Singlife LEGACY INDEXED INCOME

A life insurance solution that transforms market performance into a tailored income stream, the way you want it.

Singlife
PINNACLE

Income stream plus wealth accumulation on your terms

Singlife Legacy Indexed Income allows you to customise your income stream to support your long-term wealth goals.

Your income is linked to the performance of specially selected indices – including volatility-controlled indices that aim to provide a more stable return. With a built-in floor rate of 0% per annum, your investment will never suffer a negative return.

Another key feature is flexibility and control – you get to decide how much income you want to receive each year, when it begins, and for how long, while additional gains are reinvested for continued growth of your policy value.

For retirement and income needs across different stages of life, **Singlife Legacy Indexed Income** offers flexibility aligned to your changing priorities.

Key features

Customise your income payouts

You have the flexibility to plan up to five different income phases[1], each with its own target amount and duration, allowing you to plan your income thoughtfully across life's milestones, with the option to make adjustments as your needs change.

Unlock higher growth potential

Earn potentially higher returns[2] through the Index Account that is linked to the performance of the following indices:

- S&P 500 Index
- S&P 500 Engle 8% VT TCA Index
- Nasdaq-100 Engle 8% Index
- UBS Global Multi Asset Engle 8% Index
- UBS Gold Engle 8% Index

Keep your policy value growing

During the income payout period, you will receive income based on the performance of your chosen indices. The maximum income amount you can receive in each Policy Year will be up to your chosen Target Yearly Income. Any excess gains in the same Policy Year will be automatically reinvested to support the growth of your policy value.

Other features and benefits

Protection from market downturn
The guaranteed floor rate of 0% p.a. on the Index Account ensures that your investments will not suffer from a negative return, even in a market downturn.

Guaranteed Loyalty Bonus
Unlock an additional crediting rate of 0.70% p.a. on the Index Account from the 11th Policy Year onwards (up to age 120 of the Life Assured) to further support the potential growth of your policy value.

Penalty-free partial withdrawals[3]
Enjoy flexibility to make penalty-free withdrawals upon a key life stage event or if you need funds for any other unexpected situation.

Life Insurance Coverage
Provides lifelong protection against death and Terminal Illness.

Option to switch Life Assured
Have the option to switch the Life Assured[4] to meet your changing needs.

Flexible premium payment term[5]
Choose to pay a lump sum in a single premium payment or pay annually over a period ranging from 2 to 20 years[6].

Automatic Premium Spread
Option to spread the net premium allocated to the Index Account over 12 months to smoothen the impact of market fluctuations for a more stable long-term return from the Index Account.

Hassle free application
Guaranteed acceptance upon application with no medical underwriting needed.

Get started with Singlife Legacy Indexed Income

STEP 01

Decide your preferred planned premium term[6]

How often do you plan to pay?

- One-time payment
- Scheduled payments from minimum of 2 years up to 20 years

STEP 02

Choose your preferred Income Option

Decide whether you want to receive the same yearly amount throughout the income payout period, or different amounts for different periods within the income payout period

- Level Income
- Variable Income

STEP 03

Choose your Target Yearly Income

The annual amount you wish to receive in each Policy Year during the income payout period

- Target Yearly Income:

  US$_____

  Minimum Target Yearly Income is US$ 3,600

STEP 04

Choose your Income Start Year[7]

When you would like to start receiving your income

Planned Premium Term	Income Start Year Options
1 to 3	Policy Year 2 to 20
4 to 6	Policy Year 3 to 20
7 to 10	Policy Year 4 to 20
11 to 20	Policy Year 7 to 20

Get started with Singlife Legacy Indexed Income

STEP 05

Choose your Target Income Period[8]

For how long you wish to receive income, starting from your chosen Income Start Year

min — 10 years

max — Age 120

STEP 06

Select your Index Account Composition

Choose up to 5 Index Sub-accounts, with allocations in multiples of 10% and total allocation across all chosen Index Sub-accounts equals to 100%

- S&P 500 Index Sub-account
- S&P 500 Engle 8% VT TCA Index Sub-account
- Nasdaq-100 Engle 8% Index Sub-account
- UBS Global Multi Asset Engle 8% Index Sub-account
- UBS Gold Engle 8% Index Sub-account

