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PROFESSIONAL INVESTMENT ADVISORY SERVICES

**Standalone CI Placemat
(Early / Intermediate / Advanced)**

Standalone Critical Illness	
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1. This insurance product comparison has been produced by Propel Product Management on behalf of PIAS, and is solely meant for FA Representatives of PIAS as a quick reference and not meant to be reproduced in any manner.

2. The product comparison encompasses only relevant approved products by PIAS only. It is an overview of similar product category based on prescribed age and for standard lives.

3. The information is obtained from the latest policy illustrations and product information provided by the relevant life insurance product providers. PIAS and Propel shall not be liable for any damages, or in any other way whatsoever, for errors of fact on the placemat and no warranty or representation is given to this effect. In the event of any discrepancy, the insurance product provider's

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with quality advice and appropriate recommendations based on the prospects' or clients' needs.

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Critical Illness (With Multi claims structure)		
Company	Plan name	Summary
Singlife	Singlife Multipay Critical Illness	<ul style="list-style-type: none"> - Total benefit payout of up to 1060% of the chosen Sum assured - Provides lumpsum payout of up to 300% SA payout upon diagnosis of severe stage CI - Covers the highest total of 72 conditions for early and intermediate stage CIs; 60 conditions for severe stage CIs - Additions of new features such as Advance Care Option, Intensive Care Benefit and Benign and Borderline Malignant Tumour Benefit - Covers the highest total of 27 conditions under its Special Benefits (increased from 24 to 27 conditions) - No waiting period from the Early or Intermediate Stage Critical Illness claim admitted under Early and Intermediate Stage Critical Illness Benefit to the Diagnosis Date of any Severe Stage Critical Illnesses covered under Severe Stage Critical Illness Benefit. - Provides recurrent coverage up to 6 conditions including Heart Attack, Stroke & Cancer - Waiver of premiums when 300% of the Sum Assured or more is paid under the Critical Illness Benefit - Multiple choice of currency (SGD,USD,EUR, GBP,AUD & HKD) - Flexible choice of policy/premium terms - 10 years to age 99 (at every oneyear interval)
Manulife	Manulife Early CompleteCare (Deluxe)	<ul style="list-style-type: none"> - Competitive annual premiums - Policyholders can enter this plan from age last birthday 16, making it easier to purchase this plan. - Offers coverage for high number of Early and Intermediate stage CI conditions of 70 conditions. - Offers coverage for high number of Juvenile conditions of 13 conditions, - Provides Serious Illness of a Child Benefit that provides extended complimentary coverage against advanced stage critical illnesses for the life insured's child - Continuous Cancer Income Option that provides added assurance for life insured with monthly payout during treatment or palliative care for up to 60 months. This helps to ease the financial burden of treating advanced stage major cancer. -Has Cover Me Again Benefit which allows subsequent CI claims to be admissible, up to 4 claims and Recurring / Relapse Major CI Benefit that covers repeated advanced stage CI condition claim for up to 2 claims. - Provides guaranteed death protection with minimum death benefit payout of 8 times of the annual mode premium of the basic policy

Critical Illness (Early Critical Illness Plans)		
Company	Plan name	Summary
Singlife	Singlife Comprehensive Critical Illness	<ul style="list-style-type: none"> - Covers the 2nd highest total of 72 conditions for early and intermediate stage CIs; 60 conditions for severe stage CIs - Additions of new features such as Intensive Care Benefit and Benign and Borderline Malignant Tumour Benefit - Covers the highest total of 27 conditions under its Special Benefits (Increased from 18 to 27 conditions) - Multiple choice of currency (SGD,USD,EUR, GBP,AUD & HKD) - Choice of coverage from 10 years to age 99 (flexibility to choose any premium/policy term)
Singlife	Big 3 Critical Illness	<ul style="list-style-type: none"> - Provides relatively high 200% sum assured payout should the client be diagnosed with early, intermediate and severe stage cancer, heart attack, stroke and 13 other specific heart and neurological conditions - Has Intensive Care Benefit that provides an additional 20% sum assured, up to S\$25,000 should the life assured be admitted to ICU due to illness or accident and stays in ICU for 4 days or more in one hospital admission for necessary medical treatment. - Available as an optional rider for Singlife Elite Term and the withdrawn MyProtector-Term plan - Multiple choice of currency (SGD,USD,EUR, GBP,AUD & HKD) - Choice of coverage from 10 years to age 99 (flexibility to choose any premium/policy term)

Income	Complete Critical Protect (Protect Max)	<ul style="list-style-type: none"> - Provides highest coverage compared to other multipay CI plans with up to 1310% of Sum Assured, including Recurrent Benefit (if applicable) and Vital Function Benefit. - Pays 100% of Sum Assured for each Early or Intermediate stage Dread Disease up to maximum of 6 claims, same as Singlife Multipay Critical Illness - Offers one of the highest early and intermediate stage dread disease payout at \$350,000 per condition per life - Pays 100% of Sum Assured if the Insured is diagnosed with a recurrent condition during the term of the policy up to maximum of 3 claims. Total coverage amount is the same as Singlife Multipay Critical Illness under its Recurrent Critical Illness where 150% of sum assured will be payable if life assured is diagnosed with any one of the specified severe stage critical illnesses covered under this benefit, up to a maximum of 2 claims. - Comes with unique Vital Function Benefit where 200% of SA less claim paid for early stage and/or intermediate stage dread disease if the insured is diagnosed with an impairment of heart, lungs or kidneys by a specialist during the term of the policy - Comes with unique Therapy Support Benefit where 20% of the SA will be paid if the insured is diagnosed by a specialist to undergo any of the therapy (Cell, Tissue or Gene Therapy / Proton Beam Therapy) during the term of the policy, - Comes with unique Guaranteed Post-DD Cover Option where a new term policy from Income covering the insured may be taken up with only death and terminal illness benefits without medical underwriting upon diagnosis of the insured with an advanced stage dread disease covered under dread disease benefit or an impairment covered under vital function benefit. - Highest number of conditions (17) covered for Special and Juvenile conditions with a high payout limit of up to \$30K per life per condition
Tokio Marine	MultiCare	<ul style="list-style-type: none"> - Multiple payouts across early, intermediate and Advanced stage CI up to 900% of sum assured - 2 additional claims upon advanced stage CI and for Major cancers - Additional coverage extended to 10 special conditions and 10 Juvenile conditions - Wide range of riders

Manulife	Manulife Early CompleteCare (Classic)	<ul style="list-style-type: none"> - Policyholders can enter this plan from age last birthday 16, making it easier to purchase this plan. - Provides Serious Illness of a Child Benefit that provides extended complimentary coverage against advanced stage critical illnesses for the life insured's child - Offers coverage for high number of Juvenile conditions of 13 conditions - Provides guaranteed death protection with minimum death benefit payout of 8 times of the annual mode premium of the basic policy
Income	Complete Critical Protect (Protect 100)	<ul style="list-style-type: none"> - Offers one of the highest early and intermediate stage dread disease payout at \$350,000 per condition per life - Comes with unique Vital Function Benefit where 200% of SA less claim paid for early stage and/or intermediate stage dread disease if the insured is diagnosed with an impairment of heart, lungs or kidneys by a specialist during the term of the policy - Comes with unique Therapy Support Benefit where 20% of the SA will be paid if the insured is diagnosed by a specialist to undergo any of the therapy (Cell, Tissue or Gene Therapy / Proton Beam Therapy) during the term of the policy, - Comes with unique Guaranteed Post-DD Cover Option where a new term policy from Income covering the insured may be taken up with only death and terminal illness benefits without medical underwriting upon diagnosis of the insured with an advanced stage dread disease covered under dread disease benefit or an impairment covered under vital function benefit. - Highest number of conditions (17) covered for Special and Juvenile conditions with a high payout limit of up to \$30K per life per condition
Tokio Marine	EarlyCover	<ul style="list-style-type: none"> - Highest maximum sum assured of \$2.5 million - Covers 109 conditions from different stages (early, intermediate and advanced) - 10 special conditions and 10 juvenile conditions covered - Up to \$350,000 lump sum payment for Early stage critical illness - Premium waiver benefits available for clients
China Taiping	i-Care	<ul style="list-style-type: none"> - Competitive annual premiums - Competitive in conditions covered for CI, special and juvenile benefits (82 conditions for early & intermediate CI, 12 special conditions and 12 juvenile conditions) - 2nd highest maximum sum assured of \$300k - High death benefit payout of 100% of SA - Convertibility option which allows full or partial conversion of i-Care to a new endowment, whole-life or investment-linked policy from China Taiping with or without critical illness benefit ("new policy") which China Taiping makes available at the time of conversion, without further evidence of insurability of the life insured - Premium waiver benefits available for policyholder or his/her spouse - Large Sum Assured Discount for sum assured of \$200K and above

