

PRODUCT SUMMARY
Singlife Elite Term II
(Regular Pay)

1. Description of Product

This plan is a non-participating level term insurance plan. The Basic Cover offers protection against death and Terminal Illness for the period of the policy term. This plan does not have any cash value.

In addition, an Interim Cover is provided against Accidental Death of the Life Assured under the Policy, or in the case of a joint-lives proposal, the 1st of the 2 Lives Assured proposed to be covered under the Policy, who suffers an Accidental Death, during the Interim Cover period. The Interim Cover starts from the date that the Application is signed.

Note:

- (a) "You" / "Your" relates to the Policyholder. "We" / "Us" / "Our" relates to Singapore Life Ltd.
- (b) "Age" refers to age next birthday.

Product At-a-glance

<ul style="list-style-type: none"> • Choice of coverage term: <ul style="list-style-type: none"> - of 5 years or 10 years (with Guaranteed Renewable Option), - of 11 years up to Age 85, at every one-year interval, or - to Age 99. • Pays a lump sum in the event of death or upon diagnosis of a Terminal Illness within the policy term. • The premiums are level and guaranteed throughout the policy term. • 6 currency options are available: SGD, USD, GBP, EUR, AUD and HKD. 	<ul style="list-style-type: none"> • Option to increase the Sum Assured (without proof of insurability) when the Life Assured goes through certain life stage events such as: <ul style="list-style-type: none"> - adding a new child member to his immediate family, - enrolling himself or his child for primary, secondary or tertiary education, - entering full-time employment within a year of graduation from tertiary education, - changing his marital status, - purchasing a property, or - the Life Assured turning 21 years old. • Choose to pay either monthly, quarterly, half-yearly or yearly. • Add on Supplementary Benefit(s) for the extra peace of mind.
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2. Plan Features and Benefits

Benefits are only payable when We approve any claims after receiving satisfactory proof.

Before We pay any benefit, We will less off the remaining premiums due for that policy year and any amounts owing to Us from the benefits payable.

You are advised to read the policy contract for the full list of exclusions.

2.1. Interim Accidental Death Benefit

What We Pay	What We Do Not Pay
<p>The interim Accidental Death cover “Interim Cover” applies only if the Life Assured is less than Age 60 on the date of Application and comply with the duty of disclosure as set out in the Application Form.</p> <p>The Interim Cover Benefit per life by Us under the Interim Cover is:</p> <ul style="list-style-type: none"> the proposed Sum Assured for Death Benefit, or SGD 500,000 (or its equivalent in other currencies), <p>whichever is lower, less the Premiums which would have been required to be paid for the first policy year.</p> <p>Upon receiving the Application and all the required supporting documents and information, We reserve the right to revoke the Interim Cover by informing the Life Assured immediately if We determine that there is more than the standard life risk to cover.</p> <p><u>When the Interim Accidental Death Benefit Ends</u></p> <p>This benefit ends:</p> <ul style="list-style-type: none"> on the Policy Issue Date, 90 days from the date of Application signed, 30 days from the date the Application is accepted by Us on substandard terms, unless the Assured accepts the terms, on the date the Application is withdrawn, on the date the Application is rejected or postponed by Us, or if the proposed Life Assured dies due to an Accident (or in the case of a joint-lives proposal, if the 1st of the 2 proposed Lives Assured were to die due to an Accident), <p>whichever is the earliest.</p> <p>“Accident” means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.</p> <p>“Accidental Death” means death caused by Accident.</p> <p>“Application” means the application form signed and submitted by the person(s) named in the application to purchase the Policy from Us, including any written statement, representation and/or document given to Us to support the said application.</p>	<p>We do not pay the Interim Accidental Death Benefit under this Policy if death is directly or indirectly, wholly or partly caused by or arising from or contributed to by:</p> <ul style="list-style-type: none"> suicide, attempted suicide or other intentional self-inflicted injury, while sane or insane, active participation in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism, resulting from or in connection with the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism, any navy, army, air force, military or police duties (includes National Service and Reservist), participation in any aerial activity such as parachuting and sky-diving, racing of any kind other than on foot, mountaineering or underwater activity, travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft, any violation or attempted violation of law, or resistance to lawful arrest or imprisonment, the influence of alcohol or drugs unless administered or taken at the direction of a Registered Medical Practitioner, any medical condition or injury not caused by an Accident, or consumption of poison or any substance which may be fatal if consumed, whether voluntary or involuntary.

