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SINGAPORE LIFE NATIVE LEADERSHIP VIEWS & INDUSTRY OPINION ON ALL THINGS DIGITAL INSURANCE, WEALTH & FINTECH

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EDITORIAL 1 OF 4

HOW TO COPE WITH THE RISING COST OF INSURANCE PREMIUMS

Whether its life insurance, health insurance, or even car insurance, one thing is for sure: premiums rise over time, if for no other reason than your age, and simple inflation. But that's not a good reason to let your insurance lapse – however high the premiums get, paying them is almost always cheaper than being unprotected. Here's how you can maintain your life insurance, even as your premiums climb:

1. Let your insurance agent know, if the premiums are becoming unsustainable

There may be situations where your insurance premiums climb too high to handle. This can happen to due to rising premiums, as well as declining income (e.g. if you have been forced to find a lower paying job after retrenchment). Rather than just allow your insurance to lapse, you should immediately contact your insurance agent for help. They will usually conduct a policy review, and there may be ways to minimise the financial impact while still keeping you protected.

Be careful when choosing to switch policies by yourself.

Remember that some forms of life insurance, such as term life insurance, have no surrender value. Meanwhile, the surrender values for whole life insurance, or Investment Linked Policies (ILP), are highly variable. You might not get back the amount that you expect. There's a risk of surrendering your policy to find a cheaper alternative, but instead ending up with an equally expensive (if not pricier) policy with worse pay outs. It's always best to get a professional opinion – come talk to us at Singapore Life if you need more help.

2. Don't go overboard with the coverage

Life insurance is meant to provide for your family if you can't work, or pass away. It's not supposed to turn your demise into a winning 4D ticket. While you can choose to insure yourself for huge sums, it doesn't always make sense to do so. The Life Insurance Association of Singapore (LIA) suggests 11 times your annual income as sufficient coverage. If you want to insure your life for more, consider the practical reasons: Insuring yourself for more could make sense if, say, you have dependents who cannot work for life (e.g. a child with special needs). However, if you're single and have no dependents, then it's probably unnecessary to insure yourself for a few million dollars. Consider if you can afford the premiums over a long term before you buy; and don't buy more than you need to begin with.

3. Consider the length of time you need to be protected, to save on premiums

Not everyone needs the lifelong protection (and higher premiums) of a whole life policy. For example, if your children are 10 years old, you could decide to insure yourself for just another 15 years. By that point, your children will be working-age adults who are financially independent; they can take care of themselves if anything should happen to you. This means you can settle for the lower premiums from term insurance, and you only pay for the period of protection you need. (Money saved from simple term insurance can be invested in other financial products, for retirement).

4. Get whole life insurance with limited pay period

A limited pay period means you only pay premiums for a certain number of years, in exchange for whole life coverage. For example, you might pay premiums for only 20 years, after which you are covered up till the age of 90. This ensures that, in your twilight years, you don't need to worry about paying premiums, or how much they'll cost by then. This can be helpful for people in physical lines of work. For example, if you're an athlete or a pipeline worker, you may face loss of income as you age. It might be a good idea to pay for lifelong coverage, while you're still in your prime.

5. Budget for the future
As a rule of thumb, plan for your overall expenses – including insurance – to rise by around three per cent per annum. We use three per cent because in most developed countries, including Singapore, this is the rate at which the cost of goods and services tend to rise (the inflation rate). You should aim to grow your money at or above the three per cent rate. A qualified wealth manager / financial advisor can give you the right investment advice to manage this. In short, don't simply hoard your money in a bank account, without regard for inflation. Speak to a professional about how to grow it and keep pace with rising costs – you'll need to do this to retire well, not just pay for your insurance.

EDITORIAL 2 OF 4

HOW AN ENDOWMENT PLAN CAN HELP YOU REACH YOUR FINANCIAL GOALS

Saving for your wedding? Planning a big vacation for your 30th birthday? Concerned about rising education costs for when your children go to university? Saving for the future is a goal that many Singaporeans have, yet many still stick to the basic method of putting their savings in a bank account. Here's another financial instrument that can help you reach your financial goals: an endowment plan. Endowment plans sometimes get a bad reputation, being known as "forced savings". However, if used in the right way, they can be a useful part of a bigger overall financial plan. In this article, we discuss how you can use an endowment plan to meet your financial goals.

