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SRS Policies

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Source: This information is from all providers of PIAS and is accurate as of 07 March 2025

Features and Comparison Strictly for PIAS' FA



Product Type	Provider	Product	Summary
Single	Singlife	Singlife Flexi Life Income II	- Provides certainity, flexibility and upside potential in retirement planning
Premium			Certainty
Whole Life			- Guaranteed surrender value is 80% of single premium after policy is incepted and increase
with Payout			gradually at 0.25% per annum (compounded) starting from the 5th policy year after the end of
(SRS)			the Accumulation Period
			- Relatively short breakeven period: 100% capital guaranteed at the end of accumulation period
			or the end of the 8th policy year for single premium payment term whichever is earliest
			- Has the earliest breakeven year at 3rd policy year
			<u>Flexibility</u>
			- SRS is also available for Single Premium option
			- Besides single premium, there are also other choices of premium payment terms: 3, 5, 10, 15,
			20 or 25 year. These limited premium terms are available for cash policies.
			- Flexible choice of accumulation periods from 2 to 20 years for single premium mode
			- Payout as early as from 3rd policy anniversary
			- Option to partial surrender the policy by reducing the Sum Assured and withdraw the cash
			surrender value partially anytime
			- Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully Upside Potential
			- Booster Bonus of 0.50% of Sum Assured (non-guaranteed) every Policy Year starting from the
			Policy Anniversary when life assured attain age 60 or end of 20th policy year after accumulation
			period ends (whichever is later)
	Singlife	Singlife Legacy Income	- Provides step-up guaranteed income up to a high of 1.37% of single premium from policy year
			17 onwards till 100th policy year.
			- SRS option available

Endowment	Singlife	Singlife Flexi Retirement II	- Provides certainty, flexibility and long-term care benefits for retirement planning
Retirement			Certainty
(SRS)			- Highest guaranteed yield at maturity for most ages
			- 100% capital guaranteed upon reaching selected Retirement Age
			<u>Flexibility</u>
			- Wide range of premium payment term options (5,10,15,20,25 years), including Single premium payment option (SRS available)
			- Flexibility to choose the retirement age, depending on premium term, accumulation period - Flexible payout period for retirement income from 5 years up to ANB120 of life insured
			- Flexibility for clients to adjust income payout period to meet their changing life goals.
			- Option to receive a non-guaranteed bonus in a lump sum or spread it into your monthly income upon reaching chosen retirement age
			- The only plan in our approved suite for this product category that offers flexibility to change
			the life assured during the policy term with no cap and more certainty with no premium changes
			for the basic plan upon change of Life Assured
			<u>Others</u>
			- Waiver of Premiums upon TPD (before ANB 70)
			- Availability of an EasyTerm rider that pays out a lump-sum of up to 5 times of annual premium
			in the event of Death, TI or TPD, the only plan in this suite with such a rider.
			- Availability of optional Singlife Care Income Plus Cover rider that provides Fast Forward Option to receive Care Income Benefit in one lump sum during Income Payout Period
	Manulife	RetireReadyPlus (III)	- 100% capital guaranteed upon reaching selected Retirement Age
			- Lifetime (Retirement Income) payout option is available
			- Flexibility to adjust income payout period anytime at least 2 years before the selected
			retirement age (5 years income payout option is not applicable for single premium payment)
			- Additional income payout in the event of loss of independence, including payout of 1.5X
			guaranteed monthly income if unable to perform 2 out of 6 ADL, additional 100% of the GMI if
			life insured is unable to perform at least 3 of 6 ADLs / Loss of Speech / Loss of Hearing / Major
			Head Trauma
			- Comes with Retrenchment Payout benefit

	Income	Gro Retire Flex Pro	- Competitive guaranteed yields & total yields at maturity
			- 100% capital guaranteed upon reaching selected Retirement Age (for single premium payment
			only)
			- Choice when to start receiving payouts depending on Premium Term and Accumulation period
			chosen
			- Option payout period up till age 100 (subject to entry age + accumulation period >= 60)
			- Option to change payout period at least 30 days before the first monthly cash benefit is due
			-Disability Care Benefit which provides additional coverage upon the diagnosis of certain
			conditions due to accidental injury or sickness
			- Provides accidental death benefit
			Note: It is 100% capital guaranteed upon reaching selected Retirement Age (for single premium
			payment only). For other premium payment term options, it depends on the premium term,
			accumulation period, payout period chosen and the entry age. You may refer to Endowment
			Retirement comparison placemat for limited-pay comparison
Long Term	Singlife	Smart Saver	- Competitve for guaranteed yields with higher sum assured
Endowment			- Flexibility to add on additional policies post-inception and customize premium and policy terms
(SRS)			to adapt to changing financial circumstances.
	Manulife	ReadyBuilder (II)	- Relatively shorter breakeven year at 10th policy year
			- Relatively competitive guaranteed yield as compared to Income Gro Saver Flex for the same sum assured
			- For cash policies, change of Life Insured option available to individual and corporate owned
			policies to continue wealth accumulation (Unlimited times for corporate owned policies and 2
			times for individual owned policies)
			- Retrenchment benefit (lump sum payout in the event of a retrenchment). Additional benefit
			allows clients to access this payout to ease their commitments during the unemployment phase.
	Income	Gro Saver Flex Pro	- Only plan in this category that allows policyholder to purchase a new policy from Income with
			death and TPD benefits on the life of the original insured without evidence of good health up to 2
			times on different life event. This additional coverage will be especially useful for clients who
			seeks additional coverage but have substandard health during the policy term.

Single	Income	WealthLink	- Relatively low charges			
Premium ILP			- Low minimum premium of \$5,000 for ease of buying into the plan for ALB0 - ALB64			
(SRS)			- Has the highest life assured entry age of ALB80			
			- Guaranteed acceptance regardless of health condition			
			- Unlimited free fund switches			
			- Provides Death and accidental Death benefit coverage			
	Tokio Marine	#goElite	- Wide range of 70 funds available (including AI funds and dividend-paying funds)			
			- Accidental death benefit coverage			
			- Low Minimum Recurring Single Premium (RSP) Top-Up of \$1,000 (annual)			
	Tokio Marine	#goElite Secure	- Wide range of 70 funds available (including AI funds and dividend-paying funds)			
			- Only ILP in our approved suite with a high watermark locked in policy value feature to secure			
			client's protection coverage against market downturns. This feature also extends to AI funds if			
			clients chooses.			
			- Low Minimum Recurring Single Premium (RSP) Top-Up of \$1,000 (annual)			



