



## Singlife LEGACY INVEST

Grow your wealth for future needs or legacy planning with our customisable investment-linked plan, which offers fixed premium payment terms, fixed duration for monthly charges, and access to top-tier funds. Enjoy the flexibility to extend beyond the original coverage term and option to seamlessly transfer your coverage to a loved one.



**Singlife**  
PINNACLE



# Grow your wealth with purpose

Discover Singlife Legacy Invest, a customisable investment-linked plan (ILP) designed to help you achieve your financial goals.

With the flexibility to choose your premium payment duration and policy term, you can grow your wealth in line with your goals.

Monthly charges are limited to a fixed period, giving your investment greater potential to grow after, with bonuses to build on your progress.

Whether you're building a future of opportunities for your children, seeking a passive income stream or enhancing your retirement plan, Singlife Legacy Invest **empowers you to steer your path to financial freedom.**



## Key features

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### Choose your premium payment duration and policy term

- Choose to pay at one go with a single premium or regularly over a longer period (3, 5 or 10 years).
- Decide how long you want your policy to last for (10, 15, 20 or 25 years)<sup>1</sup> based on your needs.



### Fixed duration for monthly charges<sup>2</sup>

With monthly charges applying only during the specified charge period, your account value can accumulate free of charges once the charge period ends, so your investment can flourish.

## Enhance your investment with bonuses

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### Welcome Bonus<sup>3</sup>

- 2% of the single premium paid; or
- up to 12% of the basic regular premium paid for the first policy year

### Special Booster<sup>4</sup>

- 1.75% of the single premium paid; or
- up to 2.50% of the total basic regular premiums paid during the premium payment term

### Loyalty Bonus<sup>5</sup>

0.30% p.a. of the account value

### Maturity Bonus<sup>6</sup>

Up to 5% of the account value

## Other features and benefits



### Your plan, your choice

Choose to invest in Singapore Dollars (SGD) or United States Dollars (USD).

- **Flexibility to access your funds** – Have peace of mind with our Free Partial Withdrawal Benefit<sup>7</sup> that allows you to make penalty-free withdrawals upon a key life stage event happening, or if you need funds for any other unexpected situation.
- **Regular payouts to support your needs** – Have the option to make regular withdrawals<sup>8</sup> from your policy at your preferred frequency (annually, semi-annually, quarterly or monthly) to support your retirement or any other income needs.



### Enjoy extended coverage at no additional cost

Have the option to extend your coverage term to age 100<sup>9</sup> to continue growing your wealth while staying protected at no additional cost.



### Build a unique portfolio that helps to grow your wealth

Benefit from a diverse selection of funds to grow your investment, including dividend-paying ILP sub-funds<sup>10</sup> with the option to receive dividends in cash or to reinvest them.



### Trusted protection for peace of mind

Enjoy coverage against death<sup>11</sup> and Terminal Illness<sup>12</sup>.



### Flexibility to change Life Assured

Have the option to switch the Life Assured<sup>13</sup> to meet your changing needs.



### Coverage that lives on

Secure continuity with the option to designate a loved one to be your Secondary Life Assured<sup>14</sup> to seamlessly transfer your coverage when you die.



### Enhance your coverage with optional riders

Add on optional riders<sup>15</sup> for more comprehensive coverage against unexpected events, such as total and permanent disability, critical illnesses and more.

