



# Singlife LEGACY INDEXED UNIVERSAL LIFE

Grow your financial legacy with a strategic blend  
of life insurance and potential high-growth investments



**Singlife**  
PINNACLE

# Secure your wealth and create a legacy that lasts

Discover Singlife Legacy Indexed Universal Life (IUL), a combination of life protection and investment solutions. Effectively grow your policy's cash value with a Fixed Account that offers a minimum guaranteed crediting rate and an Index Account that's tied to the market performance of two internationally recognised indices.

Plus, with market downturn protection and flexible premium payments<sup>1</sup>, Singlife Legacy IUL

**empowers you to craft your legacy on your terms.**



Get insurance protection, grow your wealth,  
so you can leave a meaningful legacy for your loved ones.

### Key features

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#### **Life Insurance Coverage**

Provides lifelong protection against death and Terminal Illness.



#### **Earn Higher Potential Returns**

Enjoy the benefits of the Fixed Account, where you can get a guaranteed lock-in crediting rate<sup>2</sup> in the first policy year, and a minimum guaranteed crediting rate of 2% p.a. thereafter.

That's not all, you can also enjoy potentially higher returns<sup>3</sup> with the Index Account that's linked to the performance of S&P 500 Index and Nasdaq-100 Index, two internationally recognised indices.



#### **Protection from Market Downturn**

With a guaranteed floor rate of 0% p.a. on the Index Account, you can stay confident knowing that your investments won't suffer from a negative return, even in a market downturn.

## Other features and benefits



### **One of the most accessible IULs in the market**

With Singlife Legacy IUL, you can embark on your financial security and legacy planning with coverage that starts from as low as US\$250,000<sup>4</sup>.



### **Uninterrupted coverage guarantee**

With our No Lapse Guarantee<sup>5</sup>, your policy will remain in force for the first five years regardless of market performance.



### **Guaranteed Loyalty Bonus**

Unlock an additional crediting rate of 0.35% p.a. from the 11<sup>th</sup> Policy Year onwards (up to age 100 of the Life Assured) for both your Fixed Account and Index Account to further grow your policy value.



### **Safeguard your business**

Singlife Legacy IUL can also be used to protect your key employee to maintain your business resilience and continuity.



### **A plan as flexible as you are**

Tailor your premium payments<sup>6</sup> and premium allocation between the Fixed Account and Index Account based on your financial goals and preference.

Enjoy penalty free withdrawal of up to 5% of the account value once every policy year from the sixth to the tenth policy year<sup>7</sup>.

Option to reallocate or rebalance the values<sup>8</sup> between the Fixed Account and Index Account to align with your changing risk appetite.



### **Option to switch Life Assured**

With the flexibility to switch the Life Assured<sup>9</sup>, you can ensure financial stability in your business or personal life.

## Get started with Singlife Legacy Indexed Universal Life

STEP  
01

### Choose your required coverage

How much do you want your policy to pay out upon death?



Minimum coverage amount is US\$250,000

STEP  
02

### Decide your preferred premium payment term

How often do you want to pay?



- One-time payment
- Scheduled payment

STEP  
03

### Select your Net Premium Allocation

How much do you want to allocate to your Fixed Account (FA) and your Index Account (IA)?