reference only (Not for circulation to Prospects or		PROFESSIONAL INVESTMENT ADVISORY SERVICES
Provider Product Name	Singlife Singlife Flexi Life Income II	Singlife Singlife Legacy Income
ANB/ALB	ANB	ANB
Policy Term	Whole of Life	100 years
Premium Term	Single Premium	Single Premium
SRS Option Minimum Single Premium	Yes Subject to minimum sum assured of \$25,000	Yes Subject to minimum sum assured of \$25,000
Maximum Single Premium	Subject to maximum sum assured of \$6,000,000	Subject to maximum sum assured of \$6,000,000
Entry Age, Policy Owner (Min-Max)	ANB 17 - 99	ANB 17 - 99
Entry Age, Life Insured (Min-Max)	Cash:	Cash:
	ANB 1 - 70	ANB 1 - 70
	SRS:	SRS:
	ANB 19 - 70	ANB 19 - 70
Coverage	Death / TI	Death / TI
Death Benefit	The higher of:	The higher of:
	(i)101% of total premiums paid for the basic plan up to the date	(i)101% of total premiums paid for the basic plan up to the date
	of death (excluding advance premiums and premiums for supplementary benefits (if any) attached to the policy); or	of death (excluding advance premiums and premiums for supplementary benefits (if any) attached to the policy) less
	(ii) The guaranteed cash surrender value;	the total Guaranteed Income paid out to date; or
		(ii) The guaranteed cash surrender value;
	Plus	
	<u></u>	Plus
	(i) Terminal Bonus (if any) and	(1) = 1 10 17 1 10 1 1
	(ii)Any re-invested Yearly Income and Booster Bonus with non- guaranteed interest (if any and not previously withdrawn).	(i) Terminal Bonus (if any) and (ii) Any re-invested Guaranteed Income and Cash Bonus (if any) with non-guaranteed interest (ii
	guaranteed merest (if any and not previously withdrawn).	any and not previously withdrawn).
	less any amount owing to Singlife	
		less any amount owing to Singlife
Involt Fragueses	Voarly or accumulated	Monthly or accumulated
ayout Frequency ayout Commence	Yearly or accumulated - As early as from 3rd Policy Anniversary	Monthly or accumulated From end of policy month 13
ayout commence	- As early as from 3rd Policy Anniversary - Flexibility to choose from an accumulation period range of	cha or poncy month 15
	2 to 20 years (accumulation period must be in multiples of 1	
	year)	
	I	
	(subject to entry age + premium term + Accumulation Period ≤	
ncome Tyne	80 ANB)	Monthly income which is paid out as early as the end of
ncome Type	Level (until policy maturity)	policy month 13 with step-up in monthly income at policy
		year 4 and 17 (until policy maturity)
Currency	SGD	SGD
Non-guaranteed Accumulation rate	3% @ IRR 4.25%	3% @ IRR 4.25%
Inderwriting	GIO	GIO
Guaranteed Yearly Income (% of Single	2.2%p.a of SA	Policy Year 2 & 3:
remium/% of SA)		1.00% of SP
		Policy Year 4 to 16:
		1.28% of SP
		Policy Year 17 onwards:
		1.37% of SP
Non-guaranteed Yearly Income (% of	3.0% p.a of SA	Policy Year 2 & 3:
Single Premium @IRR 4.25%)		1.35% of SP
		Policy Year 4 to 16:
		2.16% of SP
		Policy Year 17 onwards:
		2.38% of SP
Cash Booster/Booster Bonus	Non-Guaranteed Booster Bonus of 0.50% of Sum Assured	N.A.
	(IRR4.25%) (non-guaranteed) payable every Policy Year starting	
	from the policy anniversary immediately following:	
	(i)The date on which the life assured attained ANB60;	
	or	
	(ii)The end of the 20th policy year after the end of the	
	accumulation period,	
	Whichever is later.	
Minimum Monthly Income	Subject to minimum sum assured: \$25,000 Subject to single premium: \$6 million	Subject to minimum sum assured: \$25,000 Subject to single premium: \$6 million
Maximum Monthly Income	Subject to single premium: \$6 million	Subject to single premium: \$6 million
Guaranteed Cash Surrender Value	Acquire a Guaranteed Cash Surrender Value of 80% of Single	Acquire a Guaranteed Cash Surrender Value of 80% of Single
	Premium upon the inception of the policy, upon receipt of the	Premium upon the inception of the policy, upon receipt of the
	single premium	single premium and stays constant thereafter
	l	
	Increase at 0.25% per annum (compounded) starting from	
remium Financing Facility	the 5th policy year after the end of the Accumulation Period. N.A.	N.A.
Maturity Benefit	N.A.	Yes, at end of policy term.
,		,,
		Pays a Centennial Benefit of 105% of the Total Premiums Paid
		and non-guaranteed terminal bonus (if any), less any amount
		owing to Singlife.
		Any accumulated Guaranteed Income and Contribution 1991
		Any accumulated Guaranteed Income and Cash Bonus will also be paid out together with the Centennial Benefit.
Capital Guaranteed	Yes, at the end of accumulation period or the end of the 8th	Yes, before policy maturity.
	policy year for single premium payment term, whichever is	, , , , , , , , , , , , , , , , , , , ,
	earlier.	
Option to Change Life Insured/	No	Allowed for change of life assured
econdary Insured Option		For to dividual control of
Not applicable for SRS)		For individual-owned policies - Policyowner may change the life insured up to two times
		during policy term after the first policy year
		Cramping the mac pointy your
		For corporation-owned policies
		- Unlimited times during the policy term
Change in Sum Assured / Single Premium/		Increase in Sum Assured: Allowed during the 1st policy year
	Allowed during the 1st policy year only	only
Monthly Income	1	Peduction in Sum Assured: Allowed anutime
Monthly Income		Reduction in Sum Assured: Allowed, anytime.
Aonthly Income	Reduction in Sum Assured:	
	Reduction in Sum Assured: Allowed, anytime. N.A.	N.A.
Optional Riders	Allowed, anytime.	N.A. 3-year average (2021 to 2023): -2.51%
Optional Riders	Allowed, anytime. N.A.	
Optional Riders Par Fund Returns	Allowed, anytime. N.A. 3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%
Optional Riders Par Fund Returns	Allowed, anytime. N.A. 3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13% 3-year average (2021 to 2023): 2.21%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13% 3-year average (2021 to 2023): 2.21%
Monthly Income Optional Riders Par Fund Returns Historical Expense Ratios	Allowed, anytime. N.A. 3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%



