Singlife Simple Term
Product Summary

1. What is this product about?

This is a yearly renewable non-participating plan that provides protection against death, terminal illness, and total and permanent disability for the period of the contract term. You may also choose to add supplementary benefit(s) for additional peace of mind.

This plan has no cash value.

The premium rates, which are based on the attained age of the life assured, are non-guaranteed and may be adjusted based on future experience. We will inform you of any changes at least 30 days in advance.

This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

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

• This is a yearly renewable plan. • Choose the amount of insurance cover (i.e. sum assured) that meets your protection needs. • The plan is renewed without proof of insurability at the end of each policy year, providing coverage up to age 86.	• Choose to pay either monthly, quarterly, half-yearly or yearly. • Benefits are paid in a lump sum if the life assured: ▪ suffers from terminal illness, ▪ suffers from total and permanent disability, or ▪ dies, during the contract term.

2. What benefits does this plan offer?

This plan provides you with:
- Death Benefit
- Terminal Illness Benefit
- Total and Permanent Disability Benefit

for the period of the contract term.

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. Death Benefit

What We Pay	What We Do Not Pay
If the life assured dies, we will pay the sum assured in one lump sum. If we have paid part of the sum assured in a prior claim, only the remaining sum assured is payable. All benefits end once we pay the Death Benefit (including early payout of the Death Benefit) in full.	We do not pay the Death Benefit if the life assured commits suicide as stated in Section 8.1. Suicide.

2.2. Terminal Illness Benefit

What We Pay	What We Do Not Pay
If the life assured is diagnosed with terminal illness, we will pay the Terminal Illness Benefit in one lump sum, as an early payout of the Death Benefit. Terminal illness means the conclusive diagnosis of an illness that is expected to result in the death of the life assured within 12 months. This diagnosis must be supported by a specialist and confirmed by our appointed registered medical practitioner.	We do not pay the Terminal Illness Benefit for terminal illness in the presence of Human Immunodeficiency Virus (HIV) infection.

2.3. Total and Permanent Disability Benefit (TPD Benefit)

What We Pay	What We Do Not Pay
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. Please refer to Appendix A for the definition of TPD. The diagnosis must be confirmed and certified by a registered medical practitioner.	We do not pay the TPD Benefit for TPD that is directly or indirectly, wholly or partly caused by or arising from or contributed to by: • deliberate acts such as 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.

3. What premium payment terms and policy terms does this plan allow?

This is a yearly renewable plan. The plan is renewed for a policy term of one year at the end of each policy year until the life assured reaches the maximum renewal age of 85, providing coverage up to age 86.

4. Who can buy this plan?

The minimum and maximum entry ages of the life assured for this plan are:

	Minimum Entry Age	Maximum Entry Age
Policyholder/Assured of a 3rd Party Policy	17	99
Life assured of a 3rd Party Policy	1	65
Life assured of a Single Life Policy	17	65

Ownership basis:
- single life (where the life assured is also the policyholder)
- third party (husband and wife basis)
- third party (parent/legal guardian and juvenile basis) where the juvenile life assured is age 18 and below

5. What premium payment options does this plan offer?

You may choose to pay your premiums either monthly, quarterly, half-yearly or yearly, via the following premium payment methods:
- for initial premium: eGIRO, Credit Card (Visa/MasterCard) or other self-initiated payment methods (eg. AXS, DBS/UOB bill payment, cash, cheque).
- for renewal premium: eGIRO, Credit Card (Visa/MasterCard) or other self-initiated payment methods (eg. AXS, DBS/UOB bill payment, cash, cheque).

This policy is available in SGD currency only.

Except for the first premium, subsequent premiums must be paid within a period of 30 days from the premium due date. You should ensure that the premiums are paid in time to prevent a possible termination of the plan.

6. When does your policy end?

Your policy ends on the date:
- the life assured dies,
- we cancel your policy at your request,
- at the end of each policy year unless the policy is renewed as stated under Section 7.3. Renewability,
- we pay the Death Benefit (including early payout of the Death Benefit) in full,
- we void your policy because of incorrect or incomplete information given to us,
- your policy lapses because you have not paid premiums within 30 days from the premium due date,
- your policy becomes void under Section 8.1. Suicide, or
- the cover of your policy ends,

whichever is earliest.

We will not pay any benefit on or after the date your policy ends. All supplementary benefit(s) automatically end on the date your policy ends.

7. What can you do with your policy?

7.1. Cancel your policy (free look cancellation)

You have 14 days from the date you receive your policy to decide whether you want to continue with it. If you do not want to continue, you may write to us to cancel your policy. As long as you have not made any claim under your policy, we will cancel your policy from its cover start date and refund premiums paid, without interest and less any expenses spent in considering your application and issuing your policy.

If your policy was sent to you by post, we will consider it delivered 7 days after posting. If your policy was sent to you electronically, we will consider it delivered 7 days after the date it was sent.

7.2. Make a claim

Notice and proof must be given to us, as soon as reasonably practicable after the diagnosis or any event giving rise to a claim.

You 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 original death certificate (for Death Benefit claim),
- proof that the claimant is entitled to payment under your policy, and
- any other document we consider necessary to support the claim.

We will pay any benefits payable under the policy to:

- you,
- your legal representative,
- the hospital, or
- other authorised parties.

We will pay benefits only if full premium has been received by us.

Please contact Your Financial Adviser Representative or visit https://singlife.com/en/make-a-claim/ for the claim procedures.

7.3 Renewability

We will renew your policy for a policy term of one year at the end of each policy year without proof of insurability if:

- the policy is still in force, and
- the life assured is age 85 or younger.

We will take into account all changes to policy terms and conditions, and apply the same terms of acceptance as at the time of renewal for each renewed term.

The renewal premium is based on the life assured's age at the date your policy is renewed.

If you do not want to renew this policy, you must tell us in writing at least 30 days before the date of the next renewal.

8. What do you need to note?

8.1. Suicide

If the life assured commits suicide (while sane or insane) within one year from:
- the policy issue date, or
- the last reinstatement date,

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 your policy, we will refund premiums paid for the benefits, without interest and less any amounts owing to us, from:
- the policy issue date, or
- the last reinstatement date,

whichever is later.

8.2. The Contract

This Product Summary provides you with an overview of the plan. The policy contract provides the full terms and conditions of the plan.

8.3. 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 (if applicable)
- 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"

The guides listed above are available on our website: www.singlife.com. The guides will help you to understand more about Life Insurance, Health Insurance and participating policies. You may also request for hardcopy versions from us or from your Financial Adviser Representative.

8.4. Premium

The premiums for this plan are not guaranteed and based on the attained age of the life assured. We will inform you of any changes at least 30 days in advance.

If a part of the sum assured has been paid out to you under a claim, the premium will be reduced accordingly. You only need to pay the reduced premium (which we will inform you of) to receive the remaining benefits.

8.5. Note

The above is 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.

8.6. 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).

8.7. Details of the Insurer

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

Appendix A

Total and Permanent Disability or TPD means:

(a) 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.

(b) 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 becomes 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 consecutive months.

(c) 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 consecutive months.

(d) If the life assured is age 86 and below:

The life assured has suffered total and irrecoverable:

- loss of the sight of both eyes,

- loss of the 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 approve the claim for TPD Benefit.

Activities of daily living means

(a)	Transferring:	the ability to move from a bed to an upright chair or wheelchair and vice versa.
(b)	Mobility:	the ability to move indoors from room to room on level surfaces.
(c)	Toileting:	the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
(d)	Dressing:	the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
(e)	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.
(f)	Feeding:	the ability to feed oneself once food has been prepared and made available.