

# New Business Handbook for Financial Adviser Representatives



Underwriting Guidelines and  
New Business Administration Playbook

Helps you understand the #betterway for swift issuance.  
Version 12.2023

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## 1. What's New!

This guide is regularly updated and designed to empower our valued partners with the knowledge to achieve a smooth and swift inception of new business submissions for a seamless purchase customer journey.

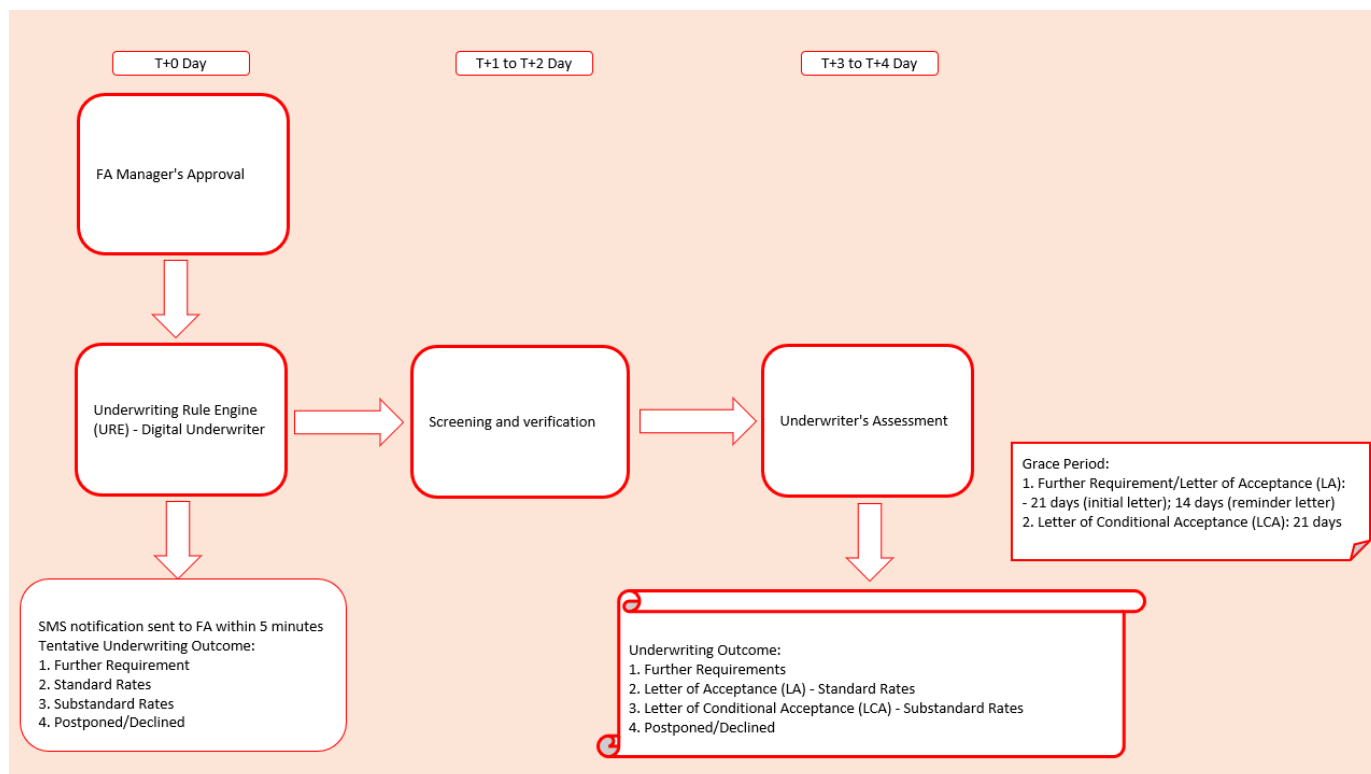
We believe in making underwriting easy to deal with.

	CONTENT	UPDATES
1.	Services on Singlife Online (SOL)	Page 15 - 17
2.	Documents Must be Within 6 Months Validity (eg. Proof of Residential Address)	Page 19
3.	New Plan Big 3 Critical Illness	Page 22 and Page 26
4.	Income Replacement Consideration for CI benefit for Working Adults of Age Band ≤40 revised to 15x	Page 24
5.	Revised Jumbo Limit Per Life	Page 26
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## 2. Submission

### 2.1. Submission Methods and Process Overview

#### 2.1.1. EzSub – thank you for embracing the Better Way to Sustainability



#### Benefits of EzSub

- **Reflexive and guided questions** on declaration, **fewer errors** and no omission / missing signature / incorrect forms submitted.
- FA will receive an **immediate update on the tentative underwriting decision** upon managers' approval.
- **Faster turnaround time and better customer experience.** Significantly shorter cycle time (measured from applications received date to underwriting approval) for EzSub applications compared to hardcopy applications.

EzSub	Hardcopy Submission
2-3 working days	6 - 10 working days

#### 2.1.2. Hardcopy Submission

- For advisors who are not on EzSub, we strongly encourage you to look out for Singlife Announcements to **sign up for Module 1 : Singlife's Digital Tools** that are conducted regularly.
- For non EzSub submissions, please use the application forms in fillable Adobe format and complete by typing in. Go to **Singlife Online's Resource Centre -> Title (application form)**. It is also available in our **pocket SQS, under Resources**. [Please refer to screenshots below]. Please join us in embracing carbon reduction measures to contribute to sustainable practices by avoiding print versions.

- Singlife Online's Resource Centre

Resource Centre

Quick Link

Please select

Resource Category

Please select

Resource Group

Please select

Resource Type

Please select

Title

Application

Fund Manager

Please select

Fund Name

Please select

Search

Add

No	Resource ID	Resource Category	Resource Group	Resource Type	Title	Fund Manager	Fund Name	Attachment
1	<a href="#">24905</a>	Insurance (Health)	Forms	New Business	Alteration to Application Form (for Singlife Shield/Singlife Health Plus) -B5 2 (Editable)			<a href="#">View</a>
2	<a href="#">15545</a>	Insurance (Health)	Forms	New Business	Application form for Interbank Giro			<a href="#">View</a>
3	<a href="#">25065</a>	Insurance (Health)	Forms	New Business	Singlife Accident Guard Application Form (Editable)			<a href="#">View</a>

- Pocket SQS

AboutHomeResourcesAgent ProfileLogout



Resources		Agent Profile
Customer Brochures	Other Document(s)	
<a href="#">Singlife ElderShield Standard / Singlife ElderShield Plus</a>	<a href="#">View</a>	<a href="#">Health Declaration</a> <a href="#">View</a>
<a href="#">Singlife CareShield Standard / Singlife CareShield Plus</a>	<a href="#">View</a>	<a href="#">Application Form for Interbank GIRO</a> <a href="#">View</a>
<a href="#">Singlife Shield / Singlife Health Plus</a>	<a href="#">View</a>	<a href="#">Request for Changes to Individual Life Policies</a> <a href="#">View</a>
<a href="#">Singlife Cancer Cover Plus</a>	<a href="#">View</a>	<a href="#">LIA Code of Life Insurance Practice</a> <a href="#">View</a>
<a href="#">Singlife Comprehensive Critical Illness</a>	<a href="#">View</a>	<a href="#">Qualifying Plans for Singlife Maternity Care</a> <a href="#">View</a>
<a href="#">Singlife Multipay Critical Illness</a>	<a href="#">View</a>	
<a href="#">Singlife Elite Term</a>	<a href="#">View</a>	
<a href="#">Singlife Accident Guard</a>	<a href="#">View</a>	
<a href="#">Singlife Maternity Care</a>	<a href="#">View</a>	
<a href="#">Singlife Essential Critical Illness</a>	<a href="#">View</a>	
<a href="#">Singlife Choice Saver</a>	<a href="#">View</a>	
<a href="#">Singlife Whole Life</a>	<a href="#">View</a>	
<a href="#">Singlife Steadypay Saver</a>	<a href="#">View</a>	
<a href="#">Singlife Savvy Invest</a>	<a href="#">View</a>	
<a href="#">Singlife Legacy Income</a>	<a href="#">View</a>	
<a href="#">Singlife Flexi Life Income II</a>	<a href="#">View</a>	
<a href="#">Singlife Big 3 Critical Illness</a>	<a href="#">View</a>	
<a href="#">Singlife Flexi Retirement II</a>	<a href="#">View</a>	

## How to get your applications approved within 3 days.

**3 out of 4 applications are approved within 3 days of receipt (at Singlife office).** The secret?

- (1) EzSub application and, MyInfo are used.
- (2) Master the below tips well
- (3) To use E-sign journey for NTF sales advisory process (for adviser using Standalone Ezsub) – you may refer to Page 60 for details




For firms without eFNA integration, here are a few things to bear in mind for paper FNA.

**Check that all 3 sections of the Fact Find Form are signed and dated.**

- (1) Section 11 – Declaration by Representative
- (2) Section 12 – Acknowledgment by Client
- (3) Section 13 – Supervisor's Review

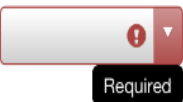







**The date in the Fact Find Form cannot be later than Application Form signed date.**



Check with your customers if they have SingPass, if so, use MyInfo. If not, always mouse over  to input your customer's name in the correct sequence so they will be addressed appropriately in our correspondence.

*Example: Enter customer's family and given name based on the customer's ethnic group.*







### Customer particulars

Salutation <div></div>		
Family name  <div><input type="text"/>  <div>Required</div></div>	Given name <div><input type="text"/>  <div>Required</div></div>	
Date of birth <div><input type="text"/> <div>Required</div></div>	Gender <div><div></div><div></div></div>	Smoker <div><div></div><div></div></div>
Marital status <div><input type="text"/></div>	Race <div><input type="text"/></div>	



Always **use the search function**, which comes with autosuggestions to **find the closest match of customer's occupation**. Choosing a non-specific occupation ("Other-CX-DX") may result in clarification and follow-up.

### Life assured

Family name <div><input type="text" value="My"/></div>		
Date of birth <div><input type="text" value="1 Sep 1994"/></div>	Age next birthday <div><input type="text" value="25"/></div>	<div><div></div><div></div><div></div><div></div></div>
Occupation <div><input type="text" value="Te"/>  <div><div>Food <b>T</b>echnologist</div><div>Fuel <b>T</b>echnologist</div><div>IT <b>T</b>echnician</div><div>Laboratory <b>T</b>echnician</div><div>Lighting <b>T</b>echnician</div><div>Maintenance <b>T</b>echnician</div><div>Orthodontic <b>T</b>echnician</div><div>Sound <b>T</b>echnician</div></div></div>	<div><div><b>Search function in <u>Occupation</u> field in EzSub helps you to find the 'right occupation' faster.</b></div><div></div></div>	







## Declare all medical conditions

Your particulars Underwriting questions Your Coverage Payment details Confirmation

Mr Ggg Jj

c) Been referred to, treated at or had any investigations at a hospital or clinic?

Other - Condition remove

**Other - Condition**

Please provide the exact diagnosis.

Please provide date of onset, investigation done and results.

Please provide full details of condition including symptoms, treatment and any complications.

Please provide current status and date of last consultation for this condition.

Please provide full name and address of doctor consulted.

Pis refer attached report

Pis refer att

Pis refer att

Pis refer att

Pis refer att

Pis refer att

- Always make all disclosure via health questions in app form
- Make use of EzSub with all the reflexive declarations.
- **Avoid** using “please refer attached reports” when stating a medical condition/ health declaration. Medical reports are not declarations. Medical reports most of the time will just provide the past medical findings but not the current status. The appropriate thing to do is make a clear and complete declaration for medical histories. Else, might end up having additional requirements (questionnaires, B90 for clarifications, etc. ).



**Child Health Booklet** need not be submitted for Juvenile applications, unless the insured’s growth assessment(s), developmental milestone(s) or medical test(s) is out of the normal range.



**Enter Nationality only once**, unless the client holds dual nationalities.

The **first field “Nationality”** is for customer’s original nationality while the **second field “Nationality 2 (if applicable)”** only applies to customer holding dual nationalities.

**Example – Customer is a Singapore PR and not holding dual nationalities.**

Your particulars

Your Coverage

Payment details

Confirmation

Mr Name 1 Life AssuredMrs Name 1 Assured

Life assured - Name 1

Salutation

Mr

Full name as shown in NRIC or passport

Family nameLife Assured

Given nameName 1

Date of birth

23 Nov 1994

Gender

Male

Marital status

Married

Race

Chinese

Identity card or passport number

S0486297Z

Residency Status

Nationality

Singapore

Country of birth

Singapore

Country of residence

Singapore

City of residence

Singapore

Select the original “Nationality” as shown and do not complete “Nationality 2 (if applicable)”.

Your particulars

Your Coverage

Payment details

Confirmation

Mr Name 1 Life AssuredMrs Name 1 Assured

Life assured - Name 1

Salutation

Mr

Full name as shown in NRIC or passport

Family nameLife Assured

Given nameName 1

Date of birth

23 Nov 1994

Gender

Male

Marital status

Married

Race

Chinese

Identity card or passport number

S0486297Z

Residency Status

Citizen or Permanent Resident

Nationality

Singapore

Nationality 2 (if applicable)

Country of birth

Singapore

Country of residence

Singapore

City of residence

Singapore

The selection of Residency status will be shown in Your Particulars tab



## Attach the correct documents

### Supporting documents

Please attach the mandatory documents to your application

✕ Proof of Identity, Valid Passes, Proof of Address – Life Assured

✕ MAS 318 Sections 11 and 12

Category

Proof of Identity, Valid Passes, Proof of Address – Life Assured

Proof of Identity, Valid Passes, Proof of Address – Assured/Joint Life Assured

Proof of Identity – Beneficial Owner

Proof of Identity – Third Party Payor

MAS 318 Sections 11 and 12

(US) Person Declaration Form (C01)

Source of Wealth/Enhanced Customer Due Diligence Form (B66)

Financial Supplementary Questionnaire (Q17), ITA, Pay Slip

← Back

#### Proof of Identity

- ✓ NRIC and passport
- ✓ Valid Passes (eg, S Pass, Employment Pass, Dependant Pass, Student Pass, etc).

Please submit a clear copy of the front and back of the identity documents and check for clarity.

Additional proof of address needs to be submitted if the client chooses to use an address that is different from that on the NRIC.

Signature

Supporting documents

Esubmission

Please attach the

✕ Proof of Identity

✕ MAS 318 Sections 11 and 12

Proof of Identity, Valid Passes, Proof of Address – Life Assured

Proof of Identity, Valid Passes, Proof of Address – Assured/Joint Life Assured

Proof of Identity – Beneficial Owner

Proof of Identity – Third Party Payor

MAS 318 Sections 11 and 12

(US) Person Declaration Form (C01)

Source of Wealth/Enhanced Customer Due Diligence Form (B66)

Financial Supplementary Questionnaire (Q17), ITA, Pay Slip

Medical Report/Doctor Memo

Non Face-to-Face Supplementary Form

Others

Credit Advice

Category

#### Financial Supplementary Questionnaire

- ✓ For proof of income (e.g. NOA, pay-slips)
- ✓ \*Routine requirement if total Life cover > \$5Mil or DI > \$5K

#### Non Face-to-Face Supplementary Form

- ✓ Non-Face to Face Supplementary Form

#### Others

- ✓ Fact-Find Form / Financial Needs Analysis

## Supporting documents

Please attach the mandatory documents to your application

✕ Proof of Identity, Valid Passes, Proof of Address – Life Assured

✕ MAS 318 Sections 11 and 12

Category

Proof of Identity - Third Party Payor

MAS 318 Sections 11 and 12

(US) Person Declaration Form (C01)

Source of Wealth/Enhanced Customer Due Diligence Form (B66)

Financial Supplementary Questionnaire (Q17), ITA, Pay Slip

Medical Report/Doctor Memo

Others (e.g. Non-Face-To-Face Supplementary Advisory Process Form, etc)

Credit Advice

### Medical Report/Doctor Memo

- ✓ Only attach report of abnormal tests/investigation for medical condition disclosed in app form
- ✓ When submitting reports, it should bear the client's name/IC number
- ✓ Need not submit routine health screening if clean bill of health
- ✓ Health screening reports should be submitted in full set and not selected pages only

## 2.1.3. Post Submission

### Where You Can Find Pending Requirements

- 3 easy steps that you can look for the requirements that are outstanding.

Log in to Singlife Online (SOL) Click on 'Pending UW/Further Requirements' to retrieve follow up memo and/or check outstanding requirements

**Dashboard**

[Download All](#)

**New Business** Case Manager **an (Health)**

**0** Applications Received and Captured

**1** Pending Underwriting / Further Requirements

**2** Pending Customer Acceptances / Payments

**0** Applications Withdrawn (last 3 months)

**1** Applications Postponed / Declined (last 6 months)

From Pending Underwriting / Further Requirements screen can click 'Go to Detailed Information' to check details or click on 'download' to download letter.

**Step 2: Click on 'Go to Detailed Information'**

[Go to Detailed Information](#)

No.	Assured Name & NRIC / Passport No.	Life Assured Name & NRIC / Passport No.	Plan / Policy Name & No.	Application Received Date	Premium Amount	Payment Method / Frequency	Failed Lodgement	Download
-----	------------------------------------	---	--------------------------	---------------------------	----------------	----------------------------	------------------	----------

To check details, click on 'Report'.  
List of requirements (if any) will be shown here

**Step 3: Click on 'Report' on the policy number.**

Assured Name & NRIC/Passport No	Life Assured Name & NRIC/Passport No	Policy Name & No	Application Received Date	Premium Due	Premium Collected	Payment Method	Failed Lodgement	APE	Action
					-	Cash/Cheque = 0.00, Medisave Account = 578.66			<a href="#">Report</a> Letter(s)

Requirements	Status of requirement
Basic CSI Plan Status	Follow-up Received
PDPA Follow Up	Follow-up Waived
Medicals: Please submit a copy of breast ultrasound report after follow up review.	Follow-up Outstanding
Medicals: Please submit a copy of your pelvic ultrasound done for polyp uterus.	Follow-up Outstanding

**\*Tip 1: You will be able to see the pending requirements that are outstanding for the policy.**

**\*Tip 2: Click on 'Letters' and you will be able to view and download the Pending Memo.**

#### Where You Can Find Reason for Rating/ Exclusion

- 3 easy steps that you can look for the requirements that are outstanding.



Please **check the reason for rating or exclusion** when you receive Letter of Conditional Acceptance from SOL.

Log in to Singlife Online (SOL) Click on 'Pending Customer Acceptances/Payment' to retrieve copy of LCA or LA

## Dashboard

Download All

[New Business](#)
[Case Manager](#)
[Funds](#)
[Claims \(Health\)](#)
[Ch](#)

0
 Applications Received and Captured

1
 Pending Underwriting / Further Requirements

2
 Pending Customer Acceptances / Payments

0
 Applications Withdrawn (last 3 months)

1
 Applications Postponed / Declined (last 6 months)

**Step 1: Click on 'Pending Customer Acceptances / Payments' in your Dashboard.**

From Pending Customer Acceptances/Payment screen can click 'Go to Detailed Information' to check details or click on

‘download’ to download letter.



