

**TERMS AND CONDITIONS
SINGLIFE HEALTH PRODUCTS PROMOTION FOR PUBLIC OFFICERS, MINDEF
AND MHA INSURED MEMBERS AND PERSONNEL (the “Promotion”)**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a “Qualifying Customer”:
 - a. You must apply for the “Qualifying Plan(s)” and/or the “Qualifying Rider(s)”;
 - b. Your application for the “Qualifying Plan(s)” and/or the “Qualifying Rider(s)” must be signed between 3 October 2023 to 30 June 2026 (the “Promotion Period”, both dates inclusive);
 - c. Your application must be received by Singapore Life Ltd. (“Singlife”) by 7 July 2026 (date inclusive);
 - d. You must be a MINDEF & MHA Insured Member, MINDEF & MHA personnel, Public Officer, or eligible dependants as per the criteria set out below (“Qualifying Member”).
3. Only Qualifying Customers will be eligible for the following:

Qualifying Plans and/or Riders	For Main Applicant(s) and Dependant(s) Singapore Citizens / Singapore Permanent Residents	Promotion Code
Singlife Shield Plan 1,2,3, Standard Plan and Singlife Health Plus	20% first year discount on Singlife Shield Plan 1,2,3, Standard Plan and Singlife Health Plus plans only The application must be made via a Financial Adviser Representative through EzSub sales platform.	MINDEF personnel use the code “SSMF” MHA personnel use the code “SSMF” POGIS personnel use the code “SSPO”
Singlife Cancer Cover Plus II	20% first year premium discount.	MINDEF personnel use the code “SSMF” MHA personnel use the code “SSMF” POGIS personnel use the code “SSPO”
Singlife CareShield Standard and/or Singlife CareShield Plus*	Additional 20% discount on first-year premium paid on top of the 20% perpetual discount on premium (To receive the perpetual discount, you must meet the minimum qualifying annual premium (including GST, excluding substandard lives premium loading (if any), and before applying the premium discount) (the “ Minimum Annual Premium ”) of S\$500 per policy for the Qualifying Plan.	All personnel use the code “LTCS”

	<p>Additional 20% discount on first-year premium paid on top of the 25% perpetual discount on premium (To receive the perpetual discount, you must meet the minimum qualifying annual premium (including GST, excluding substandard lives premium loading (if any), and before applying the premium discount) (the “Minimum Annual Premium”) of S\$1,000 per policy for the Qualifying Plan.</p>	
	<p>Additional 20% discount on first-year premium paid on top of the 35% perpetual discount on premium (To receive the perpetual discount, you must meet the minimum qualifying annual premium (including GST, excluding substandard lives premium loading (if any), and before applying the premium discount) (the “Minimum Annual Premium”) of S\$1,500 per policy for the Qualifying Plan.</p>	
<p>Singlife Dementia Cover**</p>	<p>Additional 20% discount first-year premium paid on top of the 20% perpetual discount (To receive the perpetual discount, you must meet the Minimum Annual Premium (including GST, excluding substandard lives premium loading (if any), and before applying the premium discount) (the “Minimum Annual Premium”) of S\$300 per policy for the Qualifying Plan.)</p> <p>The application must be made via a Financial Adviser Representative through EzSub sales platform.</p> <p>Additional 20% discount first-year premium paid on top of the 30% perpetual discount (To receive the perpetual discount, you must meet the Minimum Annual Premium (including GST, excluding substandard lives premium loading (if any), and before applying the premium discount) (the “Minimum Annual Premium”) of S\$500 per policy for the Qualifying Plan.)</p>	<p>All personnel use the code “LTCS”</p>

	The application must be made via a Financial Adviser Representative through EzSub sales platform.	
--	---	--

*** Singlife CareShield Standard and/or Singlife CareShield Plus:**

You will receive an additional 20% off premium discount on the Qualifying Plan for the first-year premium payment on top of the perpetual discount on premium throughout the period in which your Qualifying Plan is in force and as long as the Minimum Annual Premium requirement is met. The perpetual discount applied will be based on the annual premium payable. For example, if the annual premium payable falls below S\$500, the perpetual discount shall cease, and you will be charged the full annual premium amounts for your policy.

Annual premium payable	Perpetual discount applied
≤ S\$500	-
S\$500 – S\$1,000	20%
S\$1,000 – S\$1,500	25%
≥ S\$1,500	35%

**** Singlife Dementia Cover:**

You will receive an additional 15% premium discount on the Qualifying Plan for the first-year premium payment and receive a perpetual discount on your premium, if you meet the requirements for the Minimum Annual Premium. There are two tiers for the perpetual discount: (a) the first tier offers a 20% perpetual discount on premium throughout the period in which your Qualifying Plan is in force if the Minimum Annual Premium which you pay meets the requirement of S\$300 per policy; and (b) the second tier offers a 30% perpetual discount on premium if the Minimum Annual Premium which you pay meets the requirement of S\$500 per policy.

These discounts shall apply throughout the period in which your Qualifying Plan is in force, as long as the respective Minimum Annual Premium requirement is met. If the annual premium you pay fall below S\$500 but are at least S\$300, you shall receive the 20% perpetual discount on your premium instead. If the annual premium you pay fall below S\$300, the perpetual discount shall cease, and you shall be charged the full premium amount for your policy.

4. To be a “Qualifying Member”, you must meet the following eligibility criterion and be able to provide the relevant documents required below. Discounts will not be given if required documentation is not provided.

Qualifying Member Group	Main Applicant(s)	Dependant(s)
MINDEF & MHA Group Insurance Voluntary Plan Insured Members	<p>Criteria: Insured members with MINDEF / MHA Group Term Life or Group Personal Injury</p> <p>Documents to provide: Policy documentation referencing customer’s in-force</p>	<p>Criteria: Immediate family member(s) – includes legal spouse, biological / legally adopted children of eligible members</p> <p>Documents to provide:</p>

	MINDEF/MHA Group Term Life or Group Personal Injury	Proof of relationship and the respective required documents for each eligible Qualifying Member Group
MINDEF & MHA Personnel	<p>Criteria: MINDEF – includes NSF, NSmen, Regulars, DXOs and civilian officers working in MINDEF and SAF with a valid SAF Identity Card MHA – includes NSF from SPF & SCDF, MHA Staff with a valid staff pass/warrant card</p> <p>Documents to provide: MINDEF – SAF Identity Card MHA – Staff pass/warrant card or Home Team NS Identity Card</p>	
Public Officer	<p>Criteria: Officers in Singapore’s public service agencies - includes Government Ministries, Statutory Boards, Organs of State</p> <p>Documents to provide: Respective staff pass</p>	

5. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
6. Singlife reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
7. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
8. Discount is given on a per policy basis, subject to underwriting.
9. The discount is not exchangeable for cash, credit, or any other item in part or in whole.
10. In the event of any cancellation of the policy where a refund is applicable, only the amount of premiums you have actually paid will be refunded. For MediSave-funded policies, the premiums will be transferred back into your MediSave account.
11. By participating in this Promotion, you accept that Singlife’s decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

-
12. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
- (a) For the administration of this Promotion, and
 - (b) For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at cs_life@singlife.com or +65 6827 9933.

13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
14. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
15. The Qualifying Plans and Qualifying Riders are underwritten by Singlife.
16. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
17. All information is correct as of 1 April 2026.