Etiqua	Essential Critical Secure	<ul style="list-style-type: none">- Choice of coverage up to age 70, 75, 80, 85, 90, 95, 100- Mental Health Benefit (\$180 for each psychiatrist consultation (up to 8 claims, total \$1,440) for mild conditions and 20% accelerated sum assured payout for severe conditions)- Continuous Care Benefit that provides a monthly payout of up to a total of 2% of the original sum assured when diagnosed with covered severe stage CI, up to 2 claims, and up to a maximum of 200% sum assured payout.- Premium Waiver Benefit for Early and Intermediate Stage CI
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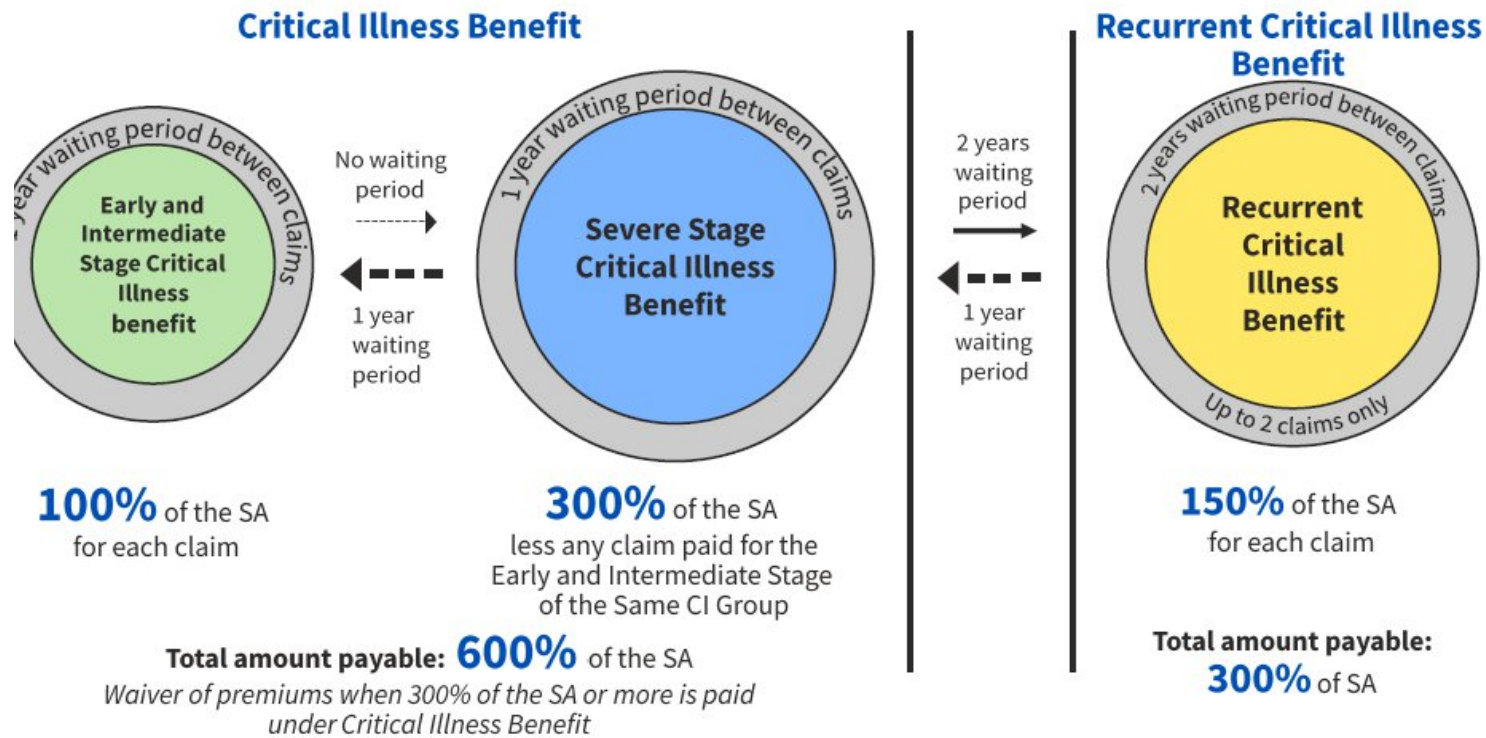
Non-providers Products

This information is accurate as at 07/03/2025

Provider	Plan	Multipay	Product Info
AIA	AIA Beyond Critical Care	Yes	https://www.aia.com.sg/en/our-products/health/critical-illness/aia-beyond-critical-care
AIA	AIA Ultimate Critical Care	Yes	https://www.aia.com.sg/en/our-products/health/critical-illness/aia-ultimate-critical-cover
AIA	AIA Absolute Critical Cover	Yes	https://www.aia.com.sg/en/our-products/health/critical-illness/aia-absolute-critical-cover
AIA	AIA Prime Critical Cover	No	https://www.aia.com.sg/en/our-products/health/critical-illness/aia-prime-critical-cover
AIA	AIA Diabetes Care	No	https://www.aia.com.sg/en/our-products/health/critical-illness/aia-diabetes-care
DBS (Manulife)	eCriticalCare	No	https://www.dbs.com.sg/personal/insurance/protection/protection-plans/ecriticalcare
Etiqua	Cancer Insurance	No	https://www.tiq.com.sg/product/cancer-insurance/
Etiqua	3 Plus Critical Illness	No	https://www.tiq.com.sg/product/3-plus-critical-illness/
FWD	Critical Illness Plus	No	https://www.fwd.com.sg/critical-illness-insurance/critical-illness-plus/
FWD	Big 3 Critical Illness	No	https://www.fwd.com.sg/critical-illness-insurance/big-3-critical-illness/
FWD	Heart Attack insurance	No	https://www.fwd.com.sg/critical-illness-insurance/heart-attack-insurance/
FWD	Cancer 2.0 insurance	No	https://www.fwd.com.sg/critical-illness-insurance/cancer-insurance/
FWD	Stroke insurance	No	https://www.fwd.com.sg/critical-illness-insurance/stroke-insurance/
HSBC Life	HSBC Life Super CritiCare	Yes	https://www.insurance.hsbc.com.sg/life-and-critical-illness/products/super-criticare/
HSBC Life	HSBC Life Cancer ReCover	No	https://www.insurance.hsbc.com.sg/life-and-critical-illness/products/cancerrecover/
Prudential	PRUEarly Stage Crisis Cover	No	https://www.prudential.com.sg/products/health-insurance/critical-illness/pruearly-stage-crisis-cover
Prudential	PRUActive Crisis Guard	No	https://www.prudential.com.sg/products/health-insurance/critical-illness/pruactive-crisis-guard
Prudential	PRUActive Protect	Yes	https://www.prudential.com.sg/products/health-insurance/critical-illness/pruactive-protect

