

# Singlife Whole Life Choice

**LIFE  
STAGE  
WITHDRAWAL  
BENEFIT**

**NEW!**

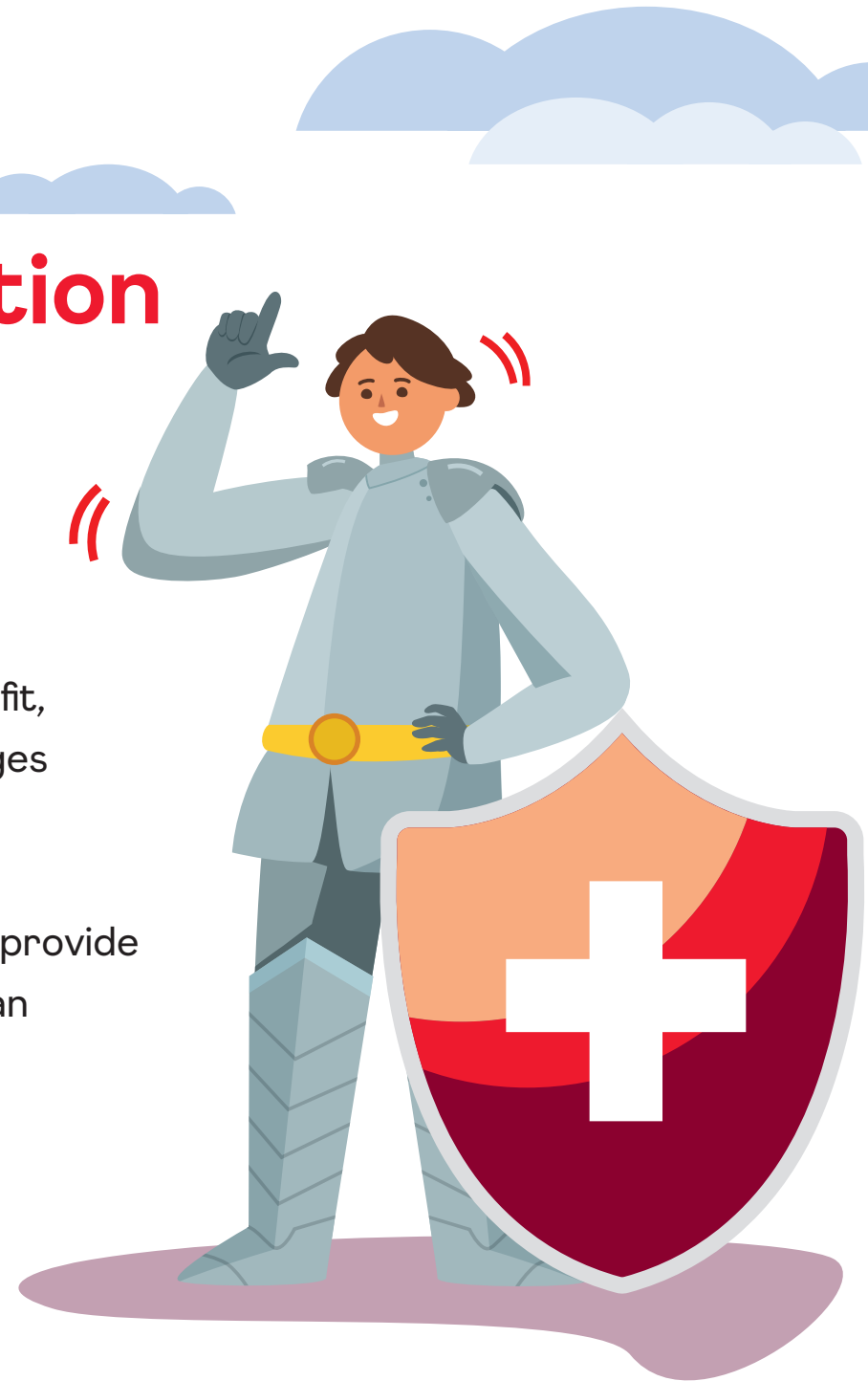
A customisable, lifelong protection plan that grows with you, offering support through life changes and challenges.



# Empowering you with comprehensive protection and lifelong support

**Singlife Whole Life Choice** offers lifelong protection designed to fit your evolving needs. With features like the Life Stage Withdrawal Benefit and Retrenchment Benefit, you can navigate life's milestones and unexpected challenges with confidence.