Best value / Highest

		Best value / Hignest
Male/Female, non smoker, ANB 41	Singlife	Singlife
Single Premium approximately \$100,000		
Income Option: Re-invested	Singlife Flexi Life Income II	Singlife Legacy Income
Illustrated Investment Rate of Return	4.25%	4.25%
Entry Age	ANB 41	ANB 41
Single Premium	\$98,703	\$100,000
Sum Assured	\$61,000	\$100,000
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43
Yearly Income		Policy Year 2 & 3:
(Guaranteed)		\$999
		Policy Year 4 to 16:
	\$1,342	\$1,280
		Policy year 17 onwards:
		\$1,370
Total Yearly Income	From policy year 3 to 22:	Policy Year 2 & 3:
(Guaranteed and non-guaranteed)	\$3,172	\$2,349
	From policy year 23 onwards:	Policy Year 4 to 16:
	\$3,477	\$3,440
	(including booster bonus)	Policy year 17 onwards:
	,	\$3,749
Guaranteed Yearly Income/Single		
Premium		Policy Year 2 & 3:
		1.00%
	1.36%	Policy Year 4 to 16:
	2.0070	1.28%
		Policy year 17 onwards:
		1.37%
Total Vearly Income/Single Premium	From policy year 3 to 22:	1.3/% Policy Year 2 & 3:
Total Yearly Income/Single Premium		
	3.21%	2.35%
	From policy year 23 onwards:	Policy Year 4 to 16:
	3.52%	3.44%
	(including booster bonus)	Policy year 17 onwards:
		3.75%
Year 1 Guaranteed Surrender Cash Value	\$78,962	\$80,000
Year 1 Guaranteed Surrender Cash Value	80%	80%
/Single Premium		
Breakeven Year (Guaranteed Yearly	3rd	17th
Income + Guaranteed Surrender Value)		- · · · ·
Guaranteed Death Benefit @ Inception	\$99,689	\$101,000
Guaranteed Death Benefit/Single	1.01	1.01
Premium		
@ Policy Year 20 / ANB61		
Guaranteed Death Benefit (A)	\$126,116	\$104,120
Total Death Benefit (B)	\$178,544	\$170,272
A/Single Premium	1.28	1.04
B/Single Premium	1.81	1.70
Guaranteed Surrender Value (C)	\$126,116	\$104,120
Total Surrender Value (D)	\$178,544	\$169,522
C/Single Premium	1.28	1.04
D/Single Premium	1.81	1.70
@ Policy Year 30 / ANB71		
Guaranteed Death Benefit (A)	\$142,112	\$117,821
Total Death Benefit (B)	\$246,653	\$243,315
A/Single Premium	1.44	1.18
B/Single Premium	2.50	2.43
Guaranteed Surrender Value (C)	\$142,112	\$117,821
Total Surrender Value (D)	\$246,653	\$243,065
C/Single Premium	1.44	1.18
D/Single Premium	2.50	2.43
@ Policy Year 40 / ANB81		
Guaranteed Death Benefit (A)	\$158,177	\$131,521
Total Death Benefit (B)	\$337,930	\$341,401
A/Single Premium	1.60	1.32
B/Single Premium	3.42	3.41
Guaranteed Surrender Value (C)	\$158,177	\$131,521
Total Surrender Value (D)	\$337,930	\$341,151
C/Single Premium	1.60	1.32
D/Single Premium	3.42	3.41
@ Policy Year 50 / ANB91	0.72	VITA
Guaranteed Death Benefit (A)	\$174,301	\$145,221
Total Death Benefit (B)	\$459,736	\$473,280
A/Single Premium	1.77	1.45
B/Single Premium	4.66	4.73
Guaranteed Surrender Value (C)	\$174,301	\$145,221
Total Surrender Value (D)	+450 70/	¢472.020
	\$459,736	\$473,030
C/Single Premium D/Single Premium	\$459,736 1.77 4.66	1.45 4.73

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Discrease of sum assured of the basic plan is allowed, at few exceptions of the same source of sum assured in soliced date the policy in such assured in soliced assured the policy in such assured in soliced date the policy in such assured in soliced assured in soliced date the policy in such assured in soliced assured in soliced date the policy in such assured in soliced date in the payment node, and the minimum num insured allowed. 186: 55 per 11,000 of the sum assured and advantage of the policy of the sum assured and assured in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in soliced date in the policy of the sum assured in solic	cy is incepte
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(Not applicable for SP) *Folicy owner retrenched and remain unemployed for a minimum period of 30 connecutive days before the policy anniversary immediately following the 65th birthirday of the	
pour y uniter +Payout libb eas follows: \$P point > - 12.5 wt faigle premium \$P point > - 50.5 wt faigle premium	
Valver of Interest Benefit/Premium Deferment N.A. Yes (Premium Preeze Option) Yes (Premium Deferment is available if Savings Preeze Option) Yes (Premium Deferment is available if Savings Preeze Option) Yes (Premium Deferment is available if Savings Preeze Option) Yes (Premium Deferment is available if Savings Preeze Option)	
Not required to pay premium plan) Not required to pay premium size 1 year including riders. Maturity date will be deferred by 1 year. The policyloider has not been able to first employ.	han 6 month
Soay allows to exercise permission recess egation for up to 15 time, houselfs as a rew suffer super extreacted. 10.1 \$1.5 (20 pay allows to searcise premission recess egations for up (20 pay). In the contract of the contract permission recesses (20 pay). In the contract permission received produced to the form of the contract permission of the	s Protector
uarantee Insurability Option to Buy N.A. Buy a new policy from Income with only death a nother Life Policy benefits on the life of the original insured withou	ut evidence
d good health up to two times on different life Tes Option to buy another add-on savings plan at	event
life stage. Applicable 6 months after policy inception.	
geograp (distribution Option) Text Options in the distribution of distribution of the policy and a sub- policies before the policy materiae. N.A. N.A. N.A. N.A. N.A.	
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Syear severage (2021 to 2022): 2.51% 2022: 45.70% Syear severage (2021 to 2022): 2.75% Syear severage (2021 to 2022): 2.75% Syear severage (2021 to 2022): 2.75% 2022: 10.06% Syear severage (2021 to 2022): 2.75% 10-year severage (2021 to 2023): 2.35% (10-year severage (2021 to 2023): 2.35%	

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Best value / Highest
Best value / Highest

