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PROFESSIONAL INVESTMENT ADVISORY SERVICES

Term Placemat

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Source: This information is accurate as of **21 April 2025**

Disclaimer: All references made are based on PIAS suite of products in this category only. Non-participation whole life plan has been added for completeness for comparison

Company	Plan name	What we like about the plan
Singlife	Singlife Elite Term II (Regular Pay)	<ul style="list-style-type: none"> - Relatively competitive premium rates, especially for policy term up to age 85 - Guaranteed Insurability option upon key life milestones (up to \$500,000 booster to your current sum insured) - Convert your partially or fully policy to a whole life or endowment without underwriting - Wide range of riders attachable for more complete cover Joint life application allowed for husband and wife basis - Additional coverage on interim accidental death - Optional TPD coverage is offered up to age 99 - Comes with policy term of up to 99 ANB for long-term protection and aids in legacy planning. - Wide range of plan currency options (SGD/ USD/ GBP/ EUR/ AUD/ HKD)
Singlife	Singlife Elite Term II (Limited Pay)	<ul style="list-style-type: none"> - Competitive total premium payable - One of the lowest sum assured requirements - Low entry age for juvenile life insured starting from ANB1 - Provides various options such as policy denomination in either of the 6 currencies (SGD/ USD/ GBP/ EUR/ AUD/ HKD), allowing joint-life applications and availability of 8 riders that clients can choose to add for enhanced coverage, including a multipay CI rider. - Option to increase the sum assured at cover life stage events without medical underwriting - Only term plan in the approved product suite that offers the flexibility of both regular pay and limited pay options - Has a Longevity Reward benefit, which pays out the total premium paid if the life assured is still alive at the end of the policy term (age 99). - Has Surrender Benefit starting from 3rd policy year
Singlife	Singlife Simple Term (formerly known as MySimpleTermPlan)	<ul style="list-style-type: none"> - No frills plain vanilla term plan with competitive and affordable premiums that will appeal to clients looking for more affordable protection coverage - Yearly renewable term life plan that provides coverage till 86 (max renewable age till 86 ANB) - Provides coverage for Death, TI and TPD - Has a simplified underwriting process as compared to the other term plans where full underwriting is required - Offers relatively low minimum sum assured @ \$150,000 - Provides client with a choice to attach a personal accident cover rider for additional coverage
China Taiping	i-Assure99 (Non-Participating Whole Life(till age 99))	<ul style="list-style-type: none"> - Competitive premium comparison rates - One of the longest coverage for embedded TPD coverage with max coverage age is up to age 99 - Provides guaranteed surrender value starting from the policy anniversary on which the life insured's age is 80, as long as premiums are paid to date. The guaranteed surrender value ranges from 2.5% to 50% of the basic sum assured, depending on the age at which the client surrenders the policy, the selected premium term and the entry age. This provides the client with flexibility with the option to fully or partially surrender the policy for cash value. - Has a Longevity Benefit, which pays out the basic sum assured if the life assured is still alive at the end of the policy term (age 99). This addresses longevity risk with additional cash flow and addresses concerns about outliving the policy term and not receiving any payouts from insurance policies.
