

Your Financial Roadmap: From Baby Steps to Big Plans



Meet Abigail. She's 30 and navigating life as a new mum. Between sleepless nights and baby giggles, she's also thinking about the future – enrichment classes, weekend activities, even savings for university. But beyond that, how can she plan ahead and make life a little more worry-free?

Monthly Salary	\$5,000
CPF Contribution	\$1,000
Nett Salary	\$4,000
Monthly Expenses	\$3,000
Remaining Budget	\$1,000

Protecting your family starts with Singlife



The Singlife Starter Pack

For just **\$9.02 a day!**, the Singlife Starter Pack covers both you and your child:

- S\$500,000 life insurance coverage² each for Abigail and her child
 - Potential payout of S\$38,329³ for tertiary funds
 - Up to S\$1,000,000 health insurance coverage for child's hospital stays
- Coverage for Abigail Coverage for child

Protect herself and her child

Singlife Elite Term II

Coverage: S\$500,000

- Lump-sum payout in the event of death or terminal illness

Singlife Whole Life Choice

Coverage: S\$500,000

- Lifelong protection for them
- Includes TPD & CI riders⁴

From S\$3.84/day

Accumulate wealth for her child's future

Singlife Smart Saver

- Pay S\$27,662.25 over 15 years
- Receive S\$38,329³ at the end of 20 years
- Retrenchment Benefit⁵
- 100% Capital Guaranteed

From S\$5.05/day

All from S\$9.02/day!

Support for her child's medical expenses

Singlife Shield Plan 2

Coverage: up to S\$1,000,000

- Any standard ward (A) of a public hospital
- Discounted premiums if both parents are covered under Singlife Shield⁶

Singlife Health Plus Public Lite

Rider: minimises out-of-pocket-expenses

- Covers up to 95% of child's hospitalisation bills
- Free if both parents are covered under Singlife Shield and Singlife Health Plus⁷

From S\$0.12/day

Peace of mind for her future

Singlife CareShield Standard

Monthly benefit: S\$1,400

- Enhanced support for severe disabilities
- Additional payouts if you have a child under 22
- Waiver reliefs when you have a mild disability

From S\$0 cash outlay⁸

Complement your coverage and savings with:

Protect your home and belongings

With **Singlife Home Insurance**, get S\$100,000 coverage for fire, theft and unexpected events – because your home deserves the best protection.

Accident protection, made for families

One plan with shared coverage for family – **Singlife Family Accident Care** protects your whole family, so you can handle life's surprises with confidence!

Grow your wealth with confidence

It doesn't take much to start – explore tailored investment strategies with **GROW with Singlife** to stay ahead.

Important Notes & Sources:

1. Premium of S\$9.02 a day is based on the following coverage for:
 - a) a non-smoking female, age 30 (i.e. 31 Age Next Birthday):
 - I. Singlife Elite Term II with coverage amount of S\$500,000; premium term and coverage term of 54 years; and
 - II. Singlife CareShield Standard with monthly benefit of S\$1,000; and
 - b) a non-smoking male, 3 months old (i.e. 1 Age Next Birthday):
 - I. Singlife Whole Life Choice, added riders of TPD Advance Cover V and CI Advance Cover VI. The base plan and TPD Advance Cover V with a Base Cover of S\$100,000 and Additional Cover of S\$400,000, while CI Advance Cover VI with a Base Cover of S\$50,000 and Additional Cover of S\$200,000. The base plan and all riders with Additional Cover Age of 76 and premium term of 64 years;
 - II. Singlife Shield Plan 2 and Singlife Health Plus Public Lite; and
 - IV. Singlife Smart Saver with sum assured S\$30,000, pay premium for 15 years and coverage term of 20 years

