



**TERMS AND CONDITIONS  
FOR THE PREMIUM DISCOUNT PROMOTION FOR SINGLIFE ELITE TERM II AND RIDERS  
(INCLUDING TPD ADVANCE COVER PLUS III, CI ADVANCE COVER PLUS (2025),  
COMPREHENSIVE CRITICAL ILLNESS COVER (2025) AND MULTIPAY CRITICAL ILLNESS COVER  
(2025)) (the "Promotion")**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a **"Qualifying Customer"**:
  - a) You must apply for:
    - (i) Singlife Elite Term II (Regular Pay) (the **"Qualifying Plan"**) and the TPD Advance Cover Plus III rider (**"Qualifying Rider"**) must be attached at policy inception, with or without its other eligible riders, which includes CI Advance Cover Plus (2025), Comprehensive Critical Illness Cover (2025) and/or Multipay Critical Illness Cover (2025) (**"Qualifying Riders"**); or
    - (ii) Singlife Elite Term II (Limited Pay) (the **"Qualifying Plan"**), with or without its eligible riders, which includes CI Advance Cover Plus (2025), Comprehensive Critical Illness Cover (2025) and/or Multipay Critical Illness Cover (2025) (**"Qualifying Riders"**); and
  - b) Your application for the Qualifying Plan and Qualifying Riders (if applicable) must be signed on or after 22 April 2026; and
  - c) You must meet the minimum qualifying Sum Assured (the **"Minimum Sum Assured"**) for the Qualifying Plan as described under Qualifying Criteria in clause 3.
3. The calculation of premium discount(s) that you would be eligible for shall be as follows:

Qualifying Plan	Singlife Elite Term II (Regular Pay)
<b>Tier 1 Premium Discount</b>	
<b>Qualifying Criteria</b>	<ul style="list-style-type: none"> <li>• Minimum Basic Plan Sum Assured per Policy: \$500,000 (in contract currency); and</li> <li>• TPD Advance Cover Plus III is attached</li> </ul>
<b>Discount Value</b>	30% perpetual premium discount on <ul style="list-style-type: none"> <li>• Singlife Elite Term II (Regular Pay)</li> <li>• TPD Advance Cover Plus III</li> </ul>
	10% perpetual premium discount on <ul style="list-style-type: none"> <li>• CI Advance Cover Plus (2025)</li> </ul>
	20% first-year premium discount on <ul style="list-style-type: none"> <li>• Comprehensive Critical Illness Cover (2025)</li> <li>• Multipay Critical Illness Cover (2025)</li> </ul>

Tier 2 Premium Discount	
<b>Qualifying Criteria</b>	<ul style="list-style-type: none"> <li>• Minimum Basic Plan Sum Assured per Policy: \$1,000,000 (in contract currency);</li> <li>• TPD Advance Cover Plus III is attached; and</li> <li>• Either Multipay Critical Illness Cover (2025) or Comprehensive Critical Illness Cover (2025) are attached</li> </ul>
<b>Discount Value</b>	35% perpetual premium discount on <ul style="list-style-type: none"> <li>• Singlife Elite Term II (Regular Pay)</li> <li>• TPD Advance Cover Plus III</li> </ul>
	10% perpetual premium discount on <ul style="list-style-type: none"> <li>• CI Advance Cover Plus (2025)</li> </ul>
	20% first-year premium discount on <ul style="list-style-type: none"> <li>• Comprehensive Critical Illness Cover (2025)</li> <li>• Multipay Critical Illness Cover (2025)</li> </ul>
<b>Qualifying Plan</b>	<b>Singlife Elite Term II (Limited Pay)</b>
<b>Qualifying Criteria</b>	<ul style="list-style-type: none"> <li>• Minimum Basic Plan Sum Assured per Policy: \$500,000 (in contract currency)</li> </ul>
<b>Discount Value</b>	No (0%) perpetual premium discount on <ul style="list-style-type: none"> <li>• Singlife Elite Term II (Limited Pay)</li> <li>• TPD Advance Cover Plus III</li> </ul>
	10% perpetual premium discount on <ul style="list-style-type: none"> <li>• CI Advance Cover Plus (2025)</li> </ul>
	20% first-year premium discount on <ul style="list-style-type: none"> <li>• Comprehensive Critical Illness Cover (2025)</li> <li>• Multipay Critical Illness Cover (2025)</li> </ul>

4. This Promotion is ongoing until further notice. Changes will be updated on our website at <https://singlife.com/en/promotions/elite-term-ii>.



5. You will only be eligible for the first-year premium discount if your application for the Multipay Critical Illness (2025) or Comprehensive Critical Illness (2025) rider is made together with your application for the Qualifying Plan and the rider is applied to the Qualifying Plan at the point of policy inception. To be clear, riders that are applied for and added in the middle of the policy term will not be eligible for the first-year premium discount.
6. You will enjoy the relevant premium discount(s) on the Qualifying Plan and Qualifying Riders as described in clause 3 as long as your Qualifying Plan is in force and your policy continues to meet the Qualifying Criteria as described in clause 3.

In the event that:

- the Sum Assured of your Qualifying Plan falls below the Minimum Sum Assured; or
- the TPD Advance Cover Plus III rider (for Singlife Elite Term II (Regular Pay)) is not attached at policy inception or is subsequently removed, terminated, or no longer in force;
- the applicable Critical Illness rider(s) required to qualify for the tier 2 discount is/are not attached at policy inception or is/are subsequently removed, terminated or no longer in force,

the applicable premium discount(s) shall cease or be adjusted (whichever applicable), and you will pay the full undiscounted or adjusted discounted premium(s) on your policy and any riders attached to it.

For customers who are purchasing a Qualifying Plan with a renewable term, premiums payable will be calculated based on the prevailing premium rates at the time of renewal. The relevant perpetual premium discount(s) shall also be calculated based on the premium rate at the time of renewal. The first-year premium discount will not be applicable at the time of renewal.

7. You will only be eligible for the premium discount when your applications for the Qualifying Plan and rider(s) are submitted and incepted together. Any additions of rider(s) or changes (including but not limited to top ups to meet the Minimum Sum Assured) made after the policy commencement date do not qualify for the discount.
8. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
9. Singapore Life Ltd. reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
10. 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.
11. The discount is applied on a per policy basis, subject to underwriting.
12. The discount is not exchangeable for cash, credit or any other item in part or in whole.
13. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned.



14. By participating in this Promotion, you accept that Singapore Life Ltd.'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.
15. 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.
16. The terms of the Promotion will be governed by the 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.
17. The Qualifying Plan and Qualifying Riders are underwritten by Singapore Life Ltd.
18. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
19. Information is correct as of 22 April 2026.