China Taiping	i-Protect	<ul style="list-style-type: none"> - Relatively competitive premium rates - Guaranteed renewability for 5 & 10-year renewable term (Maximum renewal age at ANB 84) - Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85 - Offers EarlyCare Rider which covers 149 conditions across early, intermediate and advanced stages and provides additional benefits for 12 special conditions - 55 CI conditions are covered under AdvancedCare Rider - Conversion privilege to convert this term policy to a new endowment, whole life or investment-linked policy which China Taiping makes available at the time of conversion (up to age 65), without further evidence of insurability of the life insured - Optional TPD coverage is offered up to age 85
Manulife	ManuProtect Term II	<ul style="list-style-type: none"> - Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85 - Optional TPD coverage is offered up to age 85 - Preferred rates are offered to preferred lives for sum insured \$1 Million and above. - Quit Smoking Incentive for smokers to enjoy better rates for first 3 years, this is available only to level and convertible plans with sum assured of \$500k and above) - Guaranteed renewability privilege is applicable to 5 and 10-year policy term till age 85 for policyholder regardless of health condition - Conversion privilege to convert this term policy to regular premium whole life, endowment or ILP while the policy is in force and before age 65, without evidence of health.
Income	TermLife Solitaire	<ul style="list-style-type: none"> - Competitive premiums rates for policy term to ALB100 across all ages and both gender - Disability coverage can go up to as high as \$6.5 million, one of the highest in the market - Wide range of available policy term between 10 to 40 years (in multiples of 5 years) or up to age 64, 74, 84 and 100 - Option to extend coverage with renewal guaranteed up to age 100 (lifetime coverage) - Additional Hospital cash benefit when Hospital CashAid rider is attached
Income	Star Term Protect	<ul style="list-style-type: none"> - Lower minimum sum insured requirement as compared to Income TermLife Solitaire - Wide range of available policy term between 5 to 35 years (in multiples of 5 years) or up to age 54, 64 and 74 - Low entry to buy into a Term policy (Minimum Sum insured @ \$2,481) - Additional Hospital cash benefit when Hospital CashAid rider is attached - Guaranteed renewal up to age 84 last birthday - Coverage in the event of death, total and permanent disability and terminal illness
Etika	Essential Term Life Cover	<ul style="list-style-type: none"> - Offers flexibility by providing wide range of policy term for clients to choose from (10 years to 86 ANB) or up to 100 ANB - Optional TPD coverage of up till age 86 - For renewable 5 years premium term this plan provides client coverage up till 86 ANB without proof of insurability upon renewal - Upfront payment of up to \$3,000 for funeral expense financial aid from death benefit as an added feature for this plan
Tokio Marine	Term Assure II	<ul style="list-style-type: none"> - Competitive premium rates - Guaranteed renewal privilege. Policyholder will be renewed up till age 80 (next birthday) - Guaranteed insurability Option for additional insurance option upon milestone events - Convert this policy to either a regular premium whole of life or an endowment plan up to the coverage amount of your policy without further underwriting - Unique rider offerings such as disability income (Protect 1), Early Critical Illness and Child Protection (KidAssure) that covers child related illnesses with guaranteed acceptance - Wide range of plan currency options (SGD/USD/GBP/AUD)
China Life	Term Guardian	<ul style="list-style-type: none"> - Guaranteed renewability for 5-year renewable term (Maximum renewal age at ALB 79) - Competitive premium rates for lower Sum Assured to clients, especially females. - Embedded TPD coverage for more holistic term coverage

