

Singlife Sure Invest 0.5% p.a. Bonus
Return Campaign
Terms & Conditions



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Earn additional 0.5% p.a. on your first S\$10,000 on top of the base return for your Singlife Account as you invest with Singlife Sure Invest, our investment-linked policy.

Definitions

“Singlife” refers to Singapore Life Ltd.

“Campaign” refers to the Singlife Sure Invest 0.5% p.a. Bonus Return Campaign.

“Campaign Period” refers to the period commencing 1 July 2021 and will continue until such date as updated by Singlife.

“Bonus Return” refers to the additional crediting rate of 0.5% p.a. to be applied to the account value of your Singlife Account, in addition to the Singlife Account base return (current crediting rate).

“Crediting Date” refers to the same date on each month where earned Singlife Account base return and bonus return will be credited to the Singlife Account. This is determined by and follows the same date as your Singlife Account policy start date (e.g. if your Singlife Account policy start date is 10 August 2020, your Crediting Date is the 10th of each month).

“Checkpoint” refers to the day before your Singlife Account monthly Crediting Date, where we check for your eligibility to qualify for Bonus Return.

“Earning Period” refers to the period that starts from each Singlife Account monthly Crediting Date and ends on the day before the next monthly Crediting Date.

Campaign Mechanics

- To participate in the Campaign, You (“the Customer”) will need to:
 - have an in force Singlife Account policy;And
 - have an existing in force Singlife Sure Invest policy, OR
submit a new Singlife Sure Invest application during the Campaign Period and the Singlife Sure Invest policy is issued with a minimum funding of S\$1,000.
- Your eligibility is checked one day before your Singlife Account monthly Crediting Date.

If your Singlife Sure Invest policy is in force for at least 30 calendar days from policy issued date at the Checkpoint, you qualify for the Bonus Return.

- Bonus Return of 0.5% p.a. will be calculated based on daily account value of your Singlife Account during the Earning Period, applied up to the first S\$10,000 in your Singlife Account. For the avoidance of doubt, any amount above S\$10,000 in your Singlife Account will not earn the Bonus Return.
- Earned Bonus Return will then be credited to your Singlife Account on the Crediting Date immediately after each Earning Period.

You may qualify for all Earning Periods provided your Singlife Sure Invest policy remains in force during the Campaign Period.

- This Campaign will continue until such time as updated by Singlife. Changes will be reflected on our website: singlife.com/en/promotions/bonus-return-stack-up

Scenarios Illustration

Scenario 1: New Singlife Sure Invest customer, existing Singlife Account customer

Singlife Sure Invest policy in force date: 7 January 2023

Singlife Account in force date: 15 January 2021

	<u>Checkpoint</u> <i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<u>Qualify?</u> <i>If you see a ✘, that means your policy is in force for less than 30 days from Policy issued date at the Checkpoint or your policy is no longer in force</i>	Earning Period	Crediting Date
First	14 Jan 2023	✘	✘	✘
Subsequent	14 Feb 2023	✓	15 Feb 2023 to 14 Mar 2023	15 Mar 2023
	14 Mar 2023	✓	15 Mar 2023 to 14 Apr 2023	15 Apr 2023
	14 Apr 2023	✓	15 Apr 2023 to 14 May 2023	15 May 2023
You will continue to be eligible for the Bonus Return for as long as your Singlife Sure Invest policy is in force during the Campaign Period				

Scenario 2: New Singlife Sure Invest customer, existing Singlife Account customer

Singlife Sure Invest policy in force date: 31 August 2022

Singlife Account in force date: 15 January 2020

	<u>Checkpoint</u> <i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<u>Qualify?</u> <i>If you see a ✘, that means your policy is in force for less than 30 days from Policy issued date at the Checkpoint or your policy is no longer in force</i>	Earning Period	Crediting Date
First	14 Sep 2022	✘	✘	✘
Subsequent	14 Oct 2022	✓	15 Oct 2022 to 14 Nov 2022	15 Nov 2022
	14 Nov 2022	✓	15 Nov 2022 to 14 Dec 2022	15 Dec 2022
	14 Dec 2022	✓	15 Dec 2022 to 14 Jan 2023	15 Jan 2023
	14 Jan 2023	✓	15 Jan 2023 to 14 Feb 2023	15 Feb 2023
	14 Feb 2023	✓	15 Feb 2023 to 14 Mar 2023	15 Mar 2023
	14 Mar 2023	✓	15 Mar 2023 to 14 Apr 2023	15 Apr 2023
	14 Apr 2023	✓	15 Apr 2023 to 14 May 2023	15 May 2023
You will continue to be eligible for the Bonus Return for as long as your Singlife Sure Invest policy is in force during the Campaign Period				