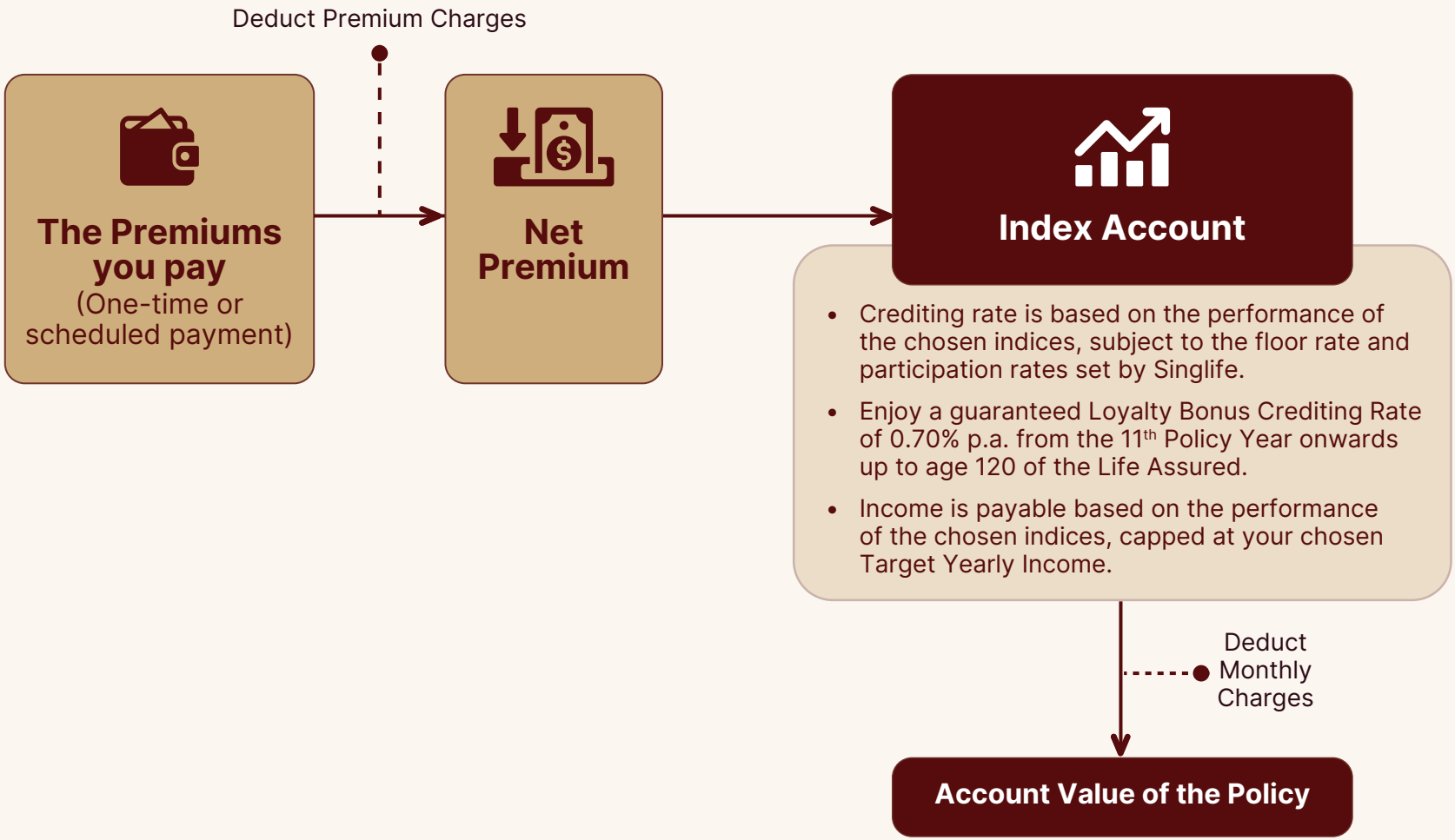
STEP 07

Decide on Automatic Premium Spread

Do you want the net premium allocated to the Index Account to be spread into 12 portions and transferred to the Index Sub-accounts over a 12-month period?