2.2. Death Benefit

What We Pay	What We Do Not Pay
<p>If the Life Assured dies, We will pay the Sum Assured in one lump sum.</p> <p>If We have paid part of the Sum Assured in an earlier claim, only the remaining Sum Assured is payable.</p> <p>The Policy ends once We pay the Death Benefit (including early payout of the Death Benefit) in full.</p>	<p>We do not pay the Death Benefit if the Life Assured commits suicide as stated in Section 4.</p>

2.3. Terminal Illness Benefit (TI Benefit)

What We Pay	What We Do Not Pay
<p>If the Life Assured is diagnosed with Terminal Illness, We will pay the TI Benefit in one lump sum, as an early payout of the Death Benefit.</p> <p>“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months.</p> <p>This diagnosis must be supported by a specialist and confirmed by Our appointed Registered Medical Practitioner.</p>	<p>We do not pay the TI Benefit for Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection.</p>

2.4. Guaranteed Renewable Option (Applicable to Policy Term of 5 years and 10 years only)

What is it?	This option allows You to renew this Basic Cover automatically from the Benefit Cessation Date for the same duration of the existing policy term, without further proof of insurability.
What are the conditions?	<p>You must meet all of the following conditions:</p> <ul style="list-style-type: none"> the Policy is in force on the Benefit Cessation Date, the chosen policy term at Policy Effective Date is 5 years or 10 years, the Life Assured is at Age 89 or younger upon renewal of the Policy (if the Policy is a joint life policy, the age limit for renewal must be based on the older Age of the 2 Lives Assured), the Life Assured is insured for the same Sum Assured or less on the Benefit Cessation Date, and We have not admitted any claim under this Policy.
What must You take note of?	<p>The same terms of acceptance as at the inception of this Policy will continue to apply for each renewed term.</p> <p>Premiums payable for the renewed Policy will be calculated based on the Life Assured's Age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at inception.</p> <p>If You do not want to renew this Basic Cover, You must give Us written notice of Your intention within 30 days before the date of next renewal.</p> <p>The Free Look stated in Section 10 does not apply to the renewed Policy if the Guaranteed Renewable Option is exercised.</p>

2.5. Guaranteed Issuance Option For Life Stage Event

<p>What is it?</p>	<p>This option allows You to increase the Sum Assured of this Basic Benefit during premium payment period, without proof of insurability if any of the following Life Stage Events happen:</p> <ul style="list-style-type: none"> • the Life Assured changes marital status (for e.g., marries or divorces) • the Life Assured becomes a parent by having a newborn child or legally adopts a child • the Life Assured purchases a property • the Life Assured or Life Assured's child enrolls into primary, secondary or tertiary education • the Life Assured entered full-time employment within one year from tertiary graduation • the Life Assured turns 21 years old.
<p>What are the conditions?</p>	<p>You must meet all of the following conditions:</p> <ul style="list-style-type: none"> • You have not submitted a claim under this Policy, • We have not admitted a claim under this Policy, • You can only exercise this option up to 2 times during the lifetime of the Life Assured regardless of the number of policies You may have which offers such similar option, • You must provide satisfactory proof that the Assured agrees to the increase in the Sum Assured (applies if the Policy is a third party policy), • You must submit the application within 90 calendar days after the Life Stage Event has occurred and within the premium paying period, • there is no waiting period before You can exercise this option, • this Policy must be fully underwritten and accepted at standard terms without any sub-standard premium loadings, exclusions or counter offers, • the Life Stage Event must occur: <ul style="list-style-type: none"> - before the Policy Anniversary immediately after the Life Assured turns Age 50, or - if the Policy is a joint life policy, before the Policy Anniversary immediately after the older Life Assured turns Age 50, and • the total Sum Assured that can be increased under this option no matter how many times it has been exercised, must not be more than: <ul style="list-style-type: none"> - 50% of the Basic Cover's Sum Assured agreed at Policy Effective Date, or - maximum limit of SGD 500,000 per life (or its equivalent in other currencies)*, whichever is lower, and the total Sum Assured after the increase (including all other policies with Us covering the same Life Assured) must not exceed the prevailing maximum sum assured per life limit allowed for Death and Terminal Illness coverage. <p>* This maximum limit applies regardless of the number of policies You may have covering the same Life Assured which offers such similar option. If the Policy is a joint life policy, this maximum limit applies in total for both lives.</p>
<p>What must You take note of?</p>	<p>The increase in the Sum Assured under this option will take effect on the next Policy Anniversary immediately after We approve Your application to exercise this option.</p> <p>Premium payable for the increased portion of the Sum Assured for the remaining term of the Policy will be calculated based on the Life Assured's Age at next Policy Anniversary.</p> <p>We reserve the right to void the increase in Sum Assured if the date of death, diagnosis or disability (where applicable) of the claim occurred before the request of the increase in Sum Assured.</p>