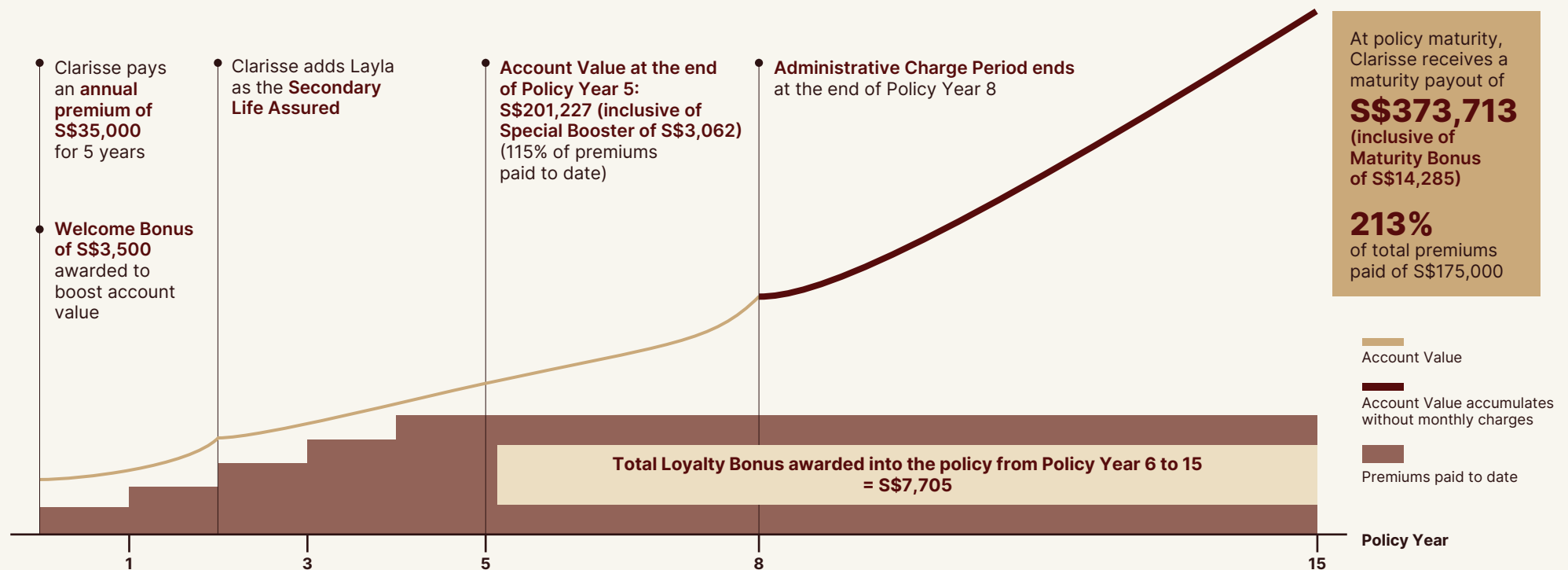
## How Singlife Legacy Invest can help your child's education fund:



Clarisse, aged 35 is planning for her 3-year-old daughter Layla's overseas tertiary education needs in 15 years.

She is seeking an investment-linked plan that also offers protection against death and Terminal Illness for herself. Clarisse chooses **Singlife Legacy Invest** and adds Layla as the **Secondary Life Assured** to ensure the continuation of the policy if Clarisse passes on.

Clarisse selects a premium payment term of 5 years, paying S\$35,000 annually for a 15-year policy term. At policy maturity, Clarisse will receive S\$373,713 which she can use to fulfil her financial goals or direct towards her future needs.



The illustration above assumes that the premiums paid are made at the start of the policy year and policy is in force at policy maturity.

The illustration above is just an example and the diagram is not drawn to scale. The values in the illustration are rounded down to the nearest dollar, are based on an illustrated investment rate of return of 8% p.a., and annual management charge of 1.3% p.a. If it is based on an illustrated investment rate of return of 4% p.a. and annual management charge of 1.3% p.a., the account value at the end of Policy Year 5 is S\$179,525, inclusive of Special Booster of S\$3,062 (103% of premiums paid to date), at the end of Policy Year 15 is S\$228,554 inclusive of Maturity Bonus of S\$8,763 (130% of total premiums paid), and total Loyalty Bonus of S\$5,728 awarded into the policy from Policy Year 6 to 15.

All values in the above illustration are non-guaranteed, and are subject to the performance of the chosen ILP sub-funds for Singlife Legacy Invest.