- FA = 0%, IA = 100%
- FA = 25%, IA = 75%
- FA = 50%, IA = 50%
- FA = 75%, IA = 25%
- FA = 100%, IA = 0%

STEP  
04

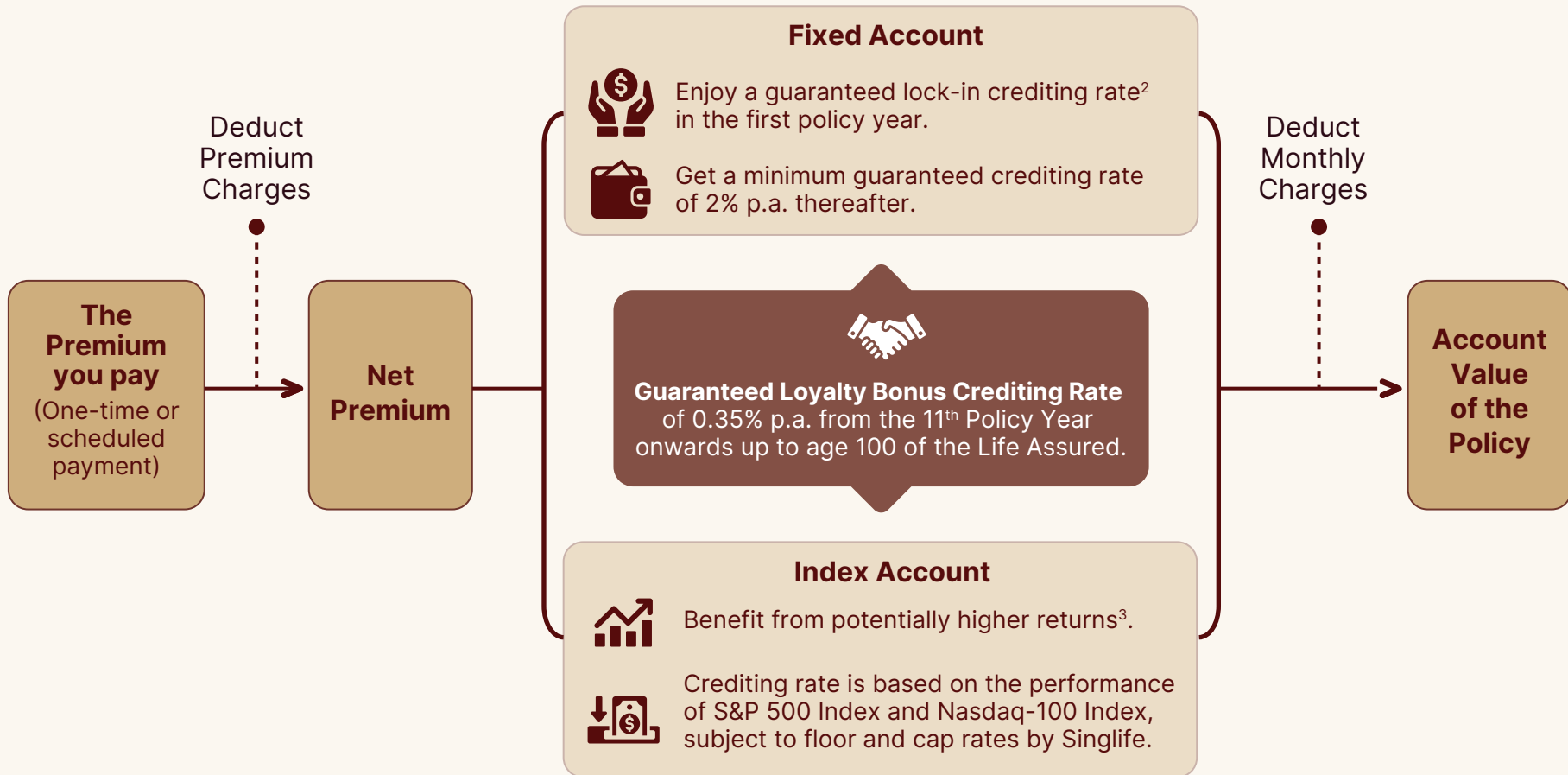
### Select your Index Account Composition

How much do you want to allocate to S&P 500 Index Sub-account and to Nasdaq-100 Index Sub-account?



	S&P 500 Index Sub-account	Nasdaq-100 Index Sub-account
<input type="checkbox"/>	0%	100%
<input type="checkbox"/>	25%	75%
<input type="checkbox"/>	50%	50%
<input type="checkbox"/>	75%	25%
<input type="checkbox"/>	100%	0%