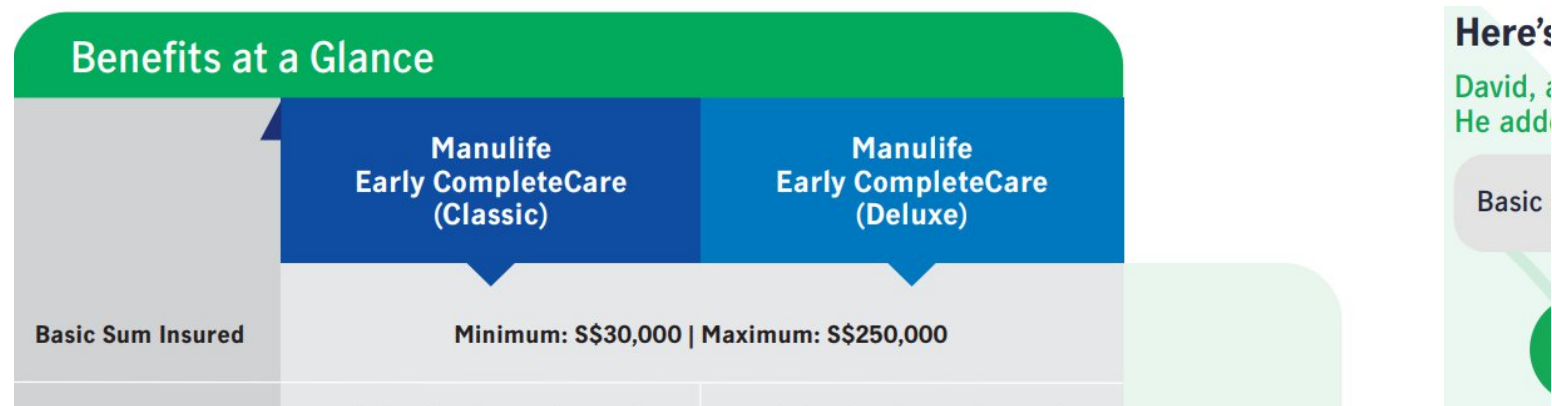
The above are similar products from non-providers of PIAS. We have included them for your reference to facilitate your comparisons against similar products from PIAS approved suite.

Singlife Multipay Critical Illness



The total CI payout from this plan is up to **900%** of the SA.

Manulife Early CompleteCare (Classic/Deluxe)



Benefits at a Glance

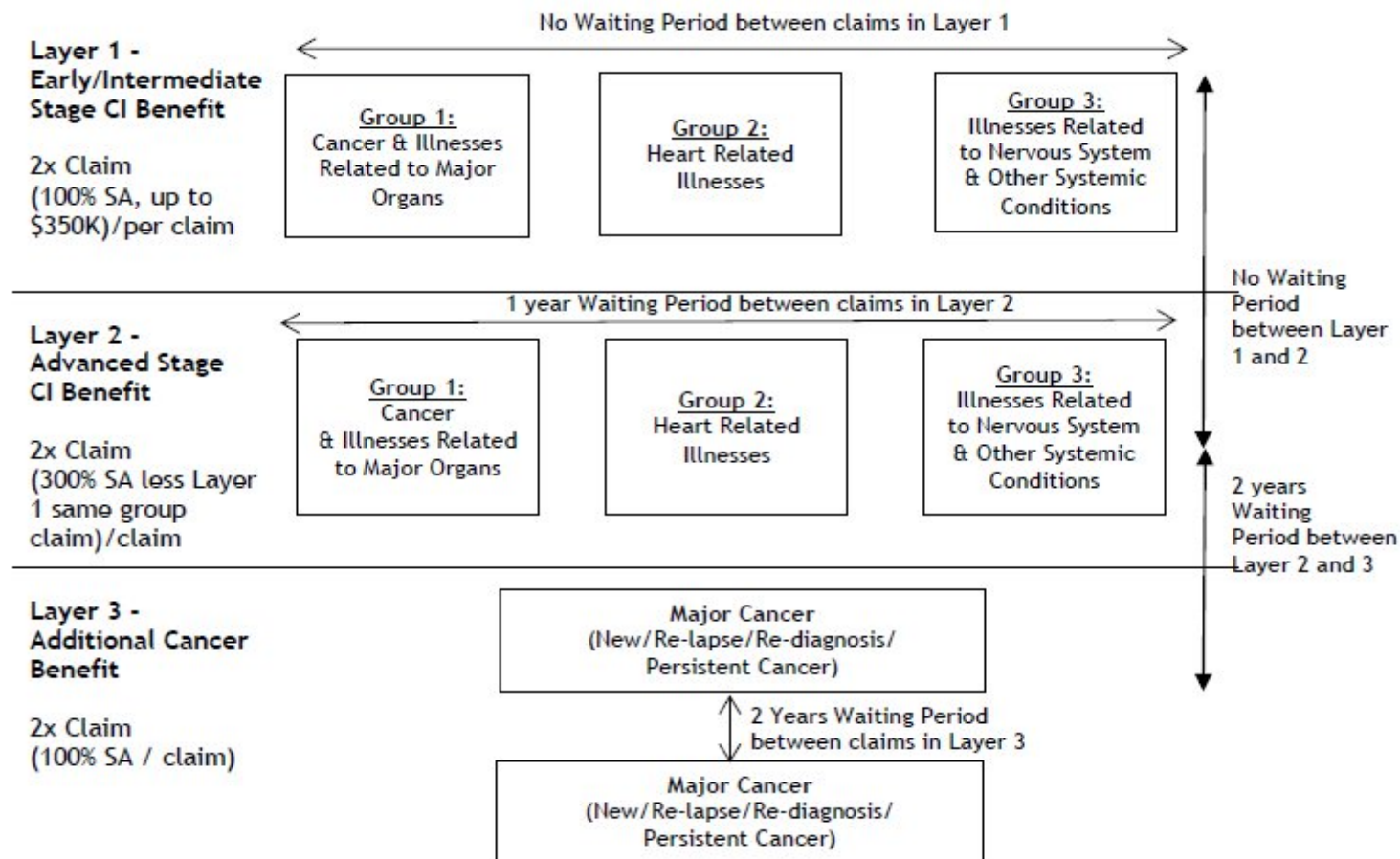
	Manulife Early CompleteCare (Classic)	Manulife Early CompleteCare (Deluxe)	
Basic Sum Insured	Minimum: S\$30,000 Maximum: S\$250,000		
Comprehensive CI Benefit ¹⁰	100% of basic sum insured (1 claim) ✓	100% of basic sum insured (1 claim) ✓	
Cover Me Again Benefit ³	✗	100% of basic sum insured (Up to 4 claims) ✓✓✓✓	Deluxe: Maximum payout of up to 840% basic sum insured.
Recurring/Relapse	✗	100% of basic sum insured (Up to 2 claims) ✓✓	

