

Live confidently with simple, easy
and budget-friendly protection



Singlife
with AVIVA

MySimpleTermPlan



Simple is better

When it comes to insurance, sometimes you don't need all the bells and whistles. Just these simple features:

- ✓ **100% protection**
- ✓ **Hassle-free** application process, including the option to purchase online
- ✓ **A price that's easy on your pocket**

A term life insurance plan ensures that your loved ones will continue to have financial support if you're no longer able to provide for them. Should any of the covered events occur, there'll be a lump-sum payout that can be used for various things, such as:



Your dependants' daily living expenses and recurring bills



Your children's education fund



Repayment of debt such as your home mortgage

Introducing **MySimpleTermPlan**

MySimpleTermPlan is a yearly renewable term life insurance plan that gives a cash payout in the event of death, Terminal Illness or Total and Permanent Disability during the coverage period. It's affordable and has an online purchase option, making it easy for you to take on life with confidence.

For more comprehensive coverage against other unforeseen events, you can add on a personal accident rider or a critical illness rider. Getting all the coverage you need under one plan is that simple!

Key features

Affordable

- Premiums¹ start from S\$0.37² per day for S\$500,000 coverage.

Easy application

- You can choose to purchase the plan online or via a financial adviser representative.
- Simply answer a few health questions and we'll process the application.

Lump-sum payout

- We'll pay the sum assured in the event of death, Terminal Illness or Total and Permanent Disability.

Choice of coverage level

- Sum assured ranges from S\$150,000 to S\$500,000, so you can select what you need.

Continuous coverage

- Renew your plan yearly¹ for non-stop coverage until you're 86 years old.

Options for more comprehensive protection

No one is immune to accidents and critical illnesses but you can prevent them from affecting your financial security. That's why **MySimpleTermPlan** lets you add on essential riders for greater assurance.

+ **Personal Accident Cover**³

This rider covers you in the event of an accident-related injury or death. You can choose a sum assured amount of S\$100,000 to S\$500,000.

Benefit	Coverage
Lump-sum payout for accidental death and dismemberment	
Accidental Death and Dismemberment Benefit (ADDB)	Up to 150% of rider's sum assured per policy year
Double Accidental Death and Dismemberment Benefit (Double ADDB)	Additional 100% of ADDB payout for accidents that occur if you're in these situations ⁴ • travelling in public transport • a pedestrian • trapped at home or in a public place due to fire • travelling as a fare-paying passenger on a commercial plane or cruise ship

+ Personal Accident Cover³ (continued)

Benefit	Coverage
Medical expenses coverage	
Accidental Medical Reimbursement Benefit	Reimbursement of up to 5% of rider's sum assured per policy year for medical treatments done in Singapore
Traditional Chinese Medicine (TCM), Osteopathy and Chiropractic Treatment Benefit	Reimbursement of up to S\$500 per accident
Simple fracture coverage	
Simple Fracture Benefit	Up to 5% of rider's sum assured per policy year
Physiotherapy Benefit (For simple fracture)	S\$500 lump-sum payout (once per lifetime)
Hospital income and ambulance services benefits	
Daily Accidental Hospital Income Benefit	S\$100 per day for up to 365 days of hospitalisation per accident
Daily Accidental Intensive Care Unit (ICU) Income Benefit	S\$100 per day for up to 30 days of hospitalisation per accident
Ambulance Services Benefit	Reimbursement of up to S\$300 per accident