To check details, click on ‘Report’.

List of requirements and substandard reason (if any) will be shown here

**Step 3: Click on ‘Report’ on the policy number.**

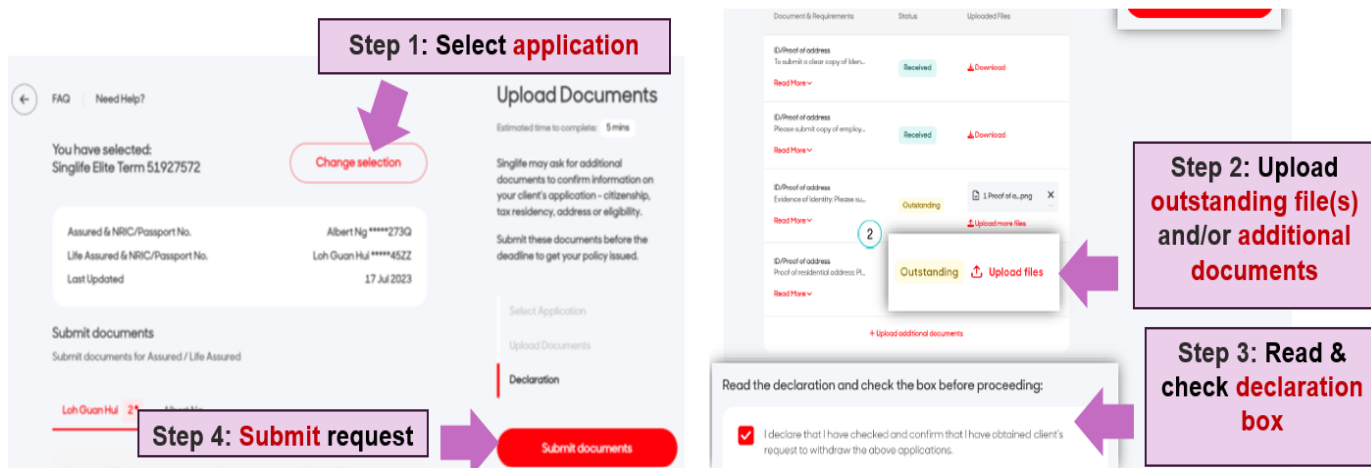
Assured Name & NRIC/Passport No	Life Assured Name & NRIC/Passport No	Policy Name & No	Application Received Date	Premium Due	Premium Collected	Payment Method	Failed Lodgement	APE	Action
									Report Letter(s)
Requirements									
Reason for Loading/Exclusion: thyroid cysts & sleep apnea For review, we will require latest sleep study showing no more sleep apnea and no more thyroid cysts in ultrasound.									
Pending Acceptance from Client									
Questionnaire: Please submit Declaration of Continued Good Health (Q28).									

**\*Tip 1: You will be able to see the reason for sub-standard terms for the policy.**

**\*Tip 2: Click on ‘Letters’ and you will be able to view and download the Letter of Conditional Acceptance.**

## 2.1.4. Services on Singlife Online (SOL)

### (i) Where to Upload Outstanding Documents



#### Important notes for a smooth and efficient process:

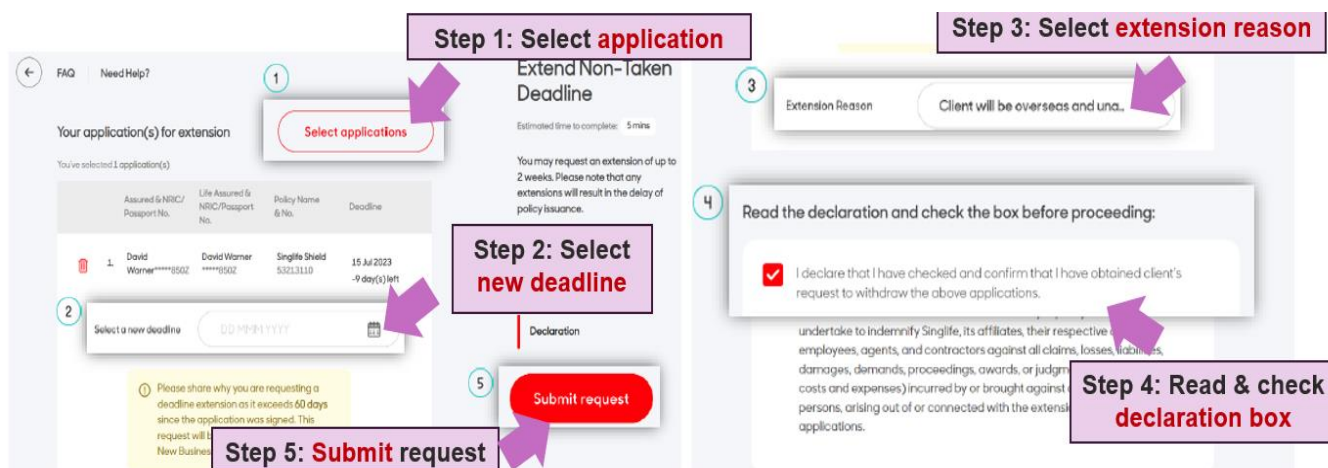
- Check the photo image and text are clear and legible before submission.
- Select the **correct document type(s)** and upload the document according to each of the further requirements listed. Do not upload **duplicate** copies.
- Please upload each document as a separate file. **Do not combine** multiple documents into a single file.
- Check & ensure the chosen document belongs to the **right** customer before uploading.
- Do not upload **irrelevant** documents – blank/unrelated images (e.g. photo of dining table)
- Do not upload password protected/zip files.



If the document uploaded is incorrect, it will be rejected. You will need to re-submit the correct document on SOL again.



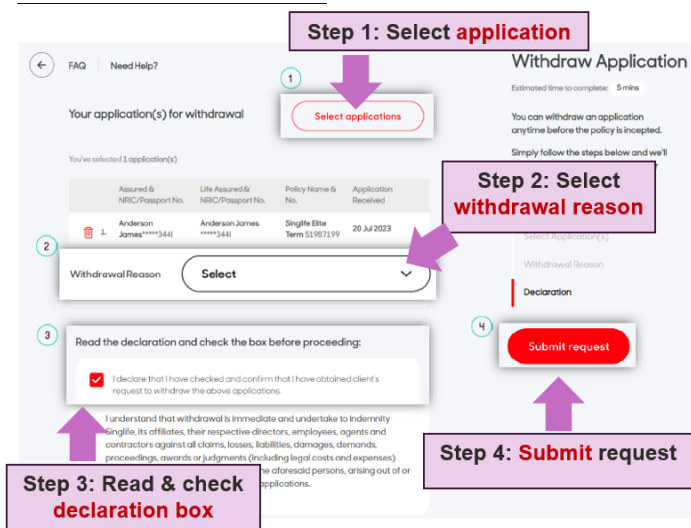
## (ii) How to Extend Non-Taken Deadline



### Important notes:

- The extension of deadline is only allowed if it is **within 90 days** from the application signed date. Else, the customer will need to sign up for a new application.
- \* Tranche products are not eligible for extension as these products are available on a first-come, first-served basis during the tranche period.

## (iii) Withdraw Application(s)




### Important notes:

- The process will take about **3 – 5 working days**. We will issue an official letter to your customer once the application is withdrawn.
- The refund can take up to **30 business days** from the date of withdrawal. The refund period may vary depending on the payment method (subjected to the payment agency's processing duration).
- After the policy inception, if the client wish to freelook or cancel the policy, please submit your request to Policy Servicing term for assistance.



#### (iv) Hold-Release Deductions



### → Hold-Release Deductions

If your client needs more time to consider the coverage terms, you can opt to **Hold Premium Deductions**, and **Release** at a later date.

**⏸ Hold Deduction**

Applicable only for **Credit Card, GIRO and Medisave deductions** which are *not* in-progress.

**▶ Release Deduction**

Deductions will be processed once **pending requirements** and **payment** is received.

#### (v) Rebilling


### Rebill Failed Lodgement ←

Lodgements may fail due to insufficient funds or credit card limit exceeded, follow the instructions on your client's failed lodgement letter to **Rebill Application** online.

**💰 Rebill Application**

Applicable to **Credit Card, GIRO, Medisave** payments only.

Can I change my payment method?  
No. Kindly ask your client to make payment via **AXS or Bill Payment**, if their original payment method is invalid.



## 2.2. Mandatory Submission Documents

**New Business submission deadline: please submit within 1 month from Application Form signed date OR any product withdrawal deadline, whichever is earlier.**

\* Fresh set of application documents will be required if the application is dated > 3 months from the submission date.

- **Complete checklist for face to face sales** – please **screen through every application for completeness prior to submission** for a seamless purchase customer experience. Please **read this in conjunction with 14.0** for a complete submission checklist for non-face-to-face sales.

Submission Checklist		Description
1.	Application Form	Types of hardcopy application forms: i. <b>Long Term Care:</b> Singlife CareShield Standard. Singlife CareShield Plus ii. <b>Hospitalization (Individual Health):</b> Singlife Shield. Singlife Health Plus. Singlife Shield Standard Plan iii. <b>Personal Accident:</b> Singlife Accident Guard iv. <b>All other benefits types/ plans:</b> Life. Investment-Linked Plan. Disability Income. Simplified Issuance Offer. Guaranteed Issuance Offer
2.	Policy Illustration	Required pages i. Cover Page ii. Illustration Pages iii. Product Summary
3.	Fact Find Form	Required pages (signed and dated): i. Section 11: Declaration by Representative

		ii. Section 12: Acknowledgement by Client iii. Section 13: Supervisor's Review iv. Affinity Channel: <u>full set</u> of Sapphire documents.
4.	Proof of Identity	<ul style="list-style-type: none"> <li>• Use MyInfo for a hassle-free customer experience.</li> <li>• If your customer does not have SingPass, these are the types of Identity Proof needed:             <ul style="list-style-type: none"> <li>i. Singapore Citizen, SG Permanent Residents: NRIC/ Birth Certificate</li> <li>ii. Foreigners working/residing in Singapore: valid pass and passport</li> <li>iii. Malaysians: Malaysian ID, passport and copy of SG Arrival Card (ePass) that contain customer's name, passport number, date of birth and date of arrival.</li> <li>iv. Foreigner Passerby: passport and copy of SG Arrival Card (ePass) that contain customer's name, passport number, date of birth and date of arrival.</li> <li>v. Note: Proposal signed date of new application should be within 30 days from date of arrival.</li> </ul> </li> </ul> <p>*Identity proof is required for Life Assured, Assured, Joint Assured, Beneficial Owner, Trustee and third-party premium payer.</p> <p>*Please ensure that the front/back of ID are submitted. Digital NRIC is not acceptable.</p> <p>*Image/photo of applicant, ID/passport numbers, address, and immigration stamp (if applicable) must be clear and legible on the ID/passport copy – please review the quality of the image before you submit to Singlife.</p> <p>*For customer who are on FIN number and uses MyInfo, any amendments on the address in EzSub application that is retrieved from MyInfo will require additional proof of address.</p>

### 2.3. Other Submission Documents

Submission Checklist		Description of Documents
1.	Proof of Residential Address	<p>Required when residential address on application form and identity document/proof of address documents differs. Acceptable documents showing residential address are:</p> <ul style="list-style-type: none"> <li>i. Documents issued by government bodies, e.g. driving license showing residential address; full set of mortgage loan agreement; utilities statement.</li> <li>ii. Documents issued by other insurance companies and financial institutions in Singapore. Change of address letters and marketing materials are not accepted.</li> <li>iii. Full set of the tenancy agreement signed by both tenant and property owner can also be accepted. Tenant must be the Life Assured.</li> <li>iv. For foreigners on employment pass, we can accept company letter with company's letterhead and signoff from authorized personnel (Human Resource, CEO).</li> <li>v. Documents must be within 6 months validity. Please obtain the official translated version of non-english POA.</li> </ul>
2.	Proof of Ownership for PO Box	<p>Required when PO Box address is used as mailing address. Please submit:</p> <ul style="list-style-type: none"> <li>i. Proof of ownership for PO Box (except for Dubai).</li> <li>ii. "Additional Information to Application Form" (B90^ ) to declare the reason on using PO Box as mailing address.</li> </ul>

3.	Enhanced Customer Due Diligence Questionnaire (B66^)	<p>Required for:</p> <ul style="list-style-type: none"> <li>i. Beneficial Owner</li> <li>ii. Politically Exposed Person (PEP)</li> <li>iii. Family Member or Close Associate of PEP</li> <li>iv. High Risk Customer (identified through internal screening)</li> <li>v. Single Premium Application of single premium is S\$250,000 or more.</li> <li>vi. Regular Premium Application of annual premium is S\$250,000 or more.</li> </ul> <p>*A fresh (B66) Form must be completed if the existing (B66) Form is dated &gt; 12 months ago.</p> <p>*Refer to Section 12.3 Enhanced Customer Due Diligence for details.</p>
4.	FATCA Declaration Form, W-9, W-8BEN/ W-8BEN-E.	<p>Required for:</p> <ul style="list-style-type: none"> <li>i. Any U.S Persons;</li> <li>ii. Any persons with U.S Indicators;</li> <li>iii. Products with Cash Value and/or Annuity plans only.</li> </ul> <p>*Refer to 12.2 FATCA for details.</p>


^Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

### 3. Long Term Care: Singlife ElderShield Standard, Singlife ElderShield Plus, Singlife CareShield Standard, Singlife CareShield Plus

#### 3.1. Eligibility

	Singlife ElderShield Standard	Singlife ElderShield Plus	Singlife CareShield Standard	Singlife CareShield Plus
<b>Eligibility</b>	Singapore nationals and Singapore PRs with ElderShield or CareShield Life policy (inforce cover)			
<b>Entry Age</b>	Min: 41ANB, Max: 65ANB		Min: 31ANB, Max: 65ANB	
<b>Benefits</b>	3ADL	2ADL	3ADL	2ADL
	Washing, Dressing, Feeding, Toileting, Mobility, Transferring		Washing, Dressing, Feeding, Toileting, Walking or Moving Around, Transferring	
<b>Special note</b>	N/a		Compulsory fields to be completed: <ul style="list-style-type: none"> <li>• Annual income</li> <li>• Smoking status</li> </ul>	

#### 3.2. Maximum Limits

 **The Per Life maximum limit is \$5,000** (inclusive of all Singlife CareShield cover within Singlife). Financial underwriting is not applicable.

#### 3.3. Medical Underwriting

- Routine Medical Requirements are based on Total Monthly Benefit.

**Total Monthly Benefit = Existing LTC Benefit with Singlife + Proposed LTC Benefit**

### 3.3.1. Routine Medical Requirement Table

Monthly Benefit (SGD) *	Age Last Birthday (ALB)	
	30 - 45	46 & Above
600 ≤ 3,000	NML	NML
3,001 ≤ 4,000		Medical Examination
4,001 ≤ 5,000	Medical Examination	

\*: Routine medical requirement is based on monthly benefits of all inforce Singlife CareShield cover within Singlife

Where a medical examination is required, please encourage your customers to respond to our SMS to book their medical appointment early. Slots are generally available within 3 days from SMS. Underwriting approvals for medical examinations done via this initiative (eMedex) is significantly reduced (median 6 working days from SMS to underwriting decision) with high customer satisfaction score (50% of customers rated “very satisfied”).

### 3.3.2. Uninsurable Medical Conditions for Singlife CareShield

These are severe medical conditions which are uninsurable for Singlife CareShield.	
<ul style="list-style-type: none"> <li>○ Diabetes Mellitus</li> <li>○ Gross Obesity</li> <li>○ Coronary Artery Disease; Ischemia Heart Disease, Heart Attack</li> <li>○ Cancer with/or Lymph Nodes Involvement with/or Metastasis to other sites</li> <li>○ Alzheimer’s Disease; Dementia</li> <li>○ Arterial Aneurysm</li> <li>○ AIDS or HIV Infection</li> <li>○ Brain Aneurysm; Brain Tumors; Huntington Disease</li> <li>○ Cerebral Palsy; Down Syndrome</li> </ul>	<ul style="list-style-type: none"> <li>○ Hypertrophic Obstructive Cardiomyopathy</li> <li>○ Kidney Transplant; Kidney Failure; Kidney Dialysis; Polycystic Kidney Disease</li> <li>○ Marfan’s Syndrome with Cardiovascular Involvement</li> <li>○ Multiple Myeloma; Plasma Cells Disorders; Behcet’s Disease</li> <li>○ Parkinson’s Disease; Multiple Sclerosis; Paraplegia; Muscular Dystrophy</li> <li>○ Schizophrenia; Bipolar Disorder; Major Depressive Disorders</li> <li>○ Stroke</li> <li>○ Systemic Lupus Erythematosus with Cerebrovascular and/or other organs involvement</li> </ul>

\*Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

## 4. Traditional Life Insurance – Whole Life, Term, Critical Illness

### 4.1. Nationality & Residency Eligibility

#### 4.1.1. Nationality & Residency Rules

- All applications are subject to Singlife's internal guidelines and restrictions on foreign lives and nationalities, in accordance with Jurisdiction Index and Pre-Approved Residency which may vary from time to time.
- Foreigners with dual nationalities/ residencies - assessment will be based on the nationality/ residency requiring more stringent restrictions.
- Singapore Permanent Residents are considered as Singapore Citizens. However, some nationalities are still subject to Jurisdiction Index.
- Valid Pass holders will be subjected to clearance from Compliance and Underwriting if necessary.

Please select the correct nationality and residency on the Sales Quotation System (SQS). Nationality/ residency which is not found in the SQS are either not eligible for application or subject to individual consideration.

#### 4.1.2. Types of Valid Passes (All Life applications except for Singlife Maternity Care, Singlife Disability Income, Singlife Accident Guard)

No.	Type of Passes	Eligibility
1.	Employment Pass	Yes
2.	Dependent Pass	Yes
3.	S-Pass	Yes
4.	Long Term Social Visit Pass	Individual Consideration
5.	Student Pass	Individual Consideration
6.	Work Permit	Individual Consideration (Foreign domestic worker and construction worker are not allowed)
7.	Social Visit Pass	Individual Consideration (Passerby – restricted plan eligibility)

#### 4.1.3. Special Rules on Select Nationalities

##### Japanese Citizens

- Japanese citizens who are valid pass holders residing in Singapore are allowed to purchase insurance from Singlife.
- Those who reside outside of Singapore will be declined. We do not accept Japanese who fly to Singapore to purchase insurance.
- Japan is not allowed as a country of residence, regardless of nationalities (including Singaporean/Singaporean PR residing in Japan).