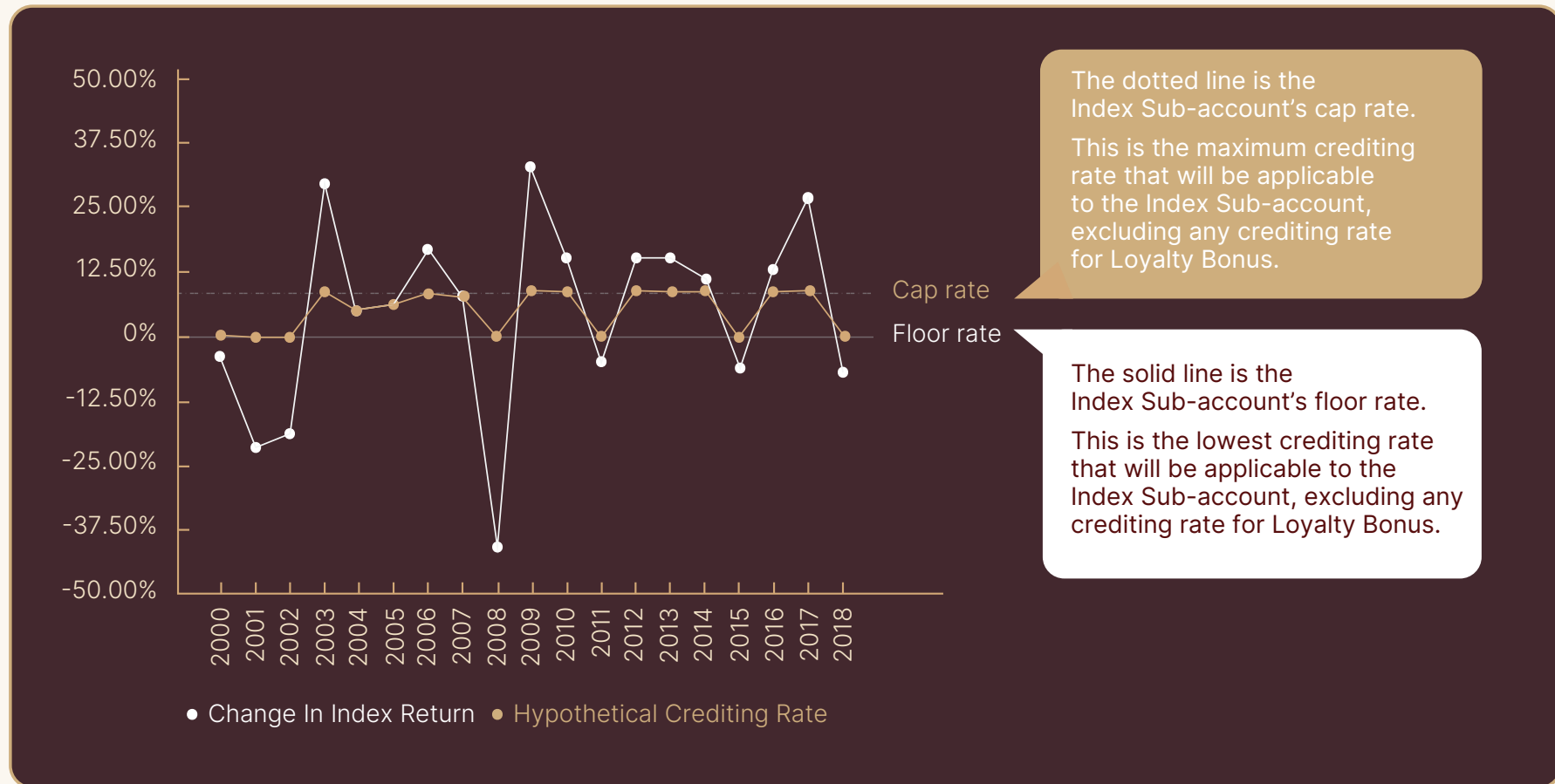
## Your Fixed Account and Index Account explained



The above diagram provides a brief illustration on how Singlife Legacy IUL works, it has not taken into consideration other changes that can be made to the policy such as partial withdrawals and the relevant surrender charge (if any). Please refer to Product Summary for more details.

## How the cap and floor rates work for the Index Sub-account

Hypothetical example of the crediting rate for Index Sub-account vs Index Returns



**Note:**

This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value. The cap rate is subject to change by Singlife. This chart does not take into consideration the policy charges which are deducted regardless of the policy's performance.

## How Singlife Legacy IUL can help with Legacy Planning:

Brian, aged 42, is a successful small business owner with a son, aged 15, and daughter, aged 12.

He's looking at legacy planning and would like to secure a comfortable future for his family by providing US\$3 million for their needs. By taking up Singlife Legacy IUL, Brian is able to make his money work harder for him.

He pays a single premium of US\$820,000 for a coverage amount of US\$6 million on Singlife Legacy IUL. This will allow him to have an excess of US\$2.18 million for his retirement.



**Footnote:**

All figures quoted above are for illustration purposes only.