## How Singlife Legacy Invest can help with Retirement Planning:

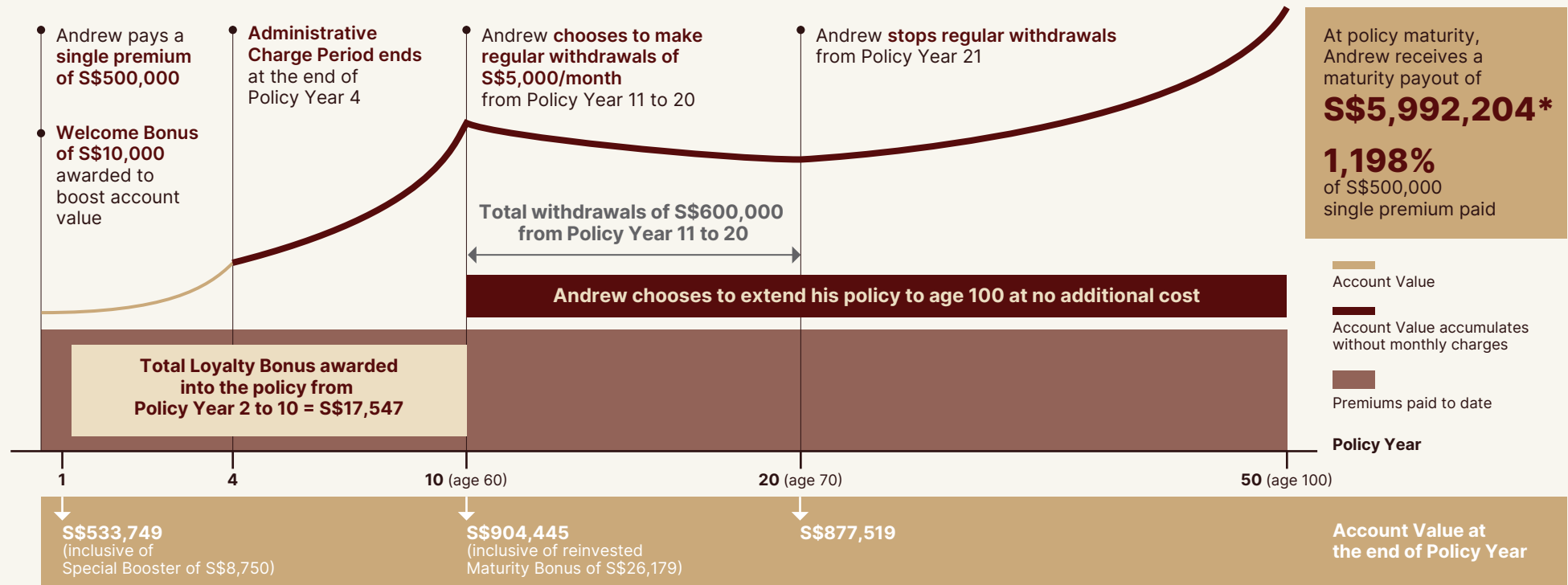


Andrew, aged 50, is planning to retire in 10 years and is considering short-to-medium term investments.

With **Singlife Legacy Invest**, Andrew is able to supplement his retirement planning with the **regular withdrawal** option.

Andrew pays a single premium of S\$500,000 for a 10-year policy term. Before his policy matures, Andrew decides to exercise the **Extension Benefit** and extends his policy to age 100 at no additional cost to further grow his portfolio.

At policy maturity when Andrew is age 100, Andrew will receive S\$5,992,204 even after withdrawing a total of S\$600,000 from Policy Year 11 to 20.



\*This amount excludes the regular withdrawals paid out to Andrew from Policy Year 11 to 20.

The illustration above assumes that the premiums paid and withdrawals are made at the start of the policy year and policy month respectively, and policy is in force at policy maturity.

The illustration above is just an example and the diagram is not drawn to scale. The values in the illustration are rounded down to the nearest dollar, are based on an illustrated investment rate of return of 8% p.a., and annual management charge of 1.3% p.a. If it is based on an illustrated investment rate of return of 4% p.a. and annual management charge of 1.3% p.a., the account value at end of Policy Year 1 is S\$514,284 (inclusive of Special Booster of S\$8,750), at the end of Policy Year 10 is S\$620,371 (inclusive of the reinvested Maturity Bonus of S\$18,011), at the end of Policy Year 20 is S\$121,252, at policy maturity is S\$266,549\* (53% of single premium paid), and total Loyalty Bonus of S\$14,402 awarded into the policy from Policy Year 2 to 10.

