

Male, Non Smoker
Sum Assured
(Death/TPD/CI) \$250K

Lowest Premium

		Singlelife Simple Term (formerly known as MySimpleTermPlan)	Singlelife Elite Term II	China Taiping i-Protect	Manulife ManuProtect Term II	Income Star Term Protect
Base Plan + TPD		Death/TP/ TPD (till age 86)	Death/TP/ TPD (till age 99)	Death/TP/ TPD (till age 85)	Death/TP/ TPD (till age 85)	Death/TP/ TPD (till age 70)
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
29/30	to age 85 (55)	Base Cover: \$106.90	-	Base Cover: \$105.75 TPD rider: \$9.19	-	Base Cover: \$184.60
		Total: \$106.90 (Yearly renewal)		Total: \$114.94 (10 year renewal)		Total: \$184.60 (10 year renewal)
		Total premium payable: \$126,802 (over 55 years)		Total premium payable: \$150,117.68 (over 55 years)		Total premium payable: \$144,038 (over 55 years)
Base Plan + TPD + Accelerated CI		Death/TP/ TPD (till age 86) CI Cover	Death/TP/ TPD (till age 99) CI Advance Cover Plus IV	Death/TP/ TPD (till age 85) AdvancedCare	Death/TP/ TPD (till age 85) Critical Care Enhancer II	Death/TP/ TPD (till age 85)
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
29/30	to age 85 (55)	Base Cover: \$106.90	-	Base Cover: \$105.75 TPD rider: \$9.19	-	
		CI Rider: \$162.50		CI Rider: \$108.19		
		Total: \$269.40 (Yearly renewal)		Total: \$223.13 (10 year renewal)		
		Total premium payable: \$427,364 (over 55 years)		Total premium payable: \$286,361.63 (over 55 years)		



Notes
We have compared the term products below based on 10-year renewable term so as to satisfy the minimum premiums for each of the plans below. Please take note that for \$250,000 sum assured, **Manulife ManuProtect Term II** and **Singlelife Elite Term II** have not been included as they do not satisfy the minimum premium based on the sum assured chosen.

- Do note that **Singlelife Simple Term** (formerly known as **MySimpleTermPlan**) & **Income Star Term Protect** have embedded TPD coverage, hence there is no breakdown of the premium for TPD. Embedded TPD coverage for **Singlelife MySimpleTermPlan** is up till age 86; **Income Star Term Protect** is up till age 70.

- For **Manulife ManuProtect Term II**, there are no premium rates shown for 10-year renewable term for ALB29 as it is below the plan's minimum premium requirement.

- Premium rates in this comparison are inclusive of applicable discounts and cashback unless otherwise stated in the Premium Discount Detail tab.

Female, Non Smoker
Sum Assured
(Death/TPD/CI) \$250K

Lowest Premium

		Singlelife MySimpleTermPlan	Singlelife Elite Term II	China Taiping i-Protect	Manulife ManuProtect Term II	Income Star Term Protect
Base Plan + TPD		Death/TPD TPD (till age 86)	Death/TPD TPD (till age 99)	Death/TPD TPD (till age 85)	Death/TPD TPD (till age 85)	Death/TPD TPD (till age 70)
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
29/30	to age 85 (55)	Base Cover: \$80.75	-	Base Cover: \$82.99 TPD rider: \$9	-	Base Cover: \$141.35
		Total: \$80.75 (yearly renewal)		Total: \$91.99 (10 year renewal)		Total: \$141.35 (10 year renewal)
		Total premium payable: \$104,676 (over 55 years)		Total premium payable: \$112,197.34 (over 55 years)		Total premium payable: \$126,702 (over 55 years)
Base Plan + TPD + Accelerated CI		Death/TPD TPD (till age 86) CI Cover	Death/TPD TPD (till age 85) CI Advance Cover Plus IV	Death/TPD TPD (till age 85) AdvancedCare	Death/TPD TPD (till age 85) Critical Care Enhancer II	Death/TPD TPD (till age 85)
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
29/30	to age 85 (55)	Base Cover: \$80.75	-	Base Cover: \$82.99 TPD rider: \$9	-	-
		CI Rider: \$212.50		CI Rider: \$129.63		
		Total: \$293.25 (yearly renewal)		Total: \$271.62 (10 year renewal)		
		Total premium payable: \$265,263.50 (over 55 years)		Total premium payable: \$204,309.46 (over 55 years)		

Male, Non Smoker
Sum Assured
(Death/TPD/TP) \$500K

Sum Assured
(CI)

