made at the start of the policy year.

Premiums paid to date includes any single premium top-up and less any withdrawals.

The above is for illustrative purposes only and the diagram is not drawn to scale. The values in the above illustration are rounded down to the nearest dollar, and are based on an illustrated investment rate of return of 8% p.a. and annual management charge of 1.30% p.a. Based on an illustrated investment rate of return of 4% p.a. and annual management charge of 1.30% p.a., the account values at end of Policy Year 3: S\$18,648 (103% of premiums paid to date), at end of Policy Year 20: S\$144,635 (120% of premiums paid to date).

All values in the above illustration are non-guaranteed, and are subjected to the performance of the chosen funds for Singlife Savvy Invest.

Get started with these 3 easy steps:

1. Choose between a **fixed** or **flexible Minimum Investment Period⁸ (MIP)** option
2. Decide on the **MIP duration**
3. Decide on the **basic regular premium** that you're most comfortable to start with.

| FIXED MINIMUM INVESTMENT PERIOD | Duration (years) | 3 | 5 | 10 |
|---------------------------------------|---|---|-----------|----|
| | Minimum Annual Basic Regular Premium (\$\$) | | S\$10,000 | |

| FLEXIBLE MINIMUM INVESTMENT PERIOD | Duration (years) | 5 | 10 | 20 |
|--|---|---|-----------|----------|
| | Minimum Annual Basic Regular Premium (\$\$) | | S\$12,000 | S\$6,000 |

The amount shown for each MIP above is the minimum annual basic regular premium required. Half-yearly, quarterly and monthly premium payment modes are also available.

The choice is yours.



Summary of Fees and Charges

| | |
|---|---|
| Administrative Charge¹¹ | 0.65% per annum of the account value. This charge will be deducted monthly throughout the policy term. |
| Supplementary Charge¹¹ | 1.85% per annum of the account value. This charge will be deducted monthly for the first 10 policy years. |
| Cost of Insurance (COI) | Payable monthly based on the attained age, gender and smoking status of the Life Assured as well as the Sum at risk (SAR) of the policy: SAR = 101% of [total basic regular premiums paid + any single premium top-up - any withdrawal made] - account value. If SAR of the policy is less than or equals to zero, no COI will be charged. |
| Premium Shortfall Charge | This charge (where applicable) will apply if any basic regular premium is not paid during the MIP. |
| Partial Withdrawal Charge | This charge will apply to any partial withdrawal during the MIP (except for withdrawals under the Life Stage Benefit ²). |
| Surrender Charge | This charge will apply to full surrender of the policy during the MIP. |
| Premium Charge | No premium charge for basic regular premium and single premium top-up ⁶ . |
| Fund Switch Fee | No fund switch fee for fund switching ¹² . |
| Annual Management Charge | Annual management charge varies depending on the ILP sub-fund that you choose. It is applied at the underlying funds level and is not deducted from the policy. You may refer to the relevant fund summary of the ILP sub-funds on our website for details of the annual management charge. |

Terms and conditions apply. Please refer to the Product Summary for details.

To sign up for Singlife Savvy Invest or to find out more, speak with your trusted Financial Adviser Representative today!

Visit singlife.com/savvyinvest to find out more.



All ages mentioned refer to age next birthday.

Important Notes

1. Welcome Bonus is payable upon receipt of each basic regular premium paid for the first policy year, in the form of additional units. It will not be payable for any single premium top-up and any unpaid basic regular premium due during the first 12 months of the policy. Please refer to the Product Summary for more details on the Welcome Bonus including the formula of the Welcome Bonus as well as the applicable Welcome Bonus rates for the different Minimum Investment Period and the different basic regular premium band.
2. Upon the occurrence of any of the life stage events below, the policyholder can apply to withdraw up to 10% of the account value under the Life Stage Benefit, subject to the following:
 - (a) the partial withdrawal amount must meet the 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;
 - (c) the application for withdrawal under this benefit must be submitted within 90 calendar days following the occurrence of the life stage event; and
 - (d) satisfactory proof to show evidence of the occurrence of the life stage event must be submitted together with the application for withdrawal.

The life stage events covered under this benefit are:

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

The policyholder can only use this benefit up to a maximum of 2 times during the policy term. Please refer to the Product Summary for more details on the Life Stage Benefit.

3. The policyholder can request for a change of life assured after the first policy year, up to 2 times during the policy term. The new life assured can be the policyholder himself, his spouse or his child (who is age 18 and below) and satisfactory proof is required to be submitted together with the application. Any change of life assured request is subject to acceptance by Singapore Life Ltd. Please refer to the Product Summary for more details on the terms and conditions for change of life assured.
4. The Death Benefit payable for this plan is 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 Singapore Life Ltd.
5. The Terminal Illness Benefit is an early payout of the Death Benefit.
6. The policyholder can make a single premium top-up to the policy during the policy term. The minimum amount for each single premium top-up is S\$1,000. There is no premium charge for single premium top-up currently. However, Singapore Life Ltd. reserves the right to apply a premium charge for single premium top-up or vary the charge by giving the policyholder at least 30 days written notice.

Important Notes (continued)

7. Loyalty Bonus is payable starting from the policy anniversary immediately after the end of the Minimum Investment Period, and on every subsequent policy anniversaries provided that:
- (a) the policy is in force at the point when the Loyalty Bonus is payable; and
 - (b) the policyholder has 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.

The Loyalty Bonus payable is as set out below:

| Loyalty Bonus | Loyalty Bonus payable per annum (as a percentage of the 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% |

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. Please refer to the Product Summary for more details on the Loyalty Bonus.

8. Minimum Investment Period (MIP) refers to a period chosen by the policyholders starting from policy effective date whereby:
- a) a premium shortfall charge (where applicable) will be applied if policyholder misses any basic regular premium;
 - b) a partial withdrawal charge will be applied if policyholder makes a partial withdrawal from the policy (except for withdrawals under Life Stage Benefit); and/or
 - c) a surrender charge will be applied if policyholder fully surrenders the policy.

MIP can only be chosen at the point of application and it cannot be changed after the policy is incepted.

9. The dividend distributions of the dividend-paying funds are at the discretion of the relevant fund managers and are not guaranteed.
10. For more details on the riders, please refer to their respective Product Summaries.
11. This charge is not guaranteed and Singapore Life Ltd. reserves the right to increase this charge by giving the policyholder at least 30 days written notice.
12. There is no fund switch fee for fund switching currently. However, Singapore Life Ltd. reserves the right to impose a fund switch fee or limit the number of free switches by giving the policyholder at least 30 days written notice.

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. A copy of the Product Summary may be obtained from us or our 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. In the event that 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. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units, and the income accruing to the units, may rise or fall. Past performance of the ILP sub-fund(s) is not necessarily indicative of future performance.

All information is correct as of 8 December 2022. This advertisement has not been reviewed by the Monetary Authority of Singapore. COMP/2022/12/MKT/1195.

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 Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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