



Singlife Choice Saver

A flexible insurance savings plan to grow your money on your terms, your way.



Singlife
with AVIVA

Supercharge your savings the way you want

With Singlife Choice Saver, you're in control and your capital is guaranteed¹. You can count on the plan's flexible options to support your journey.



BENEFITS AND FEATURES

Singlife Choice Saver is a plan that brings you closer to your financial goals without having to deal with rigid policies. These are the key benefits:



Capital guaranteed

What's yours will always be yours, so rest assured knowing your **capital is guaranteed**¹.



Lump-sum payout and more

We look out for you and your dependants. The plan pays a lump-sum payout should death, Terminal Illness² or accidental death³ occur. There's also **up to 12 months' waiver of interest** for premiums not paid if you're unemployed⁴.



Maturity payout and potential bonuses

Receive a lump-sum benefit payout comprising of your Sum Assured and non-guaranteed bonuses⁵ when the policy term ends.



Choose your policy and premium payment duration

Enjoy the flexibility of choosing the policy duration and premium payment period.

Your options are:

Policy term	10 to 25 years or cover to 99 years old
Premium payment term	5, 10, 12, 15, 18, 20 or 25 years.



No medical check-ups

There's no need for medical check-ups when you apply for the plan.



Leave a legacy

We support your decisions. You can turn the plan into a legacy gift for your loved ones. Simply change the named Life Assured⁶ to your spouse or child, so that they can enjoy the maturity benefit⁷ when the policy term ends.



Comprehensive cover

We welcome customisation. Choose from a **range of add-on riders**⁸ to have a savings plan that also protects you against critical illness and more.