##### U.S. Citizens

- U.S. Citizens are allowed to purchase only Term plans with no cash values.
- With effect from 1 Jan 2014, Foreign Account Tax Compliance Act (FATCA) regulates all financial institutions outside of the U.S. to regularly submit information on financial account held by U.S. persons to the U.S. IRS.
- For the purpose of FATCA, a U.S. person refers to:
  - (a) A citizen or lawful permanent resident (including U.S. green card holder) of the U.S or
  - (b) A partnership or corporation organised in the U.S. or under the laws of the U.S. or any State thereof, or a trust if: (i) a court within the U.S. would have authority under the applicable law to render orders or judgements concerning substantially all issues regarding the administration of the trust; and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.

#### 4.1.4. Plan Eligibility – Whole Life, Term, Critical Illness

- Please read 4.1.1. Nationality & Residency Rules before applying table.
- Please refer to 4.1.6. Pre-Approved Residency Tables for list of pre-approved residencies.
- Please refer to the SQS for up-to-date product availability.

Plans	Singapore Residency		Passers-By		
	Singapore Nationals and Permanent Residents	Foreigners and their Dependents with valid Passes	Pre-Approved Residency 1	Pre-Approved Residency 2	Pre-Approved Residency 3
Singlife Elite Term	✓	✓	✓	✓	✓
Singlife Simple Term	✓	✓	N. A	N. A	N. A
<b>Singlife Comprehensive CI ; Singlife MultiPay CI</b> – Standalone or attached to Singlife Elite Term ^	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$100,000
<b>Singlife Comprehensive CI</b> - attached to Singlife <u>WholeLife</u> ^	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	N. A
<b>Singlife Big 3 Critical Illness**</b> - Standalone or attached to Singlife Elite Term ^	✓ Up to S\$350,000	✓ Up to S\$350,000	✓ Up to S\$350,000	✓ Up to S\$350,000	✓ Up to S\$100,000
Singlife WholeLife	✓	✓	✓	✓	N. A
Singlife Essential Critical Illness	✓	✓	Singapore nationals only	Singapore nationals only *Residency loading applies	
Singlife Maternity Care	✓	✓ *Not eligible for Social Visit Pass; Student Pass; Work Permit Holders	N. A	N. A	N. A

#### **^ For Singlife Multipay Critical Illness and Singlife Comprehensive Critical Illness only**

- Refer to 4.1.4 Maximum Limits for Early CI limits.
- Residency of China (Major Cities) are revised to Residency Class 1 for all CI/ Early CI standalone and riders. The other attachable riders and the basic plan will follow the pre-approved residency table of the basic plan.

**\*\* Singlife Big 3 Critical Illness comes with the additional benefit of raising the aggregated maximum sum assured for early and intermediate critical illness coverage from S\$250,000 to S\$350,000 if Singlife Big 3 Critical Illness is purchased and kept in force.**

#### 4.1.5. Plan Eligibility – Endowment, Investment Linked Plan

Plans	Singapore Residency		Passers-By		
	Singapore Nationals and Permanent Residents	Foreigners and their Dependents with valid Passes	Pre-Approved Residency 1	Pre-Approved Residency 2	Pre-Approved Residency 3
Singlife Choice Saver	✓	✓	✓	✓	✓
Singlife Steadypay Saver					
Singlife Flexi Life Income					
Singlife Flexi Retirement					
Singlife Savvy Invest					

\*Please refer to 4.1.6. Pre-Approved Residency Tables for list of pre-approved residencies.

\*Please refer to the SQS for up-to-date product availability.

#### 4.1.6. Pre-Approved Residency

Please note that this is subject to changes, according to the prevailing Compliance and Underwriting rules and regulation.

Pre-approved Residency (Set up in pocket SQS/EzSub)					
·Australia	·Brunei	·China (Major / Non-major)	·Hong Kong	·India (Major)	·Indonesia (Major / Non-major)
·Macau	·Malaysia	·Philippines	·Singapore	·South Korea	·Taiwan
·Thailand	·United Kingdom	·Vietnam			

^ Refer to 4.1.7. Pre-Approved Residency - Major Cities

\* Note: Pricing may differ depending on client's nationality and residency.

\* Premium rates may differ depending on client's residency.

#### 4.1.7. Pre-Approved Residency - Major Cities

China Major Cities
Beijing, Changchun, Changsha, Chaozhou, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Fuzhou, Guangzhou, Guilin, Guiyang, Hainan, Hangzhou, Harbin, Hebei, Huaxian, Huizhou, Jiangmen, Jinan, Kunming, Lanzhou, Maoming, Nanchang, Nanhai, Nanjing, Ningbo, Panyu, Qingdao, Qingyuan, Quanzhou, Sanshui, Shanghai, Shantou, Shaoguan, Shekou, Shenyang, Shenzhen, Shijiazhuang, Shunde, Suzhou, Taiyuan, Tianjin, Wenzhou, Wuhan, Xiamen, Xi'An, Xinhui, Yunfu, ZengCheng, Zhanjiang, Zhaoqing, Zhengzhou, Zhongshan, Zhuhai
India Major Cities
Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Dehli, Gurgaon, Hyderabad, Jaipur, Lucknow, Mumbai, Noida, Pune, Kolkata, Kochi
Indonesia Major Cities
Bali, Bandung, Jakarta, Makassar, Medan, Pontianak, Semarang, Surabaya, Yogyakarta

\* Cities not mentioned in the above Pre-Approved Residency - Major Cities Table fall under Non-Major Cities.

This is subject to the Declined Residency in 4.1.8.

#### 4.1.8. Declined Residency

Declined Cities/Provinces <sup>^</sup> - Indonesia
Central Sulawesi, Maluku, Papua, West Papua
Declined Cities/Provinces <sup>^</sup> – Philippines
Eastern Mindanao, Central Mindanao, Western Mindanao, Zamboanga Peninsula, Sulu Archipelago
Declined Cities/Provinces <sup>^</sup> – Thailand
Yala, Pattani, Narathiwat, Songkhla
Declined Countries <sup>^^</sup>
Afghanistan, Albania, Algeria, Angola, Azerbaijan, Benin, Belarus, Bhutan, Burkina Faso, Burundi, Cambodia, Cameroon, Central Africa Republic, Chad, Columbia, Comoros, Cuba, Democratic Republic of Congo (formerly Zaire), Djibouti East, East Timor, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Georgia, Ghana, Guinea-Bissau, Guyana, Haiti, Iran, Iraq, Ivory Coast, Kazakhstan, Kenya, Kyrgyzstan, Laos, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mauritania, Mongolia, Mozambique, Myanmar (formerly Burma), Nauru, Nepal, Niger, Nigeria, Niue, Papua New Guinea, North Korea, Pakistan, Republic of Mali, Russia, Rwanda, Sao Tome and Principe, Senegal, Sierra Leone, Solomon Islands, Somalia, South Sudan, Sudan, Suriname, Swaziland, Syria, Tanzania, Togo, Turkmenistan, Uganda, Uzbekistan, Venezuela, Western Sahara, Yemen, Zimbabwe

<sup>^</sup> Any cities of Indonesia, Philippines or Thailand which are not mentioned in the table can be covered.

<sup>^^</sup>Other residencies not specified in the table can be considered individually, subjected to underwriting, legal and compliance guidelines.

#### 4.1.9. Declined Nationalities

Declined Nationalities <sup>^^</sup>
Afghanistan, Belarus, Burundi, Central African Republic, Chad, Democratic Republic of Congo, Eritrea, Iran, Iraq, Mali, North Korea, Libya, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen.

### 4.2. Financial Underwriting

#### 4.2.1. Employed Applicants

##### 4.2.1.1. Income Replacement Consideration for Working Adults

Age Band	Income Multiple	
	Death/TPD	Critical Illness
Age ≤ 40	30x	15x
Age 41 - 50	25x	10x
Age 51 - 60	15x	8x
Age > 60	10x	5x

Note: This serves as a guide and reference only. Underwriters will perform holistic assessments on all information available and may request for additional requirements based on nature of individual cases.

**Example: Age 45, Annual Income \$100,000.**

<sup>^</sup>Maximum Death and TPD Sum Assured to consider = \$100,000 x 25

<sup>^</sup>Maximum Critical Illness Sum Assured to consider = \$100,000 x 10



^ Maximum sum assured to consider is subject to financial assessment of individual profile and evidence available.

#### 4.2.1.2. Financial Evidence Table



**Please proceed to obtain the documents listed if proposed sum assured meets the below criteria.**

- Foreign currency is converted to SGD equivalent based on Singlife's exchange rate at the point of proposal.

Sum Assured within Singlife (including Minimum Protection Value; Enhanced Factor)	Financial Requirements
Up to S\$3,000,000	Based on disclosure in Application form
S\$3,000,001 - S\$5,000,000	Q17 - Financial Supplementary Questionnaire^
Above S\$5,000,000	<b>For Employed:</b> 1. Q17 - Financial Supplementary Questionnaire^ 2. Income Tax Assessment (ITA) for last 2 years
	<b>For Self-employed:</b> 1. Q17 - Financial Supplementary Questionnaire^ 2. Income Tax Assessment (ITA) for last 2 years 3. Audited Company Accounts (Profit and Loss) for the last 2 years.
<b>For Mortgage protection plans</b> , please submit copy of Loan Agreement (LAG) OR bank statement (within last 12 months) showing outstanding loan amount.  <b>Note:</b> If the total cover within Singlife exceeds S\$750,000, we will aggregate the existing cover that the Life Assured has with other insurers. Underwriters reserve the right to call for additional evidence if deemed necessary.	

^ Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

## 4.2.2. Non-Income Earners



Please proceed to obtain the documents listed if proposed sum assured meets the below criteria

Sum Assured within Singlife (including Minimum Protection Value; Enhanced Factor)	Financial Requirements	
	Juvenile	Adults
> S\$750,000	<p>Eligible up to:</p> <ul style="list-style-type: none"> <li>• Equivalent of parent's income sum assured; <b>OR</b></li> <li>• 50% of parent's eligible sum assured (based on income).</li> </ul> <p>Please provide:</p> <ol style="list-style-type: none"> <li>1. Proof of either parent's equivalent cover; <b>OR</b></li> <li>2. Proof of parent's income – payslip, Income Tax Assessment (ITA), depending on basis of justification.</li> </ol>	<p>Eligible up to:</p> <ul style="list-style-type: none"> <li>• Equivalent of working spouse's income sum assured; <b>OR</b></li> <li>• 50% of working spouse's eligible sum assured (based on income); <b>OR</b></li> <li>• 30% personal net assets</li> </ul> <p>Please provide:</p> <ol style="list-style-type: none"> <li>1. Q42 - Non-Income Earner Supplementary Questionnaire<sup>^</sup>, with spouse details.</li> <li>2. Q17 - Financial Supplementary Questionnaire<sup>^</sup>, if using personal assets justification.</li> <li>3. Proof of Own Asset; <b>OR</b></li> <li>4. Proof of Spouse Equivalent Cover; <b>OR</b></li> <li>5. Proof of Spouse Income – Payslip, Income Tax Assessment (ITA), depending on basis of justification.</li> </ol>
<p>Cap at: Death Benefit S\$3,000,000. TPD, CI Benefit S\$2,000,000  <b>(including existing and proposed sum assured within or outside of Singlife)</b></p>		

<sup>^</sup> Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

Note: This serves as a guide and reference only. Underwriters will perform holistic assessments on all information available and may request for additional requirements based on nature of individual cases.

## 4.2.3. Maximum Limits

### 4.2.3.1. Singapore Residents – Maximum Limit Within Singlife

Benefit Types	Product Maximum Sum Assured Within Singlife
Early Critical Illness	S\$250,000. <sup>^</sup> Aggregated towards CI Maximum Limit of S\$4,000,000.
Big 3 Critical Illness	S\$350,000 <sup>**</sup> . <sup>^</sup> Aggregated towards CI Maximum Limit of S\$4,000,000.
Singlife Essential Critical Illness	S\$500,000. <sup>^</sup> Aggregated towards CI Maximum Limit of S\$4,000,000.
Singlife Maternity Care	One Policy per pregnancy. Cap at S\$20,000 per policy, regardless of number of fetus per pregnancy.

### 4.2.3.2. Jumbo Limit Per Life<sup>^</sup>

Per Life limit (in SGD)	Residency 1	Residency 2	Residency 3
Death	50,000,000	40,000,000	10,000,000
Terminal Illness	25,000,000	25,000,000	10,000,000
TPD	8,000,000	6,000,000	5,000,000
Late-stage CI	4,000,000	3,000,000	3,000,000

<sup>^</sup> Per Life Limit includes all existing and concurrent sum assured of the insured across all insurers.

<sup>\*</sup>Please approach your Business Development Managers for special handling of large sum assured applications.

#### 4.2.3.3 Residency Table – Jumbo Limit Per Life^

Residency 1	Residency 2	Residency 3
Singapore	Indonesia (non-major cities)	China (non-major cities)
Malaysia	Vietnam (Singaporean)	Vietnam (non-Singaporean)
Indonesia (major cities)	India (major cities)	Cape Verde Islands
China (major cities)	Philippines	Egypt
Brunei	Thailand	El Salvador
Macau	Argentina	Guatemala
Hong Kong	Bahrain	Honduras
Australia	Brazil	Jordan
United Kingdom	Czech Republic	Maldives
South Korea	Ecuador	Marshall Islands
Taiwan	French Polynesia	Myanmar
Andorra	Hungary	Oman
Austria	Israel	Qatar
Bahamas	Jamaica	Sri Lanka
Belgium	Martinique	Sri Lanka (Colombo)
Bristis Virgin Islands	Montserrat	South Africa (non-major cities)
Canada	Poland	Western Samoa
Cayman Islands	Slovakia	
Chile	Saudi Arabia	
Dominica	South Africa (major cities)	
Denmark	Kuwait	
Finland		
France		
Germany		
Greece		
Iceland		
Ireland		
Italy		
Liechtenstein		
Luxembourg		
Malta		
Monaco		
Netherlands		
Netherlands Antilles		
New Zealand		
Norway		
Portugal		
San Marino		
Spain		
St. Kitts & Nevis		
Sweden		
Switzerland		
Turks & Caicos Islands		
UAE		
United States of America		
Vatican City		

^ Per Life Limit includes all existing and concurrent sum assured of the insured across all insurers.

\*Please approach your Business Development Managers for special handling of jumbo sum assured applications.

#### 4.2.4. Premium Affordability Assessment

Besides financial justification based on income, affordability and sustainability checks are also conducted to establish whether the customer has the reasonable source of funds to sustain the premium payment throughout the premium term.

This is to avoid early lapsation of policy as well as to address anti-money-laundering concerns.

📢 For who?	
Senior Customers, in their late fifties	Low annual income ≤S\$24,000, or No income
Annualised Premium payable is > 20% of Annual Income.	

Some examples of financial information which may be obtained:

Source of funds from Savings	Source of funds from Salary
Amount of wealth/assets.	Are there any other sources of income to help with sustaining the premium, especially if annualised premium is > 20% of annual income?
How is the wealth accumulated?	
What is the amount of savings (%) set aside for the committed premium?	
Which are the acceptable evidence?	
○ B90 declaration of the above information; and/ or	
○ Proof of income such as payslips or NOA; and/ or	
○ Customer’s balance sheet of cashflow analysis statement done during Financial Needs Analysis; and/or	
○ Latest bank statements showing proof of cash assets.	

\*Compliance and underwriters reserve the right to obtain further evidence if deemed necessary.

Source of Wealth/Enhanced Customer Due Diligence Form (B66) will be required for:
○ New regular premium policies where the annual premium is S\$250,000 or more
○ Single premium policies where single premium is S\$250,000 or more.

### 4.3. Medical Underwriting

#### 4.3.1. Non-Medical Limit (NML) Rules

- Routine Medical Requirements are based on Sum At Risk.

**Sum At Risk = Proposed Sum Assured + Aggregated Sum Assured with Singlife^**

^Refer to 4.3.2 Aggregation Rules.

- Routine medical requirements ME, P1, SECG & MAR will be required if the total critical illness sum assured with Singlife is above SGD 1.5Mil.
- Sum Assured includes the Minimum Protection Value and Enhanced Factor, if applicable.
- Foreign currency application is converted to SGD equivalent based on Singlife's exchange rate at the point of proposal.
- Underwriter reserves the right to obtain tests for random check and/or assessment of sub-standard

applications.

- Backdating cannot be used to qualify for non-medical limit.

#### 4.3.2. Aggregation Rules

- Sum Assured of **all** *Inforce* Life policies incepted within the last 12 months will be added.

Between Current Application and Existing Policy	Sum Assured to be added
≤ 6 months	100%
> 6 months ≤ 1 year	50%
> 1 year	0%

#### 4.3.3. Routine Medical Evidence Table (Singapore Residents)

- Please read 4.3.1 Non-Medical Limit Rules and 4.3.2 Aggregation Rules before applying table.
- Refer to Appendix A. Singlife Routine Medical and Blood Test Panels for more details on the medical and blood profile

Sum Assured (SGD)	Age Last Birthday (ALB)					
	30 days ≤ 17	18 ≤ 40	41 ≤ 50	51 ≤ 55	56 ≤ 65	> 65
Up to 350,000	NML	NML	NML	NML	NML	MEN
350,001 - 500,000					MEN, ECG	
500,001 - 650,000					MEN, P1, ECG	
650,001 - 1,000,000						
1,000,001 - 1,500,000	MEN/MAR  *subject to financial underwriting	MEN, P1	MEN, P1, ECG	MEN, P1, S-ECG, MAR		
1,500,001 - 2,500,000						
2,500,001 - 5,000,000						
> 5,000,000		MEN, P1, P8, S-ECG, MAR				

#### 4.3.4. Routine Medical Evidence Table (Non-Singapore Residents)

Sum Assured (SGD)	Age Last Birthday (ALB)					
	30 days ≤ 17	18 ≤ 40	41 ≤ 50	51 ≤ 55	56 ≤ 65	> 65
Up to 350,000	NML	NML		NML	NML	MEN
350,001 - 500,000						MEN, ECG
500,001 - 650,000					MEN, P1, ECG	
650,001 - 750,000					MEN, P1, ECG	MEN, P1, P8, ECG
750,001 - 1,000,000	MEN/MAR  *subject to financial underwriting	NML		MEN, P1, P8, S-ECG, MAR		
1,000,001 - 2,000,000						
2,000,001 - 5,000,000		MEN, P1, P8	MEN, P1, P8, ECG			
> 5,000,000		MEN, P1, P8, S-ECG, MAR				

#### 4.3.5. Additional Requirement for Selected Customers



Past COVID-19 infection

- For EzSub, reflexive questions will be posted on Covid health declaration. Hence, Viral Epidemic Questionnaire not required.
- Please submit Viral Epidemic Questionnaire for Hardcopy application only.

