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PROFESSIONAL INVESTMENT ADVISORY SERVICES

**Single Premium Whole Life with
yearly/monthly Income**

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This information is accurate as of **06 December 2024**

Provider	Plan	Source of Fund	Type	Product Info
AIA	AIA Platinum Gift for Life Plus (II)	Cash	Single Premium with Payout	https://www.aia.com.sg/en/our-products/platinum/wealth-accumulation/aia-platinum-gift-for-life-series
FWD	FWD Life Income Plus	Cash	Single Premium with Payout	https://www.fwd.com.sg/personalised-financial-advice/life-income-plus/
Great Eastern	Prestige Life Rewards 5A (SGD)	Cash	Single Premium with Payout	https://www.greasternlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
Great Eastern	Prestige Life Rewards 5 (USD)	Cash	Single Premium with Payout	https://www.greasternlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
Great Eastern	Prestige Life Rewards 4 (USD)	Cash	Single Premium with Payout	https://www.greasternlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
HSBC Life	Prestige Life Rewards 5 (SGD)	Cash	Single Premium with Payout	https://www.hsbc.com.sg/insurance/products/life/sapphire-prestige-income/
Prudential	PRUWealth Income	Cash	Single Premium with Payout	https://www.prudential.com.sg/products/wealth-accumulation/savings/pruwealth-income

SGD Plans		
Company	Plan name	Summary
Singlife	Singlife Flexi Life Income II	<p>- Provides certainty, flexibility and upside potential in retirement planning</p> <p>Certainty</p> <ul style="list-style-type: none"> - Relatively competitive guaranteed yearly income over single premium paid - Offers certainty with competitive total guaranteed payouts (inclusive of total guaranteed yearly income & guaranteed surrender value) over the same single premium paid across our comparisons for age5, 40 and 55 - Guaranteed surrender value is 80% of single premium after policy is inception and increase gradually at 0.25% per annum (compounded) starting from the 5th policy year after the end of the Accumulation Period - Relatively short breakeven period: 100% capital guaranteed at the end of accumulation period or the end of the 8th policy year for single premium payment term whichever is earliest - Has the earliest breakeven year at 3rd policy year <p>Flexibility</p> <ul style="list-style-type: none"> - SRS is also available for Single Premium option - Besides single premium, there are also other choices of premium payment terms: 3, 5, 10, 15, 20 or 25 year. - Flexible choice of accumulation periods from 2 to 20 years for single premium mode - Payout as early as from 3rd policy anniversary - Option to partial surrender the policy by reducing the Sum Assured and withdraw the cash surrender value partially anytime - Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully <p>Upside Potential</p> <ul style="list-style-type: none"> - Booster Bonus of 0.50% of Sum Assured (non-guaranteed) every Policy Year starting from the Policy Anniversary when life assured attain age 60 or end of 20th policy year after accumulation period ends (whichever is later)
Singlife	Singlife Legacy Income	<ul style="list-style-type: none"> - Offers one of the earliest payout from 13th monthiversary - Provides step-up guaranteed income up to a high of 1.37% of single premium from policy year 17 onwards till 100th policy year. - SRS option available
Etiqua	Esteem Eternity II	<ul style="list-style-type: none"> - Early Payout Commencement at the start of 3rd policy year - Relatively high total yearly income of up to 3.40% of single premium
Etiqua	Esteem Income II	<ul style="list-style-type: none"> - One of the earliest payout commencement from the end of 13th policy monthiversary onwards (start of the 2nd policy year), payable up till policy maturity at age 125. - Competitive guaranteed yearly income @ 1.4% of single premium - Competitive total guaranteed yearly income over single premium paid; total yearly income over single premium paid due to its one time step-up in non-guaranteed monthly payout starting from end of 37th policy monthiversary - Change of life insured option for both corporate and individual owned policies
Income	Luxe Plus Solitaire II	<ul style="list-style-type: none"> - Policy term up till age 120 for a longer payout - Secondary Life Insured option during the policy term to ensure continuity of the policy - More flexibility with Change of Insured option - Pays 105% of SP and a non-guaranteed terminal bonus as a Maturity Benefit at age 120
Income	Wealth Plus Solitaire	<ul style="list-style-type: none"> - Offers ease of entry with a wide range of entry age for Life Insured aged ALB 0 - 75 - Offers option for appointment of Secondary Life Insured available up to 3 times during the policy term to ensure the continuity of the policy - Pays one of the highest Maturity Benefit (120% of Single Premium and Terminal Bonus) at policy maturity at age 120 - Relatively competitive non-guaranteed yearly income at 2.886% of single premium - Guaranteed issuance with no medical underwriting needed
Manulife	Signature Income (III) SGD	<ul style="list-style-type: none"> - In terms of retirement planning, it offers competitive total payout at age 80. This might appeal for retirees seeking to encash in their latter years. - Competitive in its total payouts (inclusive of total yearly income and total surrender value) over single premium paid, especially for MNS Age 5 & MNS Age 40 - 2 monthly payout options from 37th policy monthiversary or 49th policy monthiversary till age 120 - SGD and USD currency options available - (For corporate and Individual owned policy) Change of life insured option available after 2 years from the Policy Issue Date to prolong the duration of the policy payouts - Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully - Pays a Maturity Benefit

[illegible]

Male/Female, non smoker ANB6/ALB5
Single Premium approximately \$200,000
Paid out Mode