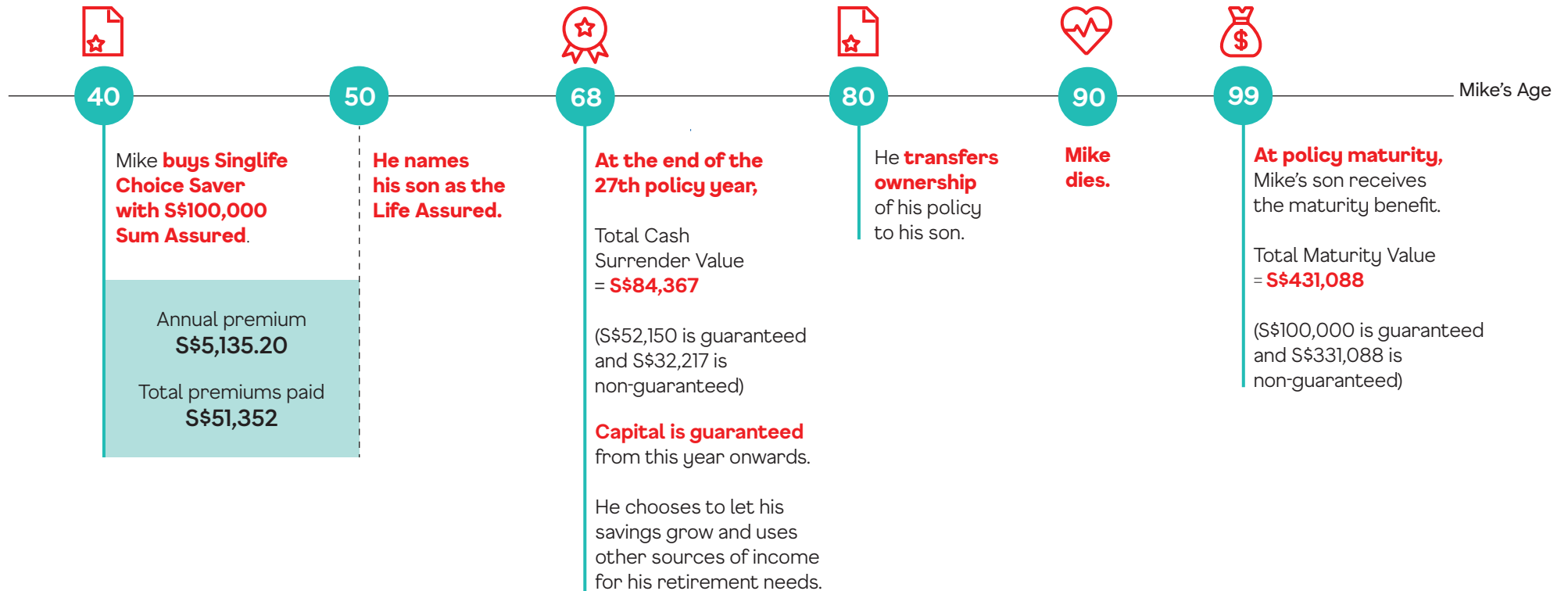




How Singlife Choice Saver helps you save until age 99

Mike, age 40, is married and a non-smoker. He wants to boost his savings so that he and his wife may retire comfortably. He also wants to leave an inheritance that his wife and son can claim when he dies.

He gets Singlife Choice Saver and opts for a Sum Assured of S\$100,000. He chooses a policy term that covers him until he reaches 99 years of age and goes with a 10-year premium payment term.



The total cash surrender value and maturity value are based on the illustrated investment rate of return of 4.25% per annum.

At illustrated investment rate of return of 3% per annum, the total cash surrender value is S\$67,388 (where S\$15,238 is non-guaranteed) and the total maturity value is S\$229,231 (where S\$129,231 is non-guaranteed). As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

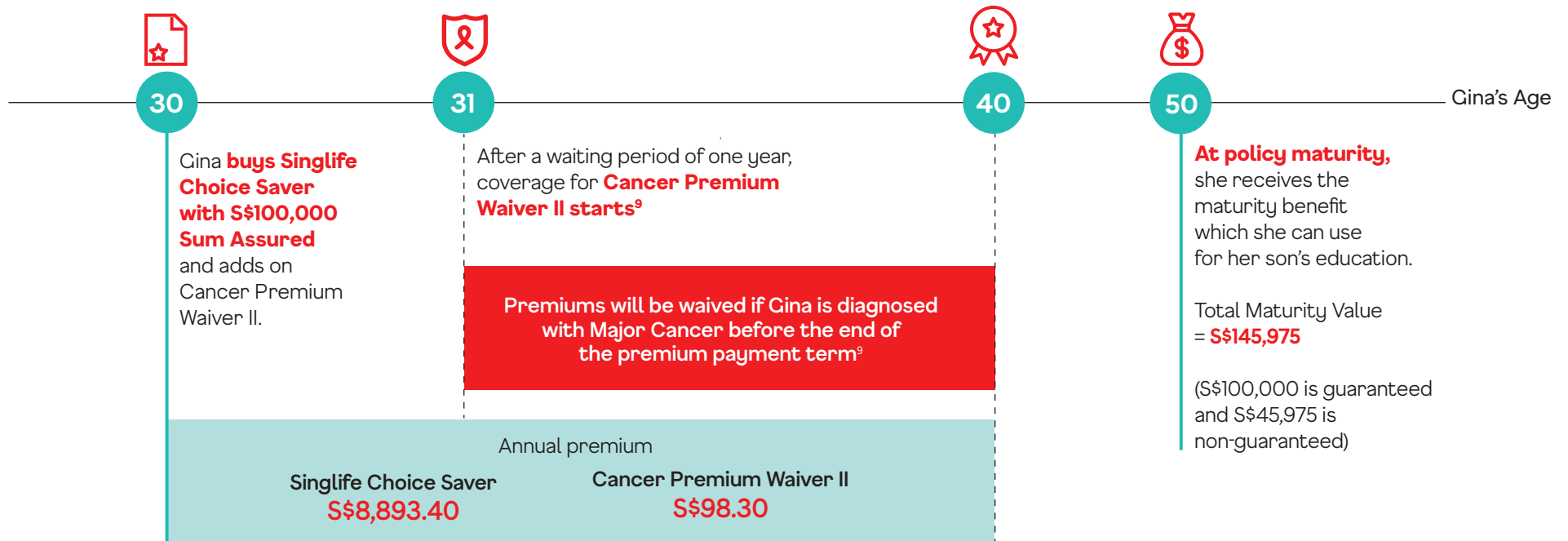
For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale and the payout amounts have been rounded to the nearest dollar.