The plan includes a Base Cover and an Additional Cover to provide extra coverage when you need it most. Additionally, you can choose from various riders for greater protection and added peace of mind, ensuring you're prepared for whatever life brings.



## BENEFITS AND FEATURES

**Singlife Whole Life Choice** is a customisable, comprehensive plan that provides lifelong coverage, ensuring that your loved ones are taken care of when you die. It also empowers you with living benefits to support your evolving needs at every life stage.



### Protection for life

Singlife Whole Life Choice is a lifelong protection plan with two components to its coverage

#### Base Cover | Lifetime Coverage

Provides **lifelong protection** against death and Terminal Illness<sup>1</sup>

**Accumulates cash value and bonuses<sup>2</sup>**



#### Additional Cover | For Extra Protection

Choose **additional protection of 100%, 200%, 300% or 400%** of the Base Sum Assured<sup>3</sup>, on top of the Base Cover. This coverage lasts until your selected Additional Cover Age<sup>3</sup> – **65, 70, 75, 80 or 85**

From the chosen Additional Cover Age, coverage **gradually decreases by 12.5% each** year over eight years



**Lifetime Coverage  
and  
Extra Protection**



### Choose your premium payment term

Enjoy the flexibility to select your premium term. Choose from **10, 15, 20, or 25 years, or pay until age 65**. This ensures your coverage aligns with your preference and budget.

## BENEFITS AND FEATURES

**Singlife Whole Life Choice** is a customisable, comprehensive plan that provides lifelong coverage, ensuring that your loved ones are taken care of when you die. It also empowers you with living benefits to support your evolving needs at every life stage.



### Unlock bonuses at key life moments

Our unique **Life Stage Withdrawal Benefit**<sup>4</sup> lets you access accumulated reversionary bonuses without surrender charges. Make withdrawals during key life stages.



### Help when you're out of work

We've got your back. If you lose your job, our **Retrenchment Benefit**<sup>5</sup> helps ease the financial pressure by **waiving your premiums for up to 12 months**, giving you peace of mind when you need it most.



### Increase your coverage at key milestones

As your priorities change, the **Guaranteed Extra Protection Option**<sup>6</sup> allows you to boost your coverage at important life stages, like buying a property or having a child—without any additional health checks.



### Monthly payout in your golden years

Support your retirement with the **Income Payout Option**<sup>7</sup>, which converts your policy's cash value into **monthly payouts that are payable to you until you reach age 99**.



### Add-ons for greater protection

Enhance your peace of mind with our comprehensive riders<sup>8</sup>.

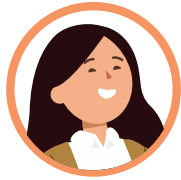
#### For lifetime coverage:

- Total and Permanent Disability Advance Cover V
- Critical Illness Advance Cover (2025); and
- Early Critical Illness Advance Cover (2025)