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	Singlelife	Singlelife	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singleflex Life Income II	Single Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB6	ANB6	ALB5	ANB6	ANB6	ANB6	ALB5	ALB5	ALB5	ALB5
Single Premium	\$199,887	\$200,000	\$199,478	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Burn Assured	\$138,000	\$200,000	\$141,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Payout commence	3rd policy year/ANB9	Start of 2nd policy year/ANB8	5th policy year/ALB10	End of 3rd policy year/ANB9	End of 13th monthiversary/ANB8	Start of 3rd policy year/ANB9	5th policy year/ALB10	End of 13th monthiversary/ALB7	Start of 4th policy year /ALB9	Start of 5th policy year / ALB10
Guaranteed Yearly Income	\$2,816	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,128	\$3,000	\$2,800	\$1,000	\$2,482	Policy Year 2-5: \$2,002 From Policy Year 6 onwards: \$2,400	\$2,616	\$1,728
Total Yearly Income (Guaranteed and non-guaranteed)	Policy Year 3 to 53: \$6,656 From policy year 54 onwards: \$7.29% (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: \$6,879 Policy year 17 onwards: \$7,499	\$7,473	Policy Year 3 to 34: \$7,000 Policy Year 35 onwards with Booster Bonus: \$7,700	Policy Year 2 & 3: \$6,330 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	Policy Year 2-5: \$6,000 From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/Single Premium	1.41%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.50%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/Single Premium	Policy Year 3 to 53: 3.33% From policy year 54 onwards: 3.65%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.75%	Policy Year 3 to 34: 3.50% Policy Year 35 onwards with Booster Bonus: 3.95%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,909	\$160,000	\$159,182	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Break-even Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,886	\$202,000	\$201,473	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.03	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 41 (ANB), Age 40 (ALB) / Policy Year 35										
Death Benefit										
Guaranteed Death Benefit (A)	\$214,359	\$160,000	\$212,863	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$221,514	\$170,260	\$218,847	\$224,000	\$170,600	\$228,660	\$293,078	\$165,529	\$192,000	\$216,000
A/Single Premium	1.07	0.80	1.07	1.05	0.80	1.05	1.05	0.80	0.80	1.05
B/Single Premium	1.11	0.85	1.10	1.12	0.85	1.14	1.07	0.83	0.96	1.08
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$92,928	\$89,308	\$34,968	\$99,000	\$95,200	\$33,000	\$76,930	\$80,006	\$83,712	\$53,568
Guaranteed Surrender Value (D)	\$214,359	\$160,000	\$212,863	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.46	0.45	0.18	0.50	0.48	0.17	0.38	0.40	0.42	0.27
C&D/Single Premium	1.54	1.25	1.24	1.55	1.28	0.97	1.18	1.20	1.22	1.07
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$219,648	\$241,308	\$231,663	\$231,700	\$249,200	\$224,400	\$302,517	\$231,000	\$240,000	\$232,500
Total Surrender Value (F)	\$221,514	\$169,760	\$218,847	\$216,000	\$170,600	\$206,960	\$291,729	\$165,529	\$192,000	\$212,000
G/Single Premium	1.10	1.15	1.14	1.14	1.25	1.12	1.01	1.16	1.20	1.16
E&F/Single Premium	2.21	2.06	2.26	2.24	2.10	2.16	2.07	1.98	2.16	2.22
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 55										
Death Benefit										
Guaranteed Death Benefit (A)	\$225,333	\$160,000	\$223,754	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$237,066	\$170,260	\$229,738	\$231,000	\$170,600	\$228,660	\$426,027	\$200,000	\$282,000	\$220,000
A/Single Premium	1.13	0.80	1.12	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.19	0.85	1.15	1.16	0.85	1.14	1.11	1.00	1.41	1.10
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$149,248	\$144,088	\$57,528	\$159,000	\$151,200	\$53,000	\$126,582	\$128,006	\$136,032	\$88,128
Guaranteed Surrender Value (D)	\$225,333	\$160,000	\$223,754	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.75	0.72	0.29	0.80	0.75	0.27	0.63	0.64	0.68	0.44
C&D/Single Premium	1.87	1.52	1.41	1.85	1.56	1.07	1.43	1.44	1.48	1.24
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$353,408	\$391,288	\$381,123	\$385,700	\$397,200	\$360,400	\$333,173	\$369,000	\$390,000	\$382,500
Total Surrender Value (F)	\$237,066	\$169,760	\$229,738	\$224,700	\$170,600	\$206,960	\$424,269	\$200,000	\$282,000	\$218,000
G/Single Premium	1.27	1.16	1.16	1.21	1.06	1.01	1.01	1.01	1.01	1.14
E&F/Single Premium	2.95	2.81	3.06	3.05	2.84	2.84	2.79	2.85	3.36	3.00
@ Age 81 (ANB), Age 80 (ALB) / Policy Year 75										
Death Benefit										
Guaranteed Death Benefit (A)	\$236,886	\$160,000	\$235,224	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$256,115	\$170,260	\$241,208	\$237,000	\$170,600	\$228,660	\$709,851	\$200,000	\$474,000	\$228,000
A/Single Premium	1.19	0.80	1.18	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.28	0.85	1.21	1.19	0.85	1.14	1.15	1.00	2.37	1.14
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$205,568	\$198,868	\$80,088	\$219,000	\$207,200	\$73,000	\$176,194	\$176,006	\$188,352	\$122,688
Guaranteed Surrender Value (D)	\$236,886	\$160,000	\$235,224	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	1.03	0.99	0.40	1.10	1.04	0.37	0.88	0.88	0.94	0.61
C&D/Single Premium	2.31	1.79	1.58	2.15	1.84	1.17	1.48	1.48	1.74	1.41
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$499,328	\$541,268	\$530,583	\$539,700	\$545,200	\$494,400	\$663,829	\$507,000	\$540,000	\$532,500
Total Surrender Value (F)	\$236,115	\$169,760	\$241,208	\$231,600	\$170,600	\$206,960	\$706,804	\$200,000	\$474,000	\$224,000
G/Single Premium	2.50	2.71	2.66	2.70	2.73	2.48	2.32	2.34	2.70	2.66
E&F/Single Premium	3.78	3.56	3.87	3.86	3.58	3.52	3.85	3.54	5.07	3.78

Male/Female, non smoker ANB6/ALB5
Single Premium approximately \$500,000
Paid out Mode