Features and Benefits
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Provider	Singlife	Singlife	Singlife	China Life	China Taiping	China Taiping	Etiga	Manulife	Income	Income	Tokio Marine
Plan Name	Singlife Simple Term (formerly known as MySimpleTermPlan)	Singlife Elite Term II (Regular Pay)	Singlife Elite Term II (Limited Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	Star Term Protect	Termife Solitaire	Term Assure II
Basic Coverage	Death / TI / TPD	Death / TI	Death / TI	Death / TI	Death / TPD	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI
TPD (max coverage)	Compulsory (age 86)	Optional (age 99)	Optional (age 99)	Compulsory (age 65)	Compulsory (age 99)	Optional (age 85)	Optional (age 86)	Optional (age 85)	Compulsory (age 70)	Optional (age 70)	Compulsory (age 85)
Policy Term (Level)	N.A.	11 years to 85 ANB (at every one-year interval) or up to 99 ANB	Up to 99 ANB	20 years / To age 64 ALB	Whole Life till age 99	11 - 40 years (max age 85) at every 1 year interval or up to age 65/75/85	10 years to 86 ANB (at every one-year interval) or up to 100 ANB	11 - 40 years (max age 85) or up to age 65/75/85	to age 54 / 64 / 74 ALB	to age 64 / 74 / 84 / 100 ALB	11 years - 85 ANB
Policy Term (Guaranteed Renewability)	Yearly Renewable (max renewable age 85 ANB) coverage till 86 ANB	5 / 10 years (max renewal age 99)	N.A.	5 years (max renewal age 79)	N.A.	5 / 10 years (max renewal to age 84)	5 years (max renewable age 85 ANB)	5 / 10 years (max renewal to age 85)	5 / 10 / 15 / 20 / 25 / 30 / 35 years (max renew to age 84)	10 / 15 / 20 / 25 / 30 / 35 / 40 years (max renewal at age 75)	5 / 10 years (max renewal age 80 / 75)
Minimum Sum Assured	\$150,000	\$100,000 (Applicable to all 4 currencies)	\$100,000 (Applicable to all 4 currencies)	\$401,000	\$500,000	\$200,000	\$401,000	\$75,000	\$2,481 (based on min. annual premium of \$115.40)	\$500,000	\$100,000 (Applicable to all 4 currencies)
Maximum Sum Assured	\$500,000	ANB1 - 18: \$3,000,000 ANB 19-70: Subject to underwriting	ANB1 - 18: \$3,000,000 ANB 19-70: Subject to underwriting	Subject to underwriting	Subject to underwriting	Subject to underwriting	Subject to underwriting	\$20,000,000	\$499,999	\$20mil / life	\$99,999,000 (Pl limit)
Entry Age (Min - Max)	Policyholder: 17- 99 (ANB) 3rd Party Life Insured: 1- 65 (ANB) Single Life Insured: 17- 65 (ANB)	Policyholder: 17- 99 (ANB) 3rd Party Life Insured: 1- 75 (ANB) Single Life Insured: 17- 75 (ANB)	Policyholder: 17- 99 (ANB) 3rd Party Life Insured (Limited Pay 10 years): 1- 65 (ANB) 3rd Party Life Insured (Limited Pay 5 & Pay till 75): 1- 70 (ANB) Single/Joint Life Insured (Pay till 65): 1- 60 (ANB) Single/Joint Life Insured (Limited Pay 10 years): 1- 65 (ANB) Single/Joint Life Insured (Limited Pay 5 & Pay till 75): 1- 70 (ANB)	Life Insured & Policyholder: 5/20 year term: 18- 64 (ALB) To age 64: 18- 59 (ALB)	Policyholder: 19 - NA (ANB) Life Insured Payment Term to age 65: 19- 60 (ANB) Payment term to age 99: 19- 70 (ANB)	Life Insured & Policyholder: Renewable 5, 10 years - 19- 70 (ANB) Level (11-40 years) - 19- 70 (ANB) To age 65 - 19- 54 (ANB) To age 75 - 19- 64 (ANB) To age 85 - 19 - 70 (ANB)	Policyholder: 17- 75 (ANB) Life Assured: 5 years (renewable): 1- 70 (ANB) 10 years - To age 86: 1- 70 (ANB) To age 100: 1- 70 (ANB)	Policyholder: 16- 70 (ALB) Life Insured: 5, 10, 15, 20, 25, 30, 35 years: 0- 79 (ALB) Life Insured: 0- 70 (ALB) Up to age 54: 0 - 49 (ALB) Up to age 64: 0 - 59 (ALB) Up to age 74: 0- 69 (ALB)	Policyholder: 16 - N.A. (ALB) Life Insured: Policy term 10, 15, 20, 25, up to age 84 and up to age 100: 18- 74 years (ALB) 30: 18- 70 (ALB) 35: 18- 65 (ALB) 40: 18- 60 (ALB) up to age 64: 18- 54 (ALB) up to age 74: 18- 64 (ALB)	Policyholder: 19- 70 (ANB) Life Insured: 1- 70 (ANB)	
Currency	SGD	SGD/ USD/ GBP/ EUR/ AUD/ HKD	SGD/ USD/ GBP/ EUR/ AUD/ HKD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD/USD/GBP/AUD
Guaranteed Convertibility	N.A.	Up to age 65	Up to age 65	N.A.	N.A.	Up to age 65	Up to age 66	Up to age 65	N.A.	N.A.	Up to age 60
GIO at life event	N.A.	Increase up to \$500K for a maximum of 6 key life events per insured	Increase up to \$500K for a maximum of 6 key life events per insured	N.A.	N.A.	N.A.	Increase up to \$500K for a maximum of 2 key life events per insured	N.A.	N.A.	N.A.	-Option to purchase a new insurance policy ("GIAI Insurance") and a disability benefit made available to the GIAI Insurance at TMLS discretion at the time this GIAI option is exercised, on the life assured's life, without further medical evidence of the life assured -The sum insured of the new policy is limited to a maximum of \$500,000 or 50% of the basic sum assured, whichever is lower for policies issued in other currencies, a conversion rate as determined by TMLS will apply)