## 5. Disability Income (DI) – Singlife Disability Income

### 5.1. Eligibility

Singlife Disability Income plan is designed for:

- Singapore nationals, permanent residents and employment pass holders who are working and residing in Singapore only.
- Salaried employee or self-employed individuals.

### 5.2. Occupation Classification

Occupation Class	Description
1	Office-based sedentary occupations where the risk of disability is minor. Some travelling, visiting sites or production lines are allowed, but not exceeding 15% of applicant's total work hours. Examples: Accountant/Professional/Manager, Administration Officer, Insurance Broker.
2	Office-based occupations with significant travelling to sites or production lines; Shop-based jobs involving minimal manual work. Examples: Car Dealer/Salesman, teacher, Safety Officer, Sales Work (Office-based).
3	Occupations involving light-skilled manual work; medical related occupations; shop-based occupations involving light manual work. Examples: baker, technicians, plumber.
4	Occupations involving semi-skilled or unskilled manual work, in medium to heavy industries. Examples: Gardener, Mechanic.

- The above examples are not exhaustive. Please refer to SQS for the list of occupations. Occupations not found in the SQS are generally not eligible for Disability Income.
- Singlife reserves the right to impose changes to the proposed Occupation Class, after assessment of the job nature and duties.
- Maximum work hours of all occupations **should not exceed 55 work hours per week**.



### 5.3. Redefinition of Total Disability

- Depending on the nature of occupation, certain occupations will be imposed with endorsement to re-define the Total Disability definition.

Type	Definition
Any Occupation	Totally unable to perform the material duties of any occupation or profession. Examples: Driver (Ambulance, Bus, Coach, Van, Train, Taxi), MOE Physical Education Teacher.
Suited Occupation	Totally unable to perform the material duties of any occupation or profession to which he is suited by reason of his training, education or experience. Examples: Cabin Crew, Physiotherapist, Surgeon, Journalist (excluding disaster/war zones).



### 5.4. Dual Occupation

- The Main Occupation requires a minimum of 40 work hours per week.
- Assessment of Replacement Income (maximum sum assured) will be based on the Main Occupation.
- The higher Occupation Class out of the 2 occupations will be applied.
- Underwriting terms will be based on the occupation requiring more stringent assessment, i.e. Application will be declined if one of the occupations is a Declined Occupation.

## 5.5. Travel Pattern

- Applicant's Occupation Class may vary, depending on the amount of time required for travel, and the countries travelled to.
- Application may be declined if there are extensive travels to countries which are politically unstable or of high risk.

## 5.6. Financial Underwriting

### 5.6.1. Financial Limits Rules

Only employment income will be taken into consideration when calculating maximum monthly benefit.

Employment Income	
Includes:	Does not includes:
<ul style="list-style-type: none"><li>- Basic or fixed monthly income, wages, salaries and employee's CPF contributions (excluding employer's CPF contributions).</li><li>- 50% of variable income such as fees, bonuses, commissions and allowances.</li><li>- Net income net of business expenses derived from business if the Life Assured is engaged in his own business</li></ul>	<ul style="list-style-type: none"><li>- Capital gains</li><li>- Interests</li><li>- Rents</li><li>- Royalties</li><li>- Dividends</li><li>- Maintenance</li><li>- Annuities</li><li>- Income from life insurance</li><li>- Income from discharge of indebtedness</li><li>- Income from an interest in an estate or trust</li></ul>

Maximum Monthly Benefits aggregates all existing inforce Income Replacement benefits which the applicant has with Singlife and other insurers, excluding Group Disability Benefit/Employee Benefits.

### 5.6.2. Calculation of Maximum Sum Assured (Income Replacement Ratio)

#### 5.6.2.1. Employed – CPF Contributors

Maximum DI Sum Assured = 75% of first S\$13,333 monthly fixed income + 50% of the remainder  
**OR** S\$20,000, whichever is lower.

#### 5.6.2.2. Employed – Non-CPF Contributors/ Employment Pass Holder / Self-Employed

Maximum DI Sum Assured = 65% of first S\$15,385 monthly fixed income + 50% of the remainder  
**OR** S\$20,000, whichever is lower

### 5.6.3. Routine Financial Requirement Table



**Please proceed to obtain the documents listed if proposed sum assured meets the below criteria**

- Please read 5.6.1 Financial Limits Rule and 5.6.2 Calculation of Maximum Sum Assured before applying table.

Monthly Benefits (SGD)	Salaried Employee	Self-Employed
≤ 5,000	Based on disclosure in Application Form	
5,001 ≤ 7,500	<ol style="list-style-type: none"><li>1. Latest Pay Slip</li><li>2. Q17 - Financial Questionnaire^</li></ol>	<ol style="list-style-type: none"><li>1. Q17 - Financial Questionnaire^</li><li>2. IR8A/ Income Tax Assessment (ITA) for last 2 years</li></ol>
≥ 7,501	<ol style="list-style-type: none"><li>1. Latest Pay Slip</li><li>2. Q17 - Financial Questionnaire^</li><li>3. IR8A/ Income Tax Assessment (ITA) for last 2 years</li></ol>	<ol style="list-style-type: none"><li>3. Full set of audited Company Accounts (including profit and loss and balance sheet) for last 2 years</li></ol>



Note: We will aggregate the existing Disability Income cover with other insurers to determine the above financial requirements. Underwriters reserve the right to call for additional evidence if deemed necessary.

^ Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

## 5.7. Medical Underwriting

- Routine Medical Requirements are based on Total Monthly Benefit within Singlife.

**Total Monthly Benefit = Existing DI with Singlife + Proposed DI Benefit**

- Backdating cannot be used to qualify for non-medical limit.

### 5.7.1. Routine Medical Evidence Table

- Refer to Appendix A for Singlife Medical Panels

Monthly Benefits (SGD)	Age Last Birthday (ALB)				
	21 -40	41 - 45	46 - 50	51 - 55	56 - 60
≤ 3,000	NML			NML	NML
3,001 ≤ 4,000					MEN
4,001 ≤ 6,000				MEN	
6,001 ≤ 7,500	MEN	MEN, P1		MEN, P1, ECG	
7,501 ≤ 20,000	MEN, P1, P8, ECG, MAR		MEN, P1, P8, S-ECG, MAR		

## 5.8. Change of Country of Residence (Post-Policy Inception)

- Relocation to another country after Policy Inception is allowed, subject to the Pre-Approved Relocation Residency for DI (refer to table below).
- Residence in another country is defined as staying in another country for a period of 6 months (183 days) or longer.
- Applicant must provide Singlife with written notice within 30 days of change of residence.

### Pre-Approved Relocation Residency for Disability Income (Post-Policy Inception Only)

<b>Residency A: No adjustment in premium</b> Australia, Brunei, Canada, Hong Kong, Japan, Macau, New Zealand, United States, Western Europe
<b>Residency B: 25% Residency Loading applies</b> Malaysia, South Korea, Taiwan
<b>Residency C: 50% Residency Loading applies</b> China - Beijing, China - Shanghai, Philippines - Manila, Thailand - Bangkok
<b>Residency D: 75% Residency Loading applies</b> Indonesia – Jakarta, Vietnam – Ho Chih Min, Hanoi
<b>Countries not in Pre-Approved Relocation Residency for Disability Income:</b> Individual Consideration

## 5.9. Change of Occupation (Post-Policy Inception)

- Applicant must provide written notice to Singlife within 30 days, in the event of a change in occupation, job nature, additional material duties.
- Singlife reserves the right to impose extra premium loading, change the terms of acceptance (e.g. re-definition of disability) or terminate the policy, after assessment of the new occupation, job nature and /or job duties.

## 6. Health Insurance – Singlife Shield, Singlife Health Plus

### 6.1 Eligibility

Type of Plan	Plan 1; Plan 2	Plan 3; Standard Plan	Singlife Health Plus Rider
<b>Proposer</b>	Singapore nationals or Permanent Residents (PRs) residing in Singapore with Medisave Account only.		<ul style="list-style-type: none"> <li>○ Eligibility is tagged to basic Singlife Shield Plan.</li> <li>○ Singlife Health Plus is declined for Occupation Class 4.</li> </ul>
	Entry Age: Age Next Birthday 17		
<b>Life Assured/ Dependents</b> Proposer's legal spouse; parent; sibling or grandparent who is a Singapore Citizen or PR; biological or legally adopted children.	Singapore nationals and PRs; Foreigners residing in Singapore with valid passes (minimum 6 months' validity, as per CPF Board guideline).	Singapore nationals and PRs only.	
	Minimum Entry Age: 15 days old, or date of discharge from hospital after birth, whichever later. Maximum Entry Age: Age Next Birthday 75. *There is no maximum entry age for Standard Plan.		

\* Please refer to the product summary for product features.

### 6.2 Underwriting Guidelines

- All medical evidence is to be provided by the applicant. Singlife does not send the applicant for any medical examination nor retrieve any medical reports on behalf of the applicant.
- Exclusion(s) are imposed, if offer is made on sub-standard lives. Loading of extra premiums is not practiced for Health applications.



### 6.3 Uninsurable Medical Conditions for Health Insurance

These are severe medical conditions which are uninsurable for Health Insurance.	
<ul style="list-style-type: none"> <li>○ Diabetes Mellitus</li> <li>○ Gross Obesity (Body Mass Index &gt; 33)</li> <li>○ Any form of Cancer</li> <li>○ Heart Attack; Heart Bypass; Angioplasty, Coronary Artery Disease</li> <li>○ Alzheimer's Disease; Dementia</li> <li>○ Arterial Aneurysm</li> <li>○ AIDS or HIV Infection</li> <li>○ Chronic Obstructive Lung Disease</li> <li>○ Chronic Cor Pulmonale; Pulmonary Hypertension</li> <li>○ Down's Syndrome</li> <li>○ Glomerulonephritis; Polycystic Kidney Disease</li> <li>○ Hemophilia; Thalassemia Intermediate or Major</li> </ul>	<ul style="list-style-type: none"> <li>○ Hepatitis C; Hepatitis D; Liver Cirrhosis</li> <li>○ Huntington's Disease</li> <li>○ Intracranial Aneurysm</li> <li>○ Juvenile Ankylosing Spondylitis; Juvenile Chronic Arthritis</li> <li>○ Kidney Failure; Kidney Transplant</li> <li>○ Multiple Myeloma; Plasma Cell Disorders</li> <li>○ Multiple Sclerosis; Muscular Dystrophy</li> <li>○ Neurosis; Schizophrenia</li> <li>○ Paraplegia; Paralysis; Peripheral Neuropathy</li> <li>○ Parkinson's Disease</li> <li>○ Pulmonary Stenosis</li> <li>○ Still's Disease</li> <li>○ Stroke; Arterio-Venous Malformation (AVM)</li> <li>○ Systemic Lupus Erythematosus (SLE)</li> </ul>

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

## 7 Maternity Insurance – Singlife Maternity Care

### 7.1 Eligibility

- Singlife Maternity Care is allowed for Singapore nationals; Singapore Permanent Residents; and foreigners with valid passes<sup>^</sup>, who resides in Singapore only.

Valid Passes	Resides in Singapore > 365 days	Resides in Singapore < 365 days
Employment Pass & Dependent of Employment Pass Holder	Allowed	Allowed, subject to complete set of O&G report, fetal assessment and blood tests reports.
Long Term Visit Pass (spouse of insured must be a Singapore national or PR)	Allowed	Allowed, subject to complete set of O&G report, fetal assessment and blood tests reports.
S Pass Holder; Dependent of S Pass Holder	Allowed, subject to complete set of O&G report, fetal assessment and blood tests reports.	Individual Consideration
Social Visit Pass; Student Pass; Work Permit Holder	Not allowed	

TIP!

### 7.2 Maximum Limits

- Each life assured is allowed to purchase one Singlife Maternity Care for each pregnancy
- Maximum sum assured is S\$20,000

### 7.3 Underwriting Guidelines

Entry Age	Minimum Age Next Birthday (ANB) 18; Max ANB 45
Gestational Weeks	<ul style="list-style-type: none"><li>Min: 13 weeks; Max: 36 weeks of pregnancy</li><li>Applications not incepted by 37<sup>th</sup> week of pregnancy (with premiums paid and any conditional terms accepted) will be considered as “Withdrawn”.</li></ul>
O&G Report	<ul style="list-style-type: none"><li>Required if there is a declaration made on “Pregnancy History”; Current Pregnancy”; multiple fetuses and/or high-risk pregnancies.</li><li>A copy of all fetal scans and blood tests (including triple trisomy blood tests or equivalent) must be provided.</li><li>All reports are to be provided at the client’s own expense.</li></ul>

TIP!

### 7.4 Product Bundling

- The expectant mother has the option to purchase Singlife Maternity Care when she or her spouse purchases one of the selected basic plans insuring her/him.
- Please refer to Singlife website for plans eligible for Product Bundling: <https://www.singlife.com/en/maternity-care>

## 7.5 Uninsurable Medical Conditions for Maternity Insurance

These are severe medical conditions which are uninsurable for Maternity Insurance.	
<ul style="list-style-type: none"><li>○ Past maternal history &gt; than 1 pregnancy complications</li><li>○ Carrying &gt; 4 fetuses in a single pregnancy</li><li>○ Chronic smoker &gt; 20 stick of cigarettes per day</li></ul>	<ul style="list-style-type: none"><li>○ Pregnancy abnormalities e.g. cervical incompetence, bleeding, premature contractions, PV bleeding etc.</li><li>○ Polycystic Ovarian Syndromes</li></ul>

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

## 7.6 GIO Benefits for Newborn Child

- Within 90 days from the birth of the newborn insured child(ren), parents will have an option to buy one of the following policies for the newborn insured child(ren) without any medical underwriting (Death and TPD benefit only):
  - Singlife Whole Life Plan – 3 times Enhanced Cover Basic Sum Assured of maximum \$50K and Total and Permanent Disability Advance Cover of maximum \$50K
- Full underwriting is required if customer would like to purchase more than the sum assured allowed under this benefit.
- If there are any underwriting riders such as CI, the riders will have to go through Full Medical underwriting process as well.
- Please use Hardcopy application form – GIO form and indicate a note on the first page of application form: Option to purchase from Maternity plan with the Singlife Maternity Care Policy Number.

## 8 Diabetic Coverage – Singlife Essential Critical Illness

### 8.1 Eligibility

- Singlife Essential Critical Illness is allowed for Singapore Nationals; Singapore Permanent Residents; and foreigners with valid passes who are residing in Singapore.

Types of Valid Passes	Eligibility
Employment Pass	Yes
Dependent Pass (Dependent of Employment Pass holder only)	Yes
S-Pass, and dependent of S-Pass Holder	Individual Consideration
Social Visit Pass	No
Long Term Social Visit Pass	No
Student Pass	No
Work Permit	No

### 8.2 Maximum Limits

- Each life assured is allowed to purchase multiple policies
- The sum assured aggregation is up to a maximum of S\$500,000 per life
- Sum assured of Singlife Essential Critical Illness will not be aggregated with other life plans for non-medical limit

### 8.3 Underwriting Guidelines

Simplified Issuance Offer for-	
Healthy Lives:	Impaired lives:
- No medical condition	- Diabetes Mellitus Type 2 only - High Blood Pressure - High Cholesterol - High Body Mass Index and/or other medical conditions

- Underwriting assessment solely based on health declaration and biometric readings declared in SQS. The biometric readings ought to be readings from doctor's report/ record rather than own record. All biometric readings must be within the last 12 months
- Loading and exclusions will apply if necessary
- We will not send client for any panel medical examinations and/or blood test
- Client may supplement medical reports at own accord/expense ★

### 8.4 Uninsurable Medical Conditions for Singlife Essential Critical Illness

These are severe medical conditions which are uninsurable for Singlife Essential Critical Illness	
<ul style="list-style-type: none"><li>Type 1 Diabetes or Early Onset Diabetes (age &lt; 25 years old)</li><li>Current Gestational Diabetes</li><li>Heart Attack</li><li>Coronary Artery Disease</li><li>Stroke/ Minor Stroke</li><li>Cancer</li></ul>	<ul style="list-style-type: none"><li>Chronic Obstructive Lung Disease</li><li>Kidney Disease</li><li>Retinopathy</li><li>Diabetic Ketoacidosis</li><li>Peripheral Neuropathy</li><li>HIV Infection</li><li>BMI &gt; 50</li></ul>

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

## 9 Personal Accident Insurance – Singlife Accident Guard

### 9.1 Eligibility

Basic Plan	Eligibility
Singlife Accident Guard	<ul style="list-style-type: none"><li>Allowed for Singapore nationals, Singapore Permanent Residents, and foreigners holding Employment Pass and Dependant of Employment Pass only. S pass and dependant of S pass holder are on individual consideration basis.</li><li>3<sup>rd</sup> Party (spouse or juvenile) applications are allowed.</li><li>Minimum Entry Age: minimum 15 Days Old <b>OR</b> Date of Discharge, whichever later.</li><li>Maximum Entry Age: 65 Age Next Birthday</li><li>3<sup>rd</sup> Party Application is required for Insured ≤ 16 Age Next Birthday.</li><li>Maximum Sum Assured: One Policy up to S\$1,000,000 per Life.</li></ul>
<b>Riders</b>	
Accident Reimbursement Cover	
Accidental Fracture Cover	
Weekly Income Cover	<ul style="list-style-type: none"><li>Entry Age: Age Next Birthday 17 – Age Next Birthday 65</li></ul>

### 9.2 Medical Underwriting

<u>Medical Underwriting</u>
- Simplified underwriting
- Accept or decline terms only
- Basic plan and riders only
- Insured is required to consent to the simple underwriting declaration in proposal form by signing the application.
- If Weekly Income Rider is applied, insured to read through the underwriting declaration in proposal form that is applicable to weekly income cover and provide consent by signing the application.

### 9.3 Change in Country of Residence (Post-Inception)

More than 183 days	➤ To provide written notice to Singlife within 30 days
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- Singlife reserves the right to terminate the policy at the company's discretion.

### 9.4 Change in Occupation (Post-Inception)

- Applicant must provide written notice to Singlife within 30 days, in the event of a change in occupation, job nature and/or additional material duties.
- Singlife reserves the right to alter the premiums payable or terminate the policy, after assessment of the new occupation, job nature and /or job duties.

## 10 Business Insurance (Hardcopy application only)

### Important Notes:

- Company must be registered under Singapore's Companies Act.
- Sole Proprietorships and General/Unlimited Partnership are not allowed as these are not separate legal entities from business owner(s), therefore cannot assume the role as policyowner.