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	Singlife	Singlife	China Life	China Life	China Taiping	Etisa	Etisa	Manulife	Manulife	Income	Income
	Singlife Flex Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB6	ANB6	ALB5	ALB5	ANB6	ANB6	ANB6	ALB5	ANB6	ALB5	ALB5
Single Premium	\$499,422	\$500,000	\$499,975	\$498,760	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Sum Assured	\$522,000	\$500,000	\$537,000	\$498,000	\$505,000	\$505,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Payout commence	3rd policy year/ANB9	Start of 2nd policy year/ANB8	5th policy year/ALB10	5th policy year/ALB10	End of 3rd policy year/ANB9	End of 13th month/biyearly/ANB8	Start of 3rd policy year/ANB9	5th policy year/ALB10	End of 13th month/biyearly/ALB7	Start of 4th policy year /ALB9	Start of 5th policy year / ALB10
Guaranteed Yearly Income	\$7,084	Policy Year 2 & 3: \$5,000 Policy Year 4 to 16: \$6,399 Policy year 17 onwards: \$6,849	\$2,856	\$5,328	\$7,500	\$7,000	\$2,500	\$6,204	Policy Year 2-5: \$5,004 From Policy Year 6 onwards: \$6,000	\$6,540	\$4,320
Total Yearly Income (Guaranteed and non-guaranteed)	\$16,744 From policy year 54 onwards: \$18,354 (including booster bonus)	Policy Year 2 & 3: \$11,750 Policy Year 4 to 16: \$17,199 Policy year 17 onwards: \$18,749	\$18,921	\$17,760	Policy Year 3 to 34: \$17,500 Policy Year 35 onwards with Booster Bonus: \$17,250	Policy Year 2 & 3: \$15,500 Policy Year 4 onwards: \$18,500	\$17,000	\$16,332	Policy Year 2-5: \$15,000 From Policy Year 6 onwards: \$17,250	\$18,750	\$18,750
Guaranteed Yearly Income/ Single Premium	1.42%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.07%	1.50%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.25%	1.31%	0.86%
Total Yearly Income/ Single Premium	Policy Year 3 to 53: 3.35% From policy year 54 onwards: 3.67%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 2.44% Policy year 17 onwards: 1.75%	3.78%	3.56%	Policy Year 3 to 34: 3.50% Policy Year 35 onwards with Booster Bonus: 3.85%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$399,497	\$400,000	\$399,979	\$399,008	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Year 1 Guaranteed Surrender Cash Value / Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Break-even Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$504,417	\$505,000	\$504,974	\$503,747	\$525,000	\$505,000	\$505,000	\$525,000	\$525,000	\$525,000	\$525,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 41 (ANB), Age 40 (ALB) / Policy Year 35											
Death Benefit											
Guaranteed Death Benefit (A)	\$535,794	\$400,000	\$533,523	\$532,226	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$553,680	\$425,450	\$548,522	\$547,188	\$560,000	\$426,500	\$571,640	\$732,694	\$413,822	\$480,000	\$540,000
A/Single Premium	1.07	0.85	1.07	1.07	1.05	0.85	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.11	0.85	1.10	1.10	1.12	0.85	1.14	1.47	0.83	0.96	1.48
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$233,772	\$223,318	\$88,536	\$165,168	\$247,500	\$238,000	\$82,500	\$192,324	\$200,016	\$209,280	\$133,920
Guaranteed Surrender Value (D)	\$535,794	\$400,000	\$533,523	\$532,226	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
C/Single Premium	0.47	0.45	0.18	0.33	0.50	0.48	0.17	0.38	0.40	0.42	0.27
D/Single Premium	1.04	0.80	1.04	1.04	1.05	0.80	1.01	1.05	0.80	0.80	1.05
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, including Non-guaranteed (E)	\$552,552	\$603,318	\$596,551	\$595,560	\$579,250	\$623,000	\$561,000	\$506,292	\$577,500	\$600,000	\$581,250
Total Surrender Value (F)	\$553,680	\$424,450	\$548,522	\$547,188	\$560,000	\$426,500	\$571,640	\$732,694	\$413,822	\$480,000	\$530,000
C/Single Premium	1.11	1.21	1.17	1.10	1.16	1.12	1.12	1.01	1.16	1.16	1.16
E/F/Single Premium	2.25	2.06	2.27	2.20	2.32	2.19	2.16	2.47	1.98	2.16	2.22
@ Age 51 (ANB), Age 40 (ALB) / Policy Year 55											
Death Benefit											
Guaranteed Death Benefit (A)	\$563,223	\$400,000	\$560,821	\$559,459	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$592,550	\$425,450	\$575,820	\$574,421	\$577,500	\$426,500	\$571,640	\$1,065,067	\$505,000	\$505,000	\$550,000
A/Single Premium	1.10	0.85	1.10	1.10	1.05	0.85	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.19	0.85	1.15	1.15	1.16	0.85	1.14	2.13	1.00	1.41	1.30
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$275,452	\$360,298	\$145,456	\$271,728	\$397,500	\$378,000	\$132,500	\$316,404	\$220,016	\$340,080	\$220,320
Guaranteed Surrender Value (D)	\$563,223	\$400,000	\$560,821	\$559,459	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
C/Single Premium	0.75	0.72	0.29	0.54	0.80	0.76	0.27	0.63	0.64	0.68	0.44
D/Single Premium	1.08	0.80	1.08	1.07	1.05	0.80	1.07	1.44	0.80	0.80	1.05
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, including Non-guaranteed (E)	\$889,042	\$978,298	\$964,971	\$950,760	\$964,250	\$993,000	\$901,000	\$832,932	\$922,500	\$975,000	\$956,250
Total Surrender Value (F)	\$592,550	\$424,450	\$575,820	\$574,421	\$565,750	\$426,500	\$571,640	\$1,060,672	\$500,000	\$505,000	\$545,000
C/Single Premium	1.78	1.96	1.92	1.92	1.99	1.80	1.67	1.85	1.85	1.95	1.91
E/F/Single Premium	2.97	2.81	3.08	2.97	3.05	2.84	2.84	3.79	2.85	3.36	3.00
@ Age 61 (ANB), Age 40 (ALB) / Policy Year 75											
Death Benefit											
Guaranteed Death Benefit (A)	\$592,101	\$400,000	\$589,570	\$588,137	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$640,544	\$425,450	\$604,569	\$603,099	\$592,500	\$426,500	\$571,640	\$1,174,628	\$500,000	\$1,185,000	\$570,000
A/Single Premium	1.10	0.85	1.10	1.10	1.05	0.85	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.28	0.85	1.21	1.21	1.19	0.85	1.14	3.05	1.00	2.97	1.14
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$517,132	\$497,278	\$202,776	\$378,288	\$447,500	\$518,000	\$182,500	\$440,484	\$440,016	\$470,880	\$306,720
Guaranteed Surrender Value (D)	\$592,101	\$400,000	\$589,570	\$588,137	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
C/Single Premium	1.04	0.99	0.41	0.76	1.04	1.04	0.37	0.88	0.88	0.94	0.61
D/Single Premium	1.19	1.00	1.21	1.21	1.19	0.85	1.14	3.05	1.00	2.97	1.14
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, including Non-guaranteed (E)	\$1,256,122	\$1,353,278	\$1,343,391	\$1,260,960	\$1,349,250	\$1,363,000	\$1,241,000	\$1,159,572	\$1,267,500	\$1,350,000	\$1,331,250
Total Surrender Value (F)	\$640,544	\$424,450	\$604,569	\$603,099	\$592,500	\$426,500	\$571,640	\$1,167,212	\$500,000	\$1,185,000	\$560,000
C/Single Premium	2.51	2.71	2.69	2.53	2.70	2.70	2.42	2.22	2.50	2.70	2.66
E/F/Single Premium	3.80	3.56	3.90	3.74	3.86	3.58	3.52	5.85	3.54	5.07	3.78

