



Singlife Elite Term II

Customise your coverage with this **flexible and affordable term life insurance plan.**



Shape your own coverage

Singlife Elite Term II - Secure your family's future with our flexible term life insurance plan. Customise your coverage to fit your unique needs, and rest assured knowing that you're safeguarding your family's financial stability even when life takes unexpected turns.



BENEFITS AND FEATURES

Singlife Elite Term II is an affordable term life insurance plan for those who want flexibility. Aside from being able to choose the coverage period and amount you really need, you'll enjoy other features and benefits that make the plan truly yours.



Get a lump-sum payout

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



Choose your cover duration

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



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 term¹.



Increase your coverage with Guaranteed Issuance Option

Just married or welcomed a child and need more assurance? You have the option to **increase your basic policy coverage** without any hassle of medical check-ups when you reach any of the 6 key milestones².



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 a new endowment or whole life plan** - without further medical underwriting³.



Add on riders

Cover all your bases with our riders⁴, offering protection for total and permanent disability, critical illnesses and more, for added peace of mind.



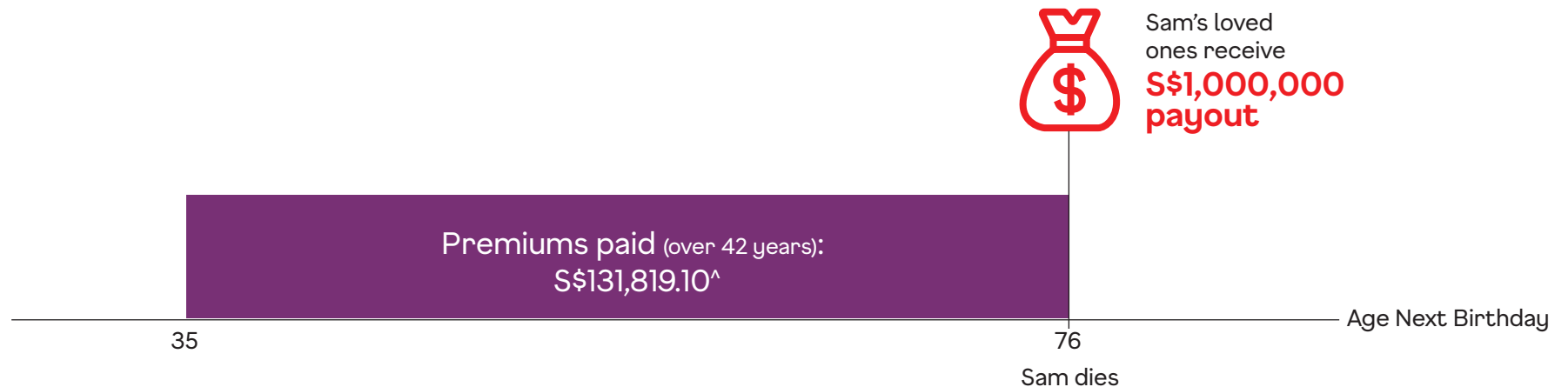


Here's how Singlife Elite Term II works

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\$1mil until he turns 85. He also adds on 2 riders for added protection.

Plans	Policy Term	Sum Assured	Annual Premium
Singlife Elite Term II	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.



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 Guaranteed Renewable Option (GRO) is subjected to maximum renewal age of 89 years old and the maximum expiry age of 99 years old and is only applicable to policy 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 policy 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.
2. 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.
3. 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.
4. 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

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

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. 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 February 2024. COMP/2024/02/MKT/138

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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