Types of Business Insurance	Keyperson Insurance	Buy and Sell	Employee Benefit Insurance
Purpose of Cover	To protect a business from financial hardship caused by the loss of service of a key individual to the business due to death disability or major illness.	This is a form of agreement among business owners to use proceeds from life insurance policy to "buy back" the deceased' stake of the business. It may take place in different forms, depends on company setup and the buy-sell agreement.	Staff benefits in addition to the standard salary package and group insurance. Some companies may use this as a "golden handcuff" to attract or retain top talent.
Maximum Cover	<p>Main reference on baseline for maximum sum assured:</p> <ul style="list-style-type: none"> <li>▪ Up to 6x average net profit</li> </ul> <p>Other consideration on case-by-case basis:</p> <ul style="list-style-type: none"> <li>▪ Up to 3x average gross profit</li> <li>▪ Up to 10x annual income of the keyperson (for newly set up company only)</li> <li>▪ Protect against commercial property loan</li> </ul> <p><b>**Note:</b> The sum assured will be divided among the keyperson</p>	<ul style="list-style-type: none"> <li>▪ Maximum cover depends on the valuation of business.</li> <li>▪ Maximum sum assured is the percentage of shareholding owned by per partner.</li> <li>▪ All partners must be covered under this arrangement, subject to insurability.</li> </ul>	Maximum cover depends on the basis provided by the employer (e.g. 5x to 10x of salary). Usually nominal level of cover on death, TPD, CI or Accidental death for employee's protection.
Mandatory & Financial Requirements	<ol style="list-style-type: none"> <li>1. Hardcopy application form and all mandatory documents must be signed by the authorized signatory</li> <li>2. Board/Director's Resolution to be submitted in Company's Letterhead. To include the intention to purchase, name of the staff, plan type &amp; sum assured, list of Authorized Signatories with their specimen signatures and copy of their Identity Card. <sup>1</sup></li> <li>3. ACRA Business Profile within the last 6 months (for Singapore companies)</li> <li>4. Certified true copy of Letter of Incumbency within the last 6 months is required if the foreign shareholding is &gt; 25%, with foreign address on the ACRA.</li> <li>5. Certified true copy of Certificate of Incorporation (for non-Singapore companies)</li> <li>6. FATCA &amp; CRS Self Certification for Entity Account Holder and Beneficial Owner for in-scope products</li> <li>7. Proof of identity of Life to be Assured and Beneficial Owner</li> <li>8. Q21 – Advisor Financial Questionnaire for Business Cover <sup>2</sup></li> </ol>		
	<ol style="list-style-type: none"> <li>1. Q20 – Keyman Insurance Supplementary Questionnaire <sup>2</sup>.</li> <li>2. Complete copy of company's audited financial statements of the last 2 years/Profit &amp; Loss Statements of the last 2 years. (for total sum assured of all Keymen in the same company &gt; SGD1,500,000). For newly setup</li> </ol>	<ol style="list-style-type: none"> <li>1. Q19 – Partnership Insurance Supplementary Questionnaire <sup>2</sup>.</li> <li>2. Copy of Buy &amp; Sell Agreement.</li> <li>3. Complete copy of company's audited financial statements of the last 2 years/Profit &amp; Loss Statements over the last 2 years.</li> <li>4. Valuation Report of the business.</li> </ol>	<ol style="list-style-type: none"> <li>1. Letter from the company's Human Resource Department, stating the list of employees who are given this benefit.</li> </ol>

	<p>company where accounts are unavailable due to recent formation, we may review with the company's current trading plans including business projections.</p> <p>3. Copy of Loan Agreement/ Letter of Offer for Commercial Loan Protection.</p>		
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Note:

<sup>1</sup> A sample copy of Board/Director's Resolution is attached in Appendix C Business Insurance for your reference.

<sup>2</sup> Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide. Underwriters reserve the right to call for additional requirements if deemed necessary.



## 11 MOH-LIA Moratorium on Genetic Testing and Insurance

### What You Need to Know

Starting from 27 October 2021,

- **FA representatives are NOT allowed to:**
  - a) ask applicants for their Predictive Genetic Test result, if they had taken a test, or
  - b) use the Predictive Genetic Test results for assessing the applicant's health profile, unless certain criteria set out are satisfied.
- **Insurers are allowed to**
  - a) use the results of any Diagnostic Test for assessing and deciding on the outcome of insurance application.
  - b) use the result of any predictive genetic test which is given to the insurer by applicant, voluntarily or accidentally, if the result is favourable to the applicant.

<b>Predictive Genetic Test</b>	Genetic test that predicts future risk of a genetic disease in individuals without symptoms or signs of the disease
<b>Diagnostic Genetic Test</b>	Genetic test that confirms or rules out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate the condition may be present

For **Singapore Residents**<sup>^</sup>, life insurers are **allowed to ask for and use** the results of approved predictive genetic tests to assess the applicant's health profile, **if BOTH keys under the Double-Key Model are unlocked**.

<sup>^</sup>Inclusive of Singapore Citizens, Permanent Residents of Singapore and other Residents with other Singapore Passes & Permits

### Double-Key Model introduced under the Moratorium (only applicable to Singapore Residents)

Type of insurance	Key 1 Above the financial limits of (SGD)*	Key 2 Approved predictive genetic tests
<b>Life insurance</b>	\$2,000,000 sum assured	● Huntington's Disease (HTT)
<b>Total permanent disability insurance</b>	\$2,000,000 sum assured	
<b>Long-term care insurance</b> <i>Two or more Activities of Daily Living (ADLs) for at least six months</i>	\$3,000 per month	
<b>Critical illness insurance</b>	\$500,000 sum assured	● Huntington's Disease (HTT) ● Breast Cancer (BRCA 1) (BRCA 2)
<b>Disability income insurance</b>	\$10,000 per month	

\*Inclusive of coverage currently applying with Singlife and ALL the coverage with ALL insurers

Double Key Model is **not applicable for non-residents of Singapore**, which means applicants are required to make full disclosure to Singlife of any predictive genetic test done for health profile assessment.

Financial advisor representatives must provide all applicants and assureds with the infographic "Moratorium on Genetic Testing and Insurance" before submitting any application for insurance coverage.

## 12 Compliance and Regulatory Guide

### 12.1 Common Reporting Standards (CRS)

- In accordance to the Singapore Income Tax Act (Chapter 134) and OECD Common Reporting Standard (CRS) for Automatic Exchange of Financial Account Information, Singlife is required to collect and report certain information about an Account Holder's tax residence.
- Singlife is legally obliged to provide the Inland Revenue Authority of Singapore (IRAS) information on the tax residence, along with information relating to the customer's policies, which may be shared among different countries' tax authorities.
- This applies to all insurance contracts with cash value and annuity contracts.

#### 12.1.1 Common Reporting Standards (CRS) Requirements – Individual Client

Individual Client
<ol style="list-style-type: none"><li>1. Ensure all mandatory CRS information and declaration in the Application Form (stated below) is completed.<ul style="list-style-type: none"><li>○ Assured/Joint Assured Name</li><li>○ Assured/Joint Assured Place and Date of Birth</li><li>○ Assured/Joint Assured Citizenship</li><li>○ Country/Jurisdiction of Tax Residence</li><li>○ Correspondence Address</li><li>○ Tax Identification Number (TIN)</li><li>○ Residential Address</li><li>○ Contact Number</li></ul></li><li>2. If Tax Identification Number (TIN) is not available, please select Reason A, B, or C.<ul style="list-style-type: none"><li>○ Reason A: The country does not issue TINs to its residents.</li><li>○ Reason B: Unable to obtain TIN or equivalent number. Please provide explanation on reason that the client is unable to obtain TIN or equivalent number.</li><li>○ Reason C: TIN is not required (to be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction).</li></ul></li><li>3. If the client's residency address, correspondence address or contact number is different from the country/jurisdiction of tax residence, please declare the tax residency of the different country and select/provide a reason accordingly on the Application Form. Please submit relevant supporting documents.</li></ol>

#### 12.1.2 Common Reporting Standards (CRS) Requirements – Corporate Entity/Client

Corporate Client
<p>If the Entity is:</p> <ul style="list-style-type: none"><li>• A Financial Institution and an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution; OR</li><li>• A Passive Non-Financial Entity (NFE), please:<ol style="list-style-type: none"><li>1. Indicate the names of all Controlling Persons of the Account Holder;</li><li>2. Complete the "CRS Self-Certification Form for Controlling Person" for <u>each</u> Controlling Person;</li><li>3. Please ensure all mandatory CRS information and declaration in the CRS Self-Certification Form is completed.</li><li>4. The CRS Forms for Entity and Controlling Persons are available at: <a href="https://www.singlife.com/en/common-reporting-standard/">https://www.singlife.com/en/common-reporting-standard/</a></li></ol></li></ul>

## 12.2 FATCA

- FATCA is a United States (U.S) law, requiring all financial institutions (FIs) outside of the U.S. to regularly submit information on financial accounts held by U.S. persons to the U.S. Internal Revenue Service (U.S. IRS).
- Intention is to deter and detect U.S. tax evasion with foreign financial accounts.
- Applicable to:
  - All insurance contracts with Cash Value and Annuity Contracts.
  - U.S Person; All Individual and Company being the Assured/Joint Assured/Trustee, with any of the U.S Indicia.
  - U.S. Person refers to:
    - A U.S Citizen or resident individual (including U.S Green Card Holder) of the U.S; OR
    - A partnership or corporation organized in the U.S or under the laws of the U.S or any State thereof, or a trust if:
      - A court within the U.S would have authority under the applicable law to render orders or judgements concerning substantially all issues regarding the administration of the trust; and
      - One or more U.S persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.
- It is an offence under Singapore Income Tax Act (Chapter 134) to provide false or misleading information on FATCA declaration.
- Refer to IRS FATCA website for more information on FATCA.

### 12.2.1 Requirements for FATCA – Individual Client

Declaration of U.S. Person	U.S Indicator/ Indicia	United States of America (U.S) Person Declaration Form (C01 <sup>^</sup> )	W-9 / W-8BEN <sup>^</sup> *whichever applicable.	Documentary Evidence / Government Identity Document. (E.g. Passport, ID Card, Certificate of Incorporation etc.)
Not a U.S Person	None	-	-	-
U.S Person	Regardless of U.S. Indicator	✓	✓	
Not a U.S Person	i. U.S. Country of Birth ii. U.S Tax Identification Number (TIN) iii. U.S Residential Address iv. U.S Correspondence Address v. U.S “In-Care-Of” or “Hold-Mail” Address vi. U.S Contact Number vii. Standing Instructions for funds transfers to an account maintained in U.S. viii. Effective Power of Attorney or Signatory granted to a person with a U.S. address.	✓	✓	✓

<sup>^</sup> The forms can be found at <https://www.singlife.com/en/fatca/>

## Requirements for FATCA – Corporate Client

Declaration of U.S. Person	U.S Indicator/ Indicia	United States of America (U.S) Person Declaration Form (C01 <sup>^</sup> )	W-9 / W-8BEN-E <sup>^</sup> *whichever applicable.	Documentary Evidence / Government Identity Document. (E.g. Passport, ID Card, Certificate of Incorporation etc.)
Not a U.S Person	None	-	-	-
U.S Person	Regardless of U.S. Indicator	✓	✓	
Not a U.S Person	<ul style="list-style-type: none"> <li>i. U.S. Country of Birth</li> <li>ii. U.S Tax Identification Number (TIN)</li> <li>iii. U.S Residential Address</li> <li>iv. U.S Correspondence Address</li> <li>v. U.S “In-Care-Of” or “Hold-Mail” Address</li> <li>vi. U.S Contact Number</li> <li>vii. Standing Instructions for funds transfers to an account maintained in U.S.</li> <li>viii. Effective Power of Attorney or Signatory granted to a person with a U.S. address</li> </ul>	✓	✓	✓

<sup>^</sup>The forms can be found at <https://www.singlife.com/en/fatca/>

## 12.3 Enhanced Customer Due Diligence

- Applicable to clients who are:
  - Beneficial Owner
  - Politically Exposed Person (PEP)
  - Family Member or Close Associate of a PEP
  - High Risk Customer (identified by Compliance internal screening)
  - Customers who are in certain high AML risk occupations

### 12.3.1 Enhanced Customer Due Diligence Requirement

Category	Requirements
Beneficial Owner	<p>All mandatory Beneficial Owner information and declaration in the Application Form must be completed:</p> <ul style="list-style-type: none"><li>• Name of Beneficial Owner.</li><li>• CRS Self-Certification Form for the Beneficial Owner (<a href="https://www.singlife.com/en/common-reporting-standard/">https://www.singlife.com/en/common-reporting-standard/</a>).</li><li>• NRIC/Passport number/FIN, together with a copy of the NRIC/Passport/Pass.</li><li>• Relationship to the Assured/Joint Assured.</li><li>• Enhanced Customer Due Diligence Questionnaire (B66<sup>^</sup>) to be completed by the policyholder and payor (if policyholder is not the payor).</li></ul>
Politically Exposed Person (PEP)	<p>All mandatory Politically Exposed Person (PEP) information and declaration in the Application Form must be completed:</p> <ul style="list-style-type: none"><li>• Exact role held.</li><li>• Enhanced Customer Due Diligence Questionnaire (B66<sup>^</sup>) to be completed by the policyholder and payor (if policyholder is not the payor).</li><li>• All relevant supporting documents.</li></ul>
Family Member or Close Associate of PEP	<p>All mandatory Politically Exposed Person (PEP) information and declaration in the Application Form must be completed:</p> <ul style="list-style-type: none"><li>• Name of the PEP.</li><li>• Exact role held.</li><li>• Relationship with the PEP.</li><li>• Enhanced Customer Due Diligence Questionnaire (B66<sup>^</sup>) to be completed by the policyholder and payor (if policyholder is not the payor).</li><li>• All relevant supporting documents.</li></ul>

<sup>^</sup> Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

## 13 New Business Administration

### 13.1 Backdating of Applications

- Allowed up to 6 months from Application Form signed date, and across calendar year.
- Not allowed to backdate to a date which is prior to the product launch date.
- Not eligible for: Investment-Linked Plans; Personal Accident Plans; Hospitalization Plans; Maternity Plan.
- Backdating cannot be used to qualify for non-medical limit.

### 13.2 Bankruptcy Guidelines

- A bankrupt customer can purchase, retain and perform cash top-ups for the following insurance covers:
  - Hospitalization Plans (Singlife Shield/Singlife Health Plus);
  - Personal Accident Plans (Singlife Accident Guard);
  - Long Term Care (Singlife ElderShield/Singlife CareShield);
  - Term plans with no cash value up to SGD \$150,000.
- Official Assignee's consent is not required if there is no investment component or surrender/maturity value.
- Official Assignee's consent is required for all other transactions if there is investment component, or surrender/maturity value involved.

### 13.3 Juvenile Guidelines

- Juveniles are Life Assureds with Age Next Birthday 18 and below; and financially dependent.
- Minimum application age of newborn is 30 days, subject to minimum entry ages of respective products.

Age Next Birthday	Single/Own Life Application	3 <sup>rd</sup> Party Application (Parent-Child)
≤ 16	Not Allowed	✓
17 – 18	✓	✓ <ul style="list-style-type: none"><li>• <u>Both</u> Life Assured and Assured must sign on Application Form.</li></ul>
19	✓	Not Allowed

### 13.4 Nomination of Beneficiaries (NOB)

- Assured/Life Assured must be ≥ 18 Years old to be eligible to nominate beneficiaries.
- Nomination of Beneficiaries is allowed on Single Life policy only, i.e. Assured and Life Assured is the same person.

#### 13.4.1 Types of Nomination of Beneficiaries (NOB)

Trust Nomination (Form 1 <sup>^</sup> )	Revocable Nomination (Form 4 <sup>^</sup> )
<ul style="list-style-type: none"><li>○ Under Section 49L of Insurance (Amendment) Act 2009.</li><li>○ Allows nomination of spouse and children only.</li><li>○ Proceeds form part of the nominee's estate.</li><li>○ Applicable to both living and death benefit.</li><li>○ Applicable to Muslims.</li><li>○ May only be revoked with written consent from all nominees or trustee.</li><li>○ Not applicable to the following products:<ul style="list-style-type: none"><li>- Long Term Care</li><li>- Health insurance</li><li>- Plans with Supplementary Retirement Scheme (SRS)</li></ul></li></ul>	<ul style="list-style-type: none"><li>○ Under Section 49M of Insurance (Amendment) Act 2009.</li><li>○ Allows nomination of any natural person or legal entity as the beneficiary.</li><li>○ Applicable to death benefit only.</li><li>○ May be revoked any time.</li><li>○ May be revoked by a will or assignment, if stated clearly.</li><li>○ Will be revoked if the sole nominee dies. Proceeds will be shared proportionately if there are surviving nominees.</li><li>○ Not applicable to Health insurance</li></ul>

<sup>^</sup> Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

#### 13.4.2 Important Notes in completing Nomination of Beneficiaries (NOB) Form

- Ensure that all information on the form is accurate, e.g. nominee's particulars, policy information etc.
- Ensure that all fields are fully completed.
- Ensure that the proportion of benefits for the nominees add up to 100% of the policy proceeds.
- Ensure that the witness(es) and trustee(s), if any, meets the requirements set out in the Nomination Form.
- Ensure a clear copy of NRIC/passport of the trustee(s) and beneficiary(ies) is submitted.
- No amendment is allowed on the Nomination Form.

## 13.5 Premium Payment Methods

Payment Methods*	Regular Premium		Single Premium
	Initial Premium	Renewal Premium <sup>#</sup>	Initial Premium
Credit Card	✓	✗	✗
E-GIRO (For DBS and POSB Account Holders only)	✓	✓	✗
Interbank GIRO	✗	✓	✗
DBS Internet Banking (Bill Payment) <sup>^</sup>	✓	✓	✓
FAST / MEPS Payment <sup>^</sup>	✓	✓	✓
AXS <sup>^</sup>	✓	✓	✓
Telegraphic Transfer	✓	✓	✓
Medisave (Applicable to Singlife Shield, Singlife ElderShield Standard, Singlife ElderShield Plus, Singlife CareShield Standard, Singlife CareShield Plus only)	✓	✓	✗
Supplementary Retirement Scheme (SRS)	Selected Products only.		

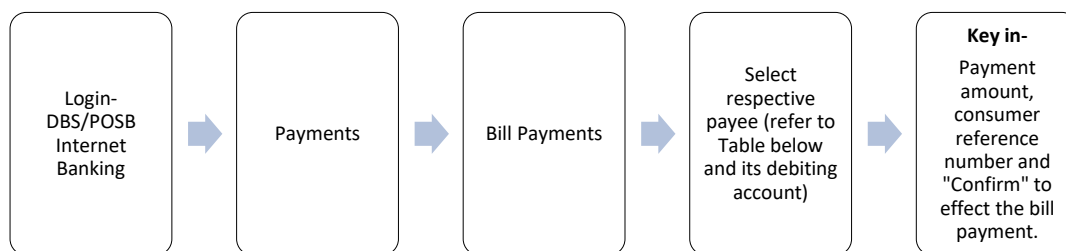
\* Please refer to 13.5.1 – 13.5.9 for details.

