Singlife HERITAGE RESERVE

A USD-denominated participating whole of life insurance plan designed to support long-term wealth accumulation, legacy planning and multi-generational wealth transfer.

Singlife

The wealth you build today can shape generations to come.

Whether you are building for the future, responding to changing family needs or deciding how wealth should be passed on, Singlife Heritage Reserve provides the flexibility to turn those intentions into actions.
With a policy term of up to 388 policy years[1], the plan is designed to support long-term continuity while providing flexibility over how your policy and its benefits may be managed and transferred over time.

GROW
Wealth that lasts

Build a financial reserve to support your future priorities and generations to come.

ADAPT
As life changes

Access your wealth flexibly to enjoy extra financial liquidity.

CONTINUE
A legacy that carries on

Shape how your wealth is managed, preserved, and passed on. Create a legacy that can continue seamlessly across generations, no matter what the future brings.

Key features

Grow your wealth, adapt to changing needs and continue your legacy with Singlife Heritage Reserve

LEGACY PLANNING
Control over policy ownership and coverage

Joint Ownership[2]
Jointly own the policy and share equal rights with an eligible individual.

Life Assured options
Change of Life Assured[3] or appoint a Secondary Life Assured[4] for continuity.

Ownership continuity
Transfer policy ownership[5] to an eligible individual or appoint a Contingent Owner[6] to take over policy ownership upon your death or mental incapacity.

Death and Terminal Illness coverage
The basic plan provides Death and Terminal Illness coverage[7] while the policy is in force.

LIQUIDITY
Lifetime flexibility

Bonus Access Option[8]
Access part of the Terminal Bonus without fully or partially surrendering the policy. Receive it directly or transfer it to the Bonus Lock-In Account to earn non-guaranteed interest.

Care Support Income Option[9]
Set up instructions to provide additional liquidity for evolving care needs following the diagnosis of a qualifying Designated Condition.

Currency Conversion Option[10]
Receive eligible payouts or withdrawals in SGD, USD, GBP, EUR, AUD or HKD.

Key features

Grow your wealth, adapt to changing needs and continue your legacy with Singlife Heritage Reserve

WEALTH ACCUMULATION
Participating growth

Participating whole of life plan
Build policy value through participation in the USD participating fund, with Higher Illustrated Rate of Return of 7.50% p.a.[11]

Terminal Bonus[12]
Potential non-guaranteed bonus payable at specified events.

A guaranteed cash value component
The policy includes a Guaranteed Cash Surrender Value[13], so you can grow your wealth with confidence, knowing your capital is secure.

WEALTH TRANSFER
Pass on wealth

Death Benefit Payout Option[14]
Decide how your Death Benefit is distributed to your beneficiaries over up to 10 years, with the flexibility to choose an initial lump sum and have the remainder paid in equal Annual Instalment Amounts.

Legacy Distribution Option[15]
Split the base policy into standalone sub-policies with the option to pass it on to eligible individuals.

Legacy Continuation Option[16]
Choose how much of the Death Benefit is paid out upon the death of the Life Assured to address immediate liquidity needs without compromising policy continuity or future wealth growth.

Choices to make when setting up Singlife Heritage Reserve

Select how you fund the plan, who it covers and how benefits may be delivered.

PREMIUM PAYMENT TERM

Choose how long you pay premiums

Single Premium, 3-year or 5-year Premium Payment Term

POLICY STRUCTURE

Decide who owns the policy and who is covered

Choose the Policyholder and Life Assured

DEATH BENEFIT PAYOUT

Decide how the Death Benefit is paid

By default, paid as a lump sum. At application, you may instead elect an initial Death Benefit Payment and/or equal Annual Instalment Amounts over 1 to 10 years[14]

SUPPLEMENTARY BENEFITS

Consider additional protection

Riders available for eligible 3- and 5-year Premium Payment Term policies[17]

UNDERWRITING

No health underwriting

Singlife Heritage Reserve is issued on a Guaranteed Issuance Offer (GIO)[18] basis, so no health underwriting is required

PLAN TIERS AND PREMIUM OPTIONS

Understand which plan tier applies

Classic or Prestige applies based on total premiums on annual payment mode[19]. The plans share the same core features. The Care Support Income Option is available under the Prestige tier only.