	Single	Single	China Life	China Life	China Taiping	Etiga	Etiga	Manulife	Manulife	Income	Income
	Single Life Income II	Single Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (R)	Esteem Income II	Esteem Eternity II	Signature Income (R) SGD	Signature Lifetime Rewards (R) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB6	ALB5	ANB6	ALB5	ANB6	ANB6	ANB6	ALB5	ALB5	ALB5	ALB5
Single Premium	\$999,046	\$1,000,000	\$999,350	\$999,400	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Sum Assured	\$647,000	\$750,000	\$750,000	\$995,000	-	\$1,030,000	\$1,030,000	\$1,000,000	\$1,000,000	-	-
Payout commence	3rd policy year / ANB7	Start of 2nd policy year / ANB8	5th policy year / ALB10	5th policy year / ALB10	End of 3rd policy year / ANB9	Total of 13th monthiversary / ANB8	Start of 3rd policy year / ANB9	5th policy year / ALB10	nd of 13th monthiversary / ALB8	Start of 4th policy year / ALB9	Start of 5th policy year / ALB10
Guaranteed Yearly Income	\$14,234	Policy Year 2 & 3: \$15,999 Policy Year 4 to 16: \$12,803 Policy year 17 onwards: \$13,700	\$5,728	\$10,710	\$15,000	\$14,000	\$5,000	\$12,408	Policy Year 2-5: \$10,068 From Policy Year 6 onwards: \$12,000	\$15,080	\$8,640
Total Yearly Income (Guaranteed and non-guaranteed)	Policy Year 3 to 5: \$33,644 From policy year 54 onwards: \$36,879 (including booster bonus)	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	\$37,948	\$35,700	Policy Year 3 to 34: \$35,000 Policy Year 35 onwards with Booster Bonus: \$38,500	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	1.42%	Policy Year 2 & 3: 1.00% Policy Year 3 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.07%	1.50%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2000%	1.31%	0.86%
Total Yearly Income/Single Premium	Policy Year 3 to 5: 3.37% From policy year 54 onwards: 3.69%	Policy Year 2 & 3: 2.33% Policy year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.80%	3.57%	Policy Year 3 to 34: 3.50% Policy Year 35 onwards with Booster Bonus: 3.81%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$799,236	\$800,000	\$799,479	\$799,680	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value / Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Break-even Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,009,036	\$1,010,000	\$1,009,343	\$1,009,596	\$1,050,000	\$1,030,000	\$1,030,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 41 (ANB), Age 40 (ALB) / Policy Year 35											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,071,376	\$800,000	\$1,066,406	\$1,066,673	\$1,050,000	\$800,000	\$1,030,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,107,141	\$851,300	\$1,096,386	\$1,096,661	\$1,120,000	\$853,000	\$1,143,300	\$1,145,387	\$1,000,001	\$960,000	\$1,080,000
A/Single Premium	1.107	0.851	1.097	1.097	1.120	0.853	1.143	1.145	1.000	0.960	1.080
B/Single Premium	1.11	0.86	1.10	1.10	1.12	0.85	1.14	1.15	1.00	0.96	1.08
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$469,722	\$446,698	\$177,568	\$332,010	\$495,000	\$476,000	\$165,000	\$384,648	\$460,032	\$418,560	\$267,840
Guaranteed Surrender Value (D)	\$1,071,376	\$800,000	\$1,066,406	\$1,066,673	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.47	0.45	0.18	0.33	0.50	0.48	0.17	0.38	0.46	0.42	0.27
D/Single Premium	1.07	0.80	1.06	1.06	1.05	0.80	0.80	0.80	0.80	0.80	0.80
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$1,110,252	\$1,206,679	\$1,176,388	\$1,106,700	\$1,158,500	\$1,246,000	\$1,122,000	\$1,012,584	\$1,327,000	\$1,200,000	\$1,142,500
Total Surrender Value (F)	\$1,107,141	\$848,800	\$1,096,386	\$1,096,661	\$1,080,000	\$853,000	\$1,034,800	\$1,148,646	\$1,000,001	\$960,000	\$1,040,000
E/Single Premium	1.11	1.21	1.18	1.11	1.16	1.25	1.12	1.05	1.33	1.20	1.16
F/Single Premium	2.22	2.06	2.27	2.20	2.26	2.30	2.16	2.47	2.33	2.16	2.22
@ Age 41 (ANB), Age 40 (ALB) / Policy Year 55											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,126,224	\$800,000	\$1,120,370	\$1,121,251	\$1,050,000	\$800,000	\$1,030,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,184,867	\$851,300	\$1,130,950	\$1,131,239	\$1,155,000	\$853,000	\$1,143,300	\$2,130,134	\$1,000,001	\$1,140,000	\$1,100,000
A/Single Premium	1.13	0.80	1.12	1.12	1.05	0.80	1.03	1.05	0.80	0.80	1.05
B/Single Premium	1.19	0.81	1.15	1.15	1.16	0.85	1.14	2.11	1.00	1.41	1.10
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$754,402	\$720,698	\$292,138	\$344,210	\$795,000	\$754,000	\$260,000	\$302,808	\$460,032	\$680,560	\$460,640
Guaranteed Surrender Value (D)	\$1,126,224	\$800,000	\$1,120,370	\$1,121,251	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.76	0.72	0.29	0.35	0.80	0.76	0.27	0.63	0.64	0.64	0.44
D/Single Premium	1.13	0.80	1.12	1.12	1.05	0.80	1.03	1.05	0.80	0.80	1.05
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$1,784,567	\$1,956,659	\$1,935,348	\$1,820,700	\$1,928,500	\$1,986,000	\$1,802,000	\$1,665,864	\$1,945,000	\$1,950,000	\$1,912,500
Total Surrender Value (F)	\$1,184,867	\$848,800	\$1,130,950	\$1,131,239	\$1,123,500	\$853,000	\$1,034,800	\$2,121,344	\$1,000,001	\$1,140,000	\$1,090,000
E/Single Premium	1.79	1.96	1.82	1.62	1.93	1.99	1.80	1.67	1.85	1.95	1.91
F/Single Premium	2.97	2.81	3.09	2.97	3.05	2.84	2.84	3.79	2.85	3.36	3.09
@ Age 41 (ANB), Age 50 (ALB) / Policy Year 75											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,183,968	\$800,000	\$1,178,433	\$1,178,728	\$1,050,000	\$800,000	\$1,030,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,280,076	\$851,300	\$1,208,453	\$1,208,715	\$1,185,000	\$853,000	\$1,143,300	\$3,549,257	\$1,000,001	\$2,370,000	\$1,540,000
A/Single Premium	1.19	0.80	1.18	1.05	1.05	0.80	1.03	1.05	0.80	0.80	1.05
B/Single Premium	1.28	0.81	1.21	1.19	1.19	0.85	1.14	3.55	1.00	2.37	1.54
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$1,039,082	\$994,698	\$406,688	\$760,410	\$1,095,000	\$1,036,000	\$365,000	\$880,968	\$880,032	\$941,760	\$613,440
Guaranteed Surrender Value (D)	\$1,183,968	\$800,000	\$1,178,433	\$1,178,728	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	1.04	0.99	0.41	0.76	1.10	1.04	0.37	0.88	0.88	0.94	0.61
D/Single Premium	2.93	2.79	1.19	1.19	1.19	0.84	1.17	1.48	1.48	1.74	1.41
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$2,523,947	\$2,706,639	\$2,694,308	\$2,534,700	\$2,698,500	\$2,726,000	\$2,482,000	\$2,319,144	\$2,335,000	\$2,700,000	\$2,642,500
Total Surrender Value (F)	\$1,280,076	\$848,800	\$1,208,453	\$1,208,716	\$1,158,000	\$853,000	\$1,034,800	\$3,534,021	\$1,000,001	\$2,370,000	\$1,120,000
E/Single Premium	2.53	2.71	2.71	2.54	2.70	2.73	2.48	2.32	2.34	2.70	2.66
F/Single Premium	3.81	3.56	3.95	3.74	3.86	3.98	3.52	3.85	3.54	3.97	3.78

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male/Female, non smoker ANB 41/ALB 40
Single Premium approximately \$200,000