<sup>#</sup> Please send in the necessary forms to set up renewal premium payment methods (e.g. GIRO form). No reminders/ memos will be sent.

<sup>^</sup> Policyholder will receive SMS notifications within 2 working days from the day Internet Banking/FAST/MEPS/AXS payment is made.

### 13.5.1 DBS Internet Banking (Bill Payment)

- Payment made by 11.59pm will be reflected in Singlife's account the next working day.
- Steps in making internet banking payment:

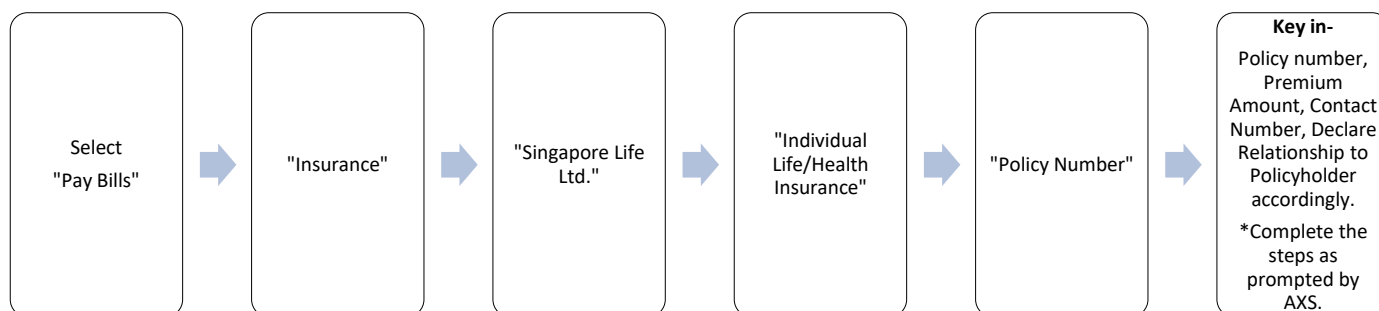


Option	Payee	Consumer Reference
Singlife-Group Life & Medical	Individual Health – Singlife Shield/ Singlife Health Plus	Insurance Policy Number (8-digit policy number)
Singlife-Life & General	All Life Policies	Insurance Policy Number



### 13.5.2 AXS

- Payment made by 11.59pm will be reflected in Singlife's account the next working day.
- Step in making AXS payment:



### 13.5.3 GIRO Application (for POSB/DBS account holders)

E Giro Application	GIRO application via DBS/POSB Banking
<ul style="list-style-type: none"> <li>•For Single Account <u>OR</u> Joint Account only (i.e. And/And Joint Account is not eligible for E-GIRO).</li> <li>•Must <u>not</u> be a Trust or Minor Account.</li> <li>•Payer of the policy and policyholder must be the same person.</li> <li>•Customer's Identification Number in our record must be the same as the bank's record.</li> <li>•Please submit the soft copy of the completed Interbank GIRO Application Form, signed by the bank account holders, for our processing.</li> <li>•Bank approval takes approximately 3 to 5 working days.</li> </ul>	<ul style="list-style-type: none"> <li>•Applicant will receive instant approval from the bank.</li> <li>•Policyholder will receive a notification letter from Singlife on the GIRO arrangement.</li> <li>•Steps in setting up GIRO arrangement:               <ol style="list-style-type: none"> <li>i.Login to DBS/POSB Internet Banking -&gt; Pay (Bills and Card) -&gt; Add GIRO Arrangement</li> <li>ii.Select the respective Billing Organisation (refer table below)</li> <li>iii.Key in the DDA Reference number</li> </ol> </li> </ul>

Billing Organisation	Insurance Plan	DDA Reference
Singlife (Life)	All Life Plans	Insurance Policy Number
Singlife (Health)	Individual Health – Singlife Shield/ Singlife Health Plus	Insurance Policy Number (8-digit policy number)

### 13.5.4 Interbank GIRO Application (Hardcopy - not preferred)

- For subsequent premium payment method only. Not for initial premium.
- Applicable to **Non-DBS/POSB** account holders and applicants who are **not eligible for E-GIRO application**.
- Please send the original copy of the GIRO Application Form to Singlife for submission to the respective banks.  
The GIRO application form **must be signed** by the bank account holders
- Banks will take around **3 to 4 weeks to process the GIRO application**.
- A GIRO acceptance letter will be sent to the client upon the bank's approval of the GIRO arrangement.

### 13.5.5 FAST/ MEPS Payment

FAST/MEPS Payment
<ul style="list-style-type: none"> <li>•Policies in SGD currency only</li> <li>•Bank Details:               <ul style="list-style-type: none"> <li>○<b>Name of Beneficiary Bank:</b> <ul style="list-style-type: none"> <li>- United Overseas Bank Limited</li> </ul> </li> <li>○<b>Beneficiary Account Number:</b> <ul style="list-style-type: none"> <li>- 401-321-727-5 (SGD)</li> </ul> </li> <li>○<b>Payment Reference:</b> Please indicate:                   <ul style="list-style-type: none"> <li>a.Policyholder's Full Name (as indicated in the Application Form);</li> <li>b.Policyholder's Identification Number/Passport Number;</li> <li>c.Policy Number</li> </ul> </li> </ul> </li> </ul>

### 13.5.6 Telegraphic Transfer

Telegraphic Transfer
<ul style="list-style-type: none"> <li>•Policies in Non-SGD currencies or from foreign banks.</li> <li>•Applicants must bear all bank charges imposed for the telegraphic transfers. It is necessary to pay an amount in excess of the premium amount to cover the bank charges.</li> <li>•Please indicate the Policyholder's Full Name (as indicated in the Application Form), Identification Number/ Passport Number and Policy Number in the telegraphic transfer application:</li> <li>•Please make remittance to the respective currency-denominated bank account accordingly</li> <li>•Please make remittance to the respective currency-denominated bank account accordingly:</li> </ul>

Contract Currency	Bank	Bank Account Number	SWIFT Code
AUD	United Overseas Bank Limited	451-907-257-7	UOVBSGSG
EUR		451-907-259-3	
GBP		451-907-261-5	
HKD		451-907-263-1	
SGD		401-321-727-5	
USD		451-907-252-6	

### 13.5.7 CPF-Medisave

Singlife Shield	Singlife CareShield Standard/Singlife CareShield Plus/Singlife ElderShield Standard/Singlife ElderShield Plus
<ul style="list-style-type: none"> <li>Premium payment can be made using: <ul style="list-style-type: none"> <li>the Assured's own CPF-Medisave Account; OR</li> <li>the Life Assured's siblings' CPF-Medisave Account.</li> </ul> </li> <li>Cash payment is required if: <ul style="list-style-type: none"> <li>The premium amount is in excess of the Additional Withdrawal Limit/CPF-Medisave Withdrawal Limit.</li> <li>There is insufficient fund in the CPF-Medisave Account to pay for the premiums due.</li> <li>The premium or any part of it is not taken from the designated CPF-Medisave account for any reason.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Premium payment can be made using: <ul style="list-style-type: none"> <li>the Assured's own CPF-Medisave Account; OR</li> <li>the spouse's/ children's/ grandchildren's/ siblings'/ parents' CPF-Medisave Account.</li> </ul> </li> <li>Please submit a "Change of Premium Payment Method- Singlife CareShield Standard/Singlife CareShield Plus/Singlife ElderShield Standard/Singlife ElderShield Plus" form<sup>^</sup>, if using the spouse's/ children's/ siblings'/ parents' CPF-Medisave Account.</li> <li>Customer can <b>withdraw up to a limit of \$600 per calendar year</b> from the CPF-Medisave Account to pay for the Singlife CareShield Standard/Singlife CareShield Plus/Singlife ElderShield Standard/Singlife ElderShield Plus premium.</li> <li><b>Cash payment is required if:</b> <ul style="list-style-type: none"> <li>The <b>premium amount is in excess of the \$600 CPF-Medisave Withdrawal Limit</b> for Singlife CareShield Standard/Singlife CareShield Plus/Singlife ElderShield Standard/Singlife ElderShield Plus application per calendar year.</li> <li>The Singlife CareShield Standard/Singlife CareShield Plus/Singlife ElderShield Standard/Singlife ElderShield Plus policy is <b>backdated and there are 2 premium deductions in the same calendar year</b>, resulting in the total premiums deducted may exceed the maximum withdrawal limit for that calendar year.</li> <li>There is <b>insufficient fund</b> in the CPF-Medisave Account to pay for the premiums due.</li> <li>The premium or any part of it is not taken from the designated CPF-Medisave account for any reason.</li> </ul> </li> </ul>

<sup>^</sup> Please refer to Appendix B Singlife Form Library for the list of forms and questionnaires mentioned in this guide.

### 13.5.8 Supplementary Retirement Scheme (SRS)

This payment method is applicable for selected products only. To provide the correct format account number, please refer to the format for each bank as below. SRS deduction take approximately 4 working days.

Agent Bank	Account Number Format
DBS	14 digits (last 3 number is 223)
OCBC	12 digits
UOB	9 digits

### 13.5.9 Advance Premium Facility

- Advance premium is allowed for one annual premium only.
- Please call our Customer Service Hotline to request for **Advance Premium Facility Application Form**.
- For more details on **eligible products and advance premium facility interest rate**, please refer to <https://singlife.com/content/dam/public/sg/documents/interest-rate/advance-premium-facility-interest-rate.pdf>
- Note: Advance premium facility **should not be marketed** as a savings account by offering guaranteed or attractive interest rates.

## 13.6 Re-Opening of Applications

- Please use e-Services on Singlife Online (SOL) for submission of documents for reopening of applications.

### 13.6.1 Requirements for Re-opening of Withdrawn/Postponed/Declined Applications

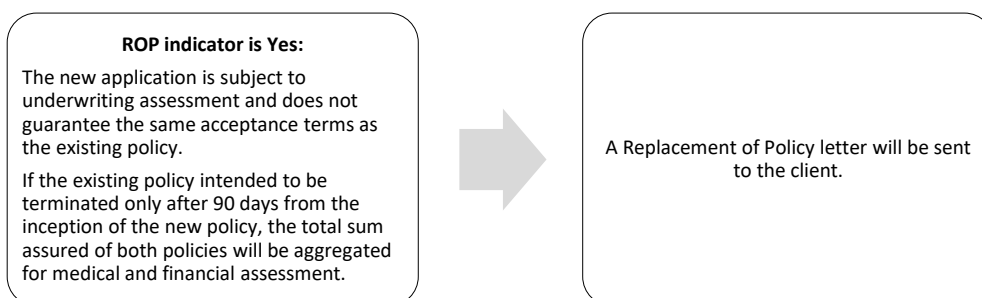
- Re-opening is **not allowed if the product has been withdrawn**.
- Fresh application form will be required if newer version of application form is released.**
- New Business reserves the right to request for new document, declaration and/or evidence if deemed necessary. Expense of medical investigation and reports to be borne by client for appeal on the postponed/declined applications

Between Re-Opening Request Date and Application Form Signed Date	Requirements
< 90 days	a. Written request from client. b. All outstanding medicals, financials or administrative requirements.
> 90 days	a. Fresh / new application must be submitted.

### 13.7 Replacement of Policy (ROP)

**ROP** is defined as a new policy being issued on the life of a Life Assured, **within 12 months before or after an existing policy** of Life Assured is lapsed, surrendered, non-forfeiture lapsed, converted to Paid-Up or Extended Term policy, or sum assured reduced.

**It is applicable to Endowment, Participating Whole life, Investment plan only**



- Important Note:**

For replacement of Trust policy

- Require written instruction signed by Trustee or;
- Request for Changes form signed by Trustee

If existing policy is assigned to a Company

- Written instruction signed by an Authorised Officer of the company;
- NRIC/ID of the Authorised Officer as proof of identity and
- Latest ACRA within 6 months will be required to exercise ROP.

## 14 Singlife Non-Face-to-Face (“NFTF”) Sales Advisory Process

- Singlife NFTF sales advisory process was launched via EzSub with E-Sign facility and editable PDF Singlife’s Supplementary Form. Please refer to the latest Singlife Announcements on the end date.
- This process is applicable to all Singlife’s range of products.
- We have put together a list of Frequently Asked Questions (refer to Appendix E) to aid you in this process.

## 15. Medical Examination – eMedEX

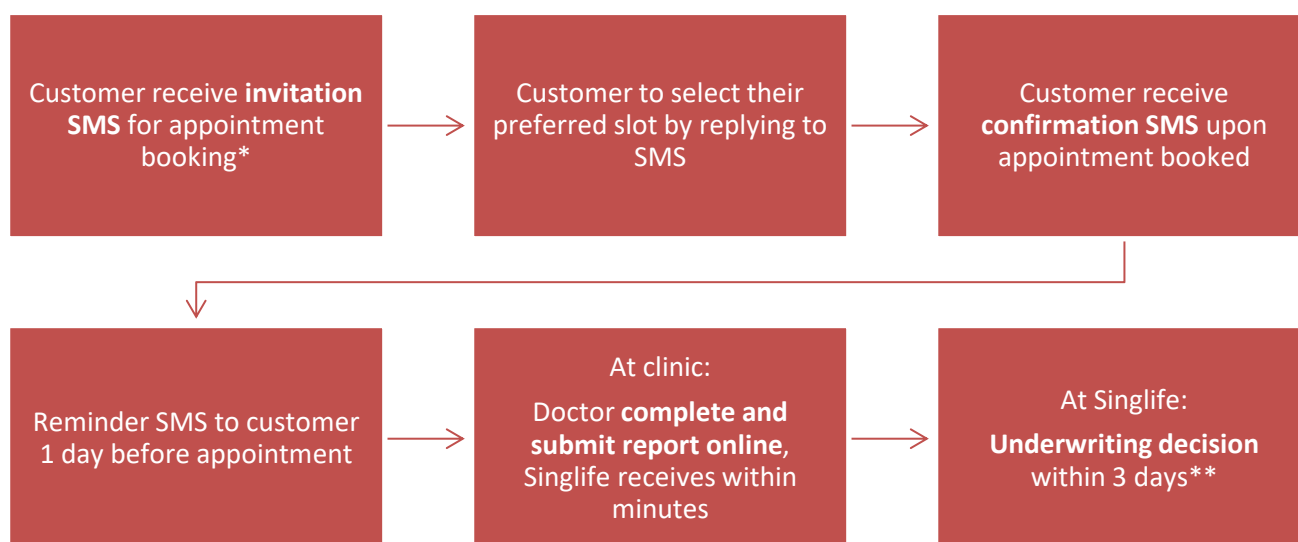
### What is eMedEX?

eMedEX is a digital platform to facilitate medical examination including schedule medical appointment via SMS and sending the medical reports from clinic to Singlife.

### Benefits of eMedEX

- Digitally enabled and seamless, work away from conventional hardcopy form.
- Improve on the lead time in underwriting cycle from 1 month to 10 days (from requirement issued to underwriting approval about 30 days).