#### For coverage during premium payment term:

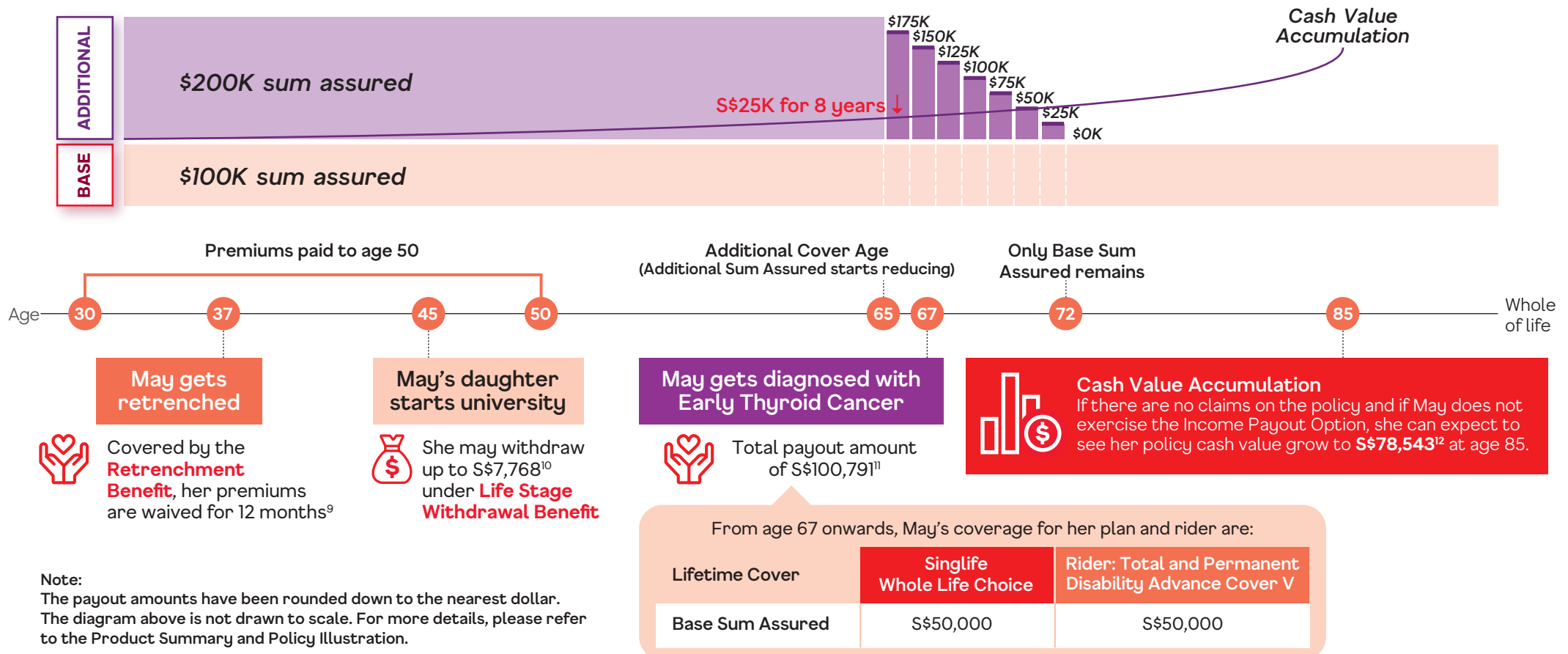
- Early Critical Illness Premium Waiver (2025);
- Critical Illness Premium Waiver (2025);
- Payer Critical Illness Premium Waiver (2025); and
- Payer Premium Waiver Benefit

# How Singlife Whole Life Choice works



May, age 30, is a non-smoker who resides in Singapore with her husband and three-year-old daughter. She wants to enjoy lifetime protection, while growing her savings. She buys Singlife Whole Life Choice and adds on two riders with the coverage amount as shown in the table below. She pays an annual premium of S\$3,083 for 20 years until age 50.

	Singlife Whole Life Choice	Rider: Total and Permanent Disability Advance Cover V	Rider: Early Critical Illness Advance Cover (2025)
Base Sum Assured (lifetime coverage)	S\$100,000	S\$100,000	S\$50,000
Additional Sum Assured - 200% of Base Sum Assured (Additional Cover Age of 65)	S\$200,000	S\$200,000	S\$100,000

