



This Cover Page is an important document.

- It highlights the key features and risks of this product and should be read together with the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable.
- It is important to read the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable, before deciding whether to purchase this product. If you do not have a copy of these documents, please contact us at 6827 9933 or your Financial Adviser Representative to ask for them.
- You should not purchase this product if you do not understand or are not comfortable with the risks of this product.

Singlife Elite Term II

Product Type	Non-Participating Term Plan
Premium Term	23 Years
Policy Term	23 Years
Name of Insurer	Singapore Life Ltd.
Policy Currency	Singapore Dollars

WHAT ARE YOU PURCHASING?

This is a non-participating term plan which offers you insurance coverage. It comprises guaranteed benefits only.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the financial advisory firm and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is \$2,736 as shown in the Policy Illustration. This makes up 7.94% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

compareFIRST is an online portal that enables you to easily compare the premiums and features of life insurance products available to the retail market in Singapore. compareFIRST empowers you to make informed decisions when purchasing life insurance products. You can access the portal at www.comparefirst.sg before making a life insurance purchase. You can also find out more about life insurance products at www.moneysense.gov.sg.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8



Introduction

Singapore Life Ltd. believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

If you need clarification, please do not hesitate to ask your Financial Adviser Representative.

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Policyholder and Plan Details

Date of Issue	: 23/04/2025	Backdated	: Not Applicable
Life Assured	: Li Wenqiu	Age Next Birthday	: 43
Gender / Smoker Status	: Male/Non-Smoker		
Occupation	: Civil Servant - Office Based - A541		
Residency / Nationality	: Singapore (SG) / Singapore (SG)		
Payment Mode	: Annual	Currency	: SGD

Summary Page

Your Plan	Policy Term	Premium Term	Sum Assured / Benefit	Premium Before Discount	Discount (%) Promo Code: TP05	Premium Payable
Singlife Elite Term II	23	23	1,600,000.00	2,139.20	30%	1,497.45

Supplementary Benefits

	Policy Term	Premium Term	Sum Assured / Benefit	Premium Before Discount	Discount (%)	Premium Payable
Life Assured						
Critical Illness Premium Waiver II	23	23	-	136.30	-	95.40
Total:				2,275.50		1,592.85

- It is important that you examine the Product Summary as well. This document highlights key features of the policy, including the benefits, charges and your free-look privilege.
- You have also been given a copy of "Your Guide to Life Insurance", "Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (where applicable)" and "Your Guide to Investment-Linked Insurance Plan" (where applicable). This is intended to provide you with a general understanding of life, health and investment-linked insurance, and it may cover product features that do not apply to the proposed policy.
- The discount is applied annually for the entire duration of the premium term. The discount may not be applicable if you make a change to the policy.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Elite Term II	23	23	1,600,000.00	1,497.45
AP: 1,497.45	HP: 758.35	QP: 381.55	MP: 127.75	

Main Policy Illustration

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
1/44	1,498	1,600,000	-
2/45	2,995	1,600,000	-
3/46	4,493	1,600,000	-
4/47	5,990	1,600,000	-
5/48	7,488	1,600,000	-
6/49	8,985	1,600,000	-
7/50	10,483	1,600,000	-
8/51	11,980	1,600,000	-
9/52	13,478	1,600,000	-
10/53	14,975	1,600,000	-
11/54	16,472	1,600,000	-
12/55	17,970	1,600,000	-
13/56	19,467	1,600,000	-
14/57	20,965	1,600,000	-
15/58	22,462	1,600,000	-
16/59	23,960	1,600,000	-
17/60	25,457	1,600,000	-
18/61	26,955	1,600,000	-
19/62	28,452	1,600,000	-
20/63	29,949	1,600,000	-

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
23/66	34,442	1,600,000	-

Note: The Premiums displayed from this section and thereafter are the Premiums Payable.

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Maturity Value Guaranteed (\$)
23/66	34,442	-

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Singlife Elite Term II	23	23	1,600,000.00	1,497.45
AP: 1,497.45	HP: 758.35	QP: 381.55	MP: 127.75	

How much are you paying for distribution costs?

This table shows the total costs of distribution that Singapore Life Ltd. expects to incur in relation to your policy, including the cost of any financial advice provided to you.