**2.6. Guaranteed Convertibility Option
(Applicable to all Policy Terms)**

<p>What is it?</p>	<p>This option allows You to convert the original Policy to a new endowment or whole life policy available at the point of conversion, without proof of insurability.</p> <p>If You exercise this option to fully convert this Policy:</p> <ul style="list-style-type: none"> • We will convert the Sum Assured to the sum assured of the new policy, subject to the minimum and maximum sums assured allowed for the new policy at the time of Your application, and • the Death Benefit payable under the new policy must not be more than the Death Benefit payable under the original Policy before You exercise this option. <p>If You exercise this option to partially convert this Policy:</p> <ul style="list-style-type: none"> • We will reduce the Sum Assured of the Basic Benefits by the amount converted, subject to the minimum Sum Assured of the Policy, • We will convert the part of Sum Assured reduced to the sum assured of the new policy subject to the minimum and maximum sums assured allowed for the new policy at the time of Your application, and • the Death Benefit payable under the new policy must not be more than the amount of Sum Assured converted.
<p>What are the conditions?</p>	<p>You must meet all of the following conditions:</p> <ul style="list-style-type: none"> • You have not submitted a claim under this Policy, • We have not admitted a claim under this Policy, • the Policy is in force when this option is exercised, • the Life Assured is Age 65 or younger when this option is exercised (if the Policy is a joint life policy, the age limit for conversion must be based on the older Age of the 2 Lives Assured), and • the Life Assured of the new policy must be the same as the original Policy.
<p>What must You take note of?</p>	<p>A partial conversion may reduce the premium payable over the remaining premium payment term and all future benefits of the original Policy will also be reduced. You must continue to pay the Premium for the remaining Sum Assured based on the Premium rate applicable at the Policy Effective Date to keep this Policy in force after partial conversion.</p> <p>Premiums payable for the new policy will be based on the Life Assured's Age at the date when the Policy is converted and the prevailing premium rates.</p> <p>Full or partial conversion can only be effective at the next premium payment due date.</p> <p>If the Policy is a joint life policy, the new policy must insure the same Lives Assured. If a joint life product is not available, both Lives Assured can choose to take up separate new policies. The amount of Sum Assured of the new policy for each Life Assured will be half of the amount of Sum Assured converted.</p> <p>The same terms of acceptance as at the inception of this Policy will continue to apply to the new policy.</p> <p>This option can only be exercised once, be it a full or partial conversion. The action to convert this Policy cannot be reverted once conversion is effective.</p> <p>We reserve the right to void the request to convert the original Policy to a new endowment or whole life policy if the date of death, diagnosis or disability (where applicable) of the claim occurred before the request to convert the original Policy to a new endowment or whole life policy.</p> <p>The Free Look stated in Section 10 applies to the new endowment or whole life policy if the Guaranteed Convertibility Option is exercised.</p>

3. The Contract

This summary provides You with an overview of the plan. The policy contract will provide the full terms and conditions of this plan.

4. Suicide

If the Life Assured commits suicide (while sane or insane) within one year from:

- the Policy Issue Date, or
- the last reinstatement date of the Policy,

whichever is later, We will void Your Policy on the date immediately before the date of death.

As long as You have not made any claim under the Policy, We will refund premiums paid for the Policy, without interest and less any amounts owing to Us, from:

- the Policy Issue Date, or
- the last reinstatement date,

whichever is later.

5. When the Policy Ends

The Policy ends:

- when the Life Assured dies,
- when We pay the Death Benefit or early payout of the Death Benefit in full,
- when this Policy expires,
- when the Grace Period expires if the Instalment Premium for the Policy remains unpaid,
- when We accept Your written request to end it, or
- when any other event which results in the Policy ending (as set out in this Policy) happens,

whichever is the earliest.