Increase in Sum Assured (With exception on the option to increase sum insured due to key life events)	Not allowed	Not allowed	Not allowed	Yes, allowed before policy is accepted.	Not allowed	Not allowed	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 12 months, subject to underwriting and sum assured limits	Yes, allowed within the first 12 months, subject to underwriting	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits
Decreased in Sum Assured	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to minimum requirements under the policy.	Yes, allowed and subject to minimum requirements under the policy.	Yes, allowed and subject to the minimum sum assured limit and premium.	Yes, allowed and subject to the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of the difference in premium	Yes, allowed and subject to the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of the difference in premium.	Yes, allowed and subject to the minimum sum assured limit and premium.
Joint-Lives Allowed	No	Yes	Yes	No	No	No	No	No	No	No	No
Option to buy on corporate website	Yes (no commission for advisers if customers buy via this option)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other USP	-Has a simplified underwriting process as compared to the other term plans where full underwriting is required -Unique Personal Accident cover as an optional rider	-Interim accidental death benefit (up to \$500,000 or its equivalent in other currencies) -Joint lives application	-Interim accidental death benefit (up to \$500,000 or its equivalent in other currencies) -Joint lives application -Limited Pay premium term available for coverage till ANB 99 -Surrender Benefit available from 3rd policy year onwards. -Longevity Reward that pays out total premium paid for basic plan if life assured is still alive at end of policy term (age 99).	-	-Longevity Benefit that pays out basic sum assured if life assured is still alive at end of policy term (age 99) -Surrender Benefit: Guaranteed Surrender Value is available starting for policy anniversary which the life insured's age is 80. Guaranteed surrender value is a % of the basic sum assured depending on the premium term and the payment term chosen. -Partial Surrender allows the policyholder to partially surrender the basic sum assured of in return for a guaranteed surrender value that is a % of the basic sum assured to be surrendered from the policy anniversary on which the life insured's age is 80	-Total of 55 CI conditions are covered under AdvancedCare Rider -Provides an upfront payment (up to \$3,000) of funeral expense financial aid from Death Benefit	-Quit Smoking Incentive -Preferred rates available for 21ml Sum Assured and above	-	-	-Guaranteed Insurability Option upon milestone events - Early Critical Illness Coverage (add rider)	
Riders	-Critical Illness cover -Personal Accident cover	-MultiPay Critical Illness Cover IV -Early Critical Illness Cover II -Total and Permanent Disability Advance Cover Plus III -Critical Illness Advance Cover Plus IV -Single Big 3 Critical Illness Cover -Critical Illness Premium Waiver II -Payer Critical Illness Premium Waiver II -Payer Premium Waiver Benefit	-MultiPay Critical Illness Cover IV -Early Critical Illness Cover II -Total and Permanent Disability Advance Cover Plus III (Limited Pay) -Critical Illness Advance Cover Plus IV -Single Big 3 Critical Illness Cover -Critical Illness Premium Waiver II -Payer Critical Illness Premium Waiver II -Payer Premium Waiver Benefit	-Early Critical Care Rider (attachable to 5-year renewable term and 20-year term only). -Critical Care Rider -Premium Waiver Rider -Payer Benefit Rider -Enhanced Payer Benefit Rider	-Enhanced Waiver Rider -Early Waiver Rider -Payer Rider -Enhanced Payer Rider -Early Payer Rider	-Disability Care Rider -Advanced Care Rider -Early Care Rider -Enhanced Waiver Rider -Payer Rider -Enhanced Payer Rider -Early Waiver Rider -Payer Rider -Early Spouse Rider	-Extra disability care Rider -Advanced CI Rider -Early CI Rider -Extra secure waiver	-Critical Care Enhancer Rider (II) -Accidental Death Benefit -Total and Permanent Disability Plus Rider (II) -Critical Care Waiver Rider (II) -Payer benefit rider (I) -Payer benefit plus rider (I) spouse -Early Critical Care Waiver Rider	-Hospital Cash/Aid -Disability Accelerator -Total Protect -Payer Premium Waiver -Enhanced Payer Premium Waiver -Dread Disease Premium Waiver	-Hospital Cash/Aid -Disability Accelerator -Total Protect -Payer Premium Waiver -Enhanced Payer Premium Waiver -Dread Disease Premium Waiver -Essential Protect	-Critical Illness Accelerator Rider -Early Critical Illness Accelerator Rider -Total and Permanent Disability Rider (embedded) -Waiver of Premium Rider and Enhanced Payer benefit Rider -Early Critical Illness Premium Waiver Rider -KidAssure GIO Rider -Protect 1 Life Rider