5 Ways An Endowment Plan Can Play a Key Role In Your Financial Portfolio

1. Saving for Both the Short and Long Term
Whether you have a short-term goal such as saving to purchase your first home or planning for your wedding or a long-term one like accumulating a nest egg, an endowment plan can be helpful. Both single premium and regular premium endowment plans can help boost your savings by providing higher returns than a normal savings or fixed deposit account. The fixed tenure of an endowment plan ensures that you will have the amount of money you need when the policy matures. An endowment plan can be particularly useful if you have a specific financial goal that you'd like to achieve within a particular time frame. Maybe you'd like to save $20,000 for your wedding that will be happening in 3 years' time. Or perhaps you'd like to completely renovate your home in 5 years and need $80,000 to do it. Having an endowment plan is great for goal-based savings as it'll automate the savings process and you know exactly how much you get at the end of the policy.

2. Saving for Your Children's Education or Future Financial Needs
Endowment plans are a popular choice with parents who want both savings and insurance coverage in one plan. With the costs of higher education rising year by year, purchasing an endowment plan for your child can be a good way to provide them with a financial headstart when they enter university. If you have an endowment plan, when the policy matures, you'll receive a lump-sum amount that can be put towards your children's education or other needs. Additionally, if anything unfortunate, such as permanent disability or death, happens to the parent policyholder during the lifespan of the policy, the beneficiaries will receive a financial payout. This dual function of an endowment plan gives parents **peace of mind** that their children will be taken care of financially, no matter what happens.

3. Preparing for Retirement
Regardless of your age, it's never too early (or too late!) to start **planning for your retirement**. An endowment plan, with the options for different tenures and maturation periods, can offer a suitable financial vehicle for building up your funds just in time for retirement. With an endowment plan, you can coincide the maturation period with your expected retirement age to ensure that you are financially ready when the time comes. There are some endowment plans that are structured to provide monthly payouts instead of a lump-sum payment when the policy matures. This option may be most suitable for those who intend to use endowment plans as part of their retirement planning.

4. Supplementing Your Other Life Insurance Policies
One benefit that an endowment plan offers over a savings or fixed deposit account is that it also provides life insurance coverage. As such, an endowment plan can be used to supplement your other

life insurance policies while helping you save money at the same time. So, if you're **calculating your life insurance needs**, you may want to consider if an endowment policy can be part of your portfolio.

5. Creating a More Balanced Investment Portfolio

Endowment policies are often merely considered a way to automate savings but they can also help rebalance your investment portfolio, when necessary. How? Endowment plans, by their very nature, are less risky than investment options such as stocks or even investment-linked insurance policies. This is because endowment plans offer a certain amount of guaranteed returns to the policyholder, regardless of how the market performs during the tenure of the plan. For instance, an endowment plan could be helpful for an investor who is reaching retirement age and wishes to transition from a high-risk portfolio to something that will help him protect his funds.

Who Should Consider Having An Endowment Plan?

If you have a financial goal, be it a short-term or a long-term one, an endowment plan could be a good option. Like all financial and insurance products, what fits best will depend on your current financial situation, future goals as well as other factors such as risk appetite, lifestyle needs and budget. Generally speaking, endowment plans are an excellent option if you'd like a more disciplined and structured approach to savings. They may also be a good choice if you have a low risk appetite or if you need a specific lump-sum of money at a specific time. Endowment plans can provide you with a sense of security and peace of mind as they are typically low risk, particularly in comparison to other investment vehicles. While this usually means that endowment policies earn lower returns compared to high risk investment options, funds that are placed in an endowment typically do generate higher returns than those in a basic savings account. In this sense, it's an acceptable trade-off for individuals who do not want to take on additional financial risk yet still want their money for work harder for them.

Questions to Ask When Considering an Endowment Plan

With so many endowment plans available in the Singapore market today, it's important to know what you're committing to before you buy an endowment plan. Here are three key questions you should ask when considering an endowment plan.

1. "What is the premium payment period?"