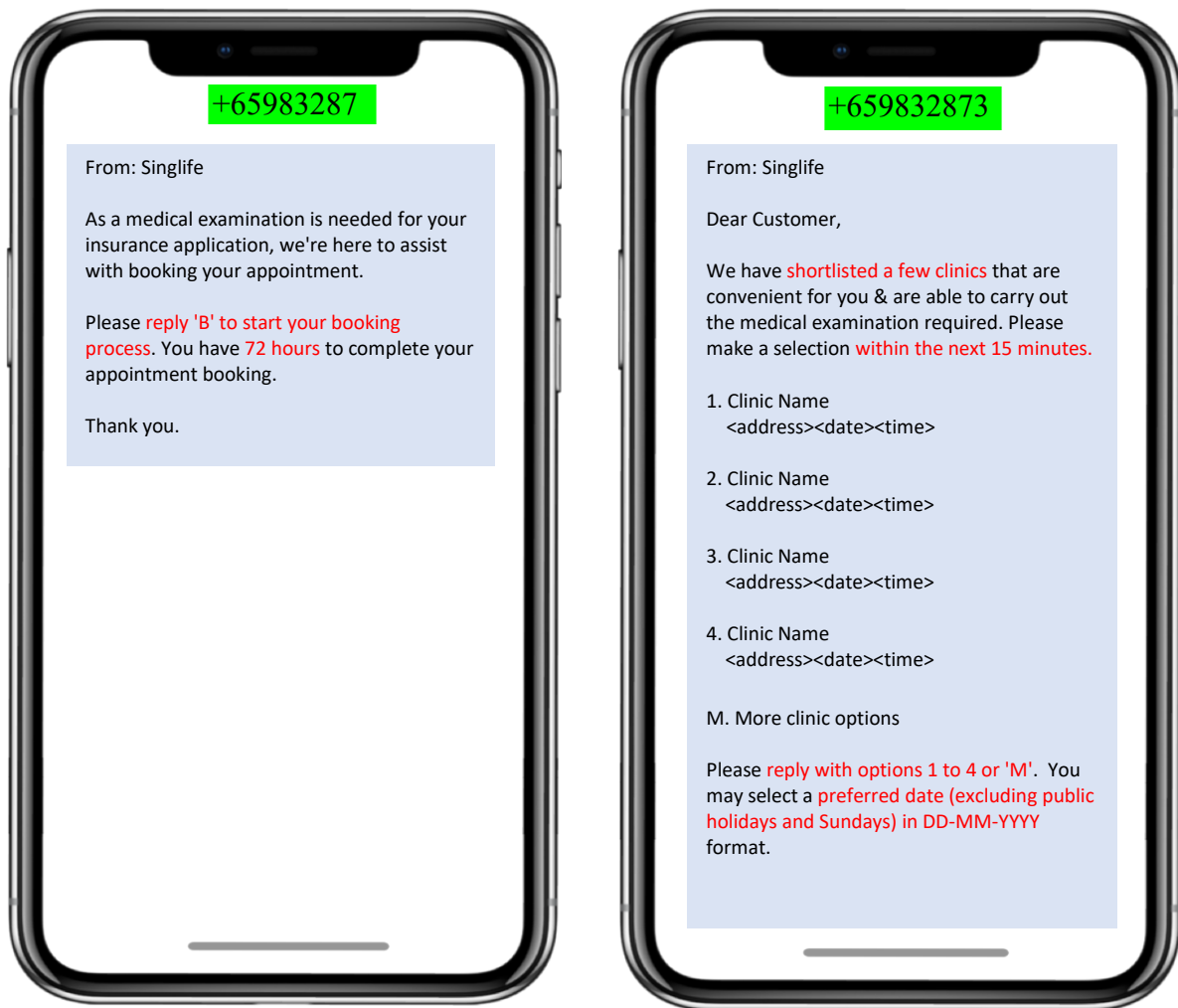
## Process Flow for Medical Examination



\*SMS is valid for 72 hours only, reminder SMS will be sent before expiry

\*\*Given no other outstanding requirements

# eMedEX SMS Appointment Booking



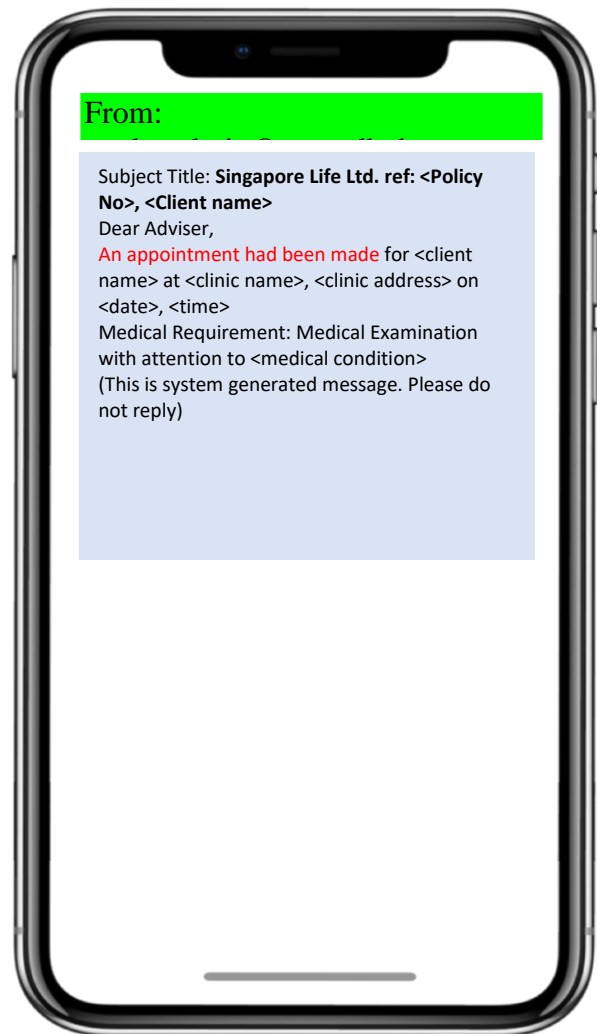
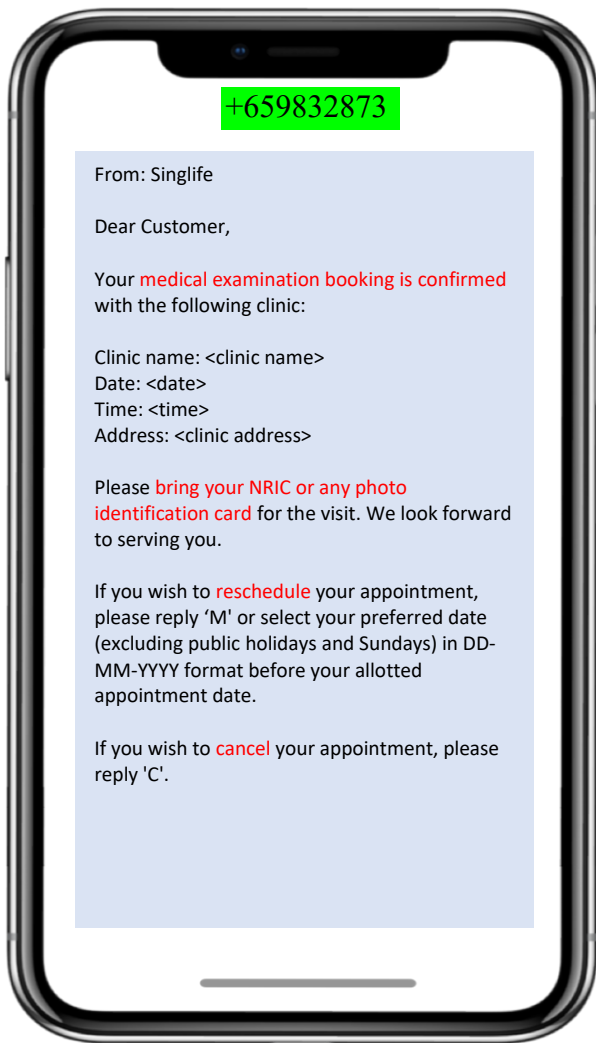
## Steps to make appointment booking

1. Customer will receive **invitation SMS for appointment booking** from sender **+65 9832 8739** to start the booking process (as shown in the image on the left above).
2. Customer to **reply 'B' to receive a list of clinics** for customer to book their medical appointment (as shown in the image on the right above).
3. Customer can select their **preferred choice by keying in the option number (1 to 4)**.  
*Example: If customer prefers option 3, to reply '3'*
4. If the options are not suitable, customer can input **'M' or their preferred date in 'DD-MM-YYYY' format** and new options will be sent to customer.  
*Example: If preferred date is 18 Dec 2023, to reply '18-12-2023'*

## Appointment Confirmation

- A **confirmation SMS will send to customer** after appointment is confirmed. Adviser will receive an email on customer's appointment details.

- If customer would like to **reschedule the appointment** after successfully booked, customer can input “**M**” or their **preferred date in “DD-MM-YYYY”** format.



**Important note:** SMS for appointment booking is valid for 72 hours from invitation SMS received.

- If customer did not respond to SMS within 24 hours, you'll receive an email from [csmedsupport@singlife.com](mailto:csmedsupport@singlife.com) with subject “**Action Needed for Pending Application - Outstanding Medical Examination**”.

**Here's what you can do to assist your customers:**

- Contact your customer asap advise them to reply to **+65 9832 8739** within the next 48 hours before the slots expire.
- If your customers do not respond within the next 48 hours, they will drop out of eMedEX and go through the conventional way for their medical examination which will require significantly more time as the process typically takes up to a few weeks.

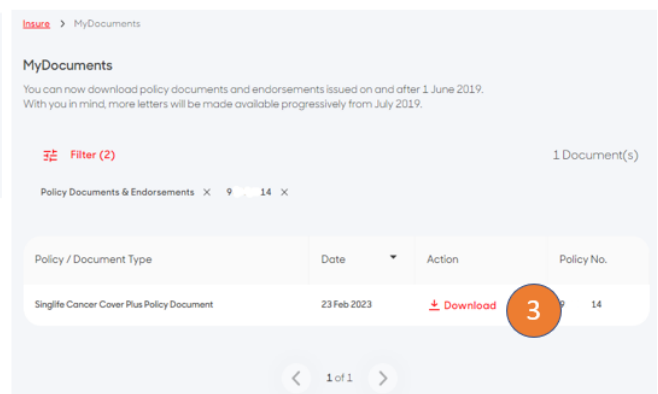
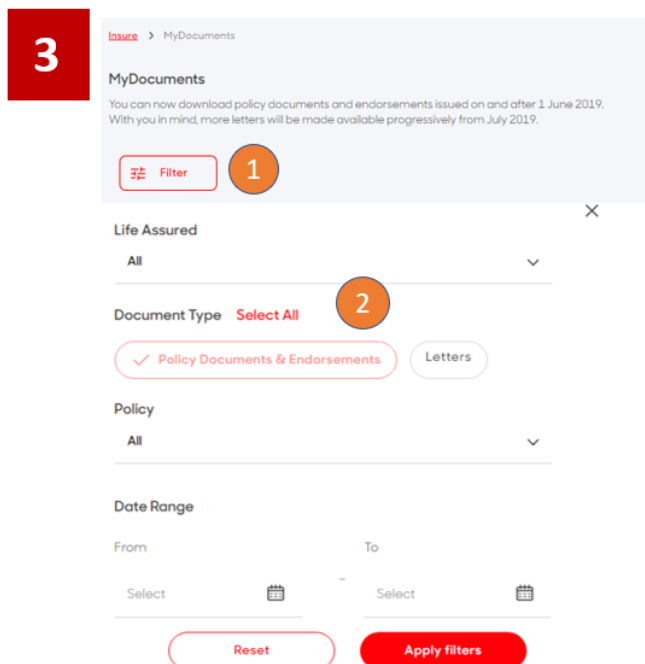
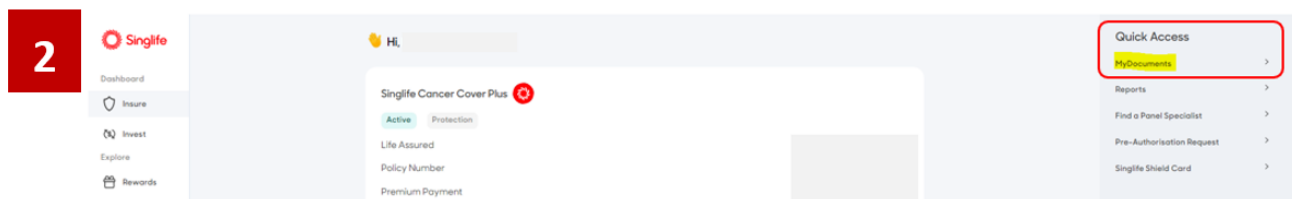
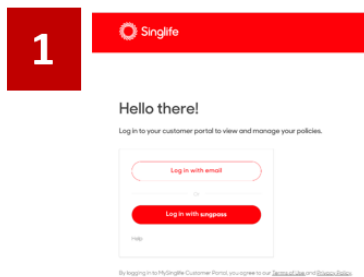
## 16.Retrieval of Electronic Policy Document (e-PolDoc)

FAs/customers can retrieve policy document from MySinglife portal / Singlife Online upon SMS notification of policy inception.

### 16.1 Retrieval By Customer

3 steps to retrieve the Policy Document through MySinglife portal:

- 1) Login **MySinglife portal** (<https://mysinglife.singlife.com/account/login>).
- 2) Go to **Quick Access** at right top corner > Click on **MyDocuments**
- 3) Under MyDocuments > click on filter to **Document Type: Policy Documents & Endorsements**> Apply > customer able to Download the policy document.





## 16.2 Retrieval By Adviser

4 steps to retrieve the Policy Document through **Singlife Online (SOL)**:

- 1) Login into **Singlife Online (SOL)** (<https://internal.singlife.local/admin/#/login>)
- 2) Go to 'Case Manager'
- 3) Click 'Recently In-Force Policies'
- 4) You can click the **Download** button at the rightmost side of the policy.

**Dashboard**

New BU **1** **Case Manager** Funds Claims (Health) Claims (Life) Change of Plan (Health)

**2** Recently In-Force Policies (last 6 months)

**2** Renewal Notice Issued (Health Policies Only)

**74** Premium Due / Unsuccessful Lodgement

**Recently In-Force and Active Policies (last 6 months)** [Go to Detailed Information](#)

No.	Assured Name & NRIC / Passport No.	Life Assured Name & NRIC / Passport No.	Policy Name & No.	Inception Date	Issuance Date	Premium Amount	Payment Method / Frequency	Sum Assured / Benefit	Download
1.			Singlife Whole Life &	24-04-2023	24-04-2023	€39.00	Cash/Cheque / Monthly		
2.			Singlife Flexi Life Income &	14-04-2023	14-04-2023	1,937.05	Interbank GIRO / Monthly	65,000	

## 17. Ways to Contact Us

- Singlife Online (SOL) and Distribution Management System (AMS) are integrated platforms which Singlife has made available for you to manage your sales portfolio. The platforms provide various information including New Business to Claims statuses.
- Please make use of the self-service features on Singlife Online (SOL) for tasks such as tracking statuses, submitting documents, extending non-taken deadlines, withdrawing applications, preliminary underwriting and more.

Types of Query	Email <sup>^</sup>
New Business related	<a href="mailto:CS_life@singlife.com">CS_life@singlife.com</a>
Premium Management (Post-Inception) – All Policies	
Policy Servicing (Post-Inception) – All Policies	
Claims - Life Policies	<a href="mailto:SGlifeclaims_support@singlife.com">SGlifeclaims_support@singlife.com</a> <i>*Email will be attended and replied within 3 business day</i>
Claims – Health Policies (enquiries)	<a href="mailto:claims_help@singlife.com">claims_help@singlife.com</a>
Claims – Health Policies (claims submission only)	<a href="mailto:shieldclaims_submission@singlife.com">shieldclaims_submission@singlife.com</a> <i>*This is an unattended mailbox for claims submission only. We will not be able to respond to any enquiry.</i>
Concierge Applications	<a href="mailto:MyConcierge@singlife.com">MyConcierge@singlife.com</a>

<sup>^</sup> Email queries will be attended to and you will typically receive a reply from us within 2 business days.

	Product categories	MyConcierge Services Qualifying Criteria (SGD)
1	Life Protection	APE: \$4,000 per annum / Sum Assured Equivalent: \$5M
2	Long Term Care	APE: \$4,000 per annum
3	Participating (Non-GIO)	APE: \$7,000 per annum
4	Unit-linked	

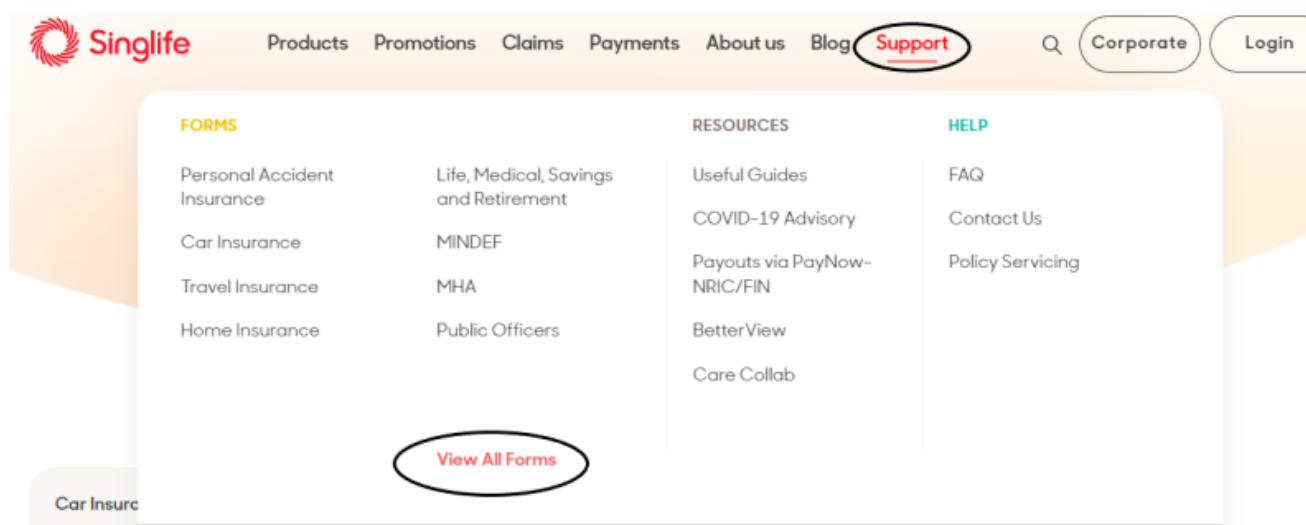
## Appendix

### A. Singlife Routine Medical and Blood Test Panels

<b>MEN</b> – Medical Examination	<b>Panel 1</b> – Full Blood Profile
<b>ECG</b> - Electrocardiograph	<b>Panel 8</b> – HIV Antibody Test
<b>S-ECG</b> – Stress ECG/Exercise Treadmill	
<b>MAR</b> – Medical Attendant’s Report *Can be requested at the discretion of underwriter depending on information disclosed on the application form and availability of information.	<b>CHB</b> – Child Health Booklet *Please submit the Birth Records, up-to-date Development Assessment, Summary of Clinic/Hospital and Immunization Records (please provide relevant pages even if they are blank)
<b>Panel 1 - Full Blood Profile Components</b>	
1. Hemoglobin	19. Albumin
2. Total Red Blood Cell	20. Globulin
3. Total White Blood Cell	21. A/G Ratio
4. Differential Count	22. Total Protein
5. Red Cell Indices (MCV, MCH, MCHC)	23. Bilirubin
6. Platelets	24. Alkaline Phosphatase
7. Peripheral Blood Film	25. SGOT
8. Erythrocyte Sedimentation Rate	26. SGPT
9. Urea	27. GGT
10. Creatinine	28. Free T4
11. eGFR	29. TSH (when T4 is abnormal)
12. Urine FEME	30. Alpha-Fetoprotein
13. Fasting Blood Glucose	31. HbsAg
14. Fasting Cholesterol	32. HBsAb
15. HDL	33. HbeAg
16. LDL	34. CEA
17. Triglycerides	35. VDRL
18. Chol/HDL Ratio	36. TPHA (when VDRL is positive)
	37. Uric Acid

## B. Singlife Form Library

- Singlife has a suite of forms and questionnaires to aid you in your sales process.
- Refer to Appendix B-1 for the list of forms and questionnaires that are mentioned in this guide.
- The complete list of forms and questionnaires available can be found at the Singlife website under “Support” → “Form Library” (<https://www.singlife.com/en/downloads/life-health-savings-retirement/>).



### B-1. Singlife Forms and Questionnaires

Form/ Questionnaire Number	Form/ Questionnaire Title
B66	Source of Wealth/ Enhanced Customer Due Diligence Form
B90	Additional Information to Application Form
C01	United States of America (US) Person Declaration Form
Q17	Financial Supplementary Questionnaire
Q19	Partnership Insurance Supplementary Questionnaire
Q20	Keyman Insurance Supplementary Questionnaire
Q21	Advisor Financial Questionnaire for Business Cover
Q28	Declaration of Continued Good Health
Q42	Non-Income Earner Supplementary Questionnaire
Form 1	Trust Nomination
Form 4	Revocable Nomination
-	Change of Premium Payment Method (Singlife ElderShield Standard/Singlife ElderShield Plus/ Singlife CareShield Standard/ Singlife CareShield Plus)
-	Viral Epidemic Questionnaire

\*This list is not exhaustive. Please refer to Singlife Form Library <https://www.singlife.com/en/downloads/life-health-savings-retirement/> for the complete list of forms and questionnaires available.

C. Business Insurance

Board's Resolution																															
<div>SAMPLE [Company's Letterhead]</div> <p>Director's Resolution in Writing Pursuant to the Company's Constitution</p> <p>Resolved: The Company, agreed to effect a life insurance policy on the lives of:</p> <table border="1"><thead><tr><th>Name of Life Assured</th><th>Designation of Life Assured</th><th>Plan Proposed and sum assured</th><th>Supplementary benefits and sum assured</th></tr></thead><tbody><tr><td>1)</td><td></td><td></td><td></td></tr><tr><td>2)</td><td></td><td></td><td></td></tr><tr><td>3)</td><td></td><td></td><td></td></tr></tbody></table> <p>List of Authorised Signatories for &lt;Name of the Company&gt;</p> <table border="1"><thead><tr><th>Name</th><th>Passport/Identification Number</th><th>Designation</th><th>Authorised Signatory</th></tr></thead><tbody><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr></tbody></table> <p>Authorised Signatory</p> <p>[Signature]</p> <p>[Designation]</p> <p>[Name]</p> <p>[Date]</p>				Name of Life Assured	Designation of Life Assured	Plan Proposed and sum assured	Supplementary benefits and sum assured	1)				2)				3)				Name	Passport/Identification Number	Designation	Authorised Signatory								
Name of Life Assured	Designation of Life Assured	Plan Proposed and sum assured	Supplementary benefits and sum assured																												
1)																															
2)																															
3)																															
Name	Passport/Identification Number	Designation	Authorised Signatory																												

#### D. Singlife 2024 cut-off dates for submission of Life and Health plans

- Applications that meet the below closing dates and conditions will be incepted within the same month of submission.