The single premium of US\$820,000 has been rounded up to the nearest US\$10,000 and it is based on the following:

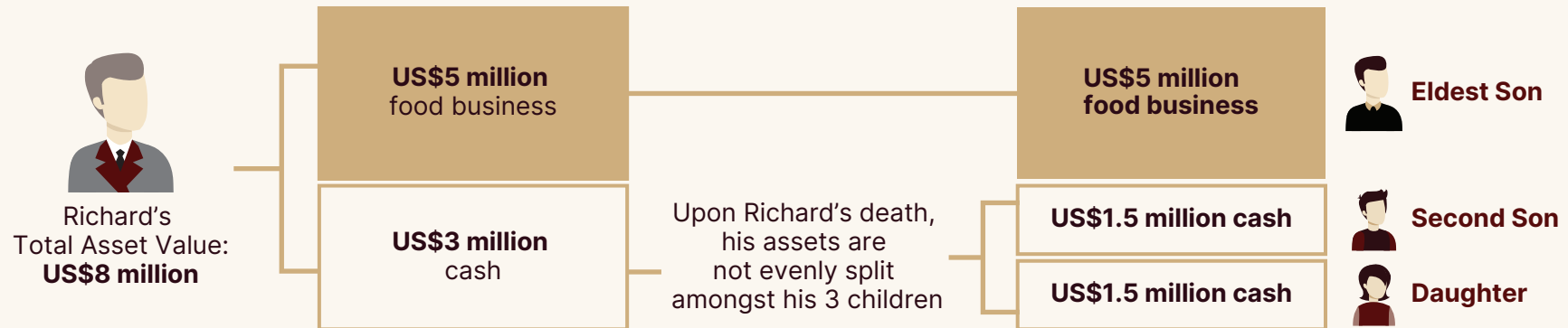
- a. Sum Assured: US\$6 million
- b. Male, non-smoker, standard life, age 42 residing in Singapore
- c. Net Premium Allocation of 50% into Fixed Account and 50% into Index Account
- d. Index Account Composition of 100% into the S&P 500 Index Sub-account
- e. Account Value is projected to be equal to the Sum Assured at age 100

## How Singlife Legacy IUL can help with Estate Equalisation:

Richard, aged 45, has accumulated assets totaling US\$8 million, with US\$5 million invested in his thriving food business, which he co-manages with his eldest son and plans to pass down to him. The remaining US\$3 million in cash is intended for his 2 other children, who are not involved in the business.

**Without a plan like Singlife Legacy IUL, it may be challenging for him to distribute his accumulated assets evenly amongst his 3 children.**