- Yes
- No

Your Index Account explained

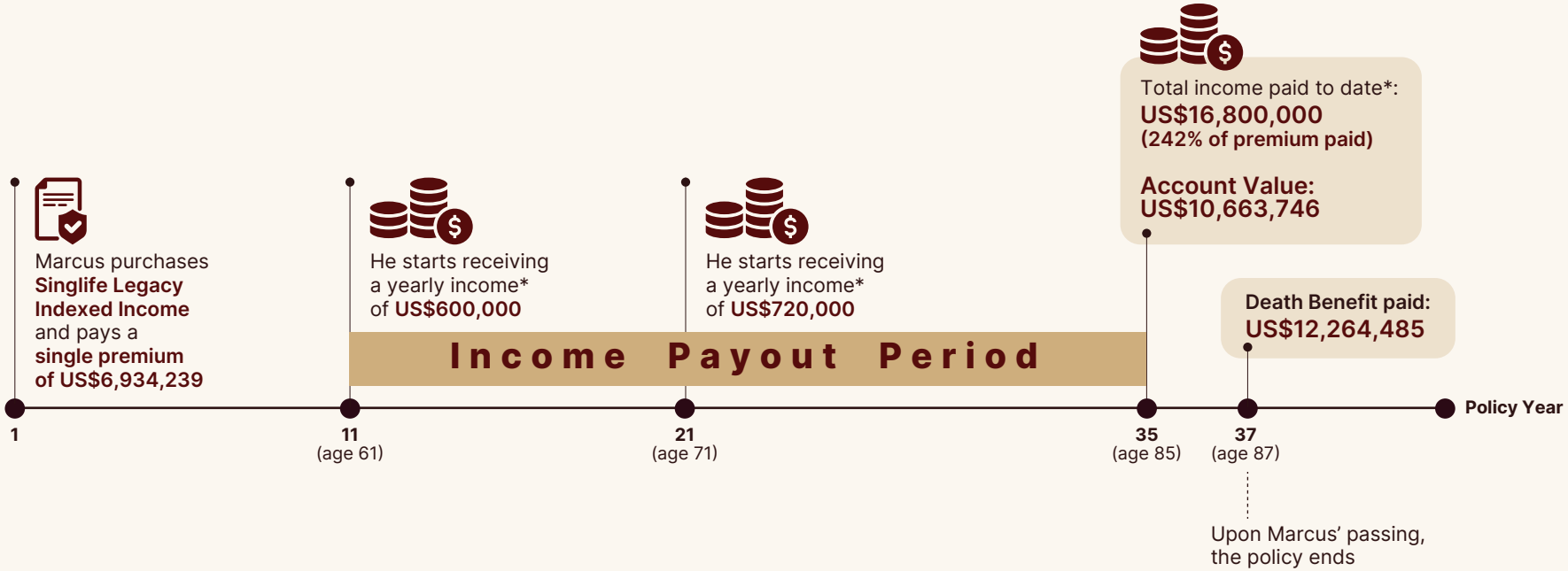


The above diagram provides a brief illustration on how Singlife Legacy Indexed Income works, it has not taken into consideration other changes that can be made to the policy such as partial withdrawals and the relevant surrender charge (if any). Please refer to Product Summary for more details.

How Singlife Legacy Indexed Income can help with your retirement

Marcus, aged 50, wants to secure his future retirement lifestyle starting at age 61. After reviewing his retirement needs, he estimates that he will need US$600,000 per year to maintain a comfortable lifestyle. Together with his financial adviser representative, Marcus sets his Target Yearly Income at US$600,000 from age 61, for a period of 10 years; then increasing his Target Yearly Income to US$720,000 from age 71 to age 85 to account for inflation and higher expected medical expenses.

Marcus commits to a single premium of US$6,934,239 for Singlife Legacy Indexed Income. To seek long-term growth potential and diversified exposure, he allocates his premiums evenly between the Nasdaq-100 Engle 8% Index Sub-account and the UBS Global Multi Asset Engle 8% Index Sub-account.



* Income payments are not guaranteed. The actual income payable in each Policy Year during the income payout period will depend on the actual crediting interest and may differ from the amounts illustrated above.