PLAN FEATURE / PREMIUM TERM	SINGLIFE HERITAGE RESERVE – CLASSIC	SINGLIFE HERITAGE RESERVE – PRESTIGE
Single Premium	US$100,000 to US$999,999	US$1,000,000 and above
3-year Premium Payment Term	Annual premium: US$33,334 to US$333,333	Annual premium from US$333,334
5-year Premium Payment Term	Annual premium: US$20,000 to US$199,999	Annual premium from US$200,000
Care Support Income Option[9]	Not available	Available

Choose how your legacy supports those who matter

Provide for different needs by shaping how the Death Benefit is paid or balancing an immediate payout with policy continuation.

UPON DEATH OF THE LIFE ASSURED

OR

DEATH BENEFIT PAYOUT OPTION (DBPO)[14]

How the Death Benefit is paid out

1. **CHOOSE YOUR INITIAL LUMP SUM**
   Elect 0% to 95% of the Death Benefit[14], in 5% increments
2. **DECIDE YOUR PAYMENT PERIOD**
   Spread the balance as equal annual instalments over 1 to 10 years

RESULTING STRUCTURE

DEATH BENEFIT

paid as

INITIAL DEATH BENEFIT PAYMENT + 1 2 3 … 10 EQUAL ANNUAL INSTALMENT AMOUNTS

LEGACY CONTINUATION OPTION (LCO)[16]

How much of the Death Benefit is paid out and how much continues

BEFORE LCO

100%
POLICYHOLDER & LIFE ASSURED

AFTER LCO

Select percentage of the Death Benefit to be paid, in 5% increments

Remaining policy continues

Illustrative example: 30% Death Benefit payout and 70% policy continuation

30%
Death Benefit paid as a lump sum
Corresponding portion of the policy terminates

70%
of the policy continues
Policyholder: unchanged
Life Assured: Secondary Life Assured

DBPO and LCO: only one of the options can be opted for at one time.
DBPO gives you control over how your Death Benefit is distributed; LCO balances an immediate payout with policy continuation.

Divide and structure your wealth across generations

The **Legacy Distribution Option**[15] lets you structure portions of your policy separately for future wealth distribution.

LEGACY DISTRIBUTION OPTION

Split your policy, then manage each portion as a separate plan.

WHAT IT DOES

Transfers a selected percentage of eligible policy values from the base policy into one or more sub-policies. You get to decide who is the initial Policyholder and Life Assured of the sub-policy.