Death Benefit

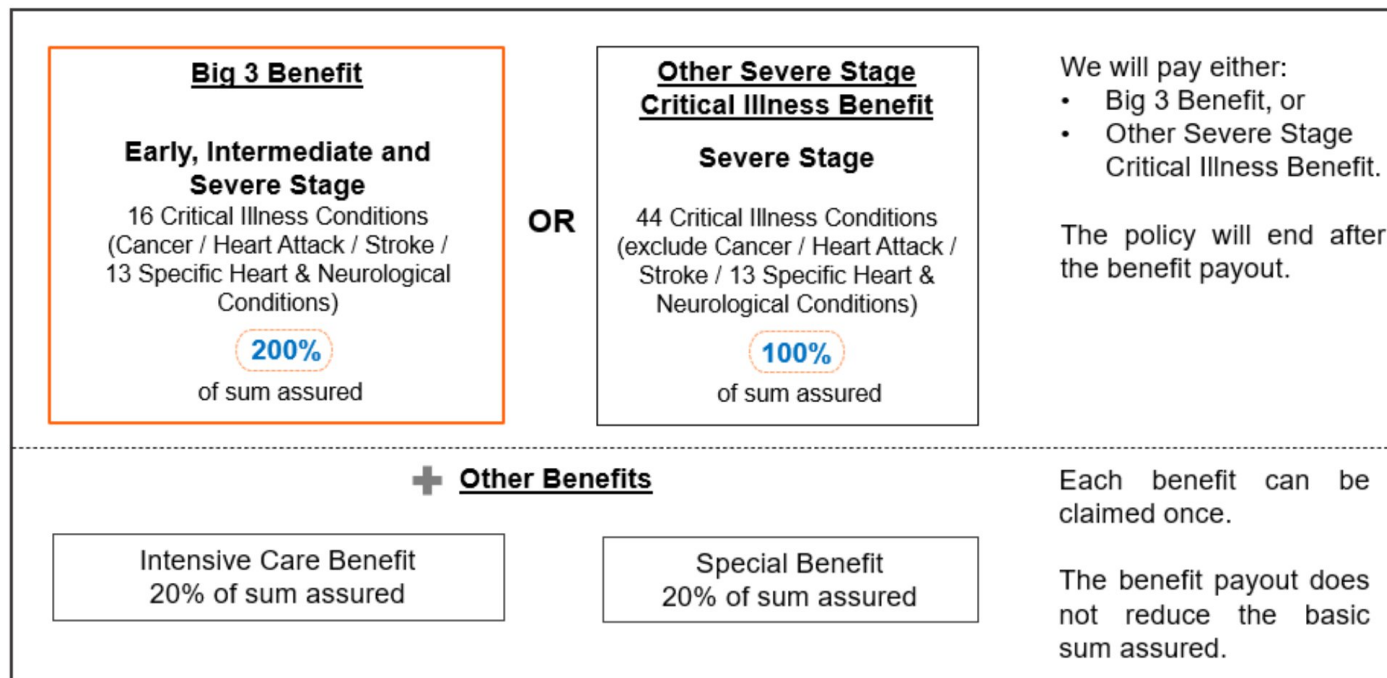
Higher of:
1) total premiums paid on the basic plan less any CI claims paid¹⁵; or
2) 8 times of the annual mode premium for basic plan