Premium Discount Details

Note: Kindly note that PIAS internal submission cut-off date to Propel Business Support applies to all promotions, please refer to the respective promotion email from PIAS for more details.

Provider	Plan	Premium Discount	Promotion Details
China Taiping	i-Protect	First Year Premium Discount	25% off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and policy inception by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
China Taiping	i-Assure99	First Year Premium Discount	5% (for premium term 5 - 9 years) / 15% (for premium term 10 years and above) off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and applicable to policy inception by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
Etiqua	Essential Term Life Cover	Perpetual Premium Discount	Up to 47% perpetual discount for Etiqua Essential Term Life Cover; up to 71% perpetual discount for Extra disability care rider; up to 27% perpetual discount for Early CI rider. However, do note that rates shown in the comparison tables do not include the premium discount as the discount in terms of % varies based on different entry age/policy term. Rates generated from Etiqua i-Connect are discounted rates. Promotion period from 23 May 2024 onwards.
Income	TermLife Solitaire	Cashback on Annualised Premiums	15% cashback on first-year annual premium above \$1,200 for insured below ALB45; 30% cashback on first-year annual premium above \$1,200 for insured ALB45 & above. Promotion from 1 April 2025 to 30 June 2025 (both dates inclusive). Applicable to policy inception by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates (after cashback).
Manulife	ManuProtect Term II	Perpetual Premium Discount	8% perpetual discount applicable to main plan and all riders. Premium discount will still be applicable upon renewal of the policy only if there is no change in sum insured or premium/addition or deletion of rider. Applications must be signed between 1 Apr 2025 and 30 June 2025 (both dates inclusive), submitted to Manulife by 8 July 2025 and issued by 8 Sept 2025. Premiums shown in the comparison tables are discounted rates.
Singlife	Elite Term II	\$60 SG60 First Year Premium Discount	Additional rebate of \$60 (in contract currency) on first-year premium paid on top of perpetual premium discount, applicable to minimum basic plan sum assured of \$500,000 (in contract currency). Applicable to policy signed from 21 Jan 2025 to 31 August 2025, submitted to Singlife by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates (after first year premium discount).
Singlife	Elite Term II	Perpetual Premium Discount	<u>Singlife Elite Term II (Regular Pay)</u> 30% perpetual discount on Singlife Elite Term II (Regular Pay) and TPD Advance Cover Plus III (rider); 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider), applicable to minimum basic plan sum assured per policy of S\$500,000 (in contract currency). Promotion period from 14 March 2024 onwards <u>Singlife Elite Term II (Limited Pay)</u> 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider) for Singlife Elite Term II (Limited Pay). Promotion Period on or after 5 September 2024. Premiums shown in the comparison tables are discounted rates.
Tokio Marine	Term Assure II	First 3 Years Premium Discount	Applicable from 01 Apr to 30 June 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion and the policy must be issued by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates. (i) 5 or 10 years renewable & convertible term: 30% premium discount for first 3 years (ii) 11 years to age 85 level & convertible term: 40% premium discount for first 3 years

Male, Non Smoker

Sum Assured
(Death/TPD/CI)

\$250K

Lowest Premium

		Singlife Simple Term (formerly known as MySimpleTermPlan)	Singlife 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: \$108.15	-	-
		Total: \$269.40 (Yearly renewal)	-	Total: \$223.13 (10 year renewal)	-	-
		Total premium payable: \$427,364 (over 55 years)	-	Total premium payable: \$276,361.63 (over 55 years)	-	-

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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 Singlife Elite Term II have not been included as they do not satisfy the minimum premium based on the sum assured chosen.