Based on MNS ALB 29 / ANB 30	Singlife	Manulife	Income
Single Premium (SRS) approx. \$50,000	Smart Saver	ReadyBuilder (II)	Gro Saver Flex Pro
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%
Age	ANB 30	ALB 29	ALB 29
Premium Term	1	1	1
Policy Term	Up till ANB 99	Up till ALB 120	Up till ALB 120
Sum Assured	\$181,000	\$50,000	\$50,000
Single Premium	\$49,772	\$46,250	\$50,000
Breakeven (based on Guaranteed Surrender Value)	12th policy year	10th policy year	15th policy year
Surrender Value @ Policy Year 20			
Guaranteed Surrender Value	\$66,246	\$56,453	\$54,100
Total Surrender Value	\$89,902	\$91,845	\$95,144
Guaranteed Yield @ Policy Year 20	1.44%	1.00%	0.39%
Total Yield @ Policy Year 20	3.00%	3.48%	3.27%
Surrender Value @ Policy Year 30			
Guaranteed Surrender Value	\$87,061	\$65,206	\$61,400
Total Surrender Value	\$133,627	\$132,419	\$141,787
Guaranteed Yield @ Policy Year 30	1.88%	1.15%	0.69%
Total Yield @ Policy Year 30	3.34%	3.56%	3.54%
Surrender Value @ Policy Year 40			
Guaranteed Surrender Value	\$108,962	\$73,093	\$69,000
Total Surrender Value	\$194,124	\$189,840	\$221,402
Guaranteed Yield @ Policy Year 40	1.97%	1.15%	0.81%
Total Yield @ Policy Year 40	3.46%	3.59%	3.79%
Surrender Value @ Policy Year 50			
Guaranteed Surrender Value	\$132,311	\$89,150	\$79,950
Total Surrender Value	\$281,693	\$271,602	\$341,209
Guaranteed Yield @ Policy Year 50	1.97%	1.32%	0.94%
Total Yield @ Policy Year 50	3.52%	3.60%	3.92%



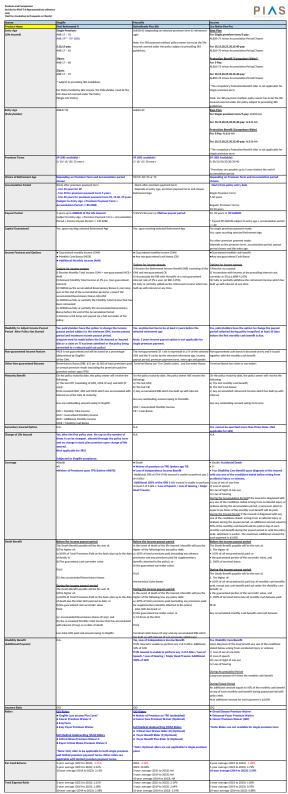
Based on MNS ALB 34 / ANB 35	Singlife	Manulite	Income
Single Premium (SRS) approx. \$50,000	Smart Saver	ReadyBuilder (II)	Gro Saver Flex Pro
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%
Age	ANB 35	ALB 34	ALB 34
Premium Term	1	1	1
Policy Term	Up till ANB 99	Up till ALB 120	Up till ALB 120
Sum Assured	\$165,000	\$50,000	\$50,000
Single Premium	\$49,827	\$46,250	\$50,000
Breakeven (based on Guaranteed Surrender Value)	14th policy year	10th policy year	15th policy year
Surrender Value @ Policy Year 20			
Guaranteed Surrender Value	\$63,195	\$56,453	\$54,100
Total Surrender Value	\$85,487	\$91,845	\$95,144
Guaranteed Yield @ Policy Year 20	1.20%	1.00%	0.39%
Total Yield @ Policy Year 20	2.74%	3.48%	3.27%
Surrender Value @ Policy Year 30			
Guaranteed Surrender Value	\$83,820	\$65,206	\$61,400
Total Surrender Value	\$129,066	\$132,419	\$141,787
Guaranteed Yield @ Policy Year 30	1.74%	1.15%	0.69%
Total Yield @ Policy Year 30	3.22%	3.56%	3.54%
Surrender Value @ Policy Year 40			
Guaranteed Surrender Value	\$105,765	\$73,093	\$69,000
Total Surrender Value	\$191,159	\$189,840	\$221,402
Guaranteed Yield @ Policy Year 40	1.89%	1.15%	0.81%
Total Yield @ Policy Year 40	3.41%	3.59%	3.79%
Surrender Value @ Policy Year 50			
Guaranteed Surrender Value	\$129,195	\$89,150	\$79,950
Total Surrender Value	\$283,504	\$271,602	\$341,209
Guaranteed Yield @ Policy Year 50	1.92%	1.32%	0.94%
Total Yield @ Policy Year 50	3.53%	3.60%	3.92%



Rest value	/ Highes

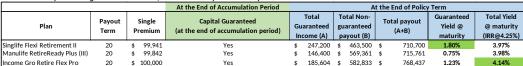
Based on MNS ALB 39 / ANB 40	Singlife	Manulife	Income
Single Premium (SRS) approx. \$50,000	Smart Saver	ReadyBuilder (II)	Gro Saver Flex Pro
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%
Age	ANB 40	ALB 39	ALB 39
Premium Term	1	1	1
Policy Term	Up till ANB 99	Up till ALB 120	Up till ALB 120
Sum Assured	\$147,000	\$50,000	\$50,000
Single Premium	\$49,895	\$46,250	\$50,000
Breakeven (based on Guaranteed Surrender Value)	15th policy year	10th policy year	15th policy year
Surrender Value @ Policy Year 20			
Guaranteed Surrender Value	\$58,359	\$56,453	\$54,100
Total Surrender Value	\$79,252	\$91,845	\$95,144
Guaranteed Yield @ Policy Year 20	0.80%	1.00%	0.39%
Total Yield @ Policy Year 20	2.35%	3.48%	3.27%
Surrender Value @ Policy Year 30			
Guaranteed Surrender Value	\$75,999	\$65,206	\$61,400
Total Surrender Value	\$120,366	\$132,419	\$141,787
Guaranteed Yield @ Policy Year 30	1.41%	1.15%	0.69%
Total Yield @ Policy Year 30	2.97%	3.56%	3.54%
Surrender Value @ Policy Year 40			
Guaranteed Surrender Value	\$96,873	\$73,093	\$69,000
Total Surrender Value	\$184,279	\$189,840	\$221,402
Guaranteed Yield @ Policy Year 40	1.67%	1.15%	0.81%
Total Yield @ Policy Year 40	3.32%	3.59%	3.79%
Surrender Value @ Policy Year 50			
Guaranteed Surrender Value	\$121,422	\$89,150	\$79,950
Total Surrender Value	\$285,585	\$271,602	\$341,209
Guaranteed Yield @ Policy Year 50	1.79%	1.32%	0.94%
Total Yield @ Policy Year 50	3.55%	3.60%	3.92%