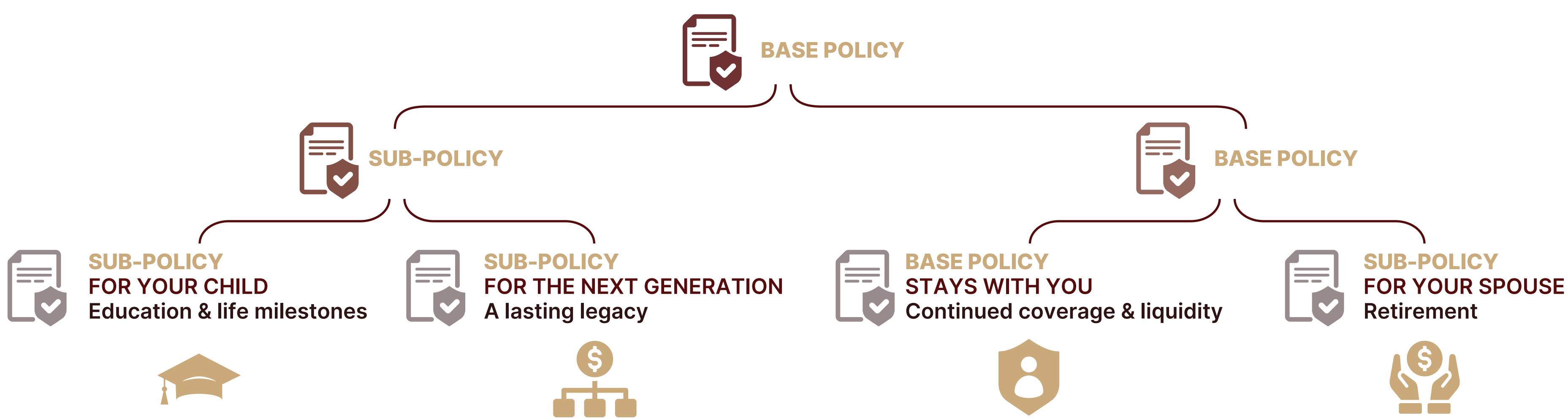
WHEN IT IS AVAILABLE

From 3rd Policy Anniversary for Single Premium policies and from the 5th Policy Anniversary for 3- and 5-year Premium Payment Terms.

WHY DO IT

Split your wealth into standalone policies to support different legacy objectives.

How policy splitting works



Each sub-policy has its own policy number and is treated as a standalone plan.

Three ways to access liquidity as your needs evolve with Bonus Access Option

From the 5th Policy Anniversary, the Bonus Access Option[8] allows recurring or one-time access to your bonuses.

TERMINAL BONUS > ACCESS AMOUNT > CHOOSE FORM OF ACCESS

- Fixed-Term Access
- Open-Term Access
- Lump-Sum Access

PAYOUT OPTIONS

Receive a direct payout or transfer it to the Bonus Lock-In Account to earn non-guaranteed interest

RECURRING FOR A CHOSEN DURATION	RECURRING WITH NO END DATE	ONE-TIME DOLLAR AMOUNT
Fixed-Term Access	**Open-Term Access**	**Lump-Sum Access**
HOW IT WORKS Access a chosen percentage of your Terminal Bonus on each policy anniversary, until the selected end date or another termination event occurs.	**HOW IT WORKS** Access a chosen percentage of your Terminal Bonus on each policy anniversary until a specified termination event occurs. It does not resume automatically once terminated.	**HOW IT WORKS** A single request for an absolute dollar amount. If Terminal Bonus is insufficient, the shortfall may be drawn from Guaranteed Cash Surrender Value (GCSV).
DRAWS FROM Terminal Bonus only.	**DRAWS FROM** Terminal Bonus only.	**DRAWS FROM** Terminal Bonus, then GCSV if needed.
ACCESS OPTIONS Payout, Bonus Lock-In Account, or both.	**ACCESS OPTIONS** Payout, Bonus Lock-In Account, or both.	**ACCESS OPTIONS** Direct payout only; no lock-in.

How Singlife Heritage Reserve helps build long-term wealth across generations

James, aged 45, has a 15-year-old son, Ethan. He wants the wealth he has built to support his family and be passed on seamlessly across future generations.

James purchases Singlife Heritage Reserve - Prestige as a Single Life policy with a 3-year Premium Payment Term, paying US$500,000 a year.

James's legacy planning journey

1st Generation (James)

James (45) purchases **Singlife Heritage Reserve – Prestige** and pays an annual premium of US$500,000 for 3 years. He also appoints Ethan (15) as the **Secondary Life Assured**.

James completes his premium payment totalling US$1,500,000. He appoints Ethan (18) as the **Contingent Owner**.

2nd Generation (Ethan)

Ethan (30) is married and welcomes a baby girl, Eva, to his family.

James (75) dies. Ethan (45) takes over as the Policyholder and Life Assured.

3rd Generation (Eva)

Ethan (50) transfers ownership of the policy to Eva (20).

Eva (35) is married and gives birth to a son, Noah. She appoints her husband, Jon (40), as the Life Assured and herself as the **Secondary Life Assured**. She also elects **Legacy Continuation Option (LCO)**[16] to pay out 30% of Death Benefit upon her husband's death.