- Do note that Singlife 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 Singlife 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

		Singlife MySimpleTermPlan	Singlife 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: \$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/TP/ TPD (till age 86) CI Cover	Death/TP/ TPD (till age 85) 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: \$80.75	-	Base Cover: \$82.99 TPD rider: \$9	-	-
		CI Rider: \$212.50	-	CI Rider: \$179.63	-	-
		Total: \$293.25 (Yearly renewal)	-	Total: \$272.62 (10 year renewal)	-	-
		Total premium payable: \$265,363.30 (over 55 years)	-	Total premium payable: \$204,209.44 (over 55 years)	-	-

Male, Non Smoker

Sum Assured
(Death/TPD/CI)

\$500K

Sum Assured
(CI)

\$350K

Lowest Premium

		Singlife Simple Term (formerly known as MySimpleTermPlan)	Singlife 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: \$204,746.86 (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
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: \$253	CI Rider: \$257.50	CI Rider: \$399.53	CI Rider: \$558.35
		Total: \$753 (Yearly renewable)	Total: \$566.70 (10 year renewal)	Total: \$624.91 (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/CI)

\$500K

Sum Assured
(CI)

\$350K

Lowest Premium

		Singlife Simple Term (formerly known as MySimpleTermPlan)	Singlife 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: \$208	Base Cover: \$244.35	Base Cover: \$190.88	Base Cover: \$283.83
		TPD rider: \$35.15	TPD rider: \$35.15	TPD rider: \$31.50	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
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
39/40	to age 85 (45)	Base Cover: \$208	Base Cover: \$244.35	Base Cover: \$190.88	Base Cover: \$315.56
		CI Rider: \$735	CI Rider: \$884.20	CI Rider: \$222.38	CI Rider: \$711.63
		Total: \$943 (Yearly renewal)	Total: \$1,128.55 (10 year renewal)	Total: \$413.26 (10 year renewal)	Total: \$1,027.19 (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: \$277,064.86 (over 45 years)	Total premium payable: \$352,683 (over 45 years)

Male, Non Smoker

Sum Assured
(Death/TI/TPD/CI) \$500,000

Lowest Premium
2nd Lowest Premium



		Singlife	China Life	China Taiping	China Taiping	Etiqua	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	TermLife Solitaire	Term Assure II
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$208	\$510	-	\$230	\$316	\$346	-	\$285
	10 (renewal)	\$249	-	-	\$258	\$334	\$366	\$355	\$289
	to age 65 (25)	\$491	\$930	-	\$469	\$679	\$655	\$700	\$407
	to age 85 (45)	\$1,137	-	-	\$1,341	\$1,840	-	\$1,303	\$992
	to age 99 (59)	\$2,925	-	\$2,081	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$3,111	-	\$2,660	-
Coverage + Accelerated CI		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	-	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
		ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$783	\$1,370	-	\$698	\$1,111	\$1,141	-	\$810
	10 (renewal)	\$1,046	-	-	\$829	\$1,264	\$1,164	\$1,744	\$835
	to age 65 (25)	\$1,808	\$2,865	-	\$1,522	\$2,149	\$1,924	\$3,160	\$1,223
	to age 85 (45)	\$3,503	-	-	\$3,369	\$4,520	-	\$5,555	\$2,396
	to age 99 (59)	\$5,943	-	-	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$6,101	-	\$6,911	-

Notes
- Advance CI Riders are attached to the basic term plans for comparison
- China Life Term Guardian does not offer 10-year policy renewal term. Options for policy term are 5-year/20-year renewal term or up to age 65.
- China Taiping i-Assure99 is a non-participating whole life(till age 99) plan, and it has been included for completeness of comparison against till age 99/100 term plans. It does not provide Terminal Illness(TI) coverage.
- China Taiping i-Assure99 does not have an attachable Advance CI rider.
- Income Star Term Protect has not been included for \$500,000 sum assured comparison as it exceeds the plan's maximum sum assured of \$499,999.
Do note the following:
(i) Premium rates for China Life Term Guardian for policy term up to age 65 is based on rates for ALB64
(ii) Premium rates for Etiqua Essential Term Life Cover for policy term up to age 100 is based on rates for ANB100.
(iii) For Manulife ManuProtect Term II, there are no premium rates shown for policy term up to age 85 for entry age at ALB29, ALB34 & ALB39 in the value comparison as there is no policy term for ManuProtect Term II that provides coverage to age 85(ALB84) based on those entry ages. Premium rates for policy term up to age 65 is based on rates for ALB64; policy term up to age 85 is based on rates for ALB84.
(iv) Premiums rates for Income TermLife Solitaire for policy term up to age 85 is based on rates for ALB84; policy term to age 100 is based on rates for ALB100.
- 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/TI/TPD/CI) \$500,000