All values in the above illustration are non-guaranteed, and are subject to the performance of the chosen ILP sub-funds for Singlife Legacy Invest.

## Summary of Fees and Charges<sup>16</sup>

### Administrative Charge

This charge will be deducted monthly during the Administrative Charge Period.

Premium Payment Term	Administrative Charge (% of Account Value)	Administrative Charge Period
Single Premium	3.5% p.a.	First 4 Policy Years
3 years	3.2% p.a.	First 6 Policy Years
5 years	3.0% p.a.	First 8 Policy Years
10 years	3.0% p.a.	First 10 Policy Years

### Cost of Insurance

Not applicable.

### Premium Shortfall Charge

**(a) For Single Premium:**

This charge is not applicable.

**(b) For Premium Payment Term of 3, 5 or 10 years:**

This charge will apply if any basic regular premium is not paid during the premium payment term.

### Partial Withdrawal Charge

This charge will apply to any partial withdrawal made during the Partial Withdrawal Charge Period (except for withdrawals made under the Free Partial Withdrawal Benefit<sup>7</sup>).

Premium Payment Term	Partial Withdrawal Charge Period
Single Premium	First 4 Policy Years
3 years	First 6 Policy Years
5 years	First 8 Policy Years
10 years	First 10 Policy Years

## Summary of Fees and Charges<sup>16</sup>

### Surrender Charge

This charge will apply to full surrender of the policy during the Surrender Charge Period.

Premium Payment Term	Surrender Charge Period
Single Premium	First 4 Policy Years
3 years	First 6 Policy Years
5 years	First 8 Policy Years
10 years	First 10 Policy Years

### Premium Charge

**(a) For Single Premium or Basic Regular Premium:**

Premium charge is not applicable.

**(b) For Single Premium Top-up:**

The Premium Charge is 3% of each single premium top-up.

### Fund Switch Fee

No fund switch fee for fund switching<sup>17</sup>.

### Annual Management Charge

Annual management charge varies depending on the ILP sub-fund that you choose. It is applied at the underlying funds level and is not deducted from the policy.

You may refer to the relevant fund summary of the ILP sub-funds on our website for details of the annual management charge.

To sign up for **Singlife Legacy Invest**  
or find out more, speak with your  
Financial Adviser Representative today!



Visit **[singlife.com/legacy-invest](https://singlife.com/legacy-invest)**  
to find out more.



## IMPORTANT NOTES

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All ages mentioned refer to age next birthday.

1. The policy term options vary depending on the premium payment term. Please refer to the Product Summary for more details.
2. This refers to the Administrative Charge which will be deducted monthly from the policy by unit cancellations. This charge is payable during the Administrative Charge Period only. Please refer to the Product Summary for more details.
3. Welcome Bonus is payable upon receipt of the single premium paid or each basic regular premium paid for the first policy year, in the form of additional units. It will not be payable for any single premium top-up and any unpaid basic regular premium due during the first 12 months of the policy. Please refer to the Product Summary for more details on the Welcome Bonus.
4. Special Booster is payable at the end of the premium payment term, in the form of additional units provided that the policy is in force at the point when the Special Booster is payable. It will not be payable for any single premium top-up and any unpaid basic regular premium due during the premium payment term. Please refer to the Product Summary for more details on the Special Booster.
5. Loyalty Bonus is payable starting from the Policy Anniversary immediately after the end of the premium payment term and on every subsequent policy anniversary before the policy maturity date provided that the policy is in force at the point when the Loyalty Bonus is payable. It will be paid in the form of additional units. Please refer to the Product Summary for more details on the Loyalty Bonus.

The Loyalty Bonus will cease on the policy maturity date. If the policy is extended via the Extension Benefit, the Loyalty Bonus will cease on the original policy maturity date.