Premium payments for endowment plans can be structured in two ways: a single premium lump-sum paid at the start of the policy, or a fixed premium paid regularly for a specified period of time. This is an important question to ask because it affects your level of financial commitment to the plan. Typically, a **single premium endowment** plan will require a minimum savings amount of $1,000 and the maximum is decided by the insurer itself (different companies will have different limits). With a single premium lump-sum amount, a key point is that you will not have access to these funds until the plan matures. As such, it should be an amount that you are comfortable putting away and not touching during the entire tenure of the plan. The financial commitment for a regular fixed premium will be different. Endowment plans with regular premium payments have less upfront financial impact, but requires an ongoing commitment. Such a payment structure would be most suitable for individuals with a steady income who are confident about meeting this payment obligation. Another crucial piece of information is how long you'll have to pay the regular premiums.

2. "When does the policy mature?"

In some cases, the length of time you pay regular premiums may not coincide with the maturation date of the endowment plan. For instance, the plan could be structured in such a way that you pay regular premiums for 5 years and the policy matures 5 years later – making the total duration of the endowment plan 10 years. This information is important as you need to know how long you have to hold the policy before you have access to your funds again. On a related note, it is also important to know the consequences of surrendering the endowment plan before it matures.

3. "What is the amount of guaranteed returns?"

Naturally, when it comes to a savings instrument, we all want to receive our initial capital investment plus a little bit extra (be it interest, dividends, or some kind of returns). Endowment plans often consist of both guaranteed and non-guaranteed returns. The figures for the non-guaranteed portion are usually projections, and are not indicative of what you will actually receive at the end of the policy. It will, after all, depend on market performance. Therefore, before committing to an endowment plan, we recommend finding out what the guaranteed returns of the plan are as that's the amount that you will definitely receive at the end of the policy's life. Ideally, you should receive a guaranteed payout that is more than the total amount you've contributed when your endowment policy matures. Here at SingLife, we offer good value life insurance that you actually need. Learn more about our **endowment plans**.

EDITORIAL 3 OF 4

9 TIPS FOR STAYING FINANCIALLY FIT IN YOUR 30s

Your 30s can be full of life transitions. Marriage, home ownership, career progression, starting a family — these are some common events that 30-somethings find themselves facing. Navigating those life changes can be challenging, and so it's important to ensure that you're in good financial health when you're going through this transitional life stage. Here are nine tips to help you stay financially fit in your 30s.

1. Have at least six months worth of emergency funds stowed away

Your 30s is typically the stage of life wherein you have more financial responsibilities. You could be married with children. Maybe you've become a homeowner and now have a mortgage to service. Or perhaps you're caring for your ageing parents. When you have financial responsibilities, it's important to be prepared in case things go bad. That's where a rainy day or emergency fund comes in, as it can provide you with a financial cushion when life takes a wrong turn. Losing your job, having unexpected large expenses or having to deal with a family emergency can put a strain on your finances. An emergency fund can give you peace of mind. Everyone's financial and personal situation is different but it's a good idea to have anywhere between three to six months worth of monthly living expenses stowed away, in case of a rainy day. In your 30s, when you've presumably progressed in your career and are earning more, we suggest putting more towards ensuring your short-term financial security by having at least six months worth of emergency funds.

2. Pay off any non-mortgage debts

As you move into your 30s, one recommendation is to pay off your non-mortgage debts as soon as possible. If you made some **smart money moves in your 20s**, you should be entering your 30s with minimal or no credit card or personal debt. You would've also contributed as much as possible to pay off any other loans, such as student loans, as soon as possible. The same principle applies in your 30s. If you have any remaining student loan debt or any other debt, it should be a priority to pay them off as soon as possible. This may necessitate an aggressive approach where you direct a larger percentage of your salary to paying off debts, slashing your monthly living expenses, or taking on a side job to earn more income.

3. Increase your savings

Most individuals in their 30s have climbed up the career ladder and are earning larger incomes. But with a bigger salary comes the obvious temptation of spending more. Resist that temptation, and save more instead. Here's one tip that can help you avoid the "lifestyle creep" (spending more when you earn more): structure your monthly personal savings amount as a percentage and not a fixed dollar amount.

For instance, let's say that based on your personal budget, you would like to save 20% of your income every month. On a $,3000 salary, 20% would amount to $600. In your 30s, when you're earning a higher income of say $5,000, 20% would equate to $1,000. In this way, you're pegging your savings amount to your salary and ensuring that you're saving more when you earn more.