Lowest Premium
2nd Lowest Premium

		Singlife	China Life	China Taiping	China Taiping	Etiqua	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	TermLife Solitaire	Term Assure II
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$191	\$445	-	\$212	\$276	\$301	-	\$238
	10 (renewal)	\$220	-	-	\$222	\$299	\$316	\$325	\$239
	to age 65 (25)	\$373	\$635	-	\$344	\$512	\$511	\$528	\$283
	to age 85 (45)	\$881	-	-	\$1,008	\$1,397	-	\$1,057	\$774
	to age 99 (59)	\$2,406	-	\$1,866	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$2,714	-	\$2,123	-
Coverage + Accelerated CI		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	-	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
		ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$1,126	\$1,879	-	\$960	\$1,646	\$1,279	-	\$987
	10 (renewal)	\$1,483	-	-	\$1,152	\$1,909	\$1,332	\$2,100	\$1,013
	to age 65 (25)	\$1,905	\$2,780	-	\$1,560	\$2,482	\$1,914	\$3,156	\$1,189
	to age 85 (45)	\$2,667	-	-	\$2,705	\$4,287	-	\$5,004	\$2,001
	to age 99 (59)	\$4,419	-	-	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$5,784	-	\$6,070	-

Male, Non Smoker

Sum Assured (Death/TI/TPD/CI)

\$500,000

Policy Term till Age 99 ANB

Lowest Premium

		Annual Premium		Total Premium Payable	
		Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)	Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age 99)	Death/TPD (till age 99)
ALB / ANB	Premium Term	ANB	ANB	ANB	ANB
29 / 30	5 years	\$10,681	-	\$53,645	-
	10 years	\$6,147	-	\$62,010	-
	to age 65 (35)	\$2,046	\$2,394	\$73,633	\$78,996
	to age 75 (45)	\$1,914	-	\$88,770	-
	to age 99 (69)	-	\$1,442	-	\$93,752
34 / 35	5 years	\$14,192	-	\$71,198	-
	10 years	\$8,082	-	\$81,360	-
	to age 65 (30)	\$3,187	\$3,513	\$97,335	\$99,402
	to age 75 (40)	\$2,667	-	\$109,000	-
	to age 99 (64)	-	\$1,975	-	\$119,092
39 / 40	5 years	\$17,705	-	\$88,763	-
	10 years	\$10,019	-	\$100,725	-
	to age 65 (25)	\$4,329	\$5,161	\$109,665	\$121,729
	to age 75 (35)	\$3,418	-	\$121,670	-
	to age 99 (59)	-	\$2,602	-	\$144,615
44 / 45	5 years	\$23,474	-	\$117,610	-
	10 years	\$13,690	-	\$137,440	-
	to age 65 (20)	\$7,594	\$8,504	\$153,020	\$160,580
	to age 75 (30)	\$5,261	-	\$159,555	-
	to age 99 (54)	-	\$3,866	-	\$196,733
49 / 50	5 years	\$29,817	-	\$149,323	-
	10 years	\$17,703	-	\$177,570	-
	to age 65 (15)	\$12,302	\$14,172	\$185,363	\$200,904
	to age 75 (25)	\$7,528	-	\$189,640	-
	to age 99 (49)	-	\$5,223	-	\$241,167
Coverage + Accelerated CI		Death/TI/CI/TPD (till age 99)	-	Death/TI/CI/TPD (till age 99)	-
		CI Advance Cover Plus IV	-	CI Advance Cover Plus IV	-
ALB / ANB	Premium Term	ANB	-	ANB	-
29 / 30	5 years	\$12,350	-	\$172,896	-
	10 years	\$7,876	-	\$181,321	-
	to age 65 (35)	\$3,775	-	\$192,944	-
	to age 75 (45)	\$3,643	-	\$203,613	-
	to age 99 (69)	-	-	-	-
34 / 35	5 years	\$16,409	-	\$216,866	-
	10 years	\$10,359	-	\$227,088	-
	to age 65 (30)	\$5,464	-	\$243,063	-
	to age 75 (40)	\$4,944	-	\$254,728	-
	to age 99 (64)	-	-	-	-
39 / 40	5 years	\$20,663	-	\$266,779	-
	10 years	\$13,037	-	\$278,802	-
	to age 65 (25)	\$7,347	-	\$287,742	-
	to age 75 (35)	\$6,436	-	\$299,747	-
	to age 99 (59)	-	-	-	-
44 / 45	5 years	\$27,443	-	\$335,132	-
	10 years	\$17,659	-	\$354,962	-
	to age 65 (20)	\$11,563	-	\$370,542	-
	to age 75 (30)	\$9,230	-	\$377,077	-
	to age 99 (54)	-	-	-	-
49 / 50	5 years	\$35,170	-	\$414,544	-
	10 years	\$23,057	-	\$442,791	-
	to age 65 (15)	\$17,655	-	\$450,584	-
	to age 75 (25)	\$12,882	-	\$454,861	-
	to age 99 (49)	-	-	-	-