6. Maturity Bonus is payable on the policy maturity date provided that the policy is in force at the point when the Maturity Bonus is payable. If the policy is extended via the Extension Benefit, the Policyholder can choose to receive the Maturity Bonus from the original policy maturity date in cash or reinvest it into the policy in the form of additional units. The Maturity Bonus will be paid out to the Policyholder on the original policy maturity date if the policy is not extended via the Extension Benefit. Please refer to the Product Summary for more details on the Maturity Bonus.
7. The Free Partial Withdrawal Benefit consists of Free Partial Withdrawal upon a Life Stage Event and Free Partial Withdrawal without a Life Stage Event. The Policyholder can make up to 2 penalty-free withdrawals for each benefit and each withdrawal is subject to the benefit's withdrawal limit.

The Life Stage Events covered are:

- (a) the Life Assured changes the marital status (i.e. marries, divorces or is widowed);
- (b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child;
- (c) the Life Assured purchases a property;
- (d) the Life Assured or the Life Assured's child enrolls into tertiary education;
- (e) the Life Assured reaches retirement age of 65; or
- (f) the Life Assured is hospitalised.

Free Partial Withdrawal without a Life Stage Event is only allowed from the 4th policy year onwards. Please refer to the Product Summary for more details on the terms and conditions for Free Partial Withdrawal Benefit.

## IMPORTANT NOTES

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8. Regular withdrawal is allowed after the Partial Withdrawal Charge Period, subject to terms and conditions. Please refer to the Product Summary for more details.
9. This refers to the Extension Benefit which allows the Policyholder to extend the policy term to age 100 of the original Life Assured before the policy matures. If the Extension Benefit is exercised on the policy, the original policy maturity date will be revised to the policy anniversary date on which the original Life Assured is age 100. Please refer to the Product Summary for more details on Extension Benefit.
10. The dividend distributions of the dividend-paying ILP sub-funds are at the discretion of the relevant fund managers and are not guaranteed.
11. For single premium, the Death Benefit payable is the higher of:
  - (a) 101% of (single premium paid plus any single premium top-up less any withdrawal made); or
  - (b) the account value;less any amount owing to Singapore Life Ltd.  
  
For regular premium of 3, 5 or 10 years, the Death Benefit payable is the higher of:
  - (a) 101% of (total basic regular premiums paid plus any single premium top-up less any withdrawal made); or
  - (b) the account value;less any amount owing to Singapore Life Ltd.
12. The Terminal Illness Benefit is an early payout of the Death Benefit.
13. The Policyholder can request for a change of Life Assured after the first policy year. Any change of Life Assured request is subject to acceptance by Singapore Life Ltd. Please refer to the Product Summary for more details on the terms and conditions for change of Life Assured.
14. The Secondary Life Assured can be the Policyholder himself, his spouse or his child (who is age 18 and below) if the Policyholder is an individual and satisfactory proof must be submitted together with the application. Upon the death of the existing Life Assured, the policy continues with cover on the life of the appointed Secondary Life Assured, and no Death Benefit will be payable. Please refer to the Product Summary for more details on the terms and conditions for appointment of Secondary Life Assured.
15. For more details on the riders, please refer to the respective Product Summaries.
16. Please refer to the Product Summary for more details on the fees and charges that are applicable for this plan. Singapore Life Ltd. reserves the right to vary the fees and charges by giving the Policyholder at least 30 days written notice.
17. There is no fund switching fee for fund switch currently. However, Singapore Life Ltd. reserves the right to impose a fund switching fee or limit on the number of free switches by giving the Policyholder at least 30 days written notice.

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 a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units, and the income accruing to the units, may rise or fall. Past performance of the ILP sub-fund(s) is not necessarily indicative of future performance.

Information is accurate as at December 2025. COMP/2025/04/MKT/247.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

## PINNACLE

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GST Reg. No. MR-8500166-8



SINGAPORE

Outstanding Customer Service



SINGAPORE

Best Bancassurance Partnership