There shall be no refund of any Instalment Premium paid before the date this Policy ends. If We accept Your written request to Us to end this Policy, there shall not be any prorated refund of Premium(s) and Your Policy will end from the premium due date immediately following the date We accept Your written request to end this Policy.

6. Joint-Lives Assured

If the Policy is a joint life policy, the Death Benefit or Terminal Illness Benefit will only be payable for the Life Assured who is first to:

- die, or
 - be diagnosed with Terminal Illness,
- respectively.

Supplementary Benefits (where applicable) will also only be payable for the Life Assured who is first to:

- die, or
 - be diagnosed with Critical Illness or Total and Permanent Disability,
- whichever applies.

7. Joint Ownership

Where the Assured is 2 individuals:

- if either of them dies, all his rights, options, title and interest in the Policy will automatically pass to the surviving Assured, and
- any transaction requiring a request by the Assured can be requested by either of the 2 Assureds.

8. Notice and Proof of Claim

Written notice and proof of claim must be given to Us as soon as reasonably possible after the claim event and/or the death of the Life Assured.

The claimant must inform Us and give Us the following documents at Our registered office:

- the completed claim form,
- proof of the Life Assured's date of birth,
- the medical report and/or diagnosis issued by a Registered Medical Practitioner. The medical report and/or diagnosis must meet the following conditions:
 - supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, and
 - acceptable to Us,
- the death certificate (for Death Benefit claim),
- proof that the claimant is entitled to payment under the Policy, and
- any other document We consider necessary to support the claim.

9. Claims

Any benefits payable under the Policy are made to You, Your legal representative or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Please contact Your Financial Adviser Representative or visit <https://singlife.com/en/claims> for the claim procedures.

10. Free Look

You have 14 days from the date You receive this Policy to decide whether You want to continue with it. If You do not want to continue, You may write to Us to cancel this Policy. As long as You have not made any claim under this Policy, We will cancel this Policy from its Policy Effective Date and refund the Premiums You paid without interest and less any expenses spent in considering Your application and issuing this Policy.

If this Policy was sent to You by post, We consider it delivered 7 days after posting. If this Policy was sent to You electronically, We consider it delivered on the date of transmission (unless We receive a notification of non-receipt), or when You download the Policy.

11. Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Cover Page (if applicable)
- Policy Illustration
- Product Summary
- Bundled Product Disclosure (if applicable)
- Fact Find Form
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable)
- Infographic "Moratorium on Genetic Testing and Insurance"

12. Note

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

13. Policy Owners' Protection Scheme

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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

14. Details of the Insurer

This plan is underwritten by Singapore Life Ltd. Website: www.singlife.com.

TPD ADVANCE COVER PLUS III

1. Features

This is a non-participating Total and Permanent Disability Supplementary Benefit (TPD Benefit). It offers protection against disability which is total and permanent during the period of the benefit term. This TPD Benefit accelerates the Death Benefit of the Policy to which it is attached. This Supplementary Benefit does not have any cash value.

The premium rates for this Supplementary Benefit are level and guaranteed throughout the premium term.

2. Benefits

Benefits are only payable when we approve any claims after receiving satisfactory proof.

Before we pay any benefit, we will less off the remaining premiums due for that policy year and any amounts owing to Us from the benefits payable.

You are advised to read the policy contract for the full list of exclusions.