4. Put more towards your retirement

While retirement might have seemed a long, long way into the future when you started your working life, that time is drawing closer as you progress into the next decade of life. By now, you should know the importance of **starting to save for retirement early**. The good news is that starting in your 30s still provides you with plenty of time to take advantage of the power of compounding interest. Based on the current retirement age in Singapore (age 62), you still have about 30 years of retirement saving ahead of you. And if we take into account that the average life expectancy in Singapore is around 82 years, you still have a lot of life to live. Your 30s are typically your prime earning years, and it's a good idea to seriously consider putting more towards your retirement funds during this stage of your life.

Some options include topping up your CPF contributions, putting money into long-term investments, or using endowment plans as one of the tools to save for the future.

5. Consider getting life insurance
You may be earning more or living a much more comfortable lifestyle in your 30s… but how can you ensure that your loved ones would be taken care of if something unfortunate happens to you? You can cement your family's financial comfort and security by insuring yourself. That way, if something unexpected happens, such as an early death or a total permanent disability that impairs your ability to earn an income, there is a financial cushion for your loved ones. **How much life insurance you require** depends on your personal and financial situation. If you think that life insurance is too expensive, that is a myth. While whole life policies with cash values built into them can be pricey, particularly for a high sum assured, there is a more affordable option which is term life insurance. Term insurance can offer high coverage for death and total permanent disability at more affordable premium rates. What's more, term life also **offers flexibility** as you do not have to commit to the policy for your entire life. Instead, you could choose to insure yourself for a higher amount during your high income years or during a period where you have more dependants. Term insurance allows you to terminate or renew, as you desire, depending on your life situation.

6. Set savings goals for short or medium term expenses
Your 30s will likely have you experiencing an influx of major life milestones. You could purchase your first home and have to save for renovations and furnishings. You could grow your family and welcome children into the world. Or maybe you'd like to celebrate a milestone birthday in a special way. So aside from saving for the long term and your golden years, it would also be prudent to begin thinking about your short and medium term goals, and what finances you need for those moments. Having a savings goal can motivate you to stick to a savings plan, and also drive you closer to living the kind of lifestyle you aspire to. If you've bumbled through your 20s without much direction, perhaps your 30s is a prime opportunity to assess your life goals and how better management of your money can help you reach those goals.

7. Build assets, not liabilities
It seems like a simple piece of advice, but it's important to live within your means. For many 30-somethings, this stage of life means the introduction of more financial obligations. Living within your means can help prevent your financial liabilities from ballooning. A common financial liability in your 30s could be growing consumer debt, something which has a high cost on your financial well-being. Be cognizant of how much you are earning, and how much you're spending. The bigger the gap between the two, the better. You can also help yourself by building more assets during this time of your life. You can incorporate some of the tips we've mentioned here such as growing your savings and setting aside funds for retirement. Getting **adequate life insurance** is another prudent move that can help protect your financial future.

8. Consider getting professional financial advice
Your 20s might've been easier to navigate in terms of finances. You likely had less financial obligations, only had to manage one or two bank accounts and a handful of bills, and didn't have any dependants. Being an adult in your 30s can be very much different. You may have to handle financial planning not just for yourself, but also for your family's future. You could have multiple debts to service such as a mortgage and a car loan. Don't let the complexity of your financial situation overwhelm you. Having a professional financial advisor take a look at your overall finances and provide advice could be invaluable.
They can help you identify financial gaps, better manage your savings and investments, and generally improve your financial health.

9. Spend better, not necessarily more
Leave those days of frivolous spending behind you. As you go into your 30s, take the time to assess what really makes you happy. Some studies have shown that **money spent on experiences**, not things, are more valuable and beneficial. It is believed that "over time, people's satisfaction with the things they bought went down, whereas their satisfaction with experiences they spent money on went up." So even as you're protecting your and your family's financial future, don't forget that life is meant to be lived! Align how you spend your money with what is valuable to you and makes you happy on a personal level. We suggest putting some of your savings towards experiences that make you happy

so that you can create memories that last. Our product offerings at SingLife can help you stay financially fit in your 30s and beyond. Learn more at **singlife.com**.