Scenario 3: New Singlife Sure Invest customer, New Singlife Account customer

Singlife Sure Invest policy in force date: 1 April 2023

Singlife Account in force date: 1 April 2023

	<u>Checkpoint</u> <i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	<u>Qualify?</u> <i>If you see a ✘, that means your policy is in force for less than 30 days from Policy issued date at the Checkpoint or your policy is no longer in force</i>	Earning Period	Crediting Date
First	30 Apr 2023	✓	1 May 2023 to 31 May 2023	1 Jun 2023
Subsequent	31 May 2023	✓	1 Jun 2023 to 30 Jun 2023	1 Jul 2023
	30 Jun 2023	✓	1 Jul 2023 to 31 Jul 2023	1 Aug 2023
You will continue to be eligible for the Bonus Return for as long as your Singlife Sure Invest policy is in force during the Campaign Period				

Scenario 4: Terminated Singlife Sure Invest policy during Campaign Period

Singlife Sure Invest policy in force date: 1 November 2021

Singlife Account in force date: 15 September 2021

Singlife Sure Invest policy terminated on: 8 December 2022

	Checkpoint <i>We check for your eligibility ONE day before your Singlife Account Crediting Date</i>	Qualify? <i>If you see a ✘, that means your policy is in force for less than 30 days from Policy issued date at the Checkpoint or your policy is no longer in force</i>	Earning Period	Crediting Date
First	14 Nov 2021	✘	✘	✘
Subsequent	14 Dec 2021	✓	15 Dec 2021 to 14 Jan 2022	15 Jan 2022
	14 Jan 2022	✓	15 Jan 2022 to 14 Feb 2022	15 Feb 2022
	14 Feb 2022	✓	15 Feb 2022 to 14 Mar 2022	15 Mar 2022
	14 Mar 2022	✓	15 Mar 2022 to 14 Apr 2022	15 Apr 2022
	14 Apr 2022	✓	15 Apr 2022 to 14 May 2022	15 May 2022
	14 May 2022	✓	15 May 2022 to 14 Jun 2022	15 Jun 2022
	14 Jun 2022	✓	15 Jun 2022 to 14 Jul 2022	15 Jul 2022
	14 Jul 2022	✓	15 Jul 2022 to 14 Aug 2022	15 Aug 2022
	14 Aug 2022	✓	15 Aug 2022 to 14 Sep 2022	15 Sep 2022
	14 Sep 2022	✓	15 Sep 2022 to 14 Oct 2022	15 Oct 2022
	14 Oct 2022	✓	15 Oct 2022 to 14 Nov 2022	15 Nov 2022
	14 Nov 2022	✓	15 Nov 2022 to 14 Dec 2022	15 Dec 2022
	14 Dec 2022	✘	✘	✘
14 Jan 2023	✘	✘	✘	

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Disclaimer:

Customers are advised to read and understand content of the relevant documents including, but not limited to, prospectus or information memorandum that has been registered with Securities Commission and Product Highlights Sheet before investing. Customers should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may fluctuate; where past performance is no guarantee of future returns.

1. By participating in this Campaign, the Customer agrees to the Terms and Conditions outlined herein.
2. The Customer's Singlife Sure Invest policy must be in force to participate in this Campaign.
3. At the qualified Checkpoint, the Customer's Singlife Sure Invest policy must be in force for at least 30 calendar days from the policy issued date to qualify for Bonus Return.
4. Bonus Return for this Campaign will be calculated independently from any other Singlife Account campaigns, unless provided otherwise. However, to participate in this Campaign, the Customer must have an in force Singlife Account policy.
5. Switching of portfolios and/or partial withdrawals of the Singlife Sure Invest policy during the Campaign Period will not disqualify the Customer from this Campaign.
6. A Customer whose Singlife's Singlife Sure Invest policy and/or Singlife Account policy is terminated during the Campaign, or if the Singlife Account policy is terminated on Crediting Date, whether by the Customer or Singlife, for any reason whatsoever, may not be eligible to earn and/or be credited with any Bonus Return that is outstanding.
7. Where there has been a wrongful crediting of any Bonus Return to the Singlife Account for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.

8. Singlife reserves the right to vary, amend, add or supplement these Terms and Conditions, or withdraw or discontinue this Campaign, at any time and without any notice or liability to you.
9. If there is any inconsistency between these Terms and Conditions and any marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.
10. Customer agrees that Singlife's decision on all matters relating to the Campaign shall be final, conclusive and binding against them.
11. The laws governing this Campaign are the laws of Singapore and parties shall submit their disputes to the exclusive jurisdiction of the courts of Singapore.

Release of Liability

By participating and qualifying in the Campaign, the Customer hereby agrees (1) to be bound by all terms and conditions, policies, and decisions of Singlife; (2) to Singlife's Privacy Policy: <https://singlife.com/en/pdpa>; and (3) to release and hold harmless Singlife and all of its personnel and any person or entity associated with the production, operation or administration of the Campaign from any and all claims, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to their participation in the Campaign (including, without limitation, any property loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the Campaign).