Appendix IV (b): Main PI format – Investment-linked policy

Policyholder and plan details

Proposed insured : Prospect [Affix signature] Prepared by :
Age next birthday : 35 Date :
Sex : M
Smoker/Non-smoker: NS

Plan : ABC Investment-Linked Whole Life Plan
Basic Sum Insured : $ Annual
premium : $
Benefit Type : [e.g. if benefit payable is 101% of SP, the description may be "Benefit Type: 101% of Single Premium"]

[Only applicable to protection-oriented SP or RSP ILP]
Please note that under the guidelines of Life Insurance Association, Singapore, a policy illustration for single premium or recurring single premium investment linked policy is only available if the death benefit and/or critical illness benefit of the policy is higher than 150% of the single premium paid or aggregate amount of single premiums paid to date. This is because for a policy with significant protection features, fees and charges that are related to insurance costs can have a material impact on the net return a policyholder receives on the policy. The policy illustration is to illustrate the impact of these fees and charges on the policy value under a fixed range of investment rates of return.

A policy illustration will not be provided if the policy does not meet the above criterion.

Policy illustration

End of Policy Year/Age	Total [Basic] Premiums Paid To-date (S$)	DEATH BENEFIT						
		Guaranteed (S$)	Illustrated at [0%] investment return		Illustrated at [B%] investment return		Illustrated at [C%] investment return	
			Non-guaranteed (S$)	Total (S$)	Non-guaranteed (S$)	Total (S$)	Non-guaranteed (S$)	Total (S$)
1/36								
2/37								
3/38								
4/39								
5/40								
6/41								
7/42								
8/43								
9/44								
10/45								
15/50								
20/55								
25/60								
30/65								

End of Policy Year/Age	Total [Basic] Premiums Paid To- date (S$)	SURRENDER VALUE						
		Guaranteed (S$)	Illustrated at [0%] investment return		Illustrated at [B%] investment return		Illustrated at [C%] investment return	
			Non-guaranteed (S$)	Total (S$)	Non-guaranteed (S$)	Total (S$)	Non-guaranteed (S$)	Total (S$)
1/36								
2/37								
3/38								
4/39								
5/40								
6/41								
7/42								
8/43								
9/44								
10/45								
15/50								
20/55								
25/60								
30/65								

Updated as of 15 Jul 2026

(This version will supersede the Appendix IV (b): Main PI format – Investment-link policy in MU 22/24 that issued on 7 June 2024)

Appendix IV (b): Main PI format – Investment-linked policy

What is the significance of the Illustrated Investment Rate of Return?

The illustrations are based on illustrated investment returns of [0%] p.a., [B%] p.a. and [C%] p.a. The projection of a 0% illustrated investment rate of return highlights the impact of fees and charges, if applicable, assuming no returns from the underlying funds.The three rates of return used are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short- term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested.

Please note that if you select a money market fund or a fixed income fund, then returns of [B%] to [C%] could be considered high in many cases and unlikely to be achieved in a prolonged low interest rate environment. You are strongly encouraged to speak to your financial adviser who would be able to provide further information on these funds - both for your initial fund selection and subsequently.

Risk of Policy Lapse Due to Insufficient Policy Value

Please note that the above illustration assumes certain illustrated investment rates of return with prevailing fees and charges. There is a possibility that the policy value will drop to zero and in this case, the policy will be terminated and this is indicated with a ["-" or "0"] in the illustration above.

The actual policy value and hence the possibility and timing of termination due to insufficient policy value will depend on the actual investment performance of the policy as well as any alterations or events such as variation in the sum assured or premium, premium holiday or partial withdrawals.

You can prevent the policy from lapsing by topping up additional premium.

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Appendix IV (b): Main PI format – Investment-linked policy

What is the impact of deductions on what you might get back?

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the policy early.

Table of deductions										
End of Policy Year/Age	Total [Basic] Premiums Paid To-date (S$)	**DEDUCTIONS**								
		Illustrated at [0%] investment return			Illustrated at [B%] investment return			Illustrated at [C%] investment return		
		Value of [Basic] Premiums Paid To-date (S$)	Effect of Deductions To- date (S$)	Total Surrender Value (S$)	Value of [Basic] Premiums Paid To-date (S$)	Effect of Deductions To- date (S$)	Total Surrender Value (S$)	Value of [Basic] Premiums Paid To-date (S$)	Effect of Deductions To- date (S$)	Total Surrender Value (S$)
1/36										
2/37										
3/38										
4/39										
5/40										
6/41										
7/42										
8/43										
9/44										
10/45										
15/50										
20/55										
25/60										
30/65										

What do the columns in the table of deductions mean?

1. "Value of Premiums Paid To-date" is obtained by accumulating the premiums paid to date at the Illustrated Investment Rate of Return, assuming the premiums paid can be invested without deduction for the cost of insurance and without any expenses.

2. The difference between the "Value of Premiums Paid To-date" and "Total Surrender Value" represents the "Effect of Deductions To-date". This is the accumulated value of the deductions for the cost of insurance, distribution cost, expenses, surrender charge, expected tax payments, and expected transfers to shareholders (for participating policies).

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Appendix IV (b): Main PI format – Investment-linked policy

How much are you paying for distribution costs?

This table shows the total costs of distribution that XYZ Insurer 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 [Basic] Premiums Paid To-	Total Distribution Cost To-date (S$)
1/36		
2/37		
3/38		
4/39		
5/40		
6/41		
7/42		
8/43		
9/44		
10/45		
15/50		
20/55		
25/60		
30/65		

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.

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