



NEWS RELEASE

For immediate release

Singlife Enhances Coverage for MINDEF & MHA Group Insurance Core Scheme

SINGAPORE, 31 October 2025 – Leading homegrown financial services company **Singlife**, the official insurer for the Ministry of Defence (MINDEF) and Ministry of Home Affairs (MHA) Group Insurance Scheme, has enhanced its core insurance coverage for all eligible MINDEF and MHA personnel.

Effective 1 November 2025, Core Scheme coverage will increase from S\$300,000 to S\$350,000, further strengthening protection for in-service personnel, NSmen and NS volunteers. The Core Scheme comprises Group Term Life (GTL) and Group Personal Injury (GPI) policies, providing life and personal accident insurance coverage.

Pearlyn Phau, Group Chief Executive Officer, Singlife said: “This enhancement reflects Singlife’s enduring commitment to those who serve Singapore. For over four decades, we’ve stood alongside MINDEF and MHA, evolving our protection to meet the changing needs of our servicemen and women. As we mark SG60, we are proud to continue delivering meaningful coverage that supports their service and safeguards their families.”

In addition to the Core Scheme, Singlife also offers a Voluntary Scheme that allows eligible servicemen to increase their coverage, add riders for critical illness and disability, and extend coverage to their dependents. Coverage is one of the most affordable in the market and continues even after servicemen leave service, as long as premiums are paid. Insured members and their families also enjoy exclusive discounts on Singlife’s travel, home, car and selected health insurance products, along with access to Singlife Rewards, a curated programme offering benefits across F&B, wellness and shopping.

Singlife, and its predecessor Aviva, has been actively protecting servicemen since 1983 through the SAF Group Term Life Insurance Scheme, which was subsequently transformed into the MINDEF & MHA Group Insurance Scheme in 2016.

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About Singlife

[Singlife](#) is a leading homegrown financial services company that offers consumers a better way to financial freedom. We are headquartered in Singapore with a presence in the Philippines.

Singlife meets diverse customer needs by offering a comprehensive suite of insurance products, including life and health, general insurance and investments, employee benefits and financial advisory solutions.

We achieve this through a differentiated, open-architecture distribution model and Singapore's largest network of financial advisers.

A pioneer in the digital insurtech space, we offer digital solutions accessible through the Singlife App and [GROW with Singlife](#), an investment platform.

We are a key player in the employee benefits solutions space and are the exclusive insurance provider for the Ministry of Defence, Ministry of Home Affairs and Public Officers Group Insurance Scheme. We're also one of three government-approved long-term care insurance providers in Singapore.

We take our commitment to achieving Net Zero seriously and are an official signatory of the United Nations Principles for Sustainable Insurance and the United Nations-supported Principles for Responsible Investment.

Singlife was formed from the merger of Aviva Singapore and Singlife, originally an insurtech start up, in January 2022. Singlife is now a wholly owned subsidiary of Sumitomo Life, who acquired Singlife in 2024. We have over S\$16 billion in assets as of 31 December 2024 and are rated "A" and "Baa1" by Fitch and Moody's respectively.

Sumitomo Life was established in 1907 and is one of Japan's largest life insurance companies, with over US\$300 billion in assets as of 31 March 2025.