Footnotes:
All figures quoted above are for illustration purposes only, actual benefits payable will depend on the actual crediting rate (subject to participation rate) credited to the Index Sub-accounts. The illustration assumes that premium and income are paid at the start of the Policy Year. The income amount, Account Value and Death Benefit illustrated above are based on the current assumed crediting rate of 6.70% p.a. for Nasdaq-100 Engle 8% Index Sub-account and 7.00% p.a. for UBS Global Multi Asset Engle 8% Index Sub-account, with participation rates of 90%. If it is illustrated based on the guaranteed floor rate of 0.00% for Nasdaq-100 Engle 8% Index Sub-account and UBS Global Multi Asset Engle 8% Index Sub-account, the total income paid to date is US$703,205 (10% of premium paid) and the Account Value is US$3,981,143 at the end of Policy Year 35, and Death Benefit is US$8,424,301 at the end of Policy Year 37.

How Singlife Legacy Indexed Income helps with legacy planning

Steven, aged 40, wants to transfer the wealth he's building today into a lasting legacy for his ten-year-old son, James and future generations.

Steven chooses Singlife Legacy Indexed Income with a 10-year premium term, paying US$175,224 annually. He sets the Target Yearly Income at US$120,000 and chooses to receive income starting from Policy Year 11, when his son James, the Life Assured, turns 21, until James reaches age 120.

He allocates his premiums equally between the Nasdaq-100 Engle 8% Index Sub-account and the UBS Global Multi Asset Engle 8% Index Sub-account.

Premium Payment Period

Income Payout Period

POLICY YEAR 1

Steven purchases **Singlife Legacy Indexed Income** to provide coverage for his son, James, who is 10 years old.

Steven pays an annual premium of **US$175,224** for 10 years.

1st Generation

POLICY YEAR 11

James turns 21 and Steven assigns the policy to James, making him the policyholder.

James starts receiving a yearly income* of **US$120,000**.

At 27, James has a baby and names her **Stella**.

POLICY YEAR 21

James changes the life assured to Stella who is now aged 5.

2nd Generation

POLICY YEAR 36

Stella turns 20 and James assigns the policy to Stella, making her the policyholder.

Stella starts receiving a yearly income* of **US$120,000**.

At 30, Stella has a baby and names him **Alex**.

POLICY YEAR 55

Stella changes the life assured to her son, Alex who is now aged 10.

3rd Generation

POLICY YEAR 65

Alex turns 20 and Stella assigns the policy to Alex, making him the policyholder.

Alex starts receiving a yearly income* of **US$120,000**.

POLICY YEAR 110

Alex has the option to extend the income payout period until he is aged 120 so he can continue to receive income while the policy value concurrently grows.

Total premiums paid for policy:
US$1,752,240

→

Total income paid to date*:
US$3,120,000
(178% of premiums paid)
Account Value: US$1,777,633

→

Total income paid to date*:
US$6,600,000
(376% of premiums paid)
Account Value: US$1,778,592

* Income payments are not guaranteed. The actual income payable in each Policy Year during the income payout period will depend on the actual crediting interest and may differ from the amounts illustrated above.

Footnotes:
All figures quoted above are for illustration purposes only, actual benefits payable will depend on the actual crediting rate (subject to participation rate) credited to the Index Sub-accounts. The illustration assumes that premiums and income are paid at the start of the Policy Year. The income amount and the Account Value illustrated above are based on the current assumed crediting rate of 6.70% p.a. for Nasdaq-100 Engle 8% Index Sub-account and 7.00% p.a. for UBS Global Multi Asset Engle 8% Index Sub-account with participation rates of 90%. If it is illustrated based on the guaranteed floor rate of 0.00% for Nasdaq-100 Engle 8% Index Sub-account and UBS Global Multi Asset Engle 8% Index Sub-account, the total income paid to date is US$193,629 (11% of premiums paid) and US$397,440 (22% of premiums paid), the Account Value is US$1,052,327 and US$964,699 at the end of Policy Year 36 and 65 respectively.

To sign up for
Singlife Legacy Indexed Income
or find out more, speak with your
Financial Adviser Representative
today!

Visit **singlife.com/en/pinnacle/legacy-indexed-income**
to find out more.

IMPORTANT NOTES

All ages mentioned refer to age next birthday.