Legend: ✓ Number of Claims ✗ Not Applicable

TM MultiCare



Singlife Big 3 Critical Illness



Income Complete Critical Protect

Multi Claim CI Plans		Income		Tokio Marine		Singlife		Singlife		Early CI Plans		China Taiping		Tokio Marine		Etika	
Features/Product	Singlife	Manulife	Income	Tokio Marine	Singlife	Singlife	Manulife	Income	China Taiping	Tokio Marine	Etika						
Product Name	Singlife Multipay Critical Illness	Manulife Early CompleteCare (Deluxe)	Income Complete Critical Protect (Protect Max)	Tokio Marine MultiCare	Singlife Comprehensive Critical Illness	Singlife Big 3 Critical Illness	Manulife Early CompleteCare (Classic)	Income Complete Critical Protect (Protect 100)	China Taiping I-Care	Tokio Marine TM EarlyCover	Etika Essential critical secure						
Age Basis	ANB	ALB	ALB	ANB	ANB	ANB	ALB	ALB	ANB	ANB	ANB						
Policyholder Entry Age	17 - 99	16 - 99	16 - NA	19 - 85	17 - 99	17 - 99	16 - 99	16 - NA	19 - NA (No max entry age for PH as long as underwriting criterias are satisfied)	19 - 85	17 - 100						
Life Assured Entry Age (3rd Party)	1 - 60	To age 65: 0 (15days old) - 55 To age 75/85: 0 (15days old) - 65	0 (15days old) - 17	1 - 65	1 - 65	1 - 65	To age 65: 0 (15days old) - 55	0 (15days old) - 17	1 (30 days old) - 60	1 - 65	To age 70: 17 - 60 To age 75: 17 - 65 To age 80, 85, 90, 95 & 100: 17- 70						
Life Assured Entry Age (1st Party)	17 - 60	To age 65: 16 - 55 To age 75/85: 16 - 65	To age 64: 18 - 54 To age 74, 84, 100: 18 - 64	19 - 65	17 - 65	17 - 65	To age 75/85: 0 (15days old) - 65	To age 64: 18 - 54 To age 74, 84, 100: 18 - 64	18 - 60	19 - 65	To age 70: 1 - 60 To age 75: 1 - 65 To age 80, 85, 90, 95 & 100: 1- 70						
Policy Term	10 years to age 99 (yearly interval)	Up to age 65, 75 or 85	Up to Age 64, 74, 84, 100 last birthday	Up to age 70, 75 or 85	10 years to age 99 (yearly interval)	10 years to age 99 (yearly interval)	To age 65: 16 - 55	Up to Age 64, 74, 84, 100 last birthday	Up to age 75, 85 or 99	Up to age 70, 75, 85	Up to age 70, 80, 85, 90, 95 & 100						
Currency	SGD, USD, GBP, EUR, AUD and HKD	SGD	SGD	SGD	SGD, USD, GBP, EUR, AUD and HKD	SGD, USD, GBP, EUR, AUD and HKD	SGD	SGD	SGD	SGD	SGD						
Early Stage	- Pays 100% of SA for each claim - Total amount payable 600% of sum assured (claim up to 6x provided that the 6 claims are from 6 different CI groups) - One claim is allowed for the Early and Intermediate Stage of each CI Group covered - 1 year waiting period between claims - Waiver of premiums when 300% of the Sum Assured or more is paid under the Critical Illness Benefit	- Up to \$250,000 - 35 Conditions	- Pays 100% of SA for Early, Intermediate or Severe Stage Critical Illnesses up to \$350,000 (maximum of 6 claims up to \$41.05 million) - 40 conditions - 2 claims from different group	- Up to \$350,000 - 40 conditions - 2 claims from different group	- Pays 100% of SA for Early, Intermediate or Severe Stage Critical Illnesses up to \$250,000	- Pays 200% of SA for Early, Intermediate stage of Cancer, Heart Attack, Stroke and 13 other specific heart and neurological conditions up to \$350,000	- Up to \$350,000 - 35 Conditions	- Pays 100% of SA for Early, Intermediate or Severe Stage Critical Illnesses up to \$350,000	- Up to \$350,000 - 42 conditions	- max \$350K per condition - 37 Conditions	- Pays 50% of SA up to \$350,000 - 34 conditions						
Intermediate Stage		- Up to \$250,000 - 35 Conditions					- Up to \$350,000 - 35 Conditions		- Up to \$350,000 - 40 conditions	- max \$350K per condition - 32 Conditions	- Pays 50% of SA up to \$350,000 - 33 conditions						
ECI conditions	72	70	66	69	72	24	70	66	82	69	67						
Advanced Stage CI	- Severe Stage CI covers 60 CI - Pays 300% SA minus claims paid on Early/Intermediate Stage of the same CI group - Total amount payable 300% of sum assured (claim up to 3x provided that the 2 claims are from 2 different CI groups) - One claim is allowed for the Severe stage of each CI Group covered - No waiting period from the Early or Intermediate Stage Critical Illness claim admitted under Early and Intermediate Stage Critical Illness Benefit to the Diagnosis Date of any Severe Stage Critical Illnesses covered under Severe Stage Critical Illness Benefit.	- 100% of basic sum insured - 56 Conditions (36 Conditions + 20 extended advance stage CIs) - Major cancer entitled 2 claims, 100% basic sum assured per claim	- Pays 200% of SA less claim paid for Early stage and/or intermediate stage dread disease of the same dread disease and Vital function benefit of the corresponding dread disease - 55 conditions	- Up to 300% basic sum assured - 2 claims from different groups - 40 conditions - Major cancer entitled 2 claims, 100% basic sum assured per claim	- Pays 100% of SA for Early, Intermediate or Severe Stage Critical Illnesses up to \$250,000 - 60 conditions	- Sig 3 Benefit - Pays 200% of SA for Severe stage of Cancer, Heart Attack, Stroke and 13 other specific heart and neurological conditions up to \$350,000 - 16 conditions Other Severe Stage CI Benefit - Pays 100% of SA for Severe Stage conditions of other nature up to \$350,000 - 44 conditions Total 60 conditions covered	- 100% of basic sum insured - 56 Conditions (36 Conditions + 20 extended advance stage CIs) - Pays 100% of SA for Severe Stage Critical Illnesses less claim paid for: - Early stage and/or intermediate stage dread disease of the same dread disease; and - Vital function benefit of the corresponding dread disease - 55 conditions	- 100% of SA - 55 conditions - 10% (up to \$25K) for Angioplasty	- 100% of SA - 40 Conditions - 10% (up to \$25K) for Angioplasty	- 100% of SA - 40 Conditions - 10% (up to \$25K) for Angioplasty and Other Invasive Treatment for Coronary Artery, Early and Intermediate stage CI	- Pays 10% (up to \$25K) for Angioplasty and Other Invasive Treatment for Coronary Artery - 37 conditions						
Advanced Stage CI conditions	60	56	55	40	60	60	56	55	55	40	37						
Total ECI and CI conditions	132	126	121	109	132	84	126	121	137	109	104						
Max Possible Claims (% of SA)	180%	180%	120%	90%	240%	240%	240%	240%	200%	200%	200%						
Other Benefits	(i) Recurrent Critical Illness (ii) Intensive Care Benefit (iii) Benign and Borderline Malignant Tumour Benefit (iv) Advance Care Option	(i) Cover Me Again Benefit (ii) Recurring / Relapse Major CI Benefit (iii) Continuous Cancer Income Option (iv) Recovery Care Plus Benefit (v) Serious Illness of a Child Benefit	(i) Recurrent Benefit (ii) Vital Function Benefit (iii) Critical Impact Benefit (ICU) (iv) Therapy Support Benefit (v) Guaranteed Post-OD Cover Option	(i) Juvenile Waiver benefit	(i) Intensive Care Benefit (ii) Benign and Borderline Malignant Tumour Benefit	(i) Intensive Care Benefit	(i) Recovery Care Plus Benefit (ii) Serious Illness of a Child Benefit	(i) Vital Function Benefit (ii) Critical Impact Benefit (ICU) (iii) Therapy Support Benefit (iv) Guaranteed Post-OD Cover Option	(i) Convertibility Option	(i) Premium Waiver Benefit	(i) Mental Health Benefit (ii) Continuous Care Benefit (iii) Premium Waiver Benefit for Early and Intermediate Stage CI						
Other Benefits - Coverage	(i) Recurrent Critical Illness - 150% of Sum Assured will be payable if life assured is diagnosed with any one of the specified severe stage critical illnesses covered under this benefit. - A maximum of 2 claims is allowed (maximum claim of 300% of the Sum Assured) - 2 years of waiting period if the Diagnosis Date of any of the specified Severe Stage Critical Illnesses or Recurrent Critical Illnesses covered under this benefit occurs - Total of 6 recurrent CIs are covered (ii) Intensive Care Benefit (due to An Illness or Accident (upon ICU stay of 4 days or more in one hospital admission for Necessary Medical Treatment) - Additional 20% of the Sum Assured, capped at \$25K per life (1 claim only) (iii) Benign and Borderline Malignant Tumour Benefit - Additional 20% of the Sum Assured, capped at \$25K per life (1 claim only) (iv) Advance Care Option - Additional 100% of the Sum Assured will be payable on top of the Severe Stage Critical Illness Benefit claim payable under the Critical Illness Benefit and the Recurrent Critical Illness Benefit shall cease. - Option is available if Life Assured is diagnosed with any one of the eligible Severe Stage Critical Illnesses and the claim is the first Severe Stage Critical Illness Benefit claim made under the Critical Illness Benefit.	(i) Cover Me Again Benefit - Covers another CI condition, up to 4 claims; (ii) Recurring / Relapse Major CI Benefit - Covers repeated advanced stage CI of 6 conditions, up to 2 claims; (iii) Continuous Cancer Income Option - Covers Advanced Stage Major Cancer with active cancer treatment or palliative care. - 4% Sum insured payable monthly, up to 60 months; - applicable if recurring/relapse major CI benefit has not been fully claimed. (iv) Recovery Care Plus Benefit - Upon 4 consecutive days in the Intensive Care Unit ("ICU") or ICU and High Dependency Unit ("HDU") in 1 hospital admission - 20% Sum insured, up to \$425K (payable once) - Payable in addition to the advanced stage CI benefit/comprehensive CI Benefit if the ICU or HDU admission is due to any comprehensive CI (v) Serious Illness of a Child Benefit - Total of 36 advanced stage CI are covered - A lump sum amount of \$10K per child, up to \$20,000 per policy will be payable - Payment of this benefit will not reduce the current sum insured of the policy.	Recurrent Benefit - 100% of SA will be paid if the Insured is diagnosed with a recurrent condition during the term of the policy (Maximum of 3 claims) Vital Function Benefit - 200% of SA less claim paid for early stage and/or intermediate stage dread disease if the insured is diagnosed with an impairment of heart, lungs or kidneys by a specialist during the term of the policy Critical Impact Benefit (ICU) - 20% of the SA will be paid if the insured undergoes surgery or suffers an infection before reaching age 85 last birthday and requires a stay in an intensive care unit (ICU) for a total of 4 days or more in one hospital admission Therapy Support Benefit - 20% of the SA will be paid if the insured is diagnosed by a specialist to undergo any of the therapy (Cell, Tissue or Gene Therapy / Proton Beam Therapy) during the term of the policy. Guaranteed Post-OD Cover Option - A new term policy covering the Insured may be taken up with only death and terminal illness benefits without medical underwriting upon diagnosis of the insured with an advanced stage dread disease covered under dread disease benefit or an impairment covered under vital function benefit.	- Juvenile Waiver benefit	(i) Intensive Care Benefit (due to An Illness or Accident (upon ICU stay of 4 days or more in one hospital admission for Necessary Medical Treatment) - Additional 20% of the Sum Assured, capped at \$25K per life (1 claim only) (ii) Benign and Borderline Malignant Tumour Benefit - Additional 20% of the Sum Assured, capped at \$25K per life (1 claim only)	Intensive Care Benefit (due to an illness or accident (upon ICU stay of 4 days or more in one hospital admission for Necessary Medical Treatment) - Additional 20% of the Sum Assured, capped at \$25K per life (1 claim only) - The coverage of benefit is up to 85 ANB or upon the expiry of the plan, whichever is earlier. (iii) Serious Illness of a Child Benefit (applicable to Classic & Deluxe) - Total of 36 advanced stage CI are covered - A lump sum amount of \$10K per child, up to \$20,000 per policy will be payable - Payment of this benefit will not reduce the current sum insured of the policy. - Age of child must be 30 days - 18B17 when diagnosis was done	Vital Function Benefit - 100% of Sum assured less claim paid for early stage and/or intermediate stage dread disease if the insured is diagnosed with an impairment of heart, lungs or kidneys by a specialist during the term of the policy Critical Impact Benefit (ICU) - 20% of the sum assured will be paid if the insured undergoes surgery or suffers an infection before reaching age 85 last birthday and requires a stay in an intensive care unit (ICU) for a total of 4 days or more in one hospital admission Therapy Support Benefit - 20% of the sum assured will be paid if the insured is diagnosed by a specialist to undergo any of the therapy (Cell, Tissue or Gene Therapy / Proton Beam Therapy) during the term of the policy. Guaranteed Post-OD Cover Option - A new term policy covering the insured may be taken up with only death and terminal illness benefits without medical underwriting upon diagnosis of the insured with an advanced stage dread disease covered under dread disease benefit or an impairment covered under vital function benefit.	Convertible Option Allows the policy owner to convert i-Care policy ("original policy") to a new endowment, whole life or investment-linked policy from China Taiping with or without critical illness benefit ("new policy") which China Taiping makes available at the time of conversion, without further evidence of insurability of the life insured, subjected to conditions set by China Taiping	- Premium Waiver Benefit	(i) Mental Health Benefit - \$180 will be paid for each psychiatrist consultation, up to 8 claims (\$1,440) when life assured is diagnosed with covered mild mental condition. - 2 mild mental conditions covered Severe Mental Health Benefit - Accelerated 20% of the Sum Assured, up to \$25K, will be paid when life assured is diagnosed with a covered severe mental health condition. - 5 severe mental conditions covered (ii) Continuous Care Benefit - Monthly cash payout when the life assured is diagnosed with covered severe stage CIs and future premiums waived - First claim: 1% of SA paid monthly - Second claim: another 1% of SA paid monthly - maximum 2 claims and up maximum payable amount of 200% of the original Sum Assured. (iii) Premium Waiver Benefit for Early and Intermediate Stage CI - Upon a successful claim of a covered early or intermediate stage CI under the Early and Intermediate Stage CI Benefit, all future premiums for this policy will be waived starting from the next premium due date immediately after the date of diagnosis of the early or intermediate stage CI							