Policy Continuation (Future Generation)

Jon (70) dies. Under the LCO instruction, 30% of the Death Benefit is paid as a lump sum and 70% of the policy continues with Eva (65). She transfers the policy to Noah (30).

	Policy Year 3	Policy Year 15	Policy Year 30	Policy Year 35	Policy Year 50	Policy Year 80
Non-guaranteed Surrender Value	US$165,000	US$1,545,338	US$6,484,319	US$9,538,929	US$29,894,695	US$282,319,133
Guaranteed Cash Surrender Value (GCSV)	US$330,000	US$1,500,000	US$1,545,000	US$1,560,000	US$1,605,000	US$1,695,000
Total Surrender Value	US$495,000	US$3,045,338	US$8,029,319	US$11,098,929	US$31,499,695	US$284,014,133 (before death payout)
Times of Total Premiums Paid	0.33×	2.03×	5.35×	7.39×	20.99×	189.34×

Premium Payment Period

Policyholder: James
Life Assured: James
Secondary Life Assured: Ethan

Policy Year 3 – **Policy Year 15**
Policyholder: James
Life Assured: James
Contingent Owner: Ethan
Secondary Life Assured: Ethan

Policy Year 30
Policyholder: Ethan
Life Assured: Ethan

Policy Year 35
Policyholder: Eva
Life Assured: Eva

Policy Year 50
Policyholder: Eva
Life Assured: Jon
Secondary Life Assured: Eva

Policy Year 80
Policyholder: Noah
Life Assured: Noah

30% (US$85,204,240) paid out as LCO lump sum

70% (US$198,809,893) continues under Noah

The legacy continues

Note: Figures quoted in the example are rounded down to the nearest dollar and are for illustration purposes only. The Non-guaranteed Surrender Values are based on an illustrated investment rate of return of 7.50% p.a. As bonus rates are not guaranteed, the actual benefits may vary according to the future performance of the Participating Fund. For the non-guaranteed surrender values based on an illustrated investment rate of return of 5.25% p.a., please refer to footnote 20. For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale.

How Singlife Heritage Reserve helps you keep your wealth flexible over time

Michelle, aged 55 and widowed, has a 20-year-old daughter, Rachel, who is building a life in London.
She wants to support her daughter's milestones, prepare for her own future care needs and control how her legacy is passed on.

To meet these needs, Michelle purchases Singlife Heritage Reserve - Prestige with a Single Premium of US$1,000,000.

Michelle's flexibility in action

At policy application

Plan her legacy with intention

50 : 50
Between lump sum and instalments

Michelle selects the **Death Benefit Payout Option**[14]. She chooses for part of the Death Benefit to be paid out as an **initial lump sum** of 50%, with the balance 50% paid through equal **Annual Instalment Amounts over 5 years**.

Policy Year 10

Prepare for future care needs

5-Year
Fixed-Term Access

Michelle (65) sets a **5-year Fixed-Term Access** instruction under the **Bonus Access Option**[8] and directs the accessed Terminal Bonus to the Bonus Lock-In Account to start setting aside money for Rachel.

Policy Year 15

Support Rachel overseas

GBP
Currency Conversion Option

Michelle (70) withdraws the balance in her Bonus Lock-In Account, including any accumulated interest, and elects to receive it in GBP through the **Currency Conversion Option**[10] to support Rachel (35) in London.

Policy Year 20

Help fund her ongoing care

8 Years
of monthly payment

Michelle suffers a stroke with permanent neurological deficit and makes a claim under the **Care Support Income Option**[9]. She selects a monthly payout schedule over 8 years to help meet caregiver and other care-related expenses, reducing the need to rely financially on her daughter.

Policy Year 25

Deliver her legacy as planned

Legacy
Delivered to Rachel

Michelle (80) dies. The Death Benefit becomes payable according to the **Death Benefit Payout Option**[14] she selected at policy application. Rachel receives an **Initial Death Benefit Payment**, followed by equal **Annual Instalment Amounts** over 5 years.

Across 25 years, Michelle drew on 4 flexibility options — Bonus Access Option, Currency Conversion Option, Care Support Income Option and Death Benefit Payout Option — to support Rachel, fund her own care, and deliver her legacy as planned.