Month	Full and complete applications (without medical or financial evidence), follow-up documents and/or Letter of Conditional Acceptance to reach Singlife by <b>1pm on the cut-off dates listed below.</b>					
	Health Products Singlife Shield, Singlife HealthPlus, Singlife Cancer Cover		Long Term Care Products Singlife ElderShield Standard/Plus Singlife CareShield Standard/Plus		Non-CPF Products e.g. Singlife Elite Term, Singlife Flexi LifeIncome II, etc	
	via <b>EzSub &amp; MyInfo and QnB</b>	via <b>hardcopy</b>	via <b>EzSub &amp; MyInfo and QnB</b>	via <b>hardcopy</b>	via <b>EzSub &amp; MyInfo</b>	via <b>hardcopy</b>
Jan	15 Jan	3 Jan	10 Jan	4 Jan	25 Jan	13 Jan
Feb	8 Feb	29 Jan	7 Feb	26 Jan	23 Feb	13 Feb
Mar	11 Mar	28 Feb	8 Mar	27 Feb	22 Mar	12 Mar
Apr	15 Apr	2 Apr	9 Apr	27 Mar	24 Apr	12 Apr
May	13 May	30 Apr	9 May	26 Apr	27 May	14 May
Jun	10 Jun	29 May	7 Jun	28 May	24 Jun	12 Jun
Jul	15 Jul	3 Jul	10 Jul	28 Jun	25 Jul	15 Jul
Aug	12 Aug	31 Jul	7 Aug	26 Jul	26 Aug	14 Aug
Sep	16 Sep	4 Sep	11 Sep	30 Aug	24 Sep	12 Sep
Oct	14 Oct	2 Oct	10 Oct	30 Sep	24 Oct	14 Oct
Nov	11 Nov	29 Oct	8 Nov	28 Oct	25 Nov	13 Nov
Dec	12 Dec	2 Dec	6 Dec	26 Nov	19 Dec	9 Dec

**\*\* For EzSub application without MyInfo, the closing dates will be 2 working days before the EzSub dates above.**

**\*\* For EzSub application without MyInfo and/or eFNA, the closing dates will be 2 working days before the EzSub dates above.**

**\*\* For EzSub application without MyInfo and/or eFP, the closing dates will be 2 working days before the EzSub dates above.**

Collection cut-off time for hardcopy documents is 1pm each working day. Documents that reach us after 1 pm will be collected the next working day.

#### **Important notes:**

##### **1. Tips for faster issuance of policies:**

- Go fully digital** – we strongly encourage you to use EzSub, MyInfo and/or eFNA/eFP, where in-built system checks can help you complete the applications more accurately and speedily. Priority processing will be given to these applications.
- Submit and upload your documents and requirements at Singlife Online (SOL) using *Services \ New Business \ Upload Documents* for ease of submission and quicker processing. Documents and requirements sent by email are no longer accepted.
- If medical examinations are needed, use eMedEX for significantly shorter underwriting approval time. Please remind your client to respond to the clinic appointment booking SMS sent by +65 9832 8739, our appointed partner.

- d. **Please check the following carefully** before submitting your applications:
- i. **Mandatory documents** – application forms, policy illustrations, fact find forms – are duly completed and with consistent signatures. For physical fact find forms, please ensure that the right pages are attached in EzSub.
  - ii. Use **MyInfo** for fuss-free and more accurate form filling. Alternatively, submit a clear copy of the customer's NRIC or identity document. Always check that the photo image and text are clear and legible before submission.
  - iii. Submit additional proof of address **if the customer chooses to use an address that is different** from that on their NRIC.
  - iv. Select initial premium payment by credit card or e-GIRO. For e-GIRO payment (only for DBS/POSB account holders), **the GIRO form has to be completed and signed by the account holder(s).**
- e. For applications using the **Non-Face to Face (NFTF) Sales** Advisory process:
- i. Use **"E- Sign"** for fuss-free transactions and customer can sign remotely and the Non-Face-to-Face supplementary form will not be required. eGIRO is only available if E-Sign function is used. Customers using "Sign and Submit (instead of E-Sign) should use alternative payment methods.
  - ii. For third party / joint life applications, submit the NFTF Supplementary Form together with the EzSub submission using "NFTF Supplementary Form" category in the supporting documents function.
  - iii. For **new customers**, please submit a copy of a second identity document. This requirement is waived for customers using MyInfo.

## 2. Singlife Shield/ Singlife Health Plus

- Where cash premium top-up is required, it must be received before any MediSave deduction can take place.
- The application for Family Discount for Child(ren) (FDC) is valid only if both parents' Singlife Shield policies are issued before the child's policy is inception.

If you have any questions, please feel free to contact us at 6827 9933 (8.45am to 5.30pm, Mondays to Fridays) or email [cs\\_life@singlife.com](mailto:cs_life@singlife.com).

**The above cut-off dates may be subject to changes, which we will inform via Singlife Distribution Operations.**

## E. FAQ for Singlife NTF Sales Advisory Process

### 1) What are the mandatory documents for Singlife NTF new business applications?

- i. Application documents, e.g. Application Form, Policy Illustration/Product Summary;
- ii. *Singlife accepted Supplementary Form* for NTF
- iii. Identity documents (ID) and proof of address (Assured's identity document and proof of address can be exempted if the customer's particulars are retrieved through MyInfo); 2 IDs are required for new customers and 1 ID for existing customers of Singlife.
- iv. Fact Find Form (FFF).

#### NOTE:

- If hardcopy/softcopy NTF application is submitted using the editable PDF Application Form, the FA's approving manager must review and sign on the FFF; or Singlife accepted Supplementary Form (the latter must satisfy the firm's requirement to replace FFF).
- If eGIRO premium payment method is selected, the GIRO Form must be signed by the GIRO Accountholder.



Use E-sign and Non Face-to-Face supplementary form will be waived for Assured.

Use MyInfo and callback verification will be waived.



**If the application is submitted through EzSub, the *Singlife accepted Supplementary Form* for NTF has to be attached under “Non Face-to-Face Supplementary form” category for supporting documents.**

- For PIAS submission, please refer to your firm's internal communications pertaining to the specific requirements on Financial Planner and NTF Supplementary Form



**EzSub (standalone EzSub non eFNA/eFP channels with eSign option)**

i. There are 3 options for eSignature : SignNow/e-Sign/Sign & Submit standalone NTF form

Signature

Supporting documents

Esubmission

### Signature

Your customer can choose between the following options

#### 1. Face-to-Face Sales Advisory Process

SignNow

What is SignNow?

- This is a Face-to-Face option where your customer is ready to provide their signature on a PDF which will be displayed on your tablet.

#### 2. Non Face-to-Face Sales Advisory Process (E-Sign via MySinglife portal)

E-Sign

What is E-Sign?

- This is a Non Face-to-Face option where your customer will receive instructional emails to complete their application remotely via MySinglife.  
- This option is not applicable for joint life/third party payer/third party life assured applications.  
- Non Face-to-Face Supplementary form will be waived.  
- Please ensure email address stated in the application form is unique and not shared with family members.

#### 3. Non Face-to-Face Sales Adv (Submit standalone Non Face-to-Face)

Sign and Submit

What is Sign and Submit?

- This is a Non Face-to-Face option where your customer will complete the Non Face-to-Face Supplementary form.  
- This option is for all application types.  
- Please upload the Non Face-to-Face Supplementary form at 'Supporting Documents'.

Back

ii. New Doc type for option3 in EzSub- supporting documents menu

Signature

Supporting documents

Esubmission

Please attach the following documents

✕ Proof of Identity

✕ MAS 318 Section 11 and 12

Proof of Identity, Valid Passes, Proof of Address – Life Assured

Proof of Identity, Valid Passes, Proof of Address - Assured/Joint Life Assured

Proof of Identity – Beneficial Owner

Proof of Identity – Third Party Payor

MAS 318 Sections 11 and 12

(US) Person Declaration Form (C01)

Source of Wealth/Enhanced Customer Due Diligence Form (B66)

Financial Supplementary Questionnaire (Q17), ITA, Pay Slip

Medical Report/Doctor Memo

**Non Face-to-Face Supplementary Form**

Others

Credit Advice

Category

1

0

iii. Option 2, e-Signature form in EzSub auto populated NFTF declarations for e-Sign cases via MySinglife

## E-SIGNATURE FORM

By signing this E-Signature Form, I/We agree to:

- complete the application process, including submission of required documents electronically;
- receive documents electronically (including but not limited to Cover Page (if applicable), Policy Illustration (if applicable), Product Summary, Bundled Product Disclosure (if applicable), Application Form, MyInfo Consent Form (if applicable), Enhanced Customer Due Diligence (if applicable) and E-signature form); and
- sign documents electronically and understand that the provision of such signatures constitutes a legally binding transaction and agreement.

**I/We further acknowledge, declare and agree that:**

- (1) I/We have read through and understood each and every page of the following documents:
  - Cover Page (if applicable), Policy Illustration (if applicable), Product Summary, Bundled Product Disclosure (if applicable), Application Form, MyInfo Consent Form (if applicable) and Enhanced Customer Due Diligence (if applicable).
- (2) My/Our Financial Adviser Representative has fully and completely explained the contents of the above documents to my/our satisfaction, including the values/key benefits/premium rates/ information in the Cover Page (if applicable), Policy Illustration (if applicable), Product Summary and Bundled Product Disclosure (if applicable), the declarations/requirements/information in the Application Form, MyInfo Consent Form (if applicable), Enhanced Customer Due Diligence (if applicable) and the pages I/we have to sign.
- (3) I/We understand and agree that I/we will be deemed to have signed all the pages of the Cover Page (if applicable), Policy Illustration (if applicable), Product Summary, Application Form, MyInfo Consent Form (if applicable) and Enhanced Customer Due Diligence (if applicable) where signatures are required.
- (4) I/We authorise any medical source, insurance office, or organisation to release to Singapore Life Ltd. and Singapore Life Ltd. to release to any medical source, insurance office or organisation, to the extent permitted by law, all relevant information concerning me/us and/or any proposed life assured at any time, regardless of whether the application(s) is accepted by Singapore Life Ltd. A photographic or electronic copy of this authorisation shall be as valid as the original.
- (5) I/We am/are aware that the latest edition of the respective Fund Prospectuses may be found on [www.singlife.com](http://www.singlife.com) and I/we have read and understood the applicable sections of the most recent edition of the respective Fund Prospectuses in relation to my/our application(s) (applicable to investment-linked plans only).
- (6) I/We are not Selected Clients. A Selected Client is any individual who meets any two of the following criteria:
  - Aged 62 years or older;
  - Not proficient in written or spoken English; or
  - Has below GCE 'O' level or 'N' level qualifications, or equivalent academic qualifications.
- (7) The Fact Find Form has been discussed with me/us, and my/our Representative has explained its contents and recommendations and I/we agree with those recommendations.
- (8) I/We understand that where confirmation calls are required and Singapore Life Ltd. is unable to confirm my/our purchase within 30 working days from the date the policy is issued, Singapore Life Ltd. will terminate my/our policy. Singapore Life Ltd. will contact me using this number 6994 2490.

**Representative's Declaration:**

- (1) I confirm that I have presented the Fact Find Form to the customer, and its contents and recommendations have been discussed, explained to and agreed by the customer.
- (2) I have solicited this insurance business in Singapore, and that all the related documents were confirmed in Singapore.
- (3) For new customers of Singapore Life Ltd., I declare that
  - I have met the above-mentioned customer(s) at least once in person, or through a video call, and verified his/her identity; or
  - the above-mentioned customer(s) is/are customer(s) of mine whose identity I have verified previously.

\* P R O P F \*

**SOL :**

iv. Manager can review for NFTF Supp form (all channels)

Submission Detail		
Document Type	Document Name	View
Application Form	LF360015689220707161845AppForm.pdf	
Policy Illustration/ Product Summary	LF360015689220707161845BI_PS.pdf	
Supporting Documents - LifeAssuredID	LF360015689220707161845MyInfoConsentForm.pdf	
Supporting Documents - SignatureForm	LF360015689220707161845SignatureForm.pdf	
Supporting Documents - CCAuthorization	LF360015689220707161845_CREDIT_CARD.pdf	
Supporting Documents - ProofIdentity3Party	LF360015689220707161845_ProofIdentity3Party_1.pdf	
Supporting Documents - MASDocument	LF360015689220707161845_MASDocument_2.pdf	
Supporting Documents - Others	LF360015689220707161845_Others_3.pdf	
Supporting Documents - NFTF	LF360015689220707161845_NFTF_4.pdf	

**2) Can I use my firm's own NFTF supplementary form instead of *Singlife accepted Supplementary Form*?**

No. *Singlife accepted Supplementary Form* must be used. This is because the NFTF supplementary form used by the Financial Advisor's firm may not encompass all the declarations stated in *the Singlife accepted Supplementary Form*, which are necessary to meet Singlife's requirements for a NFTF new business application transaction.

**3) Does the customer and I need to sign on the Application Form, Policy Illustration/Product Summary and Fact Find Form?**

No, you and the customer only need to sign on the *Singlife accepted Supplementary Form*.

The customer only needs to review the application documents (Application Form, Cover Page, Policy Illustration/Product Summary, Bundled Product Disclosure Document, Fact Find Form). He/she is not required to sign the application documents. Additional declaration documents such as health questionnaires need not be signed if these documents are submitted together with the application submission.

**NOTE:** This applies to EzSub/Hardcopy/Softcopy of Application (editable PDF forms).

- 4) **Is digital name stamp acceptable?**  
We can accept digital name stamp on *Singlife accepted Supplementary Form* for NFTF new business application. However, follow-up may be required at point of Policy Servicing if customer is unable to provide a signature that is consistent with the application. The specimen signature can be provided using the "Change of Personal Particular" form together with a copy of the customer's identity document. As such, it is strongly encouraged that customers sign or use digital signatures instead.
- 5) **Does the FA's approving manager need to complete and sign the Fact Find Form (FFF) section?**  
Yes. For hardcopy/softcopy application using editable PDF forms, the approving manager must sign and submit the relevant sections of the FFF, or *Singlife accepted Supplementary Form* (the latter must satisfy the firm's requirement to replace FFF).
- 6) **When do I need to submit 2 sets of customer identity documents for the NFTF new business application?**  
Customer must submit 2 distinct and valid identity documents if the customer is a new customer of Singlife. For existing customer of Singlife, only 1 identity document is required.  
Please ensure that the address in the proof of address document is consistent with the address in the application form. Otherwise, additional proof of address is required.
- 7) **With the use of MyInfo, do I need to submit my client's identity documents and proof of address?**  
All identity documents including proof of address of the Assured will not be required, if the applicant's particulars are captured in the EzSub application through MyInfo. For applicant's who are on FIN number and uses MyInfo, any amendments in the address that is retrieved from MyInfo will require additional proof of address. Identity documents for Life Assured of 3<sup>rd</sup> party applications, Beneficial Owner, and 3<sup>rd</sup> party payer will still be necessary.  
**NOTE:** Callback verification with the Assured will not be required with the use of MyInfo.
- 8) **If the original EzSub application is not approved by my manager, do my client and I need to re-sign the *Singlife accepted Supplementary Form*?**  
Yes. The FAR need to review the recommendations together with the client. Once the review is completed, the client must agree with the new recommendations and re-sign the *Singlife accepted Supplementary Form*.
- 9) **Can I submit a revised set of Policy Illustration and Product Summary generated from EzSub?**  
Yes. We can accept both versions of the revised Policy Illustration and Product Summary generated from Pocket SQS or extracted from EzSub application submission.  
The revised set of Policy Illustration and Product Summary need not be signed, if a duly completed and signed Alteration Form (B58-Life Policies; B52-Health Policies) are submitted together.
- 10) **Where do I submit the editable PDF applications?**  
Softcopies of the editable PDF applications can be sent directly to CS DMU mailbox at [cs\\_dmu@singlife.com](mailto:cs_dmu@singlife.com).
- 11) **Where do I submit loose/follow-up documents for the new business application?**  
Loose documents such as questionnaires and medical reports can be sent directly to new business mailbox at [cs\\_life@singlife.com](mailto:cs_life@singlife.com).
- 12) **What is required to prove the existing relationship between the FAR and the client?**  
Proof of relationship between the FAR and the customer is no longer required.
- 13) **Will face-to-face new business application be mistaken as NFTF application and be withdrawn if the *Singlife accepted Supplementary Form* is not submitted?**  
For face-to-face new business applications, please ensure that FAR and the customer review the application documents and sign on all the relevant sections of the documents.  
For NFTF, the signed *Singlife accepted Supplementary Form* must be submitted together with the application documents. With this in place, it will minimise any clarification required, and the new business application transaction can take place smoothly.
- 14) **Why is authentication call-back for NFTF new business submission necessary?**  
The call-back to customer is to verify the customer's identity and that he/she wants to proceed with the purchase. It is deemed as a key control for the Singlife NFTF Sales Advisory process by Singlife Compliance. With the call-backs, the email confirmation from the customer will not be required.
- 15) **How can my client identify that the call is from Singlife?**  
6994 2490 will be the caller ID reflected on the client's handphone.
- 16) **If my client missed Singlife's call, what is the number to call back?**  
6994 2490.
- 17) **What are the available payment methods for initial premium?**  
No cash payment. Cheque payment is not encouraged.

Initial Premium Payment Method	Requirement
CPF Medisave (For Singlife Shield/ Singlife ElderShield Standard/ Singlife ElderShield Plus/ Singlife CareShield Standard/ Singlife CareShield Plus only)	Medisave account holder must sign on the Singlife's Supplementary Form.
Credit Card	Cardholder <u>must sign</u> the Singlife Supplementary Form under the Cardholder's signature section.
GIRO (DBS/POSB account holders only)	Accountholder <u>must sign</u> the GIRO Application Form. For hassle free and instant GIRO approval, customer can apply for GIRO via Internet Banking and quote the policy number as Reference Number.
Other digital payment methods	Pay through Internet Banking for all local bank accounts. AXS Online Portal or Mobile App. Credit cards from DBS/POSB, Citibank, OCBC and UOB can all be accepted.



# Singlife

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