

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



PROFESSIONAL INVESTMENT ADVISORY SERVICES

## **Medium-Term Endowment with Maturity Payouts**

**Medium-Term Endowment  
Product Comparison**

**Important Notes:**

1. This insurance product comparison has been produced by Propel Product Management on behalf of PIAS, and is solely meant for FA Representatives of PIAS as a quick reference and not meant to be reproduced in any manner.
2. The product comparison encompasses only relevant approved products by PIAS only. It is an overview of similar product category based on prescribed age and for standard lives.
3. The information is obtained from the latest policy illustrations and product information provided by the relevant life insurance product providers. PIAS and Propel shall not be liable for any damages, or in any other way whatsoever, for errors of fact on the placemat and no warranty or representation is given to this effect. In the event of any discrepancy, the insurance product provider's authorized documents shall apply.
4. This product comparison is not meant to be construed as an offer or solicitation by FA Representatives for the purchase of any life insurance plan nor is it meant for switching from one product to another which may be detrimental to prospects or clients. FA Representatives are to undertake a proper fact-find and risk profiling analysis with customers to provide each prospect or client with quality advice and appropriate recommendations based on the prospects' or clients' investment objectives, financial situation and particular needs.
5. This information is from all providers of PIAS and is accurate as of **07 March 2025**

Plan	Features Overview							
	Singlife Choice Saver (to be withdrawn on 24 March 2025)	Singlife Smart Saver	China Life SaveForward	China Taiping i-WealthSaver	China Taiping i-Saver8	Manulife GrowSecure	Income Gro Saver Flex Pro	Income Gro Power Saver Pro
For full product features comparison, refer to 'Product Features' tab or click here.								
Death Benefit	✓	✓	✓	✓	✓	✓	✓	✓
Accidental Death Benefit	✓	✓				✓		
Terminal Illness (TI)	✓	✓				✓	✓	✓
TPD Premium Waiver						✓		✓
100% Capital Guaranteed upon policy maturity or earlier	✓	✓	✓	✓	✓	✓	✓	✓
Maturity Benefit		✓		✓		✓		✓
Change of Life Assured	✓	✓	✓	✓	✓	✓		
Secondary Insured Option		✓		✓			✓	
Guarantee Insurability Option to Buy Another Life Policy							✓	
Retrenchment Benefit	✓	✓					✓	
Life Stage Add-on		✓						
Legacy Distribution Option		✓						
Par Fund Returns (as at March 2025)	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -3.4% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -3.4% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	2023: 10.06% 2022: -4.92%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%