2.1. Total and Permanent Disability Benefit (TPD Benefit)

What We Pay	What We Do Not Pay
<p>If the Life Assured suffers from Total and Permanent Disability (TPD), We will pay the TPD Benefit as an early payout of the Death Benefit.</p> <p>Please refer to Appendix A for the definition of TPD.</p> <p>As the TPD Benefit is an early payout of the Death Benefit, if we have paid part of the Death Benefit in an earlier claim and this causes the Death Benefit to be less than the Sum Assured of this Supplementary Benefit, We will:</p> <ul style="list-style-type: none"> • reduce the Sum Assured of this Supplementary Benefit to the amount equal to the Death Benefit, and • the TPD Benefit will be based on the reduced Sum Assured of this Supplementary Benefit. <p>If the Sum Assured of this Supplementary Benefit is reduced to the revised Sum Assured of the Death Benefit, the premium will be reduced accordingly. You only need to pay the reduced premium (based on the premium rates that apply at the Benefit Commencement Date) to receive the remaining benefits.</p> <p>The diagnosis must be confirmed and certified by a Registered Medical Practitioner.</p>	<p>We will not pay the TPD Benefit for any TPD directly or indirectly, wholly or partly caused by or arising from or contributed to by:</p> <ul style="list-style-type: none"> • self-inflicted illness or injury, while sane or insane, • attempted suicide, • injuries sustained during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft, or • any Pre-existing Condition. <p>“Pre-existing Condition” means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, before the:</p> <ul style="list-style-type: none"> • Policy Issue Date, • issue date of this Supplementary Benefit, • Benefit Commencement Date of this Supplementary Benefit, or • reinstatement date of this Supplementary Benefit, <p>whichever is the latest, unless the condition or illness had been declared and accepted by Us.</p>

Note:

While this Supplementary Benefit is in force, We will pay the TPD Benefit in the following manner:

- (a) For Life Assured who is Age 2 and above on the date of diagnosis

If the total Sum Assured for the TPD Benefit under this Policy and any other policy issued by Us covering the same Life Assured is equal to or less than SGD 2,000,000 (or its equivalent in other currencies), We will pay the TPD Benefit in one lump sum in the applicable Contract Currency.

If the total Sum Assured for the TPD Benefit under this Policy and any other policy issued by Us covering the same Life Assured is more than SGD 2,000,000 (or its equivalent in other currencies), We will:

- waive the Instalment Premiums for the TPD Benefit starting on the Policy Anniversary immediately after We admit the TPD claim, and

- pay the total Sum Assured for the TPD Benefit in 3 payments:
 - first SGD 2,000,000 (or its equivalent in other currencies) when we approve the claim
 - half of the remainder one year after the date on which We pay the first SGD 2,000,000 (or its equivalent in other currencies)
 - the rest 2 years after the date on which We pay the first SGD 2,000,000 (or its equivalent in other currencies)

(b) For Life Assured who is below Age 2 on the date of diagnosis

We will waive the Instalment Premiums for the TPD Benefit starting on the Policy Anniversary immediately after We admit the TPD claim, and pay the total Sum Assured for the TPD Benefit in 2 payments:

- 20% of the TPD Benefit when We admit the TPD claim
- the remaining 80% one year after the date on which the first payment was paid

**3. Guaranteed Renewable Option
(Applicable to Rider Term of 5 years and 10 years attached to Term Plans with Guaranteed Renewable Option only)**

What is it?	Where the attached Basic Cover has Guaranteed Renewable Option, this option allows You to renew this Supplementary Benefit together with the attached Basic Cover automatically from the Benefit Cessation Date for the same duration of the existing policy term, without proof of insurability.
What are the conditions?	You must meet all of the following conditions on the Benefit Cessation Date of the Basic Cover: <ul style="list-style-type: none"> • both this Supplementary Benefit and the Basic Cover are in force, • this Supplementary Benefit is attached to the Basic Cover at Policy Effective Date, • this Supplementary Benefit has the same Supplementary Benefit term as the Basic Cover at Policy Effective Date, • the Life Assured is Age 75 or younger upon renewal of the Basic Cover (if the Policy is a joint life policy, the age limit for renewal must be based on the older Age of the 2 Lives Assured), • the Life Assured is insured for the same Sum Assured or less on the Benefit Cessation Date of this Supplementary Benefit, and • We have not admitted any claim under this Supplementary Benefit.
What must You take note of?	The same terms of acceptance as at the inception of this Supplementary Benefit will continue to apply for each renewed term. Premium payable for the renewal of this Supplementary Benefit will be calculated based on the Life Assured's Age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at policy inception.