Special Conditions/ Juvenile Conditions coverage	Special Benefit - Additional 20% of SA, max \$25K per life per condition (maximum of 6 claims) - Total 16 Conditions available, including angioplasty - Coverage up to a max. age of 85 or upon policy expiry, whichever is earlier Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 11 Juvenile Conditions up to age 18 or upon policy expiry, whichever is earlier Note: - Each condition can only be paid once and a maximum of 6 claims - No waiting period between each Special Benefit claim	Special CI Conditions Benefit (applicable to Classic and Deluxe) - Additional 20% of SA, max \$25K per life per condition - Available up to age 85 - Includes Angioplasty - Total 10 Conditions available - Coverage up to a max. age of 85 Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 13 Juvenile Conditions up to 18 ANB Note: - Each condition can only be paid once - Maximum of 6 claims can be made - Payment of this benefit will not reduce the current sum insured of this policy	Special Benefit - Additional 20% of SA, max \$25K per life per condition for angioplasty and Benign Tumour and Borderline Malignant Tumour - Additional 30% of SA, max \$30K per life per condition for the other 15 conditions - Total 10 Conditions available - Coverage up to a max. age of 85 Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 10 Juvenile Conditions up to 18 ANB - Maximum of 5 Juvenile conditions claimed per policy Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 17 Juvenile Conditions up to age 18 Note: - Each condition can only be paid once, and a maximum of 5 claims - No waiting period between Special Conditions claims	Special Benefit - Additional 20% of SA, max \$25K per life per condition - Total 16 Conditions available, including angioplasty - Coverage up to a max. age of 85 Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 11 Juvenile Conditions up to age 18 Note: - Each condition can only be paid once, and a maximum of 6 claims - No waiting period between Special Conditions claims	Special Benefit - Additional 20% of SA, max \$25K per life per condition - Only covers Angioplasty & Other Invasive Treatment for Coronary Artery - Coverage up to a max. age of 85 Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 13 Juvenile Conditions up to 18 ANB Note: - Each condition can only be paid once - Maximum of 6 claims can be made - Payment of this benefit will not reduce the current sum insured of this policy	Special CI Conditions Benefit - Additional 20% of SA, max \$25K per life per condition - Available up to age 85 - Total 10 Conditions available - Includes Angioplasty Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Coverage up to a max. age of 85 Note: - Each condition can only be paid once - Maximum of 6 claims can be made - Payment of this benefit will not reduce the current sum insured of this policy	Special Benefit - Additional 20% of SA, max \$25K per life per condition for angioplasty and Benign Tumour and Borderline Malignant Tumour. - Additional 30% of SA, max \$30K per life per condition for the other 15 conditions - Total 17 Conditions available - Coverage up to a max. age of 85 Juvenile conditions - Additional 20% of SA, max \$25K per life per condition - Total 17 Juvenile Conditions up to age 18 Note: - Each condition can only be paid once, and a maximum of 5 claims - No waiting period between Special Conditions claims	Special Benefit - Additional 20% of SA, max \$25K per life per condition - Claim up to 5 Conditions - Total 10 Conditions available Juvenile Benefit - Additional 20% of SA, max \$25K per life per condition - Total 12 Juvenile Conditions up to age 19ANB Note: - Each condition can only be paid once, and a maximum of 5 claims for each benefit - No waiting period not applicable Special Conditions and Juvenile Benefit	Special Benefit - Additional 20% of original SA, max \$25K per condition - Claim up to 5 Conditions - Total 10 Conditions available Juvenile Benefit - Additional 20% of original SA, up to \$25K per condition - Claim up to 5 Juvenile conditions - Total 10 Juvenile Conditions up to 19ANB Note: - Each condition can only be paid once, and a maximum of 5 claims	Special Benefit - Additional 20% of original SA, max \$25K per condition - Claim up to 5 Conditions - Total 10 Conditions available Juvenile Benefit - Additional 20% of original SA, up to \$25K per condition - Claim up to 5 Juvenile conditions - Total 10 Juvenile Conditions up to 19ANB Note: - Each condition can only be paid once, and a maximum of 5 claims	NA						
Special Conditions	16	10	17	10	16	1	10	17	22	10	N/A						
Juvenile Conditions	11	13	12	10	17	N/A	17	12	10	12	N/A						
Death	Yes (\$5,000)	Yes (The higher of 100% of total premium paid to date on the basic policy less any CI claims paid or 8 times of the annual mode premium of the basic policy)	Yes (\$10,000)	Yes (10% of basic of basic sum assured)	Yes (\$5,000)	Yes (\$5,000)	Yes (The higher of 100% of total premium paid to date on the basic policy less any CI claims paid or 8 times of the annual mode premium of the basic policy)	Yes (\$10,000)	Yes (100% of SA)	Yes (\$20,000)	Yes (\$5,000)						
Survival / Waiting Period	Survival Period: 7 days Under the Critical Illness Benefit (1) There is no waiting period from an Early and Intermediate Stage CI Benefit claim to a Severe Stage CI Benefit claim. (2) There is a 1 year waiting period: - Between two Early and Intermediate Stage CI Benefit claims; - Between two Severe Stage CI Benefit claims; and - From a Severe Stage CI Benefit claim to an Early and Intermediate Stage CI Benefit claim (3) There is a 2 years waiting period from Critical Illness Benefit claims (i.e Early and Intermediate Stage CI Benefit claim and Severe Stage CI Benefit claim) to Recurrent CI Benefit claims. Under the Recurrent Critical Illness Benefit (1) There is a 2 years waiting period between two Recurrent CI Benefit claims. (2) There is a 1 year waiting period from Recurrent CI Benefit claims to Critical Illness Benefit claims (i.e Early and Intermediate Stage CI Benefit claim and Severe Stage CI Benefit claim).	Survival Period: 7 days, from the date of diagnosis any covered illnesses and medical conditions Waiting Period: 90 days (1) There is no waiting period from an Early and Intermediate Stage CI Benefit claim to a Severe Stage CI Benefit claim. (2) There is a 1 year waiting period: - Between two Early and Intermediate Stage CI Benefit claims; - Between two Severe Stage CI Benefit claims; and - From a Severe Stage CI Benefit claim to an Early and Intermediate Stage CI Benefit claim (3) There is a 2 years waiting period from Critical Illness Benefit claims (i.e. Early and Intermediate Stage CI Benefit claim and Severe Stage CI Benefit claim) to Recurrent CI Benefit claims. Under the Recurrent Critical Illness Benefit (1) There is a 2 years waiting period between two Recurrent CI Benefit claims. (2) There is a 1 year waiting period from Recurrent CI Benefit claims to Critical Illness Benefit claims (i.e. Early and Intermediate Stage CI Benefit claim and Severe Stage CI Benefit claim).	Survival Period: 7 days, for CI or Special Benefit Waiting Period: 90 days Waiting Period: 90 days	Survival period: 7 days from the date of diagnosis of a CI (including major cancer), special condition or Juvenile condition Waiting Period: 90 days	Survival Period: 7 days, for CI or Special Benefit Waiting Period: 90 days	Survival Period: 7 days, for CI or Special or Intensive Care Benefit Waiting Period: 90 days	Survival Period: 7 days, from the date of diagnosis any covered illnesses and medical conditions Waiting Period: 90 days	Survival Period: 7 days, for CI or Special Benefit Waiting Period: 90 days	Survival period: 7 days after the diagnosis of the covered Special Condition or Juvenile Condition before the Special Benefit or Juvenile Benefit is payable. Waiting Period: 90 days for CI benefit of any stage	Survival Period: 7 days, including Special Conditions Benefits. Waiting Period: 90 days specified medical conditions.	Waiting Period: - 90 days for CI Benefit and Continuous Care Benefit - 12 months for Mental Health Benefit - For 2nd claim under Continuous Care Benefit, 12 months from the date of diagnosis for the 1st Continuous Care Benefit Claim						
Minimum Sum Assured, \$	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$100,000	\$30,000	\$30,000						
Maximum Sum Assured, \$	\$250,000	\$250,000 (Adults) \$250,000 (Juvenile)	\$350,000 per life Subject to financial underwriting	\$350,000	\$250,000	\$175,000 - Residency 1 & 2 \$50,000 - Residency 3	\$175,000 (Adults) \$250,000 (Juvenile)	\$350,000 per life Subject to financial underwriting	\$300,000	\$2.5 million	\$1,000,000						
USP	- Total benefit payout of up to 900% of the chosen Sum Assured - Advance Care Option, Intensive Care Benefit and Benign and Borderline Malignant Tumour Benefit - Waiver of premiums when 300% of the Sum Assured or more is paid under the Critical Illness Benefit - Multiple currency options	- Provides Serious Illness of a Child Benefit that provides extended complimentary coverage against advanced stage critical illnesses for the life insured's child - Continuous Cancer Income Option that provides added assurance for life insured with monthly payout during treatment or palliative care for up to 60 months. This helps to ease the financial burden of treating advanced stage major cancer. - Has Cover Me Again Benefit which allows subsequent CI claims to be admissible, up to 4 claims and Recurring / Relapse Major CI Benefit that covers repeated advanced stage CI condition claim for up to 2 claims. - Provides guaranteed death protection with minimum death benefit payout of 8 times of the annual mode premium of the basic policy	- Juvenile waiver benefit - Major cancer payable 2 times of basic sum assured, 100% of SA for each claim - 100% (up to \$350K) lump sum payout for CI at early or intermediate stage up to maximum of 6 times. - Highest number of conditions covered for Special and Juvenile conditions with a high payout limit of up to \$30K per life per condition - Recurrent Benefit - Vital Function Benefit - Critical Impact Benefit (ICU) - Therapy Support Benefit - Guaranteed Post-OD Cover Option	- Juvenile waiver benefit - Major cancer payable 2 times of basic sum assured, 100% of SA for each claim - 100% (up to \$250K) lump sum payout for CI at the early, intermediate or severe stage. - Intensive Care Benefit and Benign and Borderline Malignant Tumour Benefit - Multiple currency options	- 100% (up to \$250K) lump sum payout for CI at the early, intermediate or severe stage. - Intensive Care Benefit and Benign and Borderline Malignant Tumour Benefit - Multiple currency options - Available as rider to MyProtector - Term Plan or Elite Term	- Provides Serious Illness of a Child Benefit that provides extended complimentary coverage against advanced stage critical illnesses for the life insured's child - Provides guaranteed death protection with minimum death benefit payout of 8 times of the annual mode premium of the basic policy - Vital Function Benefit - Critical Impact Benefit (ICU) - Therapy Support Benefit - Guaranteed Post-OD Cover Option	- 100% (up to \$350K) lump sum payout for										