Plan Name	Summary
<b>Singlife Choice Saver (to be withdrawn on 24 March 2025)</b>	<ul style="list-style-type: none"> <li>- 100% capital guaranteed upon policy maturity</li> <li>- Wide range of premium payment term (5/10/12/15/18/20/25 years)</li> <li>- Flexibility to choose limited pay or regular pay premium payment option (Premium payment term ≤ policy term)</li> <li>- Flexibility to choose policy term ranging from 10-25 years or policy term up to age 99</li> <li>- Option to Change of Life Assured for family planning</li> <li>- Offers Waiver of Interest Benefit upon retrenchment or unemployment</li> <li>- Provides Additional Accidental Death Benefit cover</li> <li>- Offers wide range of attachable riders</li> </ul>
<b>Singlife Smart Saver</b>	<ul style="list-style-type: none"> <li>- Competitive guaranteed yields</li> <li>- Life Stage Add-on to buy another add-on savings plan at life stage.</li> <li>- Legacy Distribution Option to distribute the Policy into sub-policies before the policy matures.</li> <li>- Retrenchment Benefit that waives premium payments for up to 12 months if the Life Assured becomes involuntarily unemployed for 3 consecutive months.</li> <li>- Both change of life insured and secondary life insured option is available</li> <li>- Availability of single premium payment option (SRS available)</li> </ul>
<b>China Life SaveForward</b>	<ul style="list-style-type: none"> <li>- Competitive total yield at maturity for premium payment term of 5 years</li> <li>- Offers the flexibility and wide range of premium payment term (5-15 years) and policy term (9 – 20 years) options for clients to choose from (Policy Term and Premium Term must be at least 3 years apart)</li> <li>- 100% capital guaranteed upon policy maturity</li> </ul>
<b>China Taiping i-WealthSaver</b>	<ul style="list-style-type: none"> <li>- Competitive total yield at maturity</li> <li>- Availability of single premium payment option</li> <li>- 100% capital guaranteed earlier or at policy maturity</li> <li>- Wide range of premium payment term options including single premium payment</li> <li>- Option to appoint a secondary life insured up to 2 times per policy to ensure policy continuity</li> <li>- Guaranteed issuance with no medical underwriting needed</li> </ul>
<b>China Taiping i-Saver8</b>	<ul style="list-style-type: none"> <li>- Shortest premium payment term of 2 years for policy term of 8 years</li> <li>- 100% capital guaranteed upon policy maturity with a relatively high guaranteed benefit amount equivalent to 200% of the basic sum assured payable as Maturity Benefit.</li> </ul>
<b>Manulife GrowSecure</b>	<ul style="list-style-type: none"> <li>- Provides a wider range of coverage (Death, Accidental Death, Terminal illness and Waiver of Premium on TPD).</li> <li>- Change of life insured option to ensure policy continuity is available as well for corporate (unlimited changes) and individual owned policies (up to 2 changes only). This is the only plan that allows unlimited changes for corporate policies.</li> <li>- Premium freeze option available to clients who wants to opt to stop premiums for a year. This will be helpful for clients facing difficulty with premium payment commitments.</li> <li>- Wide range of waiver and payor benefit riders</li> </ul>
<b>Income Gro Saver Flex Pro</b>	<ul style="list-style-type: none"> <li>- 100% capital guaranteed upon policy maturity for all policy terms</li> <li>- Availability of single premium payment option (SRS available)</li> <li>- Wide range of policy terms available for medium and long-term savings needs (including policy term up till age 120)</li> <li>- Option to appoint a secondary insured for a maximum of 3 times (Not applicable for SRS)</li> <li>- Offers Guarantee Insurability Option to buy another life policy from Income up to two times on different life event</li> <li>- Provides retrenchment benefit and premium payment deferment option by adding on optional Savings Protector Pro rider.</li> </ul>
<b>Income Gro Power Saver Pro</b>	<ul style="list-style-type: none"> <li>- Competitive total yield at maturity for 3pay12</li> <li>- 100% capital guaranteed upon policy maturity</li> <li>- Offers short premium payment term of 3 years for policy term of 12 years.</li> <li>- Offers TPD Premium Waiver Benefit (before the anniversary immediately after the policyholder reaches the age of 70) during the premium term.</li> <li>- TPD Premium Waiver Benefit: Option to choose to receive, at the point of claim 105% of all net premiums paid and 100% of bonuses or the surrender value, whichever is higher instead of having the future premiums on the basic policy waived.</li> <li>- Wide range of entry age of up to age 75</li> </ul>

#### Non-providers Products

This information is accurate as at [07/03/2025](#)

Provider	Plan	Product Info
AIA	AIA Smart Flexi Growth	<a href="https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-flexi-growth">https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-flexi-growth</a>
AIA	AIA Smart Goal 10	<a href="https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-goal-10">https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-goal-10</a>
Great Eastern	GE Life GREAT Flexi Goal	<a href="https://www.greathenlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/great-flexi-goal.html">https://www.greathenlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/great-flexi-goal.html</a>
Prudential	Prudential PRUActive Saver III	<a href="https://www.prudential.com.sg/products/wealth-accumulation/savings/pruactive-saver-iii">https://www.prudential.com.sg/products/wealth-accumulation/savings/pruactive-saver-iii</a>