How Singlife Choice Saver helps you save with greater assurance

Cina, age 30, is a working mother with a newborn son. She wants to start an insurance savings plan to pay for her son's university education.

She gets Singlife Choice Saver and opts for a Sum Assured of S\$100,000, a 20-year policy term and a 10-year premium payment term. She adds on a rider – the Cancer Premium Waiver II – so her savings can continue to grow should she be diagnosed with cancer.



The total maturity value is based on the illustrated investment rate of return of 4.25% per annum.

At illustrated investment rate of return of 3% per annum, the total maturity value is S\$124,363 (where S\$24,363 is non-guaranteed). As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale and the payout amounts have been rounded to the nearest dollar.



To find out more about
Singlife Choice Saver, speak
to your Financial Adviser
Representative today!

Visit singlife.com/choice-saver
to find out more.

All ages mentioned refer to age next birthday.

Important Notes

- 1 The guaranteed amount that you will receive at the Policy Maturity Date is at least equivalent to the Total Premiums Paid for the basic plan, subject to the policy terms and conditions.
- 2 If the Life Assured dies while the policy is in force, the lump-sum Death Benefit payable will comprise:
 - a) the higher of:
 - (i) 105% of the Total Premiums Paid for the basic plan; or
 - (ii) the Guaranteed Cash Surrender Value;
 - b) the accumulated Reversionary Bonus (if any); and
 - c) the Terminal Bonus (if any),
less any amount owed to us.

If the Life Assured is diagnosed with Terminal Illness while the policy is in force, we will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit.

- 3 If the Life Assured dies from an Accidental Injury, while the policy is in force, and before the commencement of the policy year in which they turn age 80, we will pay 100% of the Sum Assured on the basic plan, in addition to the Death Benefit, in one lump sum.
- 4 This refers to the Waiver of Interest Benefit for a policyholder aged 19 to 75, who has been retrenched or unemployed and remains involuntarily unemployed for a period of three consecutive months. This is provided when the policy has sufficient cash value to cover the total outstanding premiums. Proof of unemployment is required. Please refer to the Product Summary for more details.
- 5 Non-guaranteed bonuses are made up of accumulated Reversionary Bonus and Terminal Bonus. They are non-guaranteed and depend on the performance of Our Participating Fund. Reversionary Bonus is non-guaranteed but once declared and vested, it forms part of the guaranteed benefit of the policy. Please refer to the Product Summary for more details.
- 6 The policyholder can request for a change of Life Assured – up to three times – after the first policy year. The new Life Assured must have sufficient insurable interest in relation to the policyholder. Any request to change the Life Assured is subject to our acceptance. Please refer to the Product Summary for more details on the terms and conditions for the change of Life Assured.
- 7 To allow the new Life Assured to enjoy the maturity benefit, the policyholder must transfer ownership of the policy to the new Life Assured by assigning the policy to the new Life Assured.
- 8 Please speak to your financial adviser representative for the available riders. For more information, please refer to the riders' respective Product Summaries.
- 9 A waiting period applies to Cancer Premium Waiver II. If the Major Cancer is diagnosed within 12 months from the Policy Issue Date, the issue date of the rider, the Benefit Commencement date of the rider or the reinstatement date of the rider, whichever is latest, the rider will be voided from the date immediately prior to the date of diagnosis of Major Cancer. Please refer to the rider's Product Summary for the definition of Major Cancer and details.

The policy is underwritten by Singapore Life Ltd.

This brochure 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 Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding to purchase the policy. 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, early termination of the policy usually involves high costs. The surrender value, if any, which 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 brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at August 2022. COMP/2022/08/MKT/702

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 or SDIC websites (<https://www.lia.org.sg> or <https://www.sdic.org.sg>).



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