4. Guaranteed Issuance Option For Life Stage Event

What is it?	This option allows You to increase the Sum Assured of this Supplementary Benefit during premium payment period, without proof of insurability if any of the following life stage events happen: <ul style="list-style-type: none"> • the Life Assured changes marital status (for e.g., marries or divorces) • the Life Assured becomes a parent by having a newborn child or legally adopts a child • the Life Assured purchases a property • the Life Assured or Life Assured's child enrolls into primary, secondary or tertiary education • the Life Assured entered full-time employment within one year from tertiary graduation • the Life Assured turns 21 years old.
What are the conditions?	You must meet all of the following conditions: <ul style="list-style-type: none"> • You have not submitted a claim under the Policy, • We have not admitted a claim under the Policy, • You can only exercise this option on the same Life Assured as the Basic Cover,

	<ul style="list-style-type: none"> You can only exercise this option up to 2 times during the lifetime of the Life Assured regardless of the number of policies You may have which offers such similar option, You must provide satisfactory proof that the Assured agrees to the increase in the Sum Assured (applies if the Policy is a third party policy), You must submit the application within 90 calendar days after the Life Stage Event has occurred and within the premium paying period, there is no waiting period before You can exercise this option, this Supplementary Benefit must be fully underwritten and accepted at standard terms without any sub-standard premium loadings, exclusions or counter offers, the Life Stage Event must occur: <ul style="list-style-type: none"> before the Policy Anniversary immediately after the Life Assured turns Age 50, or in the case of joint policies, before the Policy Anniversary immediately after the older Life Assured turns Age 50, and the total Sum Assured that can be increased under this option no matter how many times it has been exercised, must not be more than: <ul style="list-style-type: none"> 50% of the Sum Assured of this Supplementary Benefit agreed at Policy Effective Date, or maximum limit of SGD 500,000 per life (or its equivalent in other currencies)*, whichever is lower, and the total Sum Assured after the increase (including all other policies with Us covering the same Life Assured) must not exceed the prevailing maximum sum assured per life limit allowed for Total and Permanent Disability coverage. <p>*This maximum limit applies regardless of the number of policies You may have covering the same Life Assured which offers such similar option. If the Policy is a joint life policy, this maximum limit applies in total for both lives.</p>
<p>What must You take note of?</p>	<p>The increase in the Sum Assured of this Supplementary Benefit under this option will take effect on the next Policy Anniversary immediately after We approve Your application to exercise this option.</p> <p>Same premium payment term option selected for this Supplementary Benefit will apply to the increased portion of the Sum Assured of this Supplementary Benefit.</p> <p>Premium payable for the increased portion of the Sum Assured of this Supplementary Benefit for its remaining term will be calculated based on the Life Assured's Age at next Policy Anniversary.</p> <p>We reserve the right to void the increase in Sum Assured if the date of death, diagnosis or disability (where applicable) of the claim occurred before the request of the increase in Sum Assured.</p>

5. Guaranteed Convertibility Option (Applicable to all Rider Terms)

<p>What is it?</p>	<p>When you exercise the Guaranteed Convertibility Option for the Basic Cover, this Supplementary Benefit will be converted automatically to a new supplementary benefit for the same term as the new basic cover (available at the point of conversion), without proof of insurability.</p> <p>If You exercise this option to fully convert the Basic Cover:</p> <ul style="list-style-type: none"> We will convert the Sum Assured of this Supplementary Benefit to the sum assured of the new supplementary benefit subject to the minimum and maximum sums assured of the new supplementary benefit allowed at the time of Your application, and the sum assured of the new supplementary benefit will not be more than the Sum Assured of this Supplementary Benefit before You exercise this option. <p>If You exercise this option to partially convert the Basic Cover:</p> <ul style="list-style-type: none"> We will reduce the Sum Assured of this Supplementary Benefit by the amount converted, subject to the minimum Sum Assured of this Supplementary Benefit, and We will convert the part of Sum Assured reduced to the sum assured of the new supplementary benefit subject to the minimum and maximum sums assured allowed for the new supplementary benefit at the time of Your application.
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What are the conditions?	<p>You must meet all of the following conditions:</p> <ul style="list-style-type: none"> • You have not submitted a claim under this Supplementary Benefit, • We have not admitted a claim under this Supplementary Benefit, • this Supplementary Benefit is attached to the Basic Cover at Policy Effective Date, the Basic Cover is in force when You exercise this option for the Basic Cover, • the Life Assured of the new supplementary benefit must be the same as this Supplementary Benefit, • the Life Assured is Age 65 or younger when this Supplementary Benefit is converted (if the Policy is a joint life policy, the age limit for conversion shall be based on the older Age of the 2 Lives Assured), • the payout of the new supplementary benefit must be an early payout of the death benefit and is not payable in addition to the death benefit of the new basic cover, • the new supplementary benefit must contain the same terms, exclusions and conditions as this Supplementary Benefit, and • if this Supplementary Benefit allows for joint lives, the new supplementary benefit for the same Lives Assured must be: <ul style="list-style-type: none"> ▪ a joint life Supplementary Benefit, or ▪ new supplementary benefits with half the Sum Assured of this Supplementary Benefit for each Life Assured if: <ul style="list-style-type: none"> - a joint life product is unavailable, and - the minimum and maximum sums assured of the new supplementary benefit allowed at the time of application is met.
What must You take note of?	<p>A partial conversion will reduce the premium payable over the remaining premium payment term and all future benefits of the original Basic Cover and Supplementary Benefits will also be reduced.</p> <p>Premiums payable for the new supplementary benefit will be based on the Life Assured's Age at the date of conversion and the prevailing premium rates.</p> <p>Full or partial conversion can only be effective at the next premium payment due date.</p> <p>The same terms of acceptance as at the inception of this Supplementary Benefit will continue to apply for the new supplementary benefit.</p> <p>This option can only be exercised once, be it a full or partial conversion. The action to convert this Supplementary Benefit cannot be reverted once conversion is effective.</p> <p>We reserve the right to void the request to convert this Supplementary Benefit to a new supplementary benefit if the date of death, diagnosis or disability (where applicable) of the claim occurred before the request to convert this Supplementary Benefit to a new supplementary benefit.</p>