garlison A Representatives reference in to Prospects or Clients)			
	Singlife Float Retirement II Cloude Brandum	Manuffe RetireReady Plus (III)	Income Gro Retire Flex Pro
	Single Premium: ANB 17 - 70 ANB 19^ - 70^ (SRS)	ALB 15-65 (depending on selected premium term & retirement age)	Base Plan For Single premium tem
		Note: For SRS payment method, policy owner has to be the life lessared covered under the policy subject to prevailing SRS	ALEQU-75 minus Accumul
	5,90,85-pay: ANB 17 - 65	guidelines.	ALB20-70 minus Accumul
	20pay: ANII 17 - 60		Protection Senetit Kom For 5-Pay: 44 020-25 minus Account
	25pay: ANB 17 - 55		ALB20-75 minus Accumul For 90,55,29,25,30,25,40
	new 17 - 55		ALB20-70 minus Accumu
			"The compulsory Protect single premium term
	For Policy funded by SRS monies, the Policyholder must be the Ufe Assured covered under the Policy (Single Life Policy).		Note: For SRS payment in Insured covered under th
			Insured covered under the guidelines. Base Plan
	MMI1-W	ALUSS-W	For Single premium tem
			For 10,15,20,25,30,25,40
			Protection Benefit (Con For 5-Pay: ALB16-NA
			For 10,15,20,25,30,35,40
			"The compulsory Protect single premium term SP (SRS Available)/
	SP (SRS available) / 5/ 10/ 15/ 20/ 25 years	SP (SRS available)/ S/ 10/ 15/ 20 years	SP (SRS Available)/ S/10/15/20/25/30/25/40
			*Premiums are payable
ment Age	Depending on Premium Term and Accumulation period	50/55/ 60/ 65 or 70	accumulation period Depending on Premium
eriod	oboom Zarka Jiber premium payment term -4 to 49 years for 59 -5 to 49 for premium payment term 5 years -0 to 49 years for 59 Subject to Entry Age + Premium Payment Term + Accumulation Particle + 90 ANRI	Szets after premium payment term Depends on entry age, premium payment term and chosen Retirement Age	- Starts from policy entr
	- 5 to 40 for premium payment term 5 years - 0 to 40 years for premium payment term 10, 15.20, 25 years	Retirement Age	Single Premium Term: 5-50 years
	(Subject to Entry Age + Premium Payment Term + Accumulation Period <= 80 ANS)		Rosular Premium Terms
	Syears up to ANB120 of the Life Assured (subject to Entry Age + Premium Payment Term + Accumulation Period + Income Payout Period <= 120 ANB)	5/50/15/20 years or lifetime payout period	10-50 years 10, 20 years or 68 ALBS0
	(subject to Entry Age + Premium Payment Term + Accumulation Period + Income Payout Period <= 120 ANB)		* Payout till ALB100 subj
ned	Yes, upon reaching selected Retirement Age	Yes, upon reaching selected Retirement Age	>= 60 For single premium pays Yes, upon reaching select
			For other premium paym
			Depends on the premium period chosen and the er
and Options	Guaranteed monthly income (GMI) Monthly Cash Bonus (MCB) Additional Monthly Income (AMI)	Guaranteed monthly income (GMI) Any non-guaranteed cash bonus (CB)	For other premium paym Depends on the premium period chosen and the er •Guaranteed monthly ca •Any non-guaranteed Ca
	Acatosa Monthly Income (AMI)	Quadrans for Income parasits Il Rocalvo the Retirement incomes Genefit (RIE) consisting of the CAPI and non-guaranteed CII Il Accumulate the SIR with Nanufile at a non-guaranteed street rate of XX yawa (six RIX 425%). Ill Fally or partially withdraws the retirement income which has had begin by with finement at any Wisna.	Options for income save I) Receive as a payout II) Accumulate with inco- currently at 2% p.s. (IRRR III) Fully or partially with built up with interest at a
	Cotions for income navouts (I) Receive Monthly Total Income (GMI + non-guaranteed MCB + AMI)	GMI and non-guaranteed CB II) Accumulate the RIB with Manulife at a non-guaranteed	II) Accumulate with incor- currently at 2N p.a. (IRR
	AA4[) Bellewist Monthly Total Income at 2% p.a. (non-guaranteed interest) [10] Withdraw the accumulated Revenishmenty Bonas in one lump tam at the end of the accumulated period or convert the scoundated Revenishmenty Bonas in task AVI V) Withdraw fully or partially the Monthly Total Income that has one relevanteed. V) Withdraw fully or partially the Accumulated Revenishment V) Withdraw full or partially the Accumulated Revenishment V) Withdraw full or partially Withdraw full or pa	Interest rate of 2% a year (at IRR 4.25%). III) Fully or partially withdraw the retirement income which has	(ii) Fully or partially with built up with interest at a
	III) Withdraw the accumulated Reversionary Bonus in one lump sum at the end of the accumulation period or convert the	built up with interest at any time.	
	b) Withdraw fully or partially the Monthly Total Income that has been reinwated		
	been relevented by Willfatraw tally or partially the Accumulated Reversionary Bonus before the end of the Accumulation Period of Receive a full lump sum payout sia a full surrender of the color.		
	v) Receive a full lump sum payout via a full surrender of the policy.		
Just Income Payout Scy Has Started	Yes, policyholders have the option to change the income	Yes, anytime but has to be at least 2 years before the selected retirement age	Yes, policyholders have period (selected during before the first monthly
,	Yes, policyholders have the option to change the income payout period subject to the minimum GMI, income payout period and maximum income payout period. (request must be made before the LIB Assured or Assured dies or a claim on Ti has been admitted or the policy being	Note: 5 years income payout option is not applicable for single premium payment.	before the first monthly
	dies or a claim on TI has been admitted or the policy being converted to a reduced paid out policy) MCB is not guaranteed and will be based on a percentage		
Income Feature		The non-guaranteed CB rate is expressed as a % of the selected GMI and the % varies by the selected retirement age, income	Non-guaranteed cash bo together with the month
anteed Bonuses	posterminated by singistry of the GMI. Reversionary Borus (RB): \$15 per \$1,000 of total premiums puid on arrowal premium mode (excluding the premiums paid for normham water uson TPOI.	payout period, premium payment term, entry age and gender. Terminal Bonus (on Ti or Death claim), and Surrender Bonus	Terminal Bonus (on clain