1. This is subject to the condition that there must be no gaps between the end of one income stream and the beginning of the next.
2. The crediting rate for each Index Sub-account is calculated based on the point-to-point performance of the underlying indices (excluding dividends), multiplied by the applicable participation rate and subject to the floor rate, plus any guaranteed Loyalty Bonus Crediting Rate (if applicable). Please refer to the Product Summary for more details.
3. The Free Partial Withdrawal Benefit consists of Free Partial Withdrawal upon a Life Stage Event and Free Partial Withdrawal without a Life Stage Event. Free Partial Withdrawal without a Life Stage Event is only allowed from the 6th Policy Year onwards. Please refer to the Product Summary for details of the Life Stage Events covered, the withdrawal limits and other terms and conditions of the Free Partial Withdrawal Benefit.
4. The Policyholder can request for a change of Life Assured up to 5 times after the first Policy Year subject to the terms and conditions. Any request to change the Life Assured is subject to acceptance by Singapore Life Ltd. Please refer to the Product Summary for more details on the terms and conditions for change of Life Assured.
5. The planned premium term is the duration the Policyholder intends to pay premiums for the policy and it is chosen at policy application. Premium payments are flexible after the policy is issued. Please refer to the Product Summary for more details.
6. The planned premium term is subject to entry age of the Life Assured + planned premium term <= age 80 of the Life Assured.
7. Income Start Year is subject to entry age of the Life Assured + Income Start Year <= age 80 of the Life Assured.
8. Target Income Period is subject to entry age of the Life Assured + Income Start Year + Target Income Period – 1 <= age 120 of the Life Assured.

INDEX DISCLAIMERS:

S&P 500 Index and S&P 500 Engle 8% VT TCA Index

The "S&P 500 Index" and the "S&P 500 Engle 8% VT TCA Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"). The S&P 500 Engle 8% VT TCA Index incorporates methodology licensed from UBS AG ("UBS"). The Indices have been sublicensed for use by Singapore Life Ltd. S&P®, S&P 500®, US 500™, and The 500™ are trademarks of S&P Global, Inc. or its affiliates ("S&P"), Engle™ is a trademark of Engle Volatility Consulting LLC ("Engle Consulting"), the research principal of which is Robert F. Engle ("Engle"), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Singapore Life Ltd. Singapore Life Ltd.'s Singlife Legacy Indexed Income based on the S&P 500 and/or the S&P 500 Engle 8% VT TCA Index are not issued or sold by SPDJI, S&P, Dow Jones Trademark Holdings LLC, their respective affiliates, Engle Consulting, Engle or UBS and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indexes.

Nasdaq-100 Engle 8% Index, UBS Gold Engle 8% Index and UBS Global Multi Asset Engle 8% Index

UBS AG and its affiliates ("UBS") do not sponsor, endorse, sell, or promote Singlife Legacy Indexed Income (the "Product"). UBS has licensed certain UBS marks and other data to Singapore Life Ltd. for use in connection with the Product and the branding of the Product, but UBS is not involved in the calculation of the Product, the construction of the Product's methodology or the creation of the Product, UBS is not involved in the sale or offering of the Product, and UBS does not make any representations or warranties with respect to the Product.

The Index applies a volatility control mechanism developed by UBS AG in collaboration with Engle Volatility Consulting LLC ("Engle Consulting"), the research principal of which is Robert F. Engle. Engle Consulting is not an investment adviser, does not guarantee the accuracy and completeness of the Index or the Product or any data or methodology either included therein or upon which it is based. Neither the Index nor the Product is sponsored, endorsed, sold or promoted by Engle Consulting or Robert F. Engle. Engle Consulting and Robert F. Engle do not make any representation or warranty, express or implied, to any financial institution, investor of or counterparties to the Index or the Product or to any member of the public regarding the Product or the advisability of investing in securities generally or in the Index or the Product particularly.

This policy is underwritten by Singapore Life Ltd.
This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

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. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at 25 Feb 2026. COMP/2026/02/MKT/066

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Singlife

PINNACLE

Singapore Life Ltd.
5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935
Tel: (65) 6827 9933 singlife.com
Company Reg. No. 196900499K
GST Reg. No. MR-8500166-8

INSURANCE ASIA NEWS COUNTRY AWARDS FOR EXCELLENCE 2024
SINGAPORE
Outstanding Customer Service

INSURANCE ASIA NEWS COUNTRY AWARDS FOR EXCELLENCE 2024
SINGAPORE
Best Bancassurance Partnership

GOLD 2024 STEVIE® WINNER ASIA-PACIFIC STEVIE® AWARDS

SINGAPORE CHAMPION OF GOOD 2024 nvpc

LinkedIn TOP 2024 COMPANIES Singapore