EDITORIAL 4 OF 4

GROWING YOUR WEALTH: 5 LESSONS YOU CAN LEARN FROM MULTI-MILLIONAIRES

When it comes to financial advice, nothing is quite as helpful as advice that comes from those who have achieved the goals that we are reaching for. After all, experience and insight are the greatest teachers.

Here are five money lessons we can learn from multi-millionaires.

1. "Someone's sitting in the shade today because someone planted a tree a long time ago." – Warren Buffett

In this age of social media, we only see the highlights and successes of people's lives and it may seem like wealth and riches can come overnight. While there are some people who made the lucky moves at the right time, they should be considered the exception and not the norm. The truth is that building wealth and assets takes time and effort. So, it's important to have a long-term mindset when it comes to growing your wealth. Instead of trying to find the next easy way to get rich quick, opt for the time-tested techniques that provide slow and steady growth. When it comes to savings and investments, do not underestimate the power of compounding interest. Time is one of your greatest assets when it comes to growing wealth. That's why starting a savings habit when you're young and **planning early for retirement** are two pieces of financial advice that are often repeated. Warren Buffett himself took a long time to accumulate his wealth. Here's an **interesting chart** that shows how Buffett grew his wealth over his lifetime. Putting it into practice: Financial and wealth planning are two important processes that you should undergo in order to figure out what it is you hope to achieve in terms of lifestyle, providing and protecting assets for the next generation, and more. It's never too late or too early to **make smart financial moves**! On a basic level, this could simply mean setting aside some time to think about life goals, both short and long term. And then consider what financial resources you would need to achieve those goals. On a more complex scale, this could be seeking professional advice from a financial advisor or personal banker who can provide guidance and recommendations on financial instruments you can use to reach your goals and better manage your assets.

2. "Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this." – Dave Ramsey

When thinking of wealth and assets, we often only think of one part of the equation: earning more money.

Certainly, moving up in your career or scaling your business can lead to a higher income and more wealth. But if you spend what you earn, without a care of how you're spending the money, having more money will not lead to being wealthy. And there lies the other side of the equation: how and what we spend our money on. Growing our wealth and assets begins from ensuring that there's a gap between what we earn and what we spend. Putting it into practice: Having a personalised budget is the foundation to building wealth. It's absolutely crucial to know how much money you earn, and how much of it you're spending it. Without this basic knowledge and awareness of where your money is going, you can never be rich. So, if you don't already have a budget in place, now is the time to create one that works just for you.

3. "It doesn't matter where you live… It doesn't matter how you live. It doesn't matter what car you drive. It doesn't matter what kind of clothes you wear." – Mark Cuban

As you can surmise from the previous lesson, being able to control your spending is a valuable skill to have. Too often, we can get caught up in material consumption and the quest to own items that signal our social status. Cuban, like Ramsey, holds the view that material possessions and outward displays of wealth shouldn't matter. And indeed, according to Thomas Stanley in his book "*The Millionaire Next Door*", he found that most millionaires did not live the lifestyles we think they do. As Stanley put it, "Many people who live in expensive homes and drive luxury cars do not actually have much wealth. Then, we discovered something even odder: many people who have a great deal of wealth do not even live in upscale neighborhoods." Putting it into practice: The idea of the "5 Cs" may not be as prevalent in Singapore today as it was in the 1990s, but we can't deny that some of us do get caught up in wanting to upgrade our homes, buy a fancier car, or take a holiday to that trendy destination. Growing your wealth means living well below your means so that you can use your excess funds to make your money work harder for you. This could mean putting your extra money into investments, buying another piece of property, or starting a new venture. Instead of spending your discretionary funds on material items or upgrading your lifestyle, consider how you can grow that money instead.