6. When this Supplementary Benefit Ends

This Supplementary Benefit ends:

- when We accept Your written request to end it,
 - when the Policy ends,
 - on its Benefit Cessation Date,
 - when the Grace Period expires if the Instalment Premium for this Supplementary Benefit remains unpaid, or
 - when We pay this Supplementary Benefit in full,
- whichever is the earliest.

There shall be no refund of any Instalment Premium paid before the date this Supplementary Benefit ends. If We accept Your written request to Us to end this Supplementary Benefit, there shall not be any prorated refund of Premium(s) and this Supplementary Benefit will end from the premium due date immediately following the date We accept Your written request to end it.

7. Proof of Claim

We have the right to ask for proof of continuing TPD from time to time even if We have approved Your claim for TPD Benefit.

Product Summary

We will stop paying TPD Benefit if:

- We do not receive satisfactory proof of continuing TPD, or
- the Life Assured becomes able to work or engage in any occupation or profession for wages, compensation or profit.

If We stop paying TPD Benefit because of the reasons above, You must continue to pay the Instalment Premiums due for the remaining Sum Assured after deducting the amounts already paid for TPD Benefit, based on the premium rate that applies at Benefit Commencement Date.

8. Claims

Any benefits payable under the policy are made to You, Your legal representative or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Please contact Your Financial Adviser Representative or visit <https://singlife.com/en/claims> for the claim procedures.

9. Note

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You.

10. Policy Owners' Protection Scheme

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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Appendix A

“Total and Permanent Disability” or “TPD” means:

- If the Life Assured is Age 18 and below:

A state of permanent incapacity in which the Life Assured is confined to a home, hospital or institution, requiring constant care and medical attention for at least 6 consecutive months.

- If the Life Assured is Age 19 to 65:

- A disability which is total and permanent and persists continuously for at least 6 months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started, or
- The Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least 3 of the 6 “Activities of Daily Living” (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least 6 continuous months.

- If the Life Assured is Age 66 to 70:

The Life Assured becomes totally and permanently unable to perform (due to disease, illness or injury) at least 2 of the 6 “Activities of Daily Living” (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least 6 continuous months.

- For Life Assured of any Age:

The Life Assured has suffered total and irrecoverable:

- loss of the sight of both eyes,
- loss of sight of one eye and loss by severance or loss of use of one limb at or above the ankle or wrist, or
- loss by severance or loss of use of:
 - both hands at or above the wrists,
 - both feet at or above the ankles, or
 - one hand at or above the wrist and one foot at or above the ankle.

A Registered Medical Practitioner must first confirm and certify the diagnosis of Total and Permanent Disability before We admit the claim for TPD Benefit.

“Activities of Daily Living” refers to the following:

- Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances
- Feeding - the ability to feed oneself once food has been prepared and made available,
- Mobility - the ability to move indoors from room to room on level surfaces
- Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa
- Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means