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Male, non smoker
Sum Assured \$100,000

Lowest Premium

Lowest Premium

		Multi Claim CI Plans				Early CI Plans						
		Singlife Multipay Critical Illness	Manulife Early CompleteCare (Deluxe)	Income Complete Critical Protect (Protect Max)	Tokio Marine TM MultiCare	Singlife Comprehensive Critical Illness	Singlife Big 3 Critical Illness	Income Complete Critical Protect (Protect 100)	China Taiping i-Care	Manulife Early CompleteCare (Classic)	Tokio Marine TM EarlyCover	Etiqa Essential Critical Secure
ALB / ANB	Policy Term to age	ANB	ALB	ALB	ANB	ANB	ANB	ALB	ANB	ALB	ANB	ANB
19/20	65	\$789	\$675	\$957	-	\$619	\$561	\$655	-	\$506	-	-
	75	\$1,157	\$950	\$1,623	\$1,113	\$666	\$697	\$861	\$376	\$724	\$667	\$628
	85	\$1,576	\$1,209	\$1,951	\$1,584	\$935	\$958	\$947	\$484	\$815	\$791	\$710
24/25	65	\$811	\$767	\$1,125	-	\$716	\$719	\$767	-	\$563	-	-
	75	\$1,210	\$1,079	\$1,868	\$1,172	\$838	\$828	\$1,025	\$448	\$824	\$760	\$771
	85	\$1,755	\$1,512	\$2,096	\$1,825	\$1,109	\$1,142	\$1,127	\$602	\$1,016	\$922	\$884
29/30	65	\$938	\$962	\$1,314	-	\$801	\$833	\$893	-	\$717	-	-
	75	\$1,465	\$1,326	\$2,126	\$1,515	\$920	\$1,019	\$1,209	\$552	\$1,014	\$912	\$983
	85	\$2,167	\$1,912	\$2,225	\$2,208	\$1,154	\$1,312	\$1,329	\$757	\$1,306	\$1,120	\$1,165
34/35	65	\$1,187	\$1,233	\$1,565	-	\$953	\$1,117	\$1,062	-	\$959	-	-
	75	\$1,799	\$1,690	\$2,429	\$1,915	\$1,289	\$1,388	\$1,452	\$700	\$1,312	\$1,186	\$1,315
	85	\$2,748	\$2,504	\$2,845	\$2,841	\$1,656	\$1,570	\$1,597	\$967	\$1,665	\$1,414	\$1,529
39/40	65	\$1,614	\$1,617	\$1,935	-	\$1,169	\$1,378	\$1,319	-	\$1,301	-	-
	75	\$2,284	\$2,163	\$2,962	\$2,505	\$1,456	\$1,737	\$1,803	\$886	\$1,689	\$1,525	\$1,771
	85	\$3,889	\$3,268	\$3,819	\$3,749	\$2,121	\$1,993	\$1,983	\$1,247	\$2,077	\$1,892	\$2,057
44/45	65	\$2,279	\$2,028	\$2,420	-	\$1,507	\$1,900	\$1,663	-	\$1,590	-	-
	75	\$3,253	\$2,812	\$3,633	\$3,588	\$2,173	\$2,229	\$2,248	\$1,149	\$2,213	\$2,134	\$2,426
	85	\$4,970	\$4,024	\$4,986	\$5,122	\$2,912	\$2,637	\$2,473	\$1,621	\$2,480	\$2,568	\$2,806
49/50	65	\$3,219	\$2,786	\$3,205	-	\$1,713	\$2,502	\$2,243	-	\$2,213	-	-
	75	\$4,593	\$3,618	\$4,675	\$4,792	\$2,520	\$2,832	\$2,904	\$1,547	\$2,888	\$3,101	\$3,442
	85	\$6,975	\$5,165	\$6,556	\$6,802	\$3,799	\$3,183	\$3,195	\$2,129	\$3,028	\$3,679	\$3,915