### Without Singlife Legacy IUL

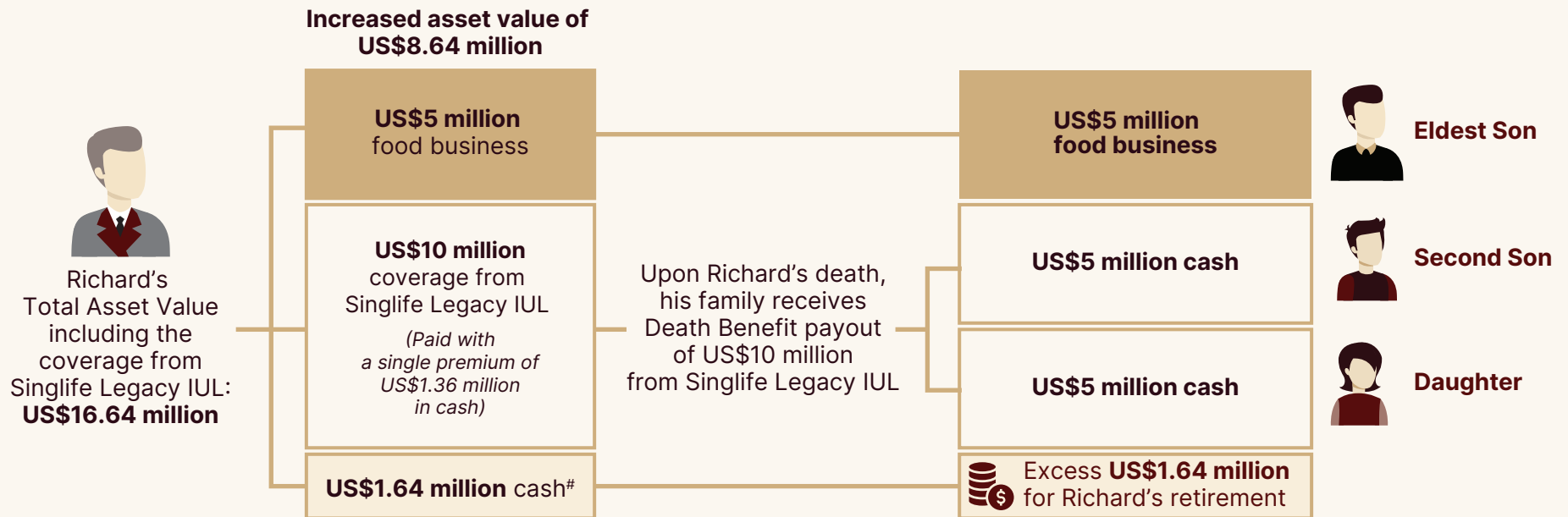


## How Singlife Legacy IUL can help with Estate Equalisation *(continued)*:

**With Singlife Legacy IUL, Richard is able to achieve an equal distribution of his assets.**

By paying a single premium of US\$1.36 million to insure himself for a coverage amount of US\$10 million, Richard can ensure equitable distribution of his wealth amongst his 3 children. This allows him to pass his food business worth US\$5 million to his eldest son as planned, while ensuring his 2 other children receive the same value in cash matching his food business.

### With Singlife Legacy IUL



Footnote:

<sup>#</sup> Cash balance after paying for Singlife Legacy IUL.

All figures quoted above are for illustration purposes only.

The single premium of US\$1.36 million has been rounded up to the nearest US\$10,000 and it is based on the following:

- Sum Assured: US\$10 million
- Male, non-smoker, standard life, age 45 residing in Singapore
- Net Premium Allocation of 50% into Fixed Account and 50% into Index Account
- Index Account Composition of 100% into the S&P 500 Index Sub-account
- Account Value is projected to be equal to the Sum Assured at age 100

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



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



## **IMPORTANT NOTES**

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All ages mentioned refer to age next birthday.

1. Premium payments are flexible after the Policy is issued, the Policyholder may skip a premium or discontinue premium payment entirely as long as the Policy has sufficient value for the deduction of monthly charges. Please refer to the Product Summary for more details.
2. The Lock-in Guaranteed Crediting Rate is applicable to the Fixed Account in the 1<sup>st</sup> Policy Year and it is equal to the current crediting rate for the Fixed Account. Please refer to the Policy Illustration and Product Summary for more details.
3. Crediting rate for Index Sub-account of the Index Account is calculated based on the point-to-point performance of the underlying indices, excluding dividends, subject to the floor and cap rates by Singapore Life Ltd. (Singlife), plus guaranteed Loyalty Bonus Crediting Rate (if any).
4. The minimum Sum Assured for this product is US\$250,000.
5. This feature is only applicable provided that the following conditions are met:
  - the total premiums paid for the Policy after deducting any withdrawals and any amounts owing to Singlife is at least the No Lapse Guarantee Premium; and
  - no change of Life Assured is made on the Policy.Please refer to the Product Summary for more details.
6. The Policyholder can pay premiums any time before the Policy Anniversary on which the Life Assured is age 100, subject to the minimum and maximum premium limit.
7. Starting from the 6<sup>th</sup> Policy Year to the 10<sup>th</sup> Policy Year, the Policyholder can apply to withdraw up to 5% of the Account Value under the Penalty Free Partial Withdrawal Benefit, once in each applicable Policy Year subject to the benefit terms and conditions. Please refer to the Product Summary for more details.
8. The Policyholder can apply for Account Reallocation and/or Account Rebalancing 1 year after the Policy Issue Date and before the Policy Anniversary on which the Life Assured is age 100. Each request must be at least 1 year apart from the completion of the previous request based on the transaction date. Please refer to the Product Summary for more details.
9. The Policyholder can request for a change of Life Assured after the first Policy Year subject to the terms and conditions. Any request to change the Life Assured is subject to acceptance by Singlife. Please refer to the Product Summary for more details on the terms and conditions.

### **INDEX DISCLAIMERS:**

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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.

Information is accurate as at December 2025. COMP/2024/08/MKT/678

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

### Singapore Life Ltd.

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

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