	On the parties make the date, the parties access will construct the	On the policy maturity date, the policy owner will receive the	On the policy maturity d
	following: a) The last MTI (consisting of GMI, MCII (if any) and AMI (if	a) The last Cit;	On the policy maturity di following: a) The last monthly cash b) The last Cash Bonus; c) Any accumulated retir interest.
	any(); b) Re-invested GMI, AMI and MCIII which has accumulated with interest as at the date of maturity;	b) The last CB; c) Any accumulated RIB which has built up with interest.	 b) The last Cash Bonus; c) Any accumulated retirement.
	less are outstanding amount owing to Singlife	less any outstanding amount owing to Manufile	lass any outstanding any
		GMI = Guaranteed Monthly Income CB = Cash Bonus	
	MTI = Monthly Total Income GMI = Guaranteed Monthly Income AMI = Additional Monthly Income MCB = Monthly Cash Bionus NA		
ed Option		NA.	Yes, cannot be exercises
nured	Yes, after the first policy year. No cap on the number of times it can be changed , allowed through the policy term and no change is basic plan premium upon change of life named. Not applicable for SRS)	NA.	applicable for SRS)
	and no change in basic plan premium upon change of life assured.		
	(Not applicable for SRS)		
	Subjected to Singlife acceptance. •Death	Death	Death/ Accidental Dea
	+TI +Walver of Premiums upon TPD (before ANE/70)	Coath Walver of premium on TFO (before age 70) Loss of independence Income Benefit Additional 50% of CMI If the Insured is unable to perform any 2 of 6.60% Additional 50% of the CAI If the Insured is unable to perform any 2.	Death/Acidental Dea 110 Pay Death/Bry Care Se 111 Pays Death Sty Care Se 110 Care Se of the cor accidental player or of the cor accidental player or of the cor 110 Care of sepace. The cord of the 111 Care of speech. The cord of the cordion 110 Care of sepace of the cordion 110 Care of sepace or the cordion 110 Care of sepace or the cordion 110 Care of the Care of t
		of 6 ADLs -Additional 200% of the GMI If life insured is unable to perform at least 2 of 6 ADLs / Loss of Speech / Loss of Hearing / Major	accidental injury or sick (i) Loss of use of one limb
		at least 2 of 6 ADLs / Loss of Speech / Loss of Hearing / Major Head Trauma	II) Lass of speech III) Lass of sight of one ey
			(v) Loss of hearing During the Accumulation
			sickness during the accur
			Durine the Payout Period one of the conditions stat
			siciness during the payor 50% of the monthly cash monthly cash benefit dur
			monthly cash benefit dur ends, whichever is earlie
	Before the income payout period The Death Senellit payable will be the sum of,	Before the income payout period	monthly cash benefit dur ends, whichever is earlie each payment is \$2,000. Before the income payo The Death Benefit payab 1. The higher of: • 100% of all net premiu • the guaranteed portion 2, 300% of terminal box.
	The Death Benefit payable will be the sum of, IJThe higher of: IJThe higher of total Premiums Paid on the basic plan up to the date of death; or Ib[The guaranteed cash surrender value	Before the income payout period in the event of death of the life insured, Manuille will pay the higher of the following less any policy debt: a) 905% of total premiums paid (excluding any advance	The higher of: 105% of all net premiu
	of death; or (b)The guaranteed cash surrender value	premiums and any premiums paid for supplementary benefits attached to the policy); or	the guaranteed portion 2. 900% of terminal bonu
	PLUS	Sigher of the following less any policy debt: a) 92% of total premiums paid (excluding any advance permiums and any premiums paid for suppliementary benefits attached to the policy); or b) the guaranteed surrender value;	During the income payo
	(II) Any accumulated Reversionary bonus	PLUS Any terminal claim bonus	The Death Benefit payable. 1. The higher of:
	191 Any accumulated Recentionary boxus Curior the Income proyect seefed The Death Secretif pepalde will be the sum of, STIPs higher of: 0.1005W of Total Perentaines Paid on the basic plan up to the date of doubt him the total CAHI paid out to date; or 1) the gaz arched cash surrender value PULS PULS	During the income payout period	During the income pays The Death Benefit payabl 1. The higher of: • 105% of all net premiu paid, except any cash be benefit; or
	(i)The higher of: (a) 505% of Total Premiums Paid on the basic plan up to the date	in the event of death of the life insured, Manualle will pay the higher of the following less any policy debt:	the guaranteed portion 300% of terminal boru
	of death less the total GMI paid out to date; or (b)the guaranteed cash surrender value	During the Income payout period in the event of durin of the life insured, Manualife will pay the higher of the following less any policy debt: a) 92% of total premiums paid (excluding any premiums paid for supplementary benefits attached to the policy) - stati CMI decirend; or	PLUS
		- total GMI declared; or b) the guaranteed surrender value; or c) 12 times of the GMI;	Any accumulated months
	(a) accumulated Reversionary Bonus (If any); and (b) the re-invested Moethly Total Income that has accumulated with interest (if any) as at date of death	c) 12 times or the GMI; times	
	with interest (if any) as at date of death Less total AMI paid and amount owing to Snellfe	Terminal claim bonus (if any) and now nonemakelet (i)	
t	NA.	Terminal claim bonus (if any) and any accumulated RIB which has built up with letterest (if not pondously withdraws). Yes, Loss of independence income Benefit. If the insured is unable to perform any 2 of 6 ADLs: Additional	Yes, Disability Care Bene
outs)		If life insured is unable to perform any 2 of 6 ADLs: Additional SON of GMI	Upon diagnosis of the instated below arising from
		If Iffe Insured is unable to perform any 2 of 6 ADL: Additional SDN: of CMI If the Insured is unable to perform any 3 of 6 ADL: / Loss of Speech / Loss of Hearing / Major Head Trauma: Additional 500% of CMI	Yes, Disability Care Bens Upon diagnosis of the instated below arising from (i) Loss of use of one limit (ii) Loss of speech (iii) Loss of sight of one or (v) Loss of hearing
			iv) Loss of hearing
			During Accumulation Per Lump sum payout of 6 tir
	l		During Payout Period