The total annual premium of S\$3,291.35 divided over 365 days, rounded up to the nearest cent. Premiums for Singlife Elite Term II include the applicable premium discount as at 23 April 2025. The premium for Singlife Shield Plan 2 is payable by MediSave and the premium for Singlife Health Plus Public Lite is inclusive of the No Claims Discount. The premium for Singlife CareShield Standard is payable by MediSave and it is inclusive of the 20% lifetime premium discount.
2. The life insurance coverage includes death and terminal illness.
3. S\$38,329 is the maturity payout illustrated based on the illustrated investment rate of return of 4.25% per annum. At illustrated investment rate of return of 3% per annum, the potential maturity payout is S\$33,622.
4. TPD rider refers to TPD Advance Cover V that covers for Total and Permanent Disability, and CI rider refers to CI Advance Cover VI that covers for critical illnesses.
5. The Retrenchment Benefit is available once per policy for Life Assured aged 17 at next birthday or older; waives premiums on the basic policy and all supplementary benefits for up to 12 months after the Life Assured is involuntarily unemployed for three consecutive months. The application must be submitted within six months of unemployment, and proof of job termination or closure (for self-employed individuals) is required. A six-month waiting period from policy inception applies before this benefit can be used. Premiums paid during the waiver period will be refunded, and payments must resume at the end of the waiver period. Conditions apply, including that the unemployment must not result from retirement, resignation, stress-related issues, contract expiration, or anticipated layoffs known prior to the policy start date. This benefit must be exercised before the Life Assured reaches age 65.
6. The discounted premium rate for child(ren) refers to the Family Discount for Child(ren) under Singlife Shield Plan 2 coverage for up to 4 children, applicable till the child is 20 Age Next Birthday (ANB), if both parents are covered under Singlife Shield Plan 1 or Plan 2. Please refer to the Product Summary for more details.
7. Your dependant child who is covered under Singlife Shield Plan 2's Family Discount for Child(ren) is also eligible for free cover under Singlife Health Plus Public Lite attached to Singlife Shield Plan 2, up to 20 years old (age next birthday). This is provided that both parents are covered under Singlife Shield Plan 1 or 2, together with either of these Singlife Health Plus options - Private/Public Lite, Private Cover or Private/Public Prime. Please refer to the Product Summary for more details.
8. MediSave use is applicable to an amount of up to S\$600, per calendar year, per life assured. Premiums exceeding this limit will have to be paid in cash. If there are insufficient funds in the designated MediSave account, cash payment will be required for the difference.

The figures above serve as a case study example for Abigail and are intended for illustrative purposes only. It's important to note that individual circumstances may vary, and these figures should not be interpreted as standard recommendations. To assess your own protection needs and gaps, we recommend utilising the Life Insurance Protection Calculator by LIA (Life Insurance Association Singapore) or speaking to a Financial Adviser Representative.

Important Disclaimers

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Before making any decision to buy, sell or hold any insurance or investment product, you should seek advice from a financial adviser regarding its suitability. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying a life insurance policy is a long-term commitment and there may be costs involved if you terminate the policy prematurely and your policy's surrender value (if any) may be zero or less than the total premiums paid. All investments come with risks and you can lose money on your investments. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

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Information is accurate as at 23 April 2025.

Your Financial Roadmap: From Workdays to Winning Ways



Meet Sofia. She's 28, four years into her career as an accountant, and feeling pretty good about the savings she's built so far. Now, she's thinking bigger – how can she protect what she's worked hard for and grow her wealth at the same time?

Monthly Salary	\$4,500
CPF Contribution	\$900
Nett Salary	\$3,600
Monthly Expenses	\$2,000
Remaining Budget	\$1,600

Your financial glow-up starts with Singlife



The Singlife Starter Pack

From just **S\$5.00 a day¹**, the Singlife Starter Pack provides:



S\$500,000 life insurance coverage²



Potential to receive returns exceeding your invested capital³ to support your future financial needs



Up to S\$2,000,000 health insurance coverage for your private hospital stays

Protect herself

Singlife Elite Term II

Coverage: S\$500,000

- Lump-sum payout in the event of death or terminal illness
- Includes TPD & CI riders⁴



From S\$0.96/day

Accumulate wealth for her future needs

dollarDEX's Regular Savings Plan⁵

- Invest monthly into a fund of choice that is aligned with time horizon and risk appetite, starting from S\$100/month

or

Singlife Smart Saver

- Pay S\$27,292 over 20 years
- Receive S\$41,704 at the end of 25 years⁶
- Retrenchment Benefit⁷
- 100% Capital Guaranteed



From S\$3.29/day¹

All from S\$5.00/day¹

Support for her medical expenses

Singlife Shield Plan 1

Coverage: up to S\$2,000,000

- Any standard ward of a private hospital



Singlife Cancer Cover Plus II

Coverage: up to S\$1,500,000 for cancer treatments



From S\$0.36/day

Peace of mind in daily life

Singlife Personal Accident

Coverage: S\$100,000 for Accidental Death and Permanent Disablement

- Up to S\$3,000 in medical expenses coverage for accidental injury



From S\$0.39/day

Complement your portfolio with:



Protect yourself while overseas

One plan with global protection – Singlife Travel Insurance keeps you covered from travel inconvenience to medical emergencies, so you can explore the world worry-free!



