



Singlife Flexi Life Income II

A participating whole life savings insurance plan that gives you **Yearly Income** throughout your lifetime plus potential bonuses.



Say “hi” to lifelong pay days

With Singlife Flexi Life Income II, you’ve got an income for life.

You get yearly payouts, a money-back guarantee and more earnings over time. These help to boost your savings so you can use these extra funds for whatever you wish, holidays and retirement included.



BENEFITS AND FEATURES

Singlife Flexi Life Income II is a participating whole life savings insurance plan that gives you Yearly Income¹, potential bonuses^{1,2} and a guarantee that you'll get your principal sum back³.

Yearly Income payouts



Get paid without working!
You can look forward to a **Yearly Income**¹ as long as you're with us. Your payout is made up of a Guaranteed Cash Benefit and a Cash Bonus.

Choose when to start receiving cash payouts



Enjoy the flexibility of choosing **your preferred Premium Payment Term**⁴ and **Accumulation Period**⁵ to **determine when to start receiving your Yearly Income**. Pay your premiums using cash or Supplementary Retirement Scheme (SRS) funds⁶, it's your choice!

Guaranteed returns for greater certainty



Enjoy **guaranteed returns** that support your long-term financial plans.

Additional coverage



We're ready for setbacks. The plan gives you **financial protection against Death and Terminal Illness**⁷ and the best part is, you **don't have to go for a medical check-up**. Need extra financial cushioning? Select one or more riders⁸ to add to your plan.

More earnings over time



Your payouts will start from 20 years after your first income payout or when you turn 60 years old, whichever is later.

100% Capital guaranteed



Set your mind at ease **knowing that your capital is guaranteed**³ – that's the money you put into the plan – by the time your Yearly Income start.

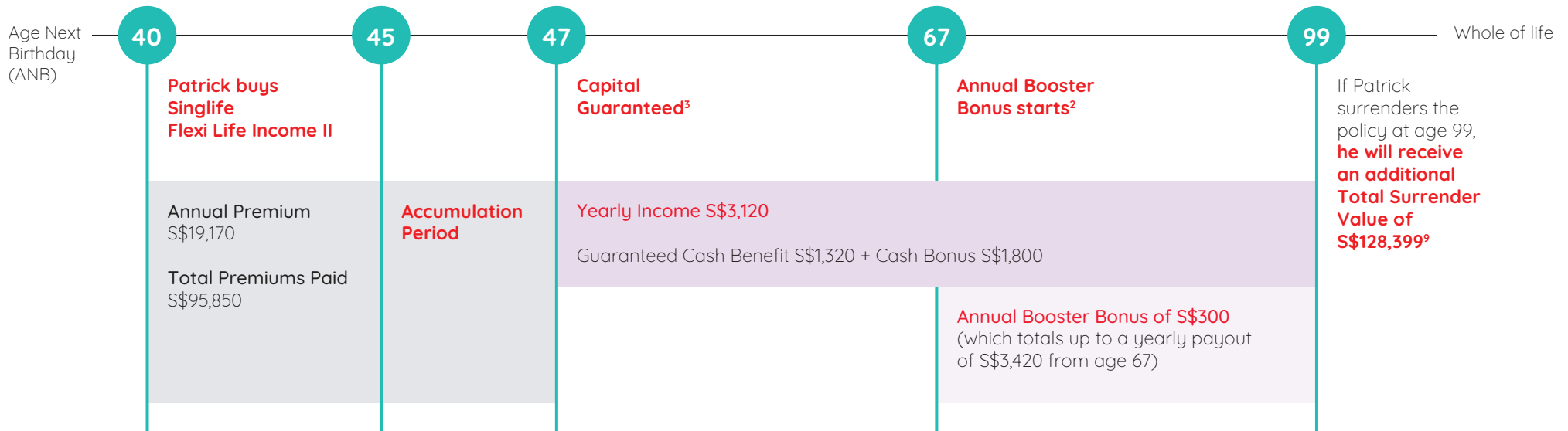




Here's how Singlife Flexi Life Income II works

Patrick, age 40, gets Singlife Flexi Life Income II as a source of additional income that can help fund annual family holidays or supplement his child's university allowance in future. He pays a yearly premium of S\$19,170 for 5 years and chooses 2 years for his Accumulation Period so that he can start receiving his Yearly Income as planned.