Overview
- All the plans have different payout structure and medical definitions. - Refer to product features for differentiation and their USP. - This comparison did not account for the differences in the definitions.
Singlife Multipay Critical Illness Vs Income Complete Critical Protect (Protect Max) Vs Manulife Early CompleteCare (Deluxe) Vs TM MultiCare - These 4 plans allow multiple claims. - Singlife Multiplay Critical Illness provides cancer centric protection. - Income Complete Critical Protect offers coverage up to 1000% of sum assured for Early, Intermediate and Advanced stage dread disease including multiple dread disease payouts and recurrent dread disease payouts and vital function benefit; Highest number of conditions covered for Special and Juvenile conditions with a high payout limit of up to \$30K per life per condition - Manulife Early CompleteCare (Deluxe) offers higher number of advance stage CI coverage of 56 conditions, inclusive of 20 extended advance stage CIs. The CoverMeAgain benefit it offers coverage of another CI condition claim up to 4 claims and also covers repeated advanced stage CI condition claim for up to 2 claims. - TM MultiCare offers Juvenile waiver benefit and major cancer is payable 2 times of basic sum assured, 100% of SA for each claim
Singlife Comprehensive Critical Illness vs TM Early Cover - These 2 plans pay full SA on single diagnosis with medical conditions and covers early, intermediate to late stage of CI - Multiple claim is allowed under Special Conditions.

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)

Female, non smoker
Sum Assured \$100,000

Lowest Premium

Lowest Premium

		Multi Claim CI Plans				Early CI Plans						
		Singlife Multipay Critical Illness	Manulife Early CompleteCare (Deluxe)	Income Complete Critical Protect (Protect Max)	Tokio Marine TM MultiCare	Singlife Comprehensive Critical Illness	Singlife Big 3 Critical Illness	Income Complete Critical Protect (Protect 100)	China Taiping I- Care	Manulife Early CompleteCare (Classic)	Tokio Marine TM EarlyCover	Etiqa Essential Critical Secure
ALB / ANB	Policy Term to age	ANB	ALB	ALB	ANB	ANB	ANB	ALB	ANB	ALB	ANB	ANB
19/20	65	\$862	\$762	\$1,131	-	\$532	\$760	\$773	-	\$605	-	-
	75	\$1,206	\$945	\$1,622	\$1,162	\$588	\$939	\$933	\$421	\$731	\$610	\$695
	85	\$1,742	\$1,171	\$1,950	\$1,474	\$824	\$1,205	\$1,026	\$526	\$805	\$707	\$758
24/25	65	\$959	\$884	\$1,321	-	\$659	\$953	\$905	-	\$666	-	-
	75	\$1,309	\$1,100	\$1,871	\$1,287	\$802	\$1,275	\$1,102	\$504	\$867	\$698	\$874
	85	\$1,964	\$1,433	\$2,160	\$1,677	\$1,030	\$1,561	\$1,213	\$637	\$998	\$823	\$959
29/30	65	\$1,181	\$1,090	\$1,535	-	\$798	\$1,159	\$1,052	-	\$834	-	-
	75	\$1,589	\$1,356	\$2,139	\$1,618	\$894	\$1,529	\$1,291	\$610	\$1,090	\$883	\$1,146
	85	\$2,352	\$1,799	\$2,369	\$2,113	\$1,265	\$1,971	\$1,420	\$785	\$1,254	\$1,093	\$1,258
34/35	65	\$1,606	\$1,434	\$1,863	-	\$1,052	\$1,534	\$1,228	-	\$1,152	-	-
	75	\$1,972	\$1,758	\$2,441	\$2,032	\$1,242	\$2,004	\$1,514	\$741	\$1,442	\$1,125	\$1,490
	85	\$2,820	\$2,272	\$2,934	\$2,674	\$1,569	\$2,527	\$1,665	\$969	\$1,586	\$1,401	\$1,634
39/40	65	\$2,144	\$1,759	\$2,302	-	\$1,322	\$1,942	\$1,480	-	\$1,451	-	-
	75	\$3,591	\$2,144	\$2,860	\$2,615	\$1,438	\$2,469	\$1,817	\$901	\$1,733	\$1,447	\$1,943
	85	\$4,467	\$2,770	\$3,589	\$3,436	\$943	\$3,082	\$1,998	\$1,197	\$1,894	\$1,737	\$2,121
44/45	65	\$2,905	\$2,042	\$2,770	-	\$1,660	\$2,368	\$1,793	-	\$1,677	-	-
	75	\$3,387	\$2,541	\$3,458	\$3,481	\$2,031	\$2,582	\$2,166	\$1,107	\$2,054	\$1,888	\$2,555
	85	\$4,334	\$3,448	\$4,558	\$4,521	\$2,502	\$3,254	\$2,381	\$1,471	\$2,344	\$2,216	\$2,770
49/50	65	\$3,690	\$2,615	\$3,311	-	\$1,816	\$2,967	\$2,230	-	\$2,175	-	-
	75	\$4,681	\$3,068	\$4,147	\$4,413	\$2,415	\$3,025	\$2,617	\$1,429	\$2,390	\$2,490	\$3,079
	85	\$5,662	\$4,207	\$5,704	\$5,739	\$3,114	\$3,305	\$2,879	\$1,798	\$2,715	\$2,916	\$3,370



Overview
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Singlife Multipay Critical Illness Vs Income Complete Critical Protect (Protect Max) Vs Manulife Early CompleteCare (Deluxe) Vs TM MultiCare <ul style="list-style-type: none">- These 4 plans allow multiple claims.- Singlife Multipay Critical Illness provides cancer centric protection.- Income Complete Critical Protect offers coverage up to 1000% of sum assured for Early, Intermediate and Advanced stage dread disease including multiple dread disease payouts and recurrent dread disease payouts and vital function benefit; Highest number of conditions covered for Special and Juvenile conditions with a high payout limit of up to \$30K per life per condition- Manulife Early CompleteCare (Deluxe) offers higher number of advance stage CI coverage of 56 conditions, inclusive of 20 extended advance stage CIs. The CoverMeAgain benefit it offers coverage of another CI condition claim up to 4 claims and also covers repeated advanced stage CI condition claim for up to 2 claims.- TM MultiCare offers Juvenile waiver benefit and major cancer is payable 2 times of basic sum assured, 100% of SA for each claim
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