Rider to minimise your out-of-pocket expenses

Enhance your coverage and minimise your out-of-pocket expenses with Singlife Health Plus, so you can stay assured with greater financial support during your recovery.



Invest while getting protected

Take charge of your wealth and coverage – Singlife Savvy Invest II blends investment opportunities with comprehensive insurance protection.

Important Notes & Sources:

1. Premium of S\$5.00 a day is based on the following coverage for a non-smoking female, age 28 (i.e. 29 Age Next Birthday):

	Annual Contribution	Cost per day (Annual Contribution/365)
I. Singlife Elite Term II	S\$351.25	S\$0.96
II. dollarDEX's Regular Savings Plan	S\$1,200.00	S\$3.29*
III. Singlife Shield (Plan 1) and Singlife Cancer Cover Plus II	S\$130.00	S\$0.36
IV. Singlife Personal Accident Lite Plan (Occupation Class 1)	S\$142.62	S\$0.39
Total Cost*	S\$1,823.87	S\$5.00

- I. Singlife Elite Term II with coverage amount of S\$500,000, added TPD Advance Cover Plus III with coverage amount of S\$250,000 and CI Advance Cover Plus IV with coverage amount of S\$50,000, the coverage term for all benefits is 41 years; and
- II. dollarDEX's Regular Savings Plan at the minimum amount of S\$100 per month; and
- III. Singlife Shield (Plan 1) and Singlife Cancer Cover Plus II; and
- IV. Singlife Personal Accident Lite Plan (Occupation Class 1).

The premiums for Singlife Elite Term II, TPD Advance Cover Plus III and CI Advance Cover Plus IV include the applicable premium discount as of 26 May 2025. The premium for Singlife Shield Plan 1 is payable by MediSave. Policyholders can use up to S\$300 in MediSave to pay for their Shield premium. Premiums exceeding this limit will have to be paid in cash. If there are insufficient funds in the designated MediSave account, cash payment will be required for the difference.

* For Singlife Smart Saver as a wealth accumulation option, the annual premium for Sum Assured of S\$30,000 with a Premium Term of 20 years and Policy Term of 25 years would be S\$1,364.60 (S\$3.74/day). This will bring the Total Cost to S\$1,988.47 (S\$5.45/day).

All numbers shown above are rounded to the nearest cent.

2. The life insurance coverage includes death and terminal illness.
3. Returns are not guaranteed and are subject to the performance of the underlying investment fund subscribed from dollarDEX.
4. TPD rider refers to TPD Advance Cover Plus III that covers for Total and Permanent Disability, and CI rider refers to CI Advance Cover Plus IV that covers for critical illnesses.
5. dollarDEX is owned by Navigator Investment Services Ltd, a subsidiary of Singapore Life Ltd.
6. S\$41,704 is the maturity payout illustrated based on the illustrated investment rate of return of 4.25% per annum. At illustrated investment rate of return of 3% per annum, the potential maturity payout is S\$35,500.
7. The Retrenchment Benefit is available once per policy for Life Assured aged 17 at next birthday or older, waives premiums on the basic policy and all supplementary benefits for up to 12 months after the Life Assured is involuntarily unemployed for three consecutive months. The application must be submitted within six months of unemployment, and proof of job termination or closure (for self-employed individuals) is required. A six-month waiting period from policy inception applies before this benefit can be used. Premiums paid during the waiver period will be refunded, and payments must resume at the end of the waiver period. Conditions apply, including that the unemployment must not result from retirement, resignation, stress-related issues, contract expiration, or anticipated layoffs known prior to the policy start date. This benefit must be exercised before the Life Assured reaches age 65.

The figures above serve as a case study example for Sofia and are intended for illustrative purposes only. It's important to note that individual circumstances may vary, and these figures should not be interpreted as standard recommendations. To assess your own protection needs and gaps, we recommend utilising the Life Insurance Protection Calculator by LIA (Life Insurance Association Singapore) or speaking to a Financial Adviser Representative.

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Before making any decision to buy, sell or hold any insurance or investment product, you should seek advice from a financial adviser regarding its suitability. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying a life insurance policy is a long-term commitment and there may be costs involved if you terminate the policy prematurely and your policy's surrender value (if any) may be zero or less than the total premiums paid. All investments come with risks and you can lose money on your investments. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

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Information is accurate as at 26 May 2025.