4. "The best investment you will ever make is in yourself." – Grant Cardone
You are an important catalyst when it comes to building your own personal wealth. Your decisions and actions related to financial issues matter a great deal. No one ever built wealth solely through luck, chance, or making uninformed decisions. Growing your wealth requires a depth of knowledge on financial and business topics. If business and numbers come naturally to you, then that's an asset. If not, then you'll have to make the effort to develop your own financial literacy. If you learn how money works, then you can learn how to grow your wealth. In his iconic book "*Rich Dad, Poor Dad"* Robert Kiyosaki stated, "Rich people are rich because they are simply more literate in more financial areas than others." Putting it into practice: Building wealth requires a dedication to learning. If you're not well-versed in financial matters, then it's time to get started. There are numerous resources you can look to such as personal finance books, online courses or in-person events. Start with the basics and slowly work your way up. And if you already have a grasp of personal finance basics, then expand your knowledge base. You could learn about different types of investments, skills such as how to trade stocks, or find out how to build a stream of passive income. When it comes to building wealth, the possibilities are endless and it's up to you to get access to the knowledge you need to be more financially successful.

5. "Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough." – Oprah Winfrey
For most of us, we want to grow our wealth because we want a better life for us and our loved ones. There is no doubt that having money can bring *some* measure of happiness. Money does provide access to things that can make you happier, be it good food, new experiences, a bigger home, or access to high-end services. However, studies have revealed that **the rich are not necessary happier.** You can have all the money in the world, yet be the most unhappy person. Acquiring more money for the sake of it will likely not bring you more satisfaction in life. Having a negative mindset and always yearning to have more wealth is the recipe for a miserable life. So even while you're putting in the time and effort to grow your wealth, remember that money is not everything. Putting it into practice: Focusing on what you lack blinds you to the abundance that already exists in your life. Take Ms. Winfrey's advice and **practise gratitude**. A simple way to cultivate gratitude is to end your day by listing out three things you're grateful for that day. It could be something as small as your child smiling at you or something big like receiving news that you've been promoted. Having a gratitude practice can keep you centered and remind you about what's really important in your life, even as you're trying to build a better life for your loved ones. This positive reinforcement can also act as further motivation to work towards your goals. Plus, reflecting on the good things in your life can have a rollover effect on your overall well-being and happiness.

ENDS

NOTES TO EDITORS

BRAND BIOGRAPHY

Singapore Life is the region's fastest scaling technology company that focuses on wealth. Singapore Life is also the first independent life insurance company licensed by the Monetary Authority of Singapore since 1970. As a testament to the strength of Singapore Life's strong capital base and governance, Singapore Life successfully acquired Zurich Life Singapore's business portfolio and achieved more than SGD6.6 billion in life insurance coverage. Singapore Life is on a mission to change the way people look at growing their wealth and ensuring a financially-secured retirement. To attain this vision, Singapore Life builds itself as an efficient company seamlessly integrating cutting-edge technology capabilities via a swathe of consumer-centric wealth products so as to enable our customers to live their best lives with complete protection.

AWARD-WINNING TECHNOLOGY FIRST COMPANY

Year	Accolade	Manager	Territory
2018	Outstanding CEO Of The Year	Influential Brands	Singapore
	The Fintech100	H2 Ventures and KPMG	Sydney
	Insurance Startup Of The Year	Retail Banking Awards, Wholesale Banking Awards, Corporate & Investment Banking Awards, and Insurance Asia Awards	Singapore
	Top 100 Insurtech	FinTech Global	London
	Insurer Of The Year	InsuranceAsiaNews.com	Hong Kong
	Outstanding Digital Insurer	WealthAsia Media	

CORPORATE MILESTONES

Year	Month	Event
2014		Singapore Life is founded by chief executive Walter de Oude
		Granted license to operate by the Monetary Authority of Singapore
2017	October	Retail operations go live
		Launch of wealth management product: Universal Life
2018	January	Singapore Life acquires Zurich Life Singapore's business portfolio
	February	Singapore's everyday heroes are recognised with Ang Bao For Life
	April	Full migration of all Zurich Life Singapore's policyholders and policies
		Stay Active activity tracker and fitness program is launched
	October	First flash autumn sale

	October	Singapore’s first Next Day Critical Illness Claim is launched

DIGITAL ASSETS

Channel	Property
Website	https://www.singlife.com
Facebook	https://www.facebook.com/SingaporeLifeCo/
LinkedIn	https://www.linkedin.com/company/6444809/
Hashtags	#SingaporeLife #SingaporeLifeInsurance #LifeInsurance #LifeInsuranceSingapore #LifeInsuranceSgp #NextGenLife #TeamSingaporeLife #Singapore #Sg

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