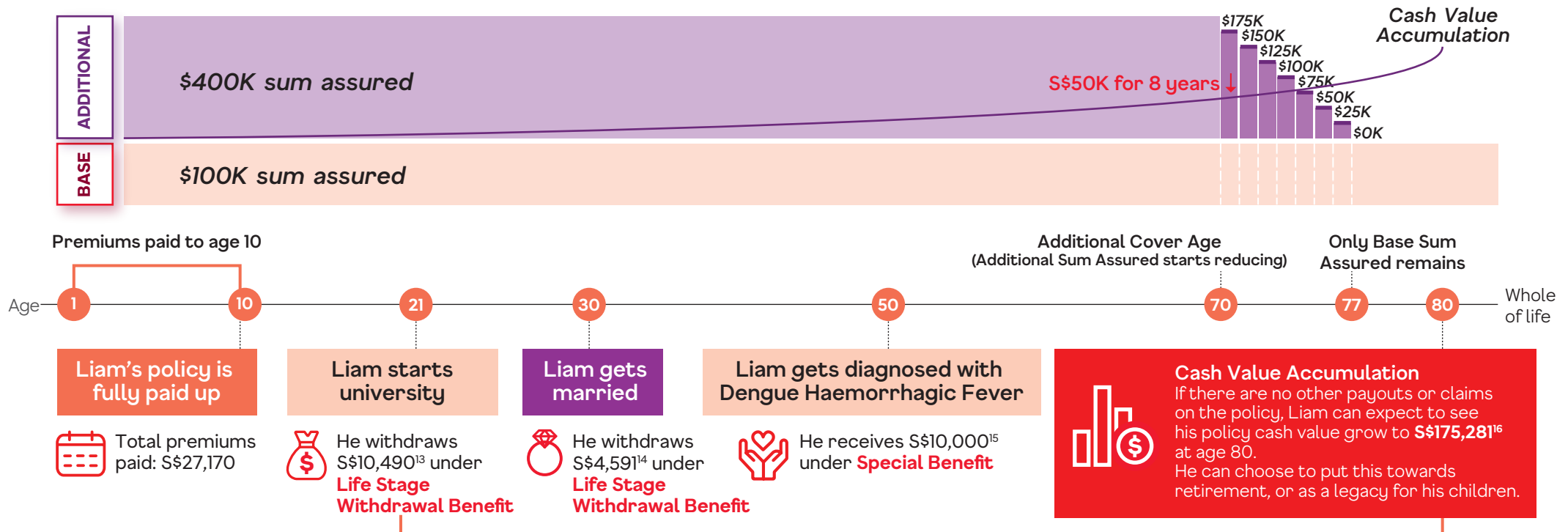


# How Singlife Whole Life Choice works for your child



Jon and Adeline, a young couple in Singapore, recently started a family and wanted to give their newborn son (8 months old), Liam, a head start in life. They purchased Singlife Whole Life Choice for him and added on two riders with the coverage amount as shown in the table below. The couple pays S\$2,717 annually for 10 years, fully securing Liam's policy by age 10.

	Singlife Whole Life Choice	Rider: Total and Permanent Disability Advance Cover V	Rider: Early Critical Illness Advance Cover (2025)
Base Sum Assured (lifetime coverage)	S\$100,000	S\$100,000	S\$50,000
Additional Sum Assured - 400% of Base Sum Assured (Additional Cover Age of 70)	S\$400,000	S\$400,000	S\$200,000



**Note:**  
The payout amounts have been rounded down to the nearest dollar.  
The diagram above is not drawn to scale. For more details, please refer to the Product Summary and Policy Illustration.

**Coverage That Adapts:**  
As Liam reaches life's key milestones, he can enhance his protection with: **Guaranteed Extra Protection:** increase coverage during significant moments, like parenthood or buying property, without underwriting



Visit [singlife.com/whole-life-choice](https://singlife.com/whole-life-choice) to find out more.

To sign up for **Singlife Whole Life Choice**, or to find out more, speak with your Financial Adviser Representative today!

All ages mentioned refer to age next birthday.