Understanding Key Policy Terms

LEGACY DISTRIBUTION AND CONTINUATION

Legacy Distribution Option (LDO)

Divides the base policy into standalone sub-policies for wealth distribution, subject to applicable conditions.

Sub-policy

A separate policy created when the Legacy Distribution Option is exercised, with its own policy number and treated as a standalone plan.

Legacy Continuation Option (LCO)

An option that allows a selected portion of the Death Benefit to be paid as a lump sum upon the death of the Life Assured, while the remaining policy continues with the appointed Secondary Life Assured as the new Life Assured, subject to applicable conditions.

POLICY VALUE AND BONUS ACCESS

Guaranteed Cash Surrender Value (GCSV)

The guaranteed cash value payable if the policy is surrendered, less any amounts owing to Singlife.

Terminal Bonus

A non-guaranteed bonus that may be payable on specified events, based on participating fund performance and determined by Singlife.

Bonus Access Option

Allows access to part of the non-guaranteed Terminal Bonus without fully or partially surrendering the policy.

Bonus Lock-In Account

Keeps the accessed Terminal Bonus invested, giving it the potential to earn non-guaranteed interest while remaining available for future access.

DEATH BENEFIT PAYOUT

Death Benefit Payout Option (DBPO)

An option elected at policy application that allows the Death Benefit to be paid through an Initial Death Benefit Payment and/or equal Annual Instalment Amounts over the selected Death Benefit Payment Period of 1 to 10 years.

Initial Death Benefit Payment

The portion of the Death Benefit paid initially as a lump sum when the Death Benefit becomes payable.

Death Benefit Payment Period

The selected period over which the remaining Death Benefit is paid in annual instalments.

Annual Instalment Amount

The amount of Death Benefit paid each year during the Death Benefit Payment Period.

CARE SUPPORT INCOME

Care Support Income Option

An option only applicable to Singlife Heritage Reserve – Prestige. It allows instructions to be set up for scheduled payments following an approved claim for a Designated Condition, subject to applicable conditions.

Designated Condition

A medical condition that qualifies under the Care Support Income Option, as defined in the policy contract.

Your legacy deserves a plan built to last.
Speak to your Financial Adviser representative to find out how Singlife Heritage Reserve can support the wealth you've built and the legacy you want to leave.

Visit **singlife.com/heritage-reserve** to find out more.

IMPORTANT NOTES

All ages mentioned refer to age next birthday.

1. Singlife Heritage Reserve is a whole of life plan with a policy term of up to 388 policy years. If the policy remains in force at the end of 388 policy years and no benefit claim has been made, the Cash Surrender Value and any balance in the Bonus Lock-In Account, less any amount owing to Singlife, will be payable. For more details, please refer to the Product Summary and Policy Illustration.

2. An option that allows a policyholder to jointly own the policy with one other eligible individual who has an insurable interest in the Life Assured. Both policyholders share equal rights in decisions relating to the policy. Life Assured can either be a person who is different from the Joint Owners or one of the Joint Owners. Joint Ownership may be converted to Single Ownership and vice versa, subject to Singlife's prevailing eligibility requirements and approval. For more details, please refer to the Product Summary and Policy Illustration.

3. Change of Life Assured may be requested after the first policy year, unlimited times, subject to the applicable eligibility requirements and restrictions. The new Life Assured must satisfy the prevailing entry age, insurable interest and other applicable requirements. A Change of Life Assured will take effect on the next Policy Anniversary following Singlife's approval. For more details, please refer to the Product Summary and Policy Illustration.

4. A Secondary Life Assured may be appointed, changed or removed during the policy term unlimited times, subject to the applicable eligibility requirements and restrictions. The new Life Assured must satisfy the prevailing entry age, insurable interest and other applicable requirements. Upon the death of the Life Assured while a valid Secondary Life Assured has been appointed, no Death Benefit will be payable and the policy continues with cover on the life of the appointed Secondary Life Assured. For more details, please refer to the Product Summary and Policy Illustration.