\$350K

Lowest Premium

		Singlelife Simple Term (formerly known as MySimpleTermPlan)	Singlelife Elite Term II	China Taiping i-Protect	Manulife ManuProtect Term II
Base Plan + TPD		Death/TP/ TPD (till age 86)	Death/TP/ TPD (till age 99)	Death/TP/ TPD (till age 85)	Death/TP/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
39/40	to age 85 (45)	Base Cover: \$228	Base Cover: \$264.85 TPD rider: \$44.35	Base Cover: \$225 TPD rider: \$33.38	Base Cover: \$329.36 TPD rider: \$36.80
		Total: \$228 (Yearly renewable)	Total: \$309.20 (10 year renewal)	Total: \$258.38 (10 year renewal)	Total: \$366.16 (10 year renewal)
		Total premium payable: \$211,568 (over 45 years)	Total premium payable: \$217,259 (over 45 years for death and 40 years for TPD)	Total premium payable: \$204,746.88 (over 45 years)	Total premium payable: \$216,769 (over 45 years)
Base Plan + TPD + Accelerated CI		Death/TP/ TPD (till age 86) CI Cover	Death/TP/ TPD (till age 99) CI Advance Cover Plus IV	Death/TP/ TPD (till age 85) AdvancedCare	Death/TP/ TPD (till age 85) Critical Care Enhancer II
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
39/40	to age 85 (45)	Base Cover: \$228	Base Cover: \$264.85 TPD rider: \$44.35	Base Cover: \$225 TPD rider: \$33.38	Base Cover: \$329.36 TPD rider: \$36.80
		CI Rider: \$525	CI Rider: \$557.50	CI Rider: \$309.53	CI Rider: \$558.35
		Total: \$753 (Yearly renewable)	Total: \$866.70 (10 year renewal)	Total: \$657.91 (10 year renewal)	Total: \$924.51 (10 year renewal)
		Total premium payable: \$628,365.50 (over 45 years)	Total premium payable: \$425,421 (over 45 years for death and 40 years for TPD/CI)	Total premium payable: \$393,385.70 (over 45 years)	Total premium payable: \$484,043 (over 45 years)

Female, Non Smoker
Sum Assured
(Death/TPD/TP) \$500K

Sum Assured
(CI)

\$350K

Lowest Premium

		Singlelife		China Taiping		Manulife			
		Simple Term (formerly known as MySimpleTermPlan)		Elite Term II		i-Protect		ManuProtect Term II	
Base Plan + TPD		Death/TP/ TPD (till age 86)		Death/TP/ TPD (till age 99)		Death/TP/ TPD (till age 85)		Death/TP/ TPD (till age 85)	
ALB / ANB		Policy Term		ANB		ANB		ALB	
39/40	to age 85 (45)	Base Cover: \$208		Base Cover: \$244.35 TPD rider: \$35.15		Base Cover: \$190.88 TPD rider: \$31.59		Base Cover: \$283.83 TPD rider: \$31.74	
		Total: \$208 (yearly renewal)		Total: \$279.5 (10 year renewal)		Total: \$222.38 (10 year renewal)		Total: \$315.57 (10 year renewal)	
		Total premium payable: \$174,648 (over 45 years)		Total premium payable: \$177,767 (over 45 years for death and 40 years for TPD)		Total premium payable: \$151,733.88 (over 45 years)		Total premium payable: \$147,946 (over 45 years)	
Base Plan + TPD + Accelerated CI		Death/TP/ TPD (till age 86) CI Cover		Death/TP/ TPD (till age 99) CI Advance Cover Plus IV		Death/TP/ TPD (till age 85) AdvancedCare		Death/TP/ TPD (till age 85) Critical Care Enhancer II	
ALB / ANB		Policy Term		ANB		ANB		ALB	
39/40	to age 85 (45)	Base Cover: \$208		Base Cover: \$244.35 TPD rider: \$35.15		Base Cover: \$190.88 TPD rider: \$31.59		Base Cover: \$315.56 TPD rider: \$31.74	
		CI Rider: \$735		CI Rider: \$884.20		CI Rider: \$722.38		CI Rider: \$711.63	
		Total: \$943 (yearly renewal)		Total: \$1,163.70 (10 year renewal)		Total: \$951 (10 year renewal)		Total: \$1,027.18 (10 year renewal)	
		Total premium payable: \$393,958.00 (over 45 years)		Total premium payable: \$281,530 (over 45 years for death and 40 years for TPD/CI)		Total premium payable: \$277,064.88 (over 45 years)		Total premium payable: \$352,683 (over 45 years)	