Paid out Mode

	Singlife	Singlife	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ANB 41	ALB40	ANB 41	ANB41	ANB 41	ALB 40	ALB 40	ALB 40	ALB 40
Single Premium	\$199,760	\$200,000	\$199,498	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Sum Assured	\$125,000	\$200,000	\$139,000	-	\$202,000	-	\$200,000	\$200,000	-	-
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	5th policy year/ALB45	End of 3rd policy year/ANB9	End of 13th monthiversary/ANB43	Start of 3rd policy year/ANB 4	5th policy year/ALB 45	End of 13th monthiversary/ ALB42	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$2,750	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,112	\$2,900	\$2,800	\$1,000	\$2,482	Policy Year 2-5: \$2,002 From Policy Year 6 onwards: \$2,400	\$2,616	\$1,728
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$6,500 From policy year 23 onwards: \$7,125 (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: \$6,879 Policy year 17 onwards: \$7,499	\$7,367	Policy Year 3 to 24: \$6,900 Policy Year 25 onwards with Booster Bonus: \$7,540	Policy Year 2 & 3: \$6,200 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	Policy Year 2-5: \$6,000 From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/Single Premium	1.38%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.56%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.25% From policy year 23 onwards: 3.57% (including booster bonus)	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.69%	Policy Year 3 to 24: 3.45% Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 2% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,808	\$160,000	\$159,598	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,757	\$202,000	\$201,493	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
Ⓜ Age 61 (ANB), Age 60 (ALB) / Policy Year 20										
Death Benefit										
Guaranteed Death Benefit (A)	\$206,352	\$160,000	\$205,044	\$210,000	\$160,000	\$202,000	\$210,000	\$165,994	\$165,528	\$210,000
Total Death Benefit (B)	\$210,966	\$170,080	\$211,028	\$218,000	\$170,600	\$215,340	\$226,988	\$166,124	\$166,000	\$212,000
A/Single Premium	1.03	0.80	1.03	1.05	0.80	1.01	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.06	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$49,500	\$48,223	\$17,792	\$52,200	\$53,200	\$18,000	\$39,706	\$44,006	\$44,472	\$27,648
Guaranteed Surrender Value (D)	\$206,352	\$160,000	\$205,044	\$207,220	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.25	0.24	0.09	0.26	0.27	0.09	0.20	0.22	0.22	0.14
C/D/Single Premium	1.28	1.04	1.12	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$117,000	\$128,823	\$117,872	\$124,200	\$138,200	\$122,400	\$104,525	\$127,500	\$127,500	\$120,000
Total Surrender Value (F)	\$210,966	\$168,380	\$211,028	\$211,220	\$170,600	\$179,340	\$216,891	\$164,647	\$166,000	\$192,000
E/Single Premium	0.59	0.64	0.59	0.62	0.69	0.61	0.52	0.64	0.64	0.60
E/F/Single Premium	1.64	1.49	1.65	1.68	1.54	1.51	1.61	1.46	1.47	1.56
Ⓜ Age 81 (ANB), Age 80 (ALB) / Policy Year 40										
Death Benefit										
Guaranteed Death Benefit (A)	\$216,919	\$160,000	\$215,557	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$225,029	\$170,260	\$221,541	\$228,500	\$170,600	\$228,660	\$326,868	\$200,000	\$210,000	\$216,000
A/Single Premium	1.09	0.80	1.08	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.13	0.85	1.11	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$104,500	\$103,003	\$40,032	\$110,200	\$109,200	\$38,000	\$89,338	\$92,006	\$96,792	\$62,208
Guaranteed Surrender Value (D)	\$216,919	\$160,000	\$215,557	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.52	0.52	0.20	0.55	0.55	0.19	0.45	0.46	0.48	0.31
C/D/Single Premium	1.41	1.32	1.28	1.60	1.35	0.99	1.25	1.26	1.28	1.11
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$258,250	\$278,803	\$265,212	\$272,440	\$286,200	\$292,400	\$235,181	\$265,500	\$277,500	\$270,000
Total Surrender Value (F)	\$225,029	\$169,760	\$221,541	\$220,000	\$170,600	\$206,960	\$325,796	\$200,000	\$210,000	\$212,000
E/Single Premium	1.29	1.39	1.33	1.43	1.43	1.46	1.18	1.33	1.39	1.35
E/F/Single Premium	2.42	2.24	2.44	2.46	2.28	2.50	2.80	2.33	2.44	2.41

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Male/Female, non smoker ANB 41/ALB 40

Single Premium approximately \$500,000

Paid out Mode

	Singlelife	Singlelife	China Life	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singlelife Flexi Life Income II	Singlelife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ALB 41	ALB 40	ALB 40	ANB 41	ANB 41	ANB 41	ANB 41	ALB 40	ALB 40	ALB 40
Single Premium	\$500,000	\$500,000	\$495,767	\$495,767	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Sum Assured	\$314,000	\$500,000	\$351,000	\$286,000	-	\$505,000	-	\$500,000	\$500,000	-	-
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	5th policy year/ALB45	5th policy year/ALB45	End of 3rd policy year/ANB9	End of 13th monthiversary/ANB43	Start of 3rd policy year/ANB 4	5th policy year/ALB 45	End of 13th monthiversary/ ALB42	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$6,908	Policy Year 2 & 3: \$5,000 Policy Year 4 to 16: \$6,399 Policy year 17 onwards: \$6,849	\$2,808	\$5,148	\$7,250	\$7,000	\$2,500	\$6,204	Policy Year 2-5: \$5,004 From Policy Year 6 onwards: \$6,000	\$6,540	\$4,320
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$16,328 From policy year 23 onwards: \$17,898 (including booster bonus)	Policy Year 2 & 3: \$11,750 Policy Year 4 to 16: \$17,199 Policy year 17 onwards: \$18,749	\$18,603	\$17,160	Policy Year 3 to 24: \$17,250 Policy Year 25 onwards with Booster Bonus: \$18,850	Policy Year 2 & 3: \$15,500 Policy Year 4 onwards: \$18,500	\$17,000	\$16,332	Policy Year 2-5: \$15,000 From Policy Year 6 onwards: \$17,250	\$18,750	\$18,750
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.56%	1.03%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.27% From policy year 23 onwards: 3.59% (including booster bonus)	Policy Year 2 & 3: 2.33% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.73%	3.44%	Policy Year 3 to 24: 3.45% Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$398,925	\$400,000	\$399,013	\$399,038	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$503,643	\$505,000	\$503,755	\$503,786	\$525,000	\$505,000	\$505,000	\$525,000	\$525,000	\$525,000	\$525,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 20											
Death Benefit											
Guaranteed Death Benefit (A)	\$515,112	\$400,000	\$512,633	\$512,664	\$525,000	\$400,000	\$505,000	\$525,000	\$414,984	\$413,820	\$525,000
Total Death Benefit (B)	\$526,630	\$425,200	\$527,596	\$527,627	\$545,000	\$426,500	\$538,350	\$567,471	\$415,210	\$415,000	\$530,000
A/Single Premium	1.03	0.80	1.03	1.03	1.05	0.80	1.03	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.06	1.06	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$124,344	\$120,583	\$44,928	\$82,368	\$130,500	\$133,000	\$45,000	\$99,264	\$110,016	\$111,180	\$69,120
Guaranteed Surrender Value (D)	\$515,112	\$400,000	\$512,633	\$512,664	\$518,050	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
C/Single Premium	0.25	0.24	0.09	0.17	0.26	0.27	0.09	0.20	0.22	0.22	0.14
C/D/Single Premium	1.28	1.04	1.12	1.19	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$293,904	\$322,083	\$297,648	\$274,560	\$310,500	\$345,000	\$306,000	\$261,312	\$318,750	\$318,750	\$300,000
Total Surrender Value (F)	\$526,630	\$421,450	\$527,596	\$527,627	\$528,050	\$426,500	\$448,350	\$542,228	\$411,616	\$415,000	\$480,000
E/Single Premium	0.59	0.64	0.60	0.62	0.69	0.69	0.61	0.52	0.64	0.64	0.60
E/F/Single Premium	1.65	1.49	1.65	1.63	1.68	1.54	1.51	1.61	1.46	1.47	1.56
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 40											
Death Benefit											
Guaranteed Death Benefit (A)	\$541,491	\$400,000	\$538,918	\$538,951	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$561,736	\$425,650	\$553,881	\$553,914	\$571,250	\$426,500	\$571,650	\$617,171	\$415,210	\$415,000	\$540,000
A/Single Premium	1.09	0.80	1.08	1.08	1.05	0.80	1.04	1.05	0.80	0.80	1.05
B/Single Premium	1.13	0.85	1.11	1.11	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$262,504	\$257,563	\$101,088	\$185,328	\$275,500	\$273,000	\$95,000	\$223,344	\$230,016	\$241,980	\$155,520
Guaranteed Surrender Value (D)	\$541,491	\$400,000	\$538,918	\$538,951	\$525,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
C/Single Premium	0.53	0.52	0.20	0.37	0.35	0.35	0.19	0.45	0.46	0.48	0.21
C/D/Single Premium	1.61	1.32	1.28	1.45	1.60	1.35	0.99	1.25	1.26	1.28	1.11
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$648,724	\$697,063	\$669,708	\$617,760	\$681,100	\$715,500	\$646,000	\$587,952	\$663,750	\$693,750	\$675,000
Total Surrender Value (F)	\$561,736	\$424,400	\$553,881	\$553,914	\$550,000	\$426,500	\$517,400	\$614,490	\$500,000	\$525,000	\$530,000
E/Single Premium	1.30	1.39	1.34	1.24	1.36	1.43	1.29	1.18	1.39	1.39	1.35
E/F/Single Premium	2.43	2.34	2.45	2.35	2.46	2.28	2.33	2.80	2.33	2.44	2.41