Female, Non Smoker

Sum Assured (Death/TI/TPD/CI)

\$500,000

Policy Term till Age 99 ANB

Lowest Premium

		Annual Premium		Total Premium Payable	
		Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)	Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age 99)	Death/TPD (till age 99)
ALB / ANB	Premium Term	ANB	ANB	ANB	ANB
29 / 30	5 years	\$8,796	-	\$44,218	-
	10 years	\$5,058	-	\$51,120	-
	to age 65 (35)	\$1,779	\$2,005	\$64,305	\$66,180
	to age 75 (45)	\$1,568	-	\$73,178	-
	to age 99 (69)	-	\$1,219	-	\$79,249
34 / 35	5 years	\$12,237	-	\$61,423	-
	10 years	\$6,963	-	\$70,170	-
	to age 65 (30)	\$2,805	\$2,916	\$85,890	\$82,492
	to age 75 (40)	\$2,279	-	\$93,480	-
	to age 99 (64)	-	\$1,672	-	\$100,834
39 / 40	5 years	\$15,676	-	\$78,618	-
	10 years	\$8,867	-	\$89,205	-
	to age 65 (25)	\$3,828	\$4,513	\$97,140	\$106,453
	to age 75 (35)	\$2,989	-	\$106,638	-
	to age 99 (59)	-	\$2,332	-	\$129,642
44 / 45	5 years	\$19,885	-	\$99,665	-
	10 years	\$11,582	-	\$116,355	-
	to age 65 (20)	\$6,314	\$7,125	\$127,410	\$134,539
	to age 75 (30)	\$4,418	-	\$134,265	-
	to age 99 (54)	-	\$3,341	-	\$169,973
49 / 50	5 years	\$24,566	-	\$123,068	-
	10 years	\$14,579	-	\$146,330	-
	to age 65 (15)	\$10,539	\$12,202	\$158,918	\$172,985
	to age 75 (25)	\$6,372	-	\$225,043	-
	to age 99 (49)	-	\$4,487	-	\$207,215
Coverage + Accelerated CI		Death/TI/CI/ TPD (till age 99)	-	Death/TI/CI/ TPD (till age 99)	-
		CI Advance Cover Plus IV	-	CI Advance Cover Plus IV	-
ALB / ANB	Premium Term	ANB	-	ANB	-
29 / 30	5 years	\$10,063	-	\$135,755	-
	10 years	\$6,326	-	\$142,658	-
	to age 65 (35)	\$3,047	-	\$155,843	-
	to age 75 (45)	\$2,835	-	\$164,715	-
	to age 99 (69)	-	-	-	-
34 / 35	5 years	\$13,786	-	\$164,393	-
	10 years	\$8,513	-	\$173,140	-
	to age 65 (30)	\$4,355	-	\$188,860	-
	to age 75 (40)	\$3,828	-	\$196,450	-
	to age 99 (64)	-	-	-	-
39 / 40	5 years	\$17,628	-	\$197,310	-
	10 years	\$10,819	-	\$207,897	-
	to age 65 (25)	\$5,781	-	\$215,832	-
	to age 75 (35)	\$4,941	-	\$225,330	-
	to age 99 (59)	-	-	-	-
44 / 45	5 years	\$22,337	-	\$235,272	-
	10 years	\$14,034	-	\$251,962	-
	to age 65 (20)	\$8,766	-	\$263,017	-
	to age 75 (30)	\$6,870	-	\$269,872	-
	to age 99 (54)	-	-	-	-
	5 years	\$27,558	-	\$272,582	-
	10 years	\$17,572	-	\$295,845	-

49 / 50	to age 65 (15)	\$13,531	-	\$308,432	-
	to age 75 (25)	\$9,364	-	\$374,557	-
	to age 99 (49)	-	-	-	-