Based on MNS ALB 24/ANB25, Single Premium \$100k, Payout 20 years.

Accumulation 40 years for Singlife Flexi Retirement II; Accumulation 41 years for other plans.



(i) For Singlife Flexi Retirement II, accumulation period selected is 40 years, start of payout year is at ANB67. This is to align the start payout year with the other 2 plans above at ALB66.

(ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.

Based on MNS ALB 29/ANB30. Single Premium \$100k. Payout 20 years.

Accumulation 35 years for Singlife Flexi Retirement II; Accumulation 36 years for other plans.

				At the End of Accumulation Period	At the End of Policy Term							
Plan	Payout	Single		Capital Guaranteed	Gu	Total aranteed		tal Non- aranteed	т	otal payout	Guaranteed Yield @	Total Yield @ maturity
riaii	Term	Pr	emium	(at the end of accumulation period)				payout (B)		(A+B)	maturity	(IRR@4.25%)
Singlife Flexi Retirement II	20	\$	99,592	Yes	\$	225,600	\$	342,880	\$	568,480	1.80%	3.91%
Manulife RetireReady Plus (III)	20	\$	99,022	Yes	\$	136,800	\$	421,809	\$	558,609	0.70%	3.88%
Income Gro Retire Flex Pro	20	\$	100,000	Yes	\$	168,955	\$	452,868	\$	621,823	1.15%	4.12%

(i) For Singlife Flexi Retirement II, accumulation period selected is 35 years, start of payout year is at ANB67. This is to align the start payout year with other similar other plans above at ALB66/ANB67. (ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.

Based on MNS ALB 34/ANB35. Single Premium \$100k. Payout 20 years.

Accumulation 30 years for Singlife Flevi Petirement II: Accumulation 31 years for other plans

			At the End of Accumulation Period			At the End of Policy Term						
Plan	Payout		Single	Capital Guaranteed		Total aranteed		otal Non- aranteed	Т	otal payout	Guaranteed Yield @	Total Yield @ maturity
	Term	P	remium	(at the end of accumulation period)	Inc	come (A)	pa	ayout (B)		(A+B)	maturity	(IRR@4.25%)
Singlife Flexi Retirement II	20	\$	99,934	Yes	\$	206,400	\$	263,200	\$	469,600	1.80%	3.90%
Manulife RetireReady Plus (III)	20	\$	99,084	Yes	\$	129,600	\$	330,933	\$	460,533	0.65%	3.87%
Income Gro Retire Flex Pro	20	\$	100,000	Yes	\$	155,275	\$	347,318	\$	502,593	1.08%	4.09%

Notes:

(i) For Singlife Flexi Retirement II, accumulation period selected is 30 years, start of payout year is at ANB67. This is to align the start payout year with other similar other plans above at ALB66/ANB67 (ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.

Based on MNS ALB 39/ANB40. Single Premium \$100k. Payout 20 years.

ion 25 years for Singlife Flavi Retirement II. Accumulation 26 years for other plan

			At the End of Accumulation Period	At the End of Policy Term							
	Pavout	Single	Capital Guaranteed		Total	To	tal Non-	٦,	otal payout	Guaranteed	Total Yield
Plan	Term	Premium	(at the end of accumulation period)	Gu	aranteed	gu	aranteed	'	(A+B)	Yield @	@ maturity
	Term	Freilium	(at the end of accumulation period)	Inc	come (A)	pa	yout (B)		(ATD)	maturity	(IRR@4.25%)
Singlife Flexi Retirement II	20	\$ 100,185	Yes	\$	170,400	\$	197,120	\$	367,520	1.49%	3.74%
Manulife RetireReady Plus (III)	20	\$ 99,785	Yes	\$	124,800	\$	258,991	\$	383,791	0.62%	3.87%
Income Gro Retire Flex Pro	20	\$ 100,001	Yes	\$	144,574	\$	257,933	\$	402,507	1.04%	4.02%

(i) For Singlife Flexi Retirement II, accumulation period selected is 25 years, start of payout year is at ANB67. This is to align the start payout year with other similar other plans above at ALB66/ANB67

(ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.

Based on MNS ALB44/ANB45 Single Premium \$100k. Payout 20 years.

Accumulation 20 years for Singlife Flexi Retirement II; Accumulation 21 years for other plans.

			At the End of Accumulation Period	At the End of Policy Term							
	Pavout	Single	Capital Guaranteed		Total	To	tal Non-	٦,	otal payout	Guaranteed	Total Yield
Plan	Term	Premium	(at the end of accumulation period)		Guaranteed		guaranteed		(A+B)	Yield @	@ maturity
	reriii	Premium	(at the end of accumulation period)	Inc	come (A)	pa	yout (B)		(ATD)	maturity	(IRR@4.25%)
Singlife Flexi Retirement II	20	\$ 100,216	Yes	\$	158,400	\$	138,100	\$	296,500	1.50%	3.63%
Manulife RetireReady Plus (III)	20	\$ 99,805	Yes	\$	117,600	\$	188,198	\$	305,798	0.53%	3.74%
Income Gro Retire Flex Pro	20	\$ 99,999	Yes	\$	121,270	\$	195,425	\$	316,695	0.63%	3.87%

(i) For Singlife Flexi Retirement II, accumulation period selected is 20 years, start of payout year is at ANB67. This is to align the start payout year with other similar other plans above at ALB66/ANB67.

(ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.

Based on MNS ALB49/ANB50. Single Premium \$100k. Payout 20 years.

Accumulation 15 years for Sing	glite Flexi Re	tiremer	nt II; Ac	ccumulation 16 years for other plans.								
				At the End of Accumulation Period At the End of Policy Term					Term			
	Payout	Sin	gle	(at the end of accumulation period)		Total		Total Non-		otal payout	Guaranteed	Total Yield
Plan	Term	Prem	nium			Guaranteed		guaranteed		(A+B)	Yield @	@ maturity
				(Inc	come (A)	pa	yout (B)		V/	maturity	(IRR@4.25%)
Singlife Flexi Retirement II	20	\$ 99	9,666	Yes	\$	146,400	\$	92,060	\$	238,460	1.50%	3.48%
Manulife RetireReady Plus (III)	20	\$ 98	8,882	Yes	\$	112,800	\$	125,704	\$	238,504	0.50%	3.51%
Income Gro Retire Flex Pro	20	\$ 100	0,001	Yes	\$	109,752	\$	142,690	\$	252,442	0.36%	3.72%

(i) For Singlife Flexi Retirement II, accumulation period selected is 15 years, start of payout year is at ANB67. This is to align the start payout year with other similar other plans above at ALB66/ANB67.

(ii) For Manulife RetireReady Plus (III), there is no accumulation period to be selected and it is based on retirement age. The selected retirement age is ALB65, start of payout is at ALB66.



Comparison is based on payout basis, including all non-guaranteed bonuses and is largely aligned to age at end of accumulation period wit espect to Manulife RetireReady Plus (III) which is at 65ALB.

The guaranteed and total yield for corresponding female profiles, it is about the same as the male profiles.

Total yield can be affected by the payout structure of the plan. For example, plans that pay the pon-guaranteed hopuses earlier will have higher yield, compared to plans that payout lump sum at maturity.