Male/Female, non smoker ANB 41/ALB 40
Single Premium approximately \$1,000,000
Paid out Mode



	Singlife	Singlife	China Taiping	Etika	Etika	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ANB 41	ANB 41	ANB41	ANB 41	ALB 40	ALB 40	ALB 40	ALB 40
Single Premium	\$998,927	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Sum Assured	\$632,000	\$1,000,000	\$1,010,000	\$1,010,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	End of 3rd policy year/ANB 44	End of 13th monthiversary/ANB43	Start of 3rd policy year/ANB 44	5th policy year/ALB 45	End of 13th monthiversary/ ALB42	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$13,904	Policy Year 2 & 3: \$9,999 Policy Year 4 to 16: \$12,800 Policy year 17 onwards: \$13,700	\$14,500	\$14,000	\$5,000	\$12,408	Policy Year 2-5: \$10,008 From Policy Year 6 onwards: \$12,000	\$13,080	\$8,640
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$32,864 From policy year 23 onwards: \$36,024 (including booster bonus)	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	Policy Year 3 to 24: \$34,500 Policy Year 25 onwards with Booster Bonus: \$37,700	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.29% From policy year 23 onwards: 3.61%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	Policy Year 3 to 24: 3.45% Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$799,141	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,008,915	\$1,010,000	\$1,050,000	\$1,010,000	\$1,010,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 20									
Death Benefit									
Guaranteed Death Benefit (A)	\$1,031,891	\$800,000	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$829,968	\$827,640	\$1,050,000
Total Death Benefit (B)	\$1,054,966	\$850,400	\$1,090,000	\$853,000	\$1,076,700	\$1,134,942	\$830,619	\$830,000	\$1,060,000
A/Single Premium	1.03	0.80	1.05	0.80	1.01	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender Value									
Total Guaranteed Yearly Income (C)	\$250,272	\$241,198	\$261,000	\$266,000	\$90,000	\$198,528	\$220,032	\$222,360	\$138,240
Guaranteed Surrender Value (D)	\$1,031,891	\$800,000	\$1,036,100	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.25	0.24	0.26	0.27	0.09	0.20	0.22	0.22	0.14
C+D/Single Premium	1.28	1.04	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value									
Total Yearly Income, Including Non-guaranteed (E)	\$591,552	\$644,194	\$621,000	\$691,000	\$612,000	\$522,624	\$637,500	\$637,500	\$660,000
Total Surrender Value (F)	\$1,054,966	\$842,900	\$1,056,100	\$800,000	\$896,700	\$1,084,456	\$823,233	\$830,000	\$960,000
E/Single Premium	0.59	0.64	0.62	0.69	0.61	0.52	0.64	0.64	0.60
E+F/Single Premium	1.65	1.49	1.68	1.49	1.51	1.61	1.46	1.47	1.56
@ Age 81 (ANB), Age 80 (ALB) / Policy Year 40									
Death Benefit									
Guaranteed Death Benefit (A)	\$1,084,734	\$800,000	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,125,290	\$851,300	\$1,142,500	\$853,000	\$1,143,300	\$1,634,341	\$1,000,001	\$1,050,000	\$1,080,000
A/Single Premium	1.09	0.80	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.13	0.85	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Guaranteed Payouts: Yearly Income + Surrender Value									
Total Guaranteed Yearly Income (C)	\$528,352	\$515,198	\$551,000	\$546,000	\$190,000	\$446,688	\$460,032	\$483,960	\$311,040
Guaranteed Surrender Value (D)	\$1,084,734	\$800,000	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.53	0.52	0.55	0.55	0.19	0.45	0.46	0.48	0.31
C+D/Single Premium	1.61	1.32	1.60	1.35	0.99	1.25	1.26	1.28	1.11
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value									
Total Yearly Income, Including Non-guaranteed (E)	\$1,305,712	\$1,394,174	\$1,362,200	\$1,431,000	\$1,292,000	\$1,175,904	\$1,327,500	\$1,387,500	\$1,350,000
Total Surrender Value (F)	\$1,125,290	\$848,800	\$1,100,000	\$853,000	\$1,034,800	\$1,628,980	\$1,000,001	\$1,050,000	\$1,060,000
E/Single Premium	1.31	1.39	1.36	1.43	1.29	1.39	1.33	1.37	1.35
E+F/Single Premium	2.43	2.24	2.46	2.28	2.33	2.80	2.33	2.44	2.41