5. Transfer of Ownership may be exercised from 12 months after policy inception and only after all basic premiums due under the policy have been fully paid, subject to the applicable eligibility requirements and restrictions. It allows an eligible Single Life policy to be transferred to another individual, who will assume the rights, benefits, liabilities and obligations under the policy.

6. A Contingent Owner may be appointed, changed or revoked during the policy term, subject to eligibility requirements and Singlife's acceptance. Upon the death or Mental Incapacity of the current policyholder, the Contingent Owner may assume ownership of the policy after the required notification, documentation and approval by Singlife. For a Single Life policy, a Secondary Life Assured must be in place for a Contingent Owner to be appointed. For more details, please refer to the Product Summary and Policy Illustration.

7. **Death Benefit**: Upon the death of the Life Assured while the policy is in force and where no Secondary Life Assured has been appointed, the Death Benefit is the higher of:
   a) 105% of Total Premiums Paid for the basic benefit; or
   b) the Guaranteed Cash Surrender Value at the date of death;

   plus any Terminal Bonus payable and, where applicable, balances in the Bonus Lock-In Account, less any amounts owing to Singlife. Where a valid Death Benefit Payout Option has been elected, the Death Benefit may instead be distributed according to the selected payout arrangement. For more details, please refer to the Product Summary and Policy Illustration.

   Terminal Illness Benefit: If the Life Assured is diagnosed with Terminal Illness while the policy is in force, the Terminal Illness Benefit will be paid as an advancement of the Death Benefit in a single lump sum, subject to the applicable terms and conditions.

8. The Bonus Access Option is available from the 5th Policy Anniversary onwards and it allows the policyholder to access part of the non-guaranteed Terminal Bonus without fully or partially surrendering the policy. The amount accessed may be transferred to the Bonus Lock-In Account where it can be either withdrawn directly or reinvested to earn non-guaranteed interest depending on the chosen access options, subject to the applicable eligibility requirements, access limits and other conditions. Accessing Terminal Bonus will reduce the remaining Terminal Bonus and may reduce future policy values. For more details, please refer to the Product Summary and Policy Illustration.

9. The Care Support Income Option is available only under Singlife Heritage Reserve – Prestige. It may be exercised when the Life Assured is diagnosed with a Designated Condition, subject to the applicable eligibility requirements and supporting documentation. Upon approval, up to 100% of the Terminal Bonus may be accessed, with option to transfer the amount into the Bonus Lock-In Account, from which payments will be made according to the selected amount, frequency and duration. The policy must be in force and fully paid, and the instruction to set up this option is available from the 2nd Policy Anniversary onwards.

IMPORTANT NOTES (cont'd)

10. From the 14th Policy Anniversary onwards, the Currency Conversion Option allows the policyholder to receive eligible benefit payouts or withdrawals in SGD, USD, GBP, EUR, AUD or HKD. The option may be exercised once per policy year, and the selected currency will apply to eligible payouts and withdrawals made during that policy year. Before the 14th Policy Anniversary, payouts and withdrawals will be made in USD by default. For more details, please refer to the Product Summary and Policy Illustration.

11. Singlife Heritage Reserve is denominated in USD only. Premiums and contractual policy values are in USD. Where a benefit payout or withdrawal is converted into another currency via the Currency Conversion Option, the amount received will be based on the prevailing foreign exchange rate and the contract currency will remain in USD. 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.

12. Terminal Bonus is not guaranteed. The amount of Terminal Bonus, if any, is determined by Singlife and may vary depending on the performance of the participating fund. Terminal Bonus may be payable upon specified events such as surrender, death or the exercise of the Bonus Access Option. Accessing part of the Terminal Bonus may reduce the remaining Terminal Bonus and future policy value. No Reversionary Bonus is applicable under this plan. For more details, please refer to the Product Summary and Policy Illustration.

13. Acquire Guaranteed Cash Surrender Value (GCSV) starting from the inception of the policy. For Single Premium, the surrender value after inception is 85% of total premiums payable on annual mode, provided premium is fully paid. For more details, please refer to the Product Summary and Policy Illustration.