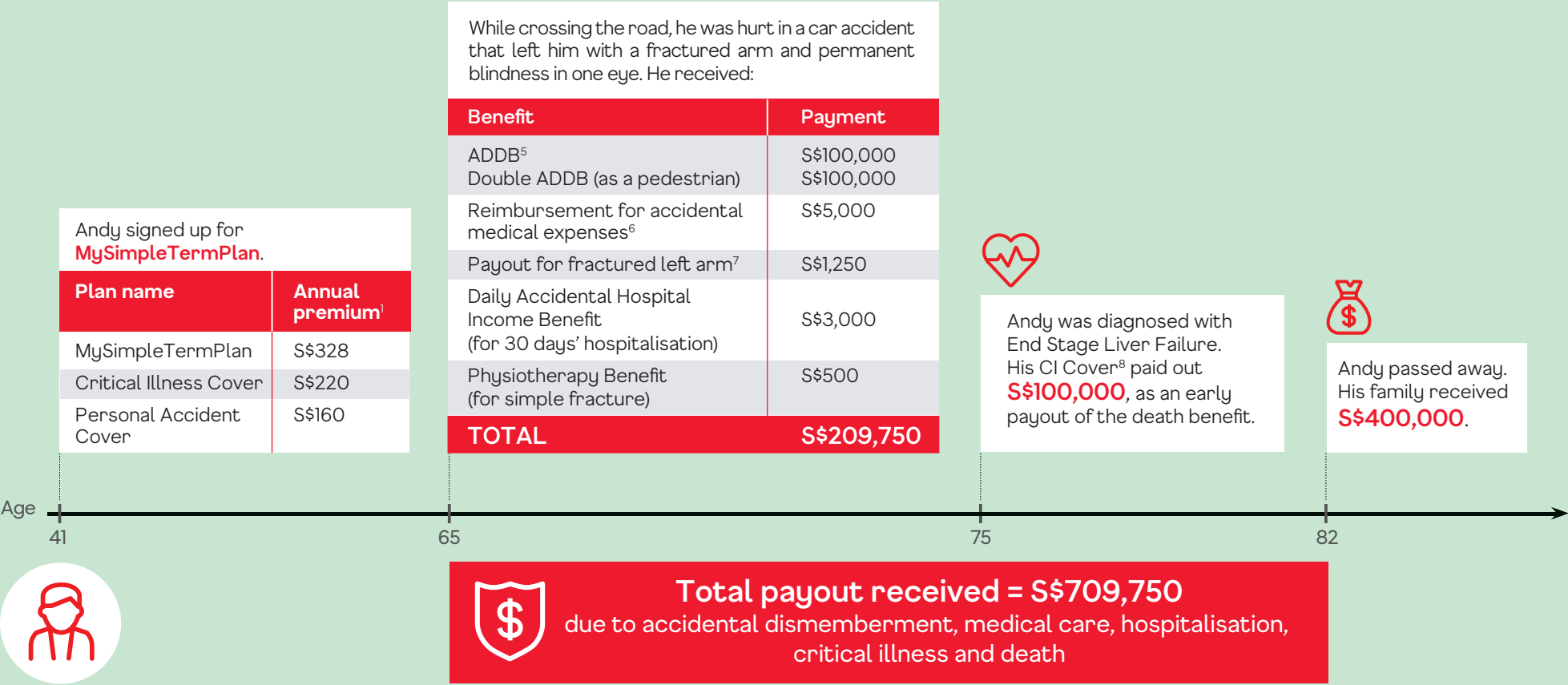
+ Critical Illness Cover³

Get a lump-sum payout in the event you're diagnosed with any of the 36 severe-stage critical illnesses covered including cancer and stroke. You can choose a sum assured amount of S\$50,000 to S\$350,000.

Here's how **MySimpleTermPlan** works

Andy, an accountant aged 41, wanted to ensure that his wife and two young children would continue to be financially supported should he pass away.

He bought **MySimpleTermPlan** with a sum assured of S\$500,000 and added two riders, Personal Accident (PA) Cover and Critical Illness (CI) Cover, with coverage of S\$100,000 each, for greater peace of mind. He paid S\$708 for the first year of coverage, which worked out to S\$59 per month.



For more details, please refer to the Product Summary. The diagram above is not drawn to scale.

Protect yourself and your family the simple way.



Scan this QR code or visit
singlife.com/mysimpletermplan
to purchase **MySimpleTermPlan**.

You can also speak to your financial adviser
representative for more information.

All ages mentioned refer to age next birthday.

Important notes

1. As this is a yearly renewable plan, the renewal premium will be based on the life assured's age at the policy renewal date and the premium increases with age. The premium rates are non-guaranteed.
2. Premium of S\$0.37 is based on coverage for a non-smoking female, between 1 and 35 years old (both ages inclusive), with annual premium of S\$136 divided over 365 days, rounded down to the nearest cent.
3. Terms and conditions apply. For details, please refer to the riders' respective Product Summaries.
4. If we pay a claim on Accidental Death and Dismemberment Benefit (ADDB), we will pay an additional 100% of the payable amount for the ADDB claim if the conditions of the Double ADDB Requirements below are met.

The life assured was:

- in a public transport,
- a pedestrian (including as a passenger in a public lift or elevator other than lifts or elevators in mines and construction sites),
- in a fire at:
 - home
 - a theatre
 - a hotel
 - a public auditorium
 - a school
 - a hospital
 - a shopping mall,

from the time the fire started, except workplaces (including offices and factories) which we do not cover, or

- travelling as a fare-paying passenger on a commercial plane or on a cruise ship (with at least one night's stay on board the cruise ship) by a licensed operator, when the accident happened.

In addition to the above covered conditions, for life assured age 16 and below, we will also pay Double ADDB if the life assured was:

- within school premises on a school day or during school activities organised and supervised by the authorities of the school,
- outside school premises while taking part in school activities organised and supervised by authorities of the school, or
- travelling as a passenger on a school bus, private bus or excursion bus to and from school or the place where school activities take place, when the accident happened.

Please refer to the Product Summary for the full terms and conditions.

Important notes (continued)

5. Accidental Death and Dismemberment Benefit (ADDB) pays out a lump sum of S\$100,000 (100% of rider's sum assured) for permanent and total loss of sight in one eye. The Personal Accident Cover will not be renewed at the end of the policy year if the total claim amount for ADDB for the policy year is equal to or more than 100% of the rider's sum assured.
6. The Accidental Medical Reimbursement Benefit is based on the actual claim amount incurred, up to S\$5,000 (5% of rider's sum assured) per policy year. This illustration assumes that Andy incurred S\$5,000 of medical expenses due to the accident.
7. Simple Fracture Benefit pays out a lump sum of S\$1,250 (1.25% of rider's sum assured) for simple fracture in Andy's left arm.
8. The Critical Illness Cover will terminate after the critical illness benefit payout.

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. A copy of the Product Summary may be obtained 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. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same cost. 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 January 2022.

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 Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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