Male/Female, non smoker ANB56/ALB55
Single Premium approximately \$200,000

Paid out Mode

	Singlife	Singlife	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (III) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB56	ANB56	ALB55	ANB56	ANB56	ANB56	ALB55	ALB55	ALB55	ALB55
Single Premium	\$199,995	\$200,000	\$199,905	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Sum Assured	\$125,000	\$200,000	\$132,000	-	\$202,000	-	\$200,000	\$200,000	-	-
Payout commence	3rd policy year/ANB59	Start of 2nd policy year/ANB58	5th policy year/ALB60	End of 3rd policy year/ANB 59	End of 13th monthiversary/ANB58	Start of 3rd policy year/ANB59	5th policy year/ALB60	2nd policy year/ALB57	Start of 4th policy year /ALB59	Start of 5th policy year / ALB60
Yearly Income (Guaranteed)	\$2,750	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,056	\$2,800	\$2,800	\$1,000	\$2,482	Policy Year 2-5: \$2,002 From Policy Year 6 onwards: \$2,400	\$2,616	\$1,728
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$6,500 From policy year 23 onwards: \$7,125 (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: \$6,879 Policy year 17 onwards: \$7,499	\$6,996	Policy Year 3 to 24: \$6,800 Policy Year 25 onwards with Booster Bonus: \$7,400	Policy Year 2 & 3: \$6,200 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	Policy Year 2-5: \$6,000 From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/Single Premium	1.38%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.53%	1.40%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.25% From policy year 23 onwards: 3.56%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.50%	Policy Year 3 to 24: 3.40% Policy Year 25 onwards with Booster Bonus: 3.70%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,996	\$160,000	\$159,923	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value / Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,994	\$202,000	\$201,903	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 66 (ANB), Age 65 (ALB) / Policy Year 10										
Death Benefit										
Guaranteed Death Benefit (A)	\$201,994	\$180,080	\$201,903	\$210,000	\$176,800	\$202,000	\$210,000	\$189,994	\$191,688	\$210,000
Total Death Benefit (B)	\$204,093	\$189,020	\$207,900	\$213,000	\$179,000	\$205,340	\$215,821	\$190,072	\$191,688	\$212,000
A/Single Premium	1.01	0.90	1.01	1.05	0.88	1.01	1.05	0.95	0.96	1.05
B/Single Premium	1.02	0.95	1.04	1.07	0.90	1.03	1.08	0.95	0.96	1.06
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$22,000	\$21,913	\$6,336	\$22,400	\$25,200	\$8,000	\$14,890	\$20,006	\$18,312	\$10,368
Guaranteed Surrender Value (D)	\$201,494	\$160,000	\$200,404	\$202,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.11	0.11	0.03	0.11	0.13	0.04	0.07	0.10	0.09	0.05
C+D/Single Premium	1.12	0.91	1.03	1.12	0.93	0.84	0.87	0.90	0.89	0.85
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$52,000	\$57,553	\$41,976	\$54,400	\$64,200	\$54,400	\$39,197	\$58,500	\$52,500	\$45,000
Total Surrender Value (F)	\$203,593	\$163,140	\$206,401	\$203,500	\$162,600	\$165,340	\$180,119	\$161,392	\$162,000	\$172,000
E/Single Premium	0.26	0.29	0.21	0.27	0.32	0.27	0.20	0.29	0.26	0.23
E+F/Single Premium	1.28	1.10	1.24	1.29	1.13	1.10	1.10	1.10	1.07	1.09
@ Age 86 (ANB), Age 85 (ALB) / Policy Year 30										
Death Benefit										
Guaranteed Death Benefit (A)	\$211,814	\$160,000	\$210,659	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$218,153	\$170,260	\$216,656	\$221,000	\$170,600	\$228,660	\$266,801	\$164,943	\$178,000	\$214,000
A/Single Premium	1.06	0.80	1.05	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.09	0.85	1.08	1.11	0.85	1.14	1.33	0.82	0.89	1.07
Guaranteed Payouts: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (C)	\$77,000	\$75,613	\$27,456	\$78,400	\$81,200	\$28,000	\$64,522	\$68,006	\$70,632	\$44,928
Guaranteed Surrender Value (D)	\$211,814	\$160,000	\$38,016	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.39	0.38	0.14	0.39	0.41	0.14	0.32	0.34	0.35	0.22
C+D/Single Premium	1.44	1.18	0.33	1.44	1.21	0.94	1.12	1.14	1.15	1.02
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$187,000	\$203,813	\$181,896	\$194,000	\$212,200	\$190,400	\$169,852	\$196,500	\$202,500	\$195,000
Total Surrender Value (F)	\$218,153	\$169,760	\$216,656	\$216,000	\$170,600	\$206,960	\$266,108	\$164,943	\$178,000	\$210,000
E/Single Premium	0.94	1.02	0.91	0.97	1.06	0.95	0.85	0.98	1.01	0.98
E+F/Single Premium	2.03	1.87	1.99	2.05	1.91	1.99	2.18	1.81	1.90	2.03

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male/Female, non smoker ANB56/ALB55
Single Premium approximately \$500,000
Paid out Mode

	Singlife	Singlife	China Life	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB56	ANB56	ALB55	ALB55	ANB56	ANB56	ANB56	ALB55	ALB55	ALB55	ALB55
Single Premium	\$499,247	\$500,000	\$499,560	\$499,232	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Sum Assured	\$314,000	\$500,000	\$333,000	\$278,000	-	\$505,000	-	\$500,000	\$500,000	-	-
Payout commence	3rd policy year/ANB59	Start of 2nd policy year/ANB58	5th policy year/ALB60	5th policy year/ALB60	End of 3rd policy year/ANB 59	End of 13th monthiversary/ANB58	Start of 3rd policy year/ANB59	5th policy year/ALB60	2nd policy year/ALB57	Start of 4th policy year /ALB59	Start of 5th policy year / ALB60
Yearly Income (Guaranteed)	\$6,908	Policy Year 2 & 3: \$5,000 Policy Year 4 to 16: \$6,399 Policy year 17 onwards: \$6,849	\$2,664	\$5,004	\$7,000	\$7,000	\$2,500	\$6,204	Policy Year 2-5: \$5,004 From Policy Year 6 onwards: \$6,000	\$6,540	\$4,320
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$16,328 From policy year 23 onwards: \$17,898 (including booster bonus)	Policy Year 2 & 3: \$11,750 Policy Year 4 to 16: \$17,199 Policy year 17 onwards: \$18,749	\$17,649	\$16,680	Policy Year 3 to 24: \$17,000 Policy Year 25 onwards with Booster Bonus: \$18,500	Policy Year 2 & 3: \$15,500 Policy Year 4 onwards: \$18,500	\$17,000	\$16,332	Policy Year 2-5: \$15,000 From Policy Year 6 onwards: \$17,250	\$18,750	\$18,750
Guaranteed Yearly Income/Single Premium	1.38%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.53%	1.00%	1.40%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2000%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.27% From policy year 23 onwards: 3.58%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.45% Policy year 17 onwards: 3.75%	3.53%	3.34%	Policy Year 3 to 24: 3.40% Policy Year 25 onwards with Booster Bonus: 3.70%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$399,865	\$400,000	\$399,647	\$399,385	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$504,239	\$505,000	\$504,555	\$504,224	\$525,000	\$505,000	\$505,000	\$525,000	\$525,000	\$525,000	\$525,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 66 (ANB), Age 65 (ALB) / Policy Year 10											
Death Benefit											
Guaranteed Death Benefit (A)	\$504,239	\$450,200	\$504,555	\$504,224	\$525,000	\$442,000	\$505,000	\$525,000	\$474,984	\$479,220	\$525,000
Total Death Benefit (B)	\$509,481	\$472,550	\$519,541	\$519,200	\$532,500	\$447,500	\$513,350	\$539,551	\$475,180	\$479,220	\$530,000
A/Single Premium	1.01	0.90	1.01	1.01	1.05	0.88	1.01	1.05	0.95	0.96	1.05
B/Single Premium	1.02	0.95	1.04	1.04	1.07	0.90	1.03	1.08	0.95	0.96	1.06
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$55,264	\$54,793	\$15,984	\$30,024	\$56,000	\$63,000	\$20,000	\$37,224	\$50,016	\$45,780	\$25,920
Guaranteed Surrender Value (D)	\$502,991	\$400,000	\$500,808	\$500,480	\$505,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
C/Single Premium	0.11	0.11	0.03	0.06	0.11	0.13	0.04	0.07	0.10	0.09	0.05
C+D/Single Premium	1.12	0.91	1.03	1.06	1.12	0.93	0.84	0.87	0.90	0.89	0.85
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$130,624	\$143,893	\$105,894	\$100,080	\$136,000	\$160,500	\$136,000	\$97,992	\$145,250	\$131,250	\$112,500
Total Surrender Value (F)	\$508,233	\$407,850	\$515,794	\$515,456	\$508,750	\$405,500	\$413,350	\$450,298	\$403,479	\$405,000	\$430,000
E/Single Premium	0.26	0.29	0.21	0.20	0.27	0.32	0.27	0.20	0.29	0.26	0.23
E+F/Single Premium	1.28	1.10	1.24	1.23	1.29	1.13	1.10	1.10	1.10	1.07	1.09
@ Age 86 (ANB), Age 85 (ALB) / Policy Year 30											
Death Benefit											
Guaranteed Death Benefit (A)	\$528,752	\$400,000	\$526,436	\$526,091	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$544,578	\$425,650	\$541,422	\$541,067	\$552,500	\$426,500	\$571,650	\$667,004	\$412,357	\$445,000	\$535,000
A/Single Premium	1.06	0.80	1.05	1.05	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.09	0.85	1.08	1.08	1.11	0.85	1.14	1.33	0.82	0.89	1.07
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$193,424	\$189,073	\$69,264	\$130,104	\$196,000	\$203,000	\$70,000	\$161,304	\$170,016	\$176,580	\$112,320
Guaranteed Surrender Value (D)	\$528,752	\$400,000	\$526,436	\$526,091	\$525,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
C/Single Premium	0.39	0.38	0.14	0.26	0.39	0.41	0.14	0.32	0.34	0.35	0.22
C+D/Single Premium	1.45	1.18	1.19	1.31	1.44	1.21	0.94	1.12	1.14	1.15	1.02
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$469,744	\$509,573	\$458,874	\$433,680	\$485,000	\$530,500	\$476,000	\$342,972	\$491,250	\$506,250	\$487,500
Total Surrender Value (F)	\$544,578	\$424,400	\$541,067	\$541,067	\$540,000	\$426,500	\$517,400	\$665,269	\$412,357	\$445,000	\$525,000
E/Single Premium	0.94	1.02	0.92	0.87	0.97	1.06	0.95	0.69	0.98	1.01	0.98
E+F/Single Premium	2.03	1.87	2.00	1.95	2.05	1.91	1.99	2.02	1.81	1.90	2.03