14. The Death Benefit Payout Option must be elected by the policyholder at the point of policy application. The policyholder may choose an Initial Death Benefit Payment of between 0% and 95% of the Death Benefit, in multiples of 5%, with the remaining Death Benefit paid in equal Annual Instalment Amounts over a selected Death Benefit Payment Period of 1 to 10 years. Where the Initial Death Benefit Payment is 0%, the selected Death Benefit Payment Period must be more than 1 year. Other eligibility requirements and restrictions apply. For more details, please refer to the Product Summary and Policy Illustration.

15. The Legacy Distribution Option allows the policyholder to split the base policy into one or more sub-policies by allocating a selected percentage of the eligible policy values to each sub-policy. It may be exercised from 3rd Policy Anniversary for Single Premium policies and from the 5th Policy Anniversary for 3-year and 5-year Premium Payment Term policies. Each sub-policy will have its own policy number and be treated as a standalone plan. Once the distribution has taken effect, it cannot be reversed. For more details, please refer to the Product Summary and Policy Illustration.

16. The Legacy Continuation Option allows the policyholder to pre-elect a specified percentage of the Death Benefit, in multiples of 5%, to be paid as a lump sum upon the death of the Life Assured, while the remaining portion of the policy continues with the appointed Secondary Life Assured becoming the new Life Assured. The option may be exercised from the 3rd Policy Anniversary for Single Premium policies and from the 5th Policy Anniversary for 3-year and 5-year Premium Payment Term policies. A valid Secondary Life Assured must be in place, and for a Single Life policy, a valid Contingent Owner must also be appointed. The instructions may be changed multiple times during the policy term, subject to the applicable eligibility requirements and conditions. For more details, please refer to the Product Summary and Policy Illustration.

17. Optional supplementary benefits are available for policies with a 3-year or 5-year Premium Payment Term. No rider is available for Single Premium policies.
    - EasyPayer Premium Waiver: Future premiums may be waived upon the occurrence of the covered event affecting the policyholder, so the savings plan can continue.
    - Cancer Premium Waiver (2025): Future premiums may be waived upon diagnosis of a covered cancer, subject to the rider terms and conditions.
    - EasyTerm: Provides an additional lump-sum benefit upon the occurrence of a covered event, subject to the rider terms and conditions.
    - Critical Illness Premium Waiver (2025): Future premiums may be waived upon diagnosis of a covered Critical Illness.
    - Payer Critical Illness Premium Waiver (2025): Future premiums may be waived if the payer is diagnosed with a covered Critical Illness.
    - Early Critical Illness Premium Waiver (2025): Future premiums may be waived upon diagnosis of a covered early, intermediate or severe-stage Critical Illness.
    - Payer Early Critical Illness Premium Waiver (2025): Future premiums may be waived if the payer is diagnosed with a covered early, intermediate or severe-stage Critical Illness.

    Terms and Conditions apply. For more details, please refer to the relevant Product Summary and Policy Illustration.

IMPORTANT NOTES (cont'd)

18. The Singlife Heritage Reserve plan is issued on a Guaranteed Issuance Offer (GIO) basis. Supplementary benefits may have separate underwriting requirements. For more details, please refer to the Product Summary and Policy Illustration.

19. Total premiums on annual payment mode refers to the total premiums payable if the policy were paid annually. This amount is used to determine whether the policy qualifies for the Prestige plan. For more details, please refer to the Product Summary and Policy Illustration.

20. Based on an illustrated investment rate of return of 5.25% p.a., the Non-guaranteed Surrender Values would be:
a) US$120,712 at Policy Year 3;
b) US$879,830 at Policy Year 15;
c) US$2,615,847 at Policy Year 30;
d) US$3,503,387 at Policy Year 35;
e) US$8,061,843 at Policy Year 50; and
f) US$38,712,196 at Policy Year 80.

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. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This 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 23 September 2026. COMP/2026/09/MKT/526

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

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