Income Gro Retire Flex Pro's accumulation period for single premium mode starts from policy commencement while for the rest of the plans, they start from end of premium payment term.

At maturity, Manulife RetireReady Plus (III) & Income Gro Retire Flex Pro payout the last guaranteed monthly income, non-guaranteed cash bonus and any accumulated retirement income benefit which has built up with interest.

- Do note that only single premium payment option for Income Gro Retire Flex Pro is capital guaranteed at the end of accumulation period/upon reaching selected retirement age. It may not be 100% capital guaranteed upon reaching selected Retirement Age for other premium payment term options.

Highest

Product Provider	Income	Tokio Marine	Tokio Marine
Product Name	WealthLink	#goElite	#goElite Secure
Source of funds	Cash & SRS	Cash & SRS	Cash & SRS
Underwriting	GIO	GIO	GIO
Premium Term	Single Premium	Single Premium	Single Premium
Policy Term	Whole life	Whole life	Whole life
ANB/ALB	ALB	ANB	ANB
Entry Age (Policyholder)	18 - N.A.	19 - 75 (Cash/SRS)	19 - 75 (Cash/SRS)
	0-80		
Entry Age (Life Insured)	0-80	1-75 (Cash policies only)	1-75 (Cash policies only)
C	Death and Accidental Death	19 - 75 (SRS) Death and Accidental Death	19 - 75 (SRS)
Coverage			Death
Death Benefit	Higher of:	Death Benefit:	In the event of death of the life assured while the policy is still in
	(i) Basic Benefit; or	105% of policy value less any indebtedness is payable.	force, TM will pay the highest of
	(ii) Policy Value		
		Accidental Death Benefit:	(a) Single premium adjusted for all partial withdrawal; or
	Basic Benefit:	110% of policy value less indebtedness. This Benefit will be	(b) Locked-in Policy Value; or
	Before anniversary immediately after the age of 65:	paid only if death happens within 180 days of the accident.	(c) Policy value;
	105% of all net premium(s) paid		
			less any indebtedness is payable.
	On or after anniversary immediately after the age of 65:	Note : Only the Death Benefit or the Accidental Death Benefit	
	101% of all net premium(s) paid	will be paid.	
	Accidental Death:		
	Coverage on or after anniversary immediately after insured		
	reaches the age of 65 and before anniversary immediately		
	after the insured reaches the age of 75		
	Higher of:		
	(i) 105% of net premium(s); or		
	(ii) The policy value.		
	Note: Only the Death Benefit or the Accidental Death Benefit,		
	whichever is higher will be paid. This Benefit will be paid only if		
	death happens within 365 days of the accident.		
Currency	SGD	Cash - SGD, USD, GBP, AUZ, EUR	Cash - SGD, USD, GBP, AUZ, EUR
,			
		SRS - SGD	SRS - SGD
Minimum premium	\$5,000 (ALB0-64)	Cash - S\$30,000, US\$20,000, GBP18,000, AUD31,000, EUR	Cash - S\$30,000, US\$20,000, GBP18,000, AUD31,000, EUR
F. 3	\$10,000 (ALB65-80)	22,000	22,000
	, (·,	SRS - \$10,000	SRS - \$10,000
Minimum Recurring Single Premium	\$2,500	Annual: \$1,000	Annual: \$1,000
(RSP) Top-Up	42,555	Half-yearly: \$500	Half-yearly: \$500
(Not) Top op		Quarterly: \$250	Quarterly: \$250
		Monthly: \$100	Monthly: \$100
Ad hoc top ups	\$2,500	\$1,000 (in the policy currency)	\$1,000 (in the policy currency)
Premium Allocation	96.5%	100%	100%
Funds available	19	70	70
Receive Dividends from Dividend Funds	Cash - Yes	Cash - Yes	Cash - Yes
D	SRS - only option is reinvestment	SRS - only option is reinvestment	SRS - only option is reinvestment
Power-up Bonus/Loyalty Bonus	<u> </u> -]-	<u> </u> -

Locked in Policy Value Feature	-	-	Yes, allows clients to secure their protection against market
			downturns
Add, Remove or Change of Life Insured	-	Add, Remove or Change of Life Insured is allowed (only for	Add, Remove or Change of Life Insured is allowed (only for
(Not applicable for SRS policies)		cash policies) immediately after policy inception. Unlimited	cash policies) immediately after policy inception. Unlimited
		number of changes is allowed for both individual-owned and	number of changes is allowed for both individual-owned and
		corporate-owned policies.	corporate-owned policies.
			*For #goElite Secure, the new life assured will be subjected
			to underwriting
Withdrawals	Minimum withdrawal limit: \$500 (remaining value of units must	Minimum withdrawal limit: \$500 (remaining value must be at	Minimum withdrawal limit: \$500 (remaining value must be at
	be \$1,750 under each selected sub fund or \$3,500 in aggregate)	least 10% of initial single premium paid on commencement date	least 10% of initial single premium paid on commencement date
		after each partial withdrawal)	after each partial withdrawal)

Fees and Charges			
Premium Charge	3.5% on both SP and top-ups (Cash, SRS)	5% on recurring single premium and/or top-up premium (Cash, SRS)	5% on recurring single premium and/or top-up premium (Cash, SRS)
Establishment Charge (% of initial single premium)	N.A.	1.4% p.a. payable for first 5 years	1.4% p.a. payable for first 5 years
Administrative Charge (% of policy value)	N.A.	1% p.a. throughout policy term	1% p.a. throughout policy term
Policy Charge	N.A.	N.A.	N.A.
Insurance Cover Charge (COI)	N.A.	N.A.	Yes
Optional Advisory Service Fee/	N.A.	0%, 0.25%, 0.5%, 0.75% or	0%, 0.25%, 0.5%, 0.75% or
Representative Management Charge		1% of policy value	1% of policy value
(% of policy value)			
Partial Withdrawal Charge	N.A.	N.A.	N.A.
(% of Amount Withdrawn)			
Full Surrender Charge	N.A.	Year 1 - 7%	Year 1 - 7%
(% of Amount Withdrawn)		Year 2 - 5.6%	Year 2 - 5.6%
		Year 3 - 4.2%	Year 3 - 4.2%
		Year 4 - 2.8%	Year 4 - 2.8%
		Year 5 - 1.4%	Year 5 - 1.4%
		Year 6 onwards - 0%	Year 6 onwards - 0%
Fund Switching Fee	TWO TUTIO SWITCHING TEE, UTILITITIES THE OF TUTIO SWITCHING IS		
Annual Management Fee	Depends on the funds chosen		

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