Male/Female, non smoker ANB56/ALB55
Single Premium approximately \$1,000,000
Paid out Mode



	Singlife	Singlife	China Life	China Life	China Taiping	Etiqua	Etiqua	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem Income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB56	ANB56	ALB55	ALB55	ANB56	ANB56	ANB56	ALB55	ALB55	ALB55	ALB55
Single Premium	\$998,532	\$1,000,000	\$998,947	\$999,266	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Sum Assured	\$631,000	\$1,000,000	\$668,000	\$558,000	-	\$1,010,000	-	\$1,000,000	\$1,000,000	-	-
Payout commence	3rd/ANB59	Start of 2nd policy year/ANB58	5th policy year/ALB60	5th policy year/ALB60	End of 3rd policy year/ANB 59	End of 13th monthiversary/ANB58	Start of 3rd policy year/ANB59	5th policy year/ALB60	2nd policy year/ALB57	Start of 4th policy year /ALB59	Start of 5th policy year / ALB60
Yearly Income (Guaranteed)	\$13,882	Policy Year 2 & 3: \$9,999 Policy Year 4 to 16: \$12,800 Policy year 17 onwards: \$13,700	\$5,344	\$10,044	\$14,000	\$14,000	\$5,000	\$12,408	Policy Year 2-5: \$10,008 From Policy Year 6 onwards: \$12,000	\$13,080	\$8,640
Yearly Income (Guaranteed and non-guaranteed)	From policy year 3 to 22: \$32,812 From policy year 23 onwards: \$35,967 (including booster bonus)	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	\$35,404	\$33,480	Policy Year 3 to 24: \$34,000 Policy Year 25 onwards with Booster Bonus: \$37,000	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.53%	1.01%	1.40%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2000%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.29% From policy year 23 onwards: 3.60%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.54%	3.35%	Policy Year 3 to 24: 3.40% Policy Year 25 onwards with Booster Bonus: 3.70%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$798,825	\$800,000	\$799,157	\$799,413	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,008,517	\$1,010,000	\$1,008,936	\$1,009,259	\$1,050,000	\$1,010,000	\$1,010,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 66 (ANB), Age 65 (ALB) / Policy Year 10											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,008,517	\$900,399	\$1,008,936	\$1,009,259	\$1,050,000	\$884,000	\$1,010,000	\$1,050,000	\$949,968	\$958,440	\$1,050,000
Total Death Benefit (B)	\$1,019,001	\$945,099	\$1,038,904	\$1,039,236	\$1,065,000	\$895,000	\$1,026,700	\$1,079,103	\$950,360	\$958,440	\$1,060,000
A/Single Premium	1.01	0.90	1.01	1.01	1.05	0.88	1.01	1.05	0.95	0.96	1.05
B/Single Premium	1.02	0.95	1.04	1.04	1.07	0.90	1.03	1.08	0.95	0.96	1.06
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$83,292	\$109,598	\$32,064	\$60,264	\$112,000	\$126,000	\$40,000	\$74,448	\$100,032	\$91,560	\$51,840
Guaranteed Surrender Value (D)	\$1,006,021	\$800,000	\$1,001,444	\$1,001,764	\$1,010,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.08	0.11	0.03	0.06	0.11	0.13	0.04	0.07	0.10	0.09	0.05
C+D/Single Premium	1.09	0.91	1.03	1.06	1.12	0.93	0.84	0.87	0.90	0.89	0.85
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$262,496	\$287,798	\$212,424	\$200,880	\$272,000	\$321,000	\$272,000	\$195,984	\$292,500	\$262,500	\$225,000
Total Surrender Value (F)	\$1,016,505	\$815,700	\$1,031,412	\$1,031,741	\$1,017,500	\$811,000	\$826,700	\$900,595	\$806,959	\$810,000	\$860,000
E/Single Premium	0.26	0.29	0.21	0.20	0.27	0.32	0.27	0.20	0.29	0.26	0.23
E+F/Single Premium	1.28	1.10	1.25	1.23	1.29	1.13	1.10	1.10	1.10	1.07	1.09
@ Age 86 (ANB), Age 85 (ALB) / Policy Year 30											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,057,545	\$800,000	\$1,052,690	\$1,053,026	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,089,198	\$851,300	\$1,082,658	\$1,083,003	\$1,105,000	\$853,000	\$1,143,300	\$1,334,007	\$824,713	\$890,000	\$1,070,000
A/Single Premium	1.06	0.80	1.05	1.05	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.09	0.85	1.08	1.08	1.11	0.85	1.14	1.33	0.82	0.89	1.07
Guaranteed Payouts: Yearly Income + Surrender Value											
Total Guaranteed Yearly Income (C)	\$388,696	\$378,198	\$138,944	\$261,144	\$392,000	\$406,000	\$140,000	\$322,608	\$340,032	\$353,160	\$224,640
Guaranteed Surrender Value (D)	\$1,057,545	\$800,000	\$1,052,690	\$1,053,026	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.39	0.38	0.14	0.26	0.39	0.41	0.14	0.32	0.34	0.35	0.22
C+D/Single Premium	1.45	1.18	1.19	1.32	1.44	1.21	0.94	1.12	1.14	1.15	1.02
Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value											
Total Yearly Income, Including Non-guaranteed (E)	\$943,976	\$1,019,184	\$920,504	\$870,480	\$970,000	\$1,061,000	\$952,000	\$849,264	\$982,500	\$1,012,500	\$975,000
Total Surrender Value (F)	\$1,089,198	\$848,800	\$1,082,658	\$1,083,003	\$1,080,000	\$853,000	\$1,034,800	\$1,330,538	\$824,713	\$890,000	\$1,050,000
E/Single Premium	0.95	1.02	0.92	0.87	0.97	1.06	0.95	0.85	0.98	1.01	0.98
E+F/Single Premium	2.04	1.87	2.01	1.95	2.05	1.91	1.99	2.18	1.81	1.90	2.03

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Based on MNS, ALB 0/ANB 1, Singapore Residency, Single Premium approximately USD\$1,000,000, Payout mode



Based on MNS, ALB29/ ANB30, Singapore Residency, Single Premium USD\$150,000, Payout mode