Here's how the plan can help him:



Total Income Payout from Singlife Flexi Life Income II by age 99

= Guaranteed Cash Benefit + Cash Bonus + Annual Booster Bonus

= S\$175,260

Note: Figures quoted in the example are rounded down to the nearest dollar and are for illustration purposes only. The Cash Bonus, Booster Bonus and Surrender Value are based on the illustrated investment rate of return of 4.25% per annum. For illustrated investment rate of return of 3.00% per annum, the Cash Bonus is S\$540, the Booster Bonus is S\$180 and the Surrender Value at age 99 is S\$114,587. As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the Participating Fund. For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale.



To sign up for **Singlife Flexi Life Income II**,
speak to your Financial Adviser
Representative today!

Visit singlife.com/en/savings/flexi-life-income-ii
to find out more.

All ages mentioned refer to age next birthday.

Important notes

1. Yearly Income will be payable at the end of every policy year starting from the end of the Accumulation Period, less any amount owing to Singapore Life Ltd., as long as the Life Assured is alive and while the policy is in force. The Yearly Income consists of:
 - a) Guaranteed Cash Benefit; and
 - b) Cash Bonus (non-guaranteed), if any.

Please refer to the Policy Illustration for more details. Note: Accumulation Period refers to the period from the end of the Premium Payment Term until the first payment of Yearly Income.

2. Booster Bonus is non-guaranteed and will be payable every policy year starting from the Policy Anniversary immediately following:
 - a) the date on which the Life Assured attains age 60; or
 - b) the end of the 20th policy year after the Accumulation Period ends,whichever is later, as long as the Life Assured is alive and while the policy is in force.

Please refer to the Policy Illustration for more details.

3. The Guaranteed Cash Surrender Value is at least equivalent to Total Premiums Paid for the basic plan as at the end of the Accumulation Period or the end of:
 - a) 8th policy year for policies with Single Premium Payment Term;
 - b) 13th policy year for policies with 3 years Premium Payment Term;
 - c) 15th policy year for policies with 5, 10 or 15 years Premium Payment Term; or
 - d) 25th policy year for policies with 20 or 25 years Premium Payment Term;whichever is earlier, subject to policy terms and conditions.

The Guaranteed Cash Surrender Value will increase at 0.25% per annum (compounded) from the 5th policy year after the end of the Accumulation Period.

4. The sum of your entry age (in years) and your preferred Premium Payment Term must not exceed 75 years.
5. Accumulation Period is the period from the end of the Premium Payment Term until the first payment of Yearly Income (subject to a maximum of 80 years for the sum of entry age, Premium Payment Term and Accumulation Period).

Premium Payment Term (Years)	Accumulation Period (Years)	
	Minimum	Maximum
1 (Single Premium)	4	20
3 and 5	2	20
10, 15, 20, 25	0	20

Important notes (continued)

6. For policy funded by Supplementary Retirement Scheme (SRS) monies, the policyholder must be the Life Assured covered under the policy. The withdrawn Yearly Income, Booster Bonus (if any) and any cash proceeds will be credited back to the SRS account as per prevailing SRS guidelines.

7. Death and Terminal Illness coverage is subject to the following conditions:

For Death Benefit

In the event of the Life Assured's death while the policy is in force, the lump-sum Death Benefit payable will comprise:

- a) the higher of:
 - i. 101% of Total Premiums Paid for the basic plan (excluding advance premiums and premiums for riders (if any) attached to the policy); or
 - ii. the Guaranteed Cash Surrender Value;
 - b) Terminal Bonus as declared by Singapore Life Ltd. (if any); and
 - c) any reinvested Yearly Income and Booster Bonus with non-guaranteed interest (if not previously withdrawn);
- less any amount owing to Singapore Life Ltd.

For Terminal Illness Benefit

Upon diagnosis of Terminal Illness of the Life Assured while the policy is in force, Singapore Life Ltd. will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit.

8. For more details on the riders, please refer to the respective Product Summaries.
9. The total Surrender Value consists of Guaranteed Cash Surrender Value and Terminal Bonus (if any).
Please refer to the Policy Illustration for the illustrated Cash Surrender Value you may get for early policy surrender.

This policy is underwritten by Singapore Life Ltd.

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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. 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 August 2026.

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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 or www.sdic.org.sg).



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