### Important notes

1. Singlife Whole Life Choice covers death and Terminal Illness for whole of life. Upon diagnosis of Terminal Illness of the Life Assured, Singapore Life Ltd. will pay the Terminal Illness Benefit as an advance payment of the Death Benefit, less any amount owing to Singapore Life Ltd., in one lump sum.
2. Singlife Whole Life Choice's Base Cover accumulates guaranteed and non-guaranteed cash value from the start of the third policy year, as long as the premiums are paid up to date. The non-guaranteed cash value is accumulated in the form of Reversionary Bonus (declared annually) and Terminal Bonus, and will depend on the performance of Singapore Life Ltd.'s Participating Fund. Please refer to the Product Summary for more details.
3. Singlife Whole Life Choice comprises a Base Cover and an Additional Cover. It offers a choice of 100%, 200%, 300% or 400% of the Base Sum Assured for the Additional Cover of the basic plan. The chosen Additional Cover percentage is also applicable to the Additional Cover of optional riders, such as the Total and Permanent Disability Advance Cover V, Critical Illness Advance Cover (2025) and Early Critical Illness Advance Cover (2025), if they are attached to the plan. The Total Sum Assured of this plan is the sum of the Base Sum Assured (Base Cover) and the Additional Sum Assured (Additional Cover). The Additional Cover will start from policy inception and gradually reduce by 12.5% every policy anniversary from when the Life Assured attains the chosen Additional Cover Age of either age 65, 70, 75, 80 or 85. Thereafter, the Life Assured will continue to enjoy coverage without Additional Cover. Please refer to the Product Summary for more details.
4. The Policyholder may exercise the Life Stage Withdrawal Benefit to withdraw accumulated reversionary bonuses without charges, subject to the following conditions:  
The option can be exercised up to two times during the lifetime of the Life Assured, provided that the life stage event occurs before the policy anniversary when the Life Assured reaches age 65 at the next birthday. The application must be submitted within 90 days of the life stage event. The minimum withdrawal amount is S\$1,000 (in multiples of \$10) or the available balance. This option is not applicable if the basic policy has been converted to Reduced Paid-Up (RPU) or Extended Term Insurance (ETI). Eligible life stage events include:
  - a) any change of marital status of the Life Assured (i.e. marries, divorces or is widowed)
  - b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child (i.e. adding a new child member to the Life Assured's immediate family)
  - c) the Life Assured purchases a property
  - d) the Life Assured or Life Assured's child enrolls into tertiary educationPlease refer to the Product Summary for more details.
5. Retrenchment Benefit is available once per policy for Life Assured aged 17 or older; waives premiums on the basic policy and all supplementary benefits for up to 12 months after the Life Assured is involuntarily unemployed for three consecutive months. The application must be submitted within six months of unemployment, and proof of job termination or closure (for self-employed individuals) is required. A six-month waiting period from policy inception applies before this benefit can be used. Premiums paid during the waiver period will be refunded, and payments must resume at the end of the waiver period. Conditions apply, including that the unemployment must not result from retirement, resignation, stress-related issues, contract expiration, or anticipated layoffs known prior to the policy start date. This benefit must be exercised before the Life Assured reaches age 65. Please refer to the Product Summary for more details.
6. The policyholder may exercise the Guaranteed Extra Protection Option at any of the following key life stage events, without providing evidence of insurability:
  - a) the Life Assured marries, divorces or is widowed (i.e. any change of marital status of the Life Assured);
  - b) the Life Assured becomes a parent by having a newborn, or legally adopts a child (i.e. adding a new child member to the Life Assured's immediate family);
  - c) the Life Assured or the Life Assured's child enrolls into tertiary education;
  - d) the Life Assured enters full-time employment within one year from tertiary graduation; or
  - e) the Life Assured purchases a property.

This option allows the policyholder to purchase a new non-participating level term Supplementary Benefit for coverage on death and Terminal Illness with extra premium payable. The total coverage that can be taken up under this option is limited to 100% of Singlife Whole Life Choice's Base Sum Assured, or up to a maximum of S\$500,000 per life, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

**Important notes (continued)**

7. The policyholder may exercise the Income Payout Option at each monthly anniversary date starting from
  - (i) the policy anniversary when the Life Assured is age 65 or
  - (ii) the end of the premium payment term, whichever is later.The monthly income will start one month after this option is exercised and it must meet the minimum monthly income requirement. Please refer to the Product Summary for more details.
8. For more details on the riders, please refer to their respective Product Summaries.

**Note: All figures illustrated on pages 5 and 6 are based on the illustrated investment rate of return of 4.25% per annum.**

9. The premium payment will resume after 12 months, when the waiver period ends.
10. Potential Reversionary Bonus of S\$7,768 is based on the illustrated investment rate of return of 4.25% per annum.
11. The total payout consists of the Base Sum Assured of S\$50,000, Additional Sum Assured of S\$31,250 and potential bonuses of S\$19,541 (based on the illustrated investment rate of return of 4.25% per annum).
12. The surrender value includes guaranteed and non-guaranteed cash value at the point of full surrender. The figure illustrated assumes that all premiums have been fully paid.
13. Potential Reversionary Bonus of S\$10,490 is based on the illustrated investment rate of return of 4.25% per annum.
14. Potential Reversionary Bonus of S\$4,591 is based on the illustrated investment rate of return of 4.25% per annum.
15. The payout under Special Benefit is 20% of the Base Sum Assured of the Early Critical Illness Advance Cover (2025) rider. Please refer to the Product Summary for more details.
16. The surrender value includes guaranteed and non-guaranteed cash value at the point of full surrender. The figure illustrated assumes that all premiums have been fully paid.

This policy is underwritten by Singapore Life Ltd.

This brochure 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 to purchase the policy. 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, early termination of the policy can be costly. As well, 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 brochure 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/2024/11/MKT/956.

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 Singapore Life Ltd. 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

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