Total Distribution Cost

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/44	1,498	1,737
2/45	2,995	2,403
3/46	4,493	2,569
4/47	5,990	2,647
5/48	7,488	2,691
6/49	8,985	2,736
7/50	10,483	2,736
8/51	11,980	2,736
9/52	13,478	2,736
10/53	14,975	2,736
11/54	16,472	2,736
12/55	17,970	2,736
13/56	19,467	2,736
14/57	20,965	2,736
15/58	22,462	2,736
16/59	23,960	2,736
17/60	25,457	2,736
18/61	26,955	2,736
19/62	28,452	2,736
20/63	29,949	2,736
23/66	34,442	2,736

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

Date of Issue	: 23/04/2025	Backdated	: Not Applicable
Life Assured	: Li Wenqiu		
Gender / Smoker Status	: Male/Non-Smoker	Age Next Birthday	: 43
Occupation	: Civil Servant - Office Based - A541		
Residency / Nationality	: Singapore (SG) / Singapore (SG)		
Payment Mode	: Annual	Currency	: SGD

What does the last column represent?

1. The Total Distribution Cost To-date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Life Assured				
Critical Illness Premium Waiver II	23	23	-	95.40
			Total:	95.40

AP: 95.40 **HP:** 48.35 **QP:** 24.35 **MP:** 8.15

Policy Illustration for Supplementary Benefits

This is only a Supplementary Policy Illustration and must be read in conjunction with the Main Policy Illustration.

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
1/44	96	-	-
2/45	191	-	-
3/46	287	-	-
4/47	382	-	-
5/48	477	-	-
6/49	573	-	-
7/50	668	-	-
8/51	764	-	-
9/52	859	-	-

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
10/53	954	-	-
11/54	1,050	-	-
12/55	1,145	-	-
13/56	1,241	-	-
14/57	1,336	-	-
15/58	1,431	-	-
16/59	1,527	-	-
17/60	1,622	-	-
18/61	1,718	-	-
19/62	1,813	-	-
20/63	1,908	-	-
23/66	2,195	-	-

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Life Assured				
Critical Illness Premium Waiver II	23	23	-	95.40
			Total:	95.40

AP: 95.40 **HP:** 48.35 **QP:** 24.35 **MP:** 8.15

How much are you paying for distribution costs?

This table shows the total costs of distribution that Singapore Life Ltd. expects to incur in relation to the Supplementary Benefits, including the cost of any financial advice provided to you.

Total Distribution Cost

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/44	96	126
2/45	191	174
3/46	287	186
4/47	382	192
5/48	477	195
6/49	573	198
7/50	668	198
8/51	764	198
9/52	859	198
10/53	954	198

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

Date of Issue : 23/04/2025 Backdated : Not Applicable

Life Assured : Li Wenqiu
Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 43
Occupation : Civil Servant - Office Based - A541
Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment Mode : Annual Currency : SGD

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
11/54	1,050	198
12/55	1,145	198
13/56	1,241	198
14/57	1,336	198
15/58	1,431	198
16/59	1,527	198
17/60	1,622	198
18/61	1,718	198
19/62	1,813	198
20/63	1,908	198
23/66	2,195	198

What does the last column represent?

1. The Total Distribution Cost To-date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385

NOTES:

1. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.
2. The client's age next birthday (ANB) is used to calculate the premium and Surrender Values (if any) in the illustration. The Sum Assured/Benefit heading in this illustration refers to the Sum Assured or Annual/Monthly Benefit you will receive depending on the plan.
3. This quotation is applicable to standard life and is for illustration purposes only. This illustration is not an offer by Singapore Life Ltd. to provide insurance. Insurance cover is only effective when a policy is issued. The precise benefits, terms and conditions will be provided in the insurance policy contract. All amounts quoted are based on the selected currency.
4. For the purpose of this Policy Illustration, Singaporean Nationality shall include Singapore Permanent Resident. Rates quoted for a Singapore Permanent Resident shall be based on the rates quoted for a Singaporean.
5. For the purpose of the Policy Illustration for Supplementary Benefits (where applicable), "-" shown under the Death Benefit Guaranteed and/or Surrender Value Guaranteed indicates that there are no death benefit coverage and/or surrender value for the respective supplementary benefit.
6. Please note that the premium rates/charges for the following (where applicable) are not guaranteed. These rates/charges may be adjusted based on future experience.
 - CI Advance Cover Plus IV
 - Early Critical Illness Cover II
 - Critical Illness Premium Waiver II
 - Payer Critical Illness Premium Waiver II
 - MultiPay Critical Illness Cover IV
 - Singlife Big 3 Critical Illness Cover
7. I/We declare that my/our Financial Adviser Representative has explained the values / key benefits / information in the Policy Illustration and Product Summary to my/our satisfaction. I/We have read through all the pages of the Policy Illustration and Product Summary and understand the benefits of the plan.

Signature of Life Assured: _____
Date : 23/04/2025
Name : Li Wenqiu

Signature of Financial
Adviser Representative : _____
Date : 23/04/2025
Name : Lee Meng
Company Name : GEN Financial Advisory Pte Ltd
Contact Number : 6597382965
Representative Code : 60022385