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

Order	Row 6	Single	Single	China Life	China Taiping	Feature Comparison	Manulife	Income	Income
Product Name	Choice Saver (to be withdrawn on 24 March 2025)	Smart Saver	Choice Saver	Smart Saver	Choice Saver	Choice Saver	Choice Saver	Gro Saver Flex Pro	Gro Power Saver Pro
ALB/ANS	ANS	ANS	ANS	ANS	ANS	ANS	ANS	ANS	ANS
Premium Term	5/10/12/15/18/20/25 years	5P (incl. SR5) 3/5/10/12/15/18/20/25 years	Premium payment term ≤ policy term	5-15 years (Policy Term and Premium Term must be at least 3 years apart)	5/10/15/20 years	Note: Premium payment term must be at least 5 years shorter than the chosen policy term	5/8/10 years	5/10/15/20/25/30 years	3 years
Policy Term	(i) 10-25 years; or (ii) up to 99ANB (i.e. policy term + 99 - Life Assured's entry age)*  Notes: - Premium payment term ≤ policy term - *For comparison for policy term up to 99ANB, please refer to long-term endowment comparison placement	(i) 10-25 years; or (ii) up to 99ANB (i.e. policy term + 99 - Life Assured's entry age)  Notes: - Premium payment term ≤ policy term - *For comparison for policy term up to 99ANB, please refer to long-term endowment comparison placement	Policy Term must be 3 years or longer than Premium Term.  Notes: - Premium payment term ≤ policy term - *For comparison for policy term up to 99ANB, please refer to long-term endowment comparison placement	9-20 years	10/15/20/25 years	Policy Term and Premium Term must be at least 3 years apart * 5-year option is issued subject to a limited tranche but it is currently not available for subscription by China Life	16/18 years	(i) 10/15/20/25/30 years; or (ii) up to age 120 depending on selected premium payment term*  * For comparison for policy term up to ALB120, you may refer to long term endowment comparison placement	12 years
Entry Age (Life Insured)	ANB1-70 (Subject to life assured's entry age + premium payment term ≤ 99ANB)	ANB1-70 (Subject to life assured's entry age + premium payment term ≤ 99ANB)	ALB 0 (15 days) - 65	Juvenile: ANB1 (at least 30 days old) -18 Adult: ANB19-70	Juvenile: ANB1 (at least 30 days old) -18 Adult: ANB19-70	Premium Term 5: 0 (15 days old) to 65 ALB Premium Term 8: 0 (15 days old) to 62 ALB Premium Term 10: 0 (15 days old) to 60 ALB	Single premium term: ALB0-75 5, 10, 15, 20,25,30 pay: ALB 0 to 75-premium term	ALB 0-75	
Entry Age (Policyholder)	ANB17-99 (Subject to life assured's entry age + premium payment term ≤ 99ANB)	ANB17-99	ALB16-65	ANB19-70	ANB19-70	Single premium term: ALB0-75 5, 10, 15, 20,25,30 pay: ALB 16 & above	ALB16 & above		
100% Capital Guaranteed upon policy maturity or earlier	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Maturity Benefit	The sum of: (a) 100% Sum Assured (b) Accumulated Reversionary Bonus (if any) (c) A non-guaranteed terminal bonus (if any) less any amounts owing to SingleLife	The sum of: (a) 100% Sum Assured (b) Accumulated Reversionary Bonus (if any) (c) A non-guaranteed terminal bonus (if any) less any amounts owing to SingleLife	The sum of: (a) 100% Sum Assured (b) Accumulated reversionary bonuses (if any) (c) A non-guaranteed terminal bonus (if any) less any amounts owing to China Life.	The sum of: (a) 100% of sum assured (b) Accumulated reversionary bonuses (if any) (c) A non-guaranteed terminal bonus (if any) less any amounts owing to China Taiping	The sum of: (a) Guaranteed amount of 200% basic Sum Assured and (b) A non-guaranteed terminal bonus (if any) less any amounts owing to China Taiping	The sum of: (a) Guaranteed Maturity Value (b) Accumulated Reversionary Bonus (if any); and (c) Maturity Bonus (if any) Surrender value less any amounts owing to Income.	The higher of: (a) 100% of sum assured & 100% of bonuses; or (b) 100% of all net premiums paid & 100% of bonuses		
Bonuses (Non-guaranteed)	RB: \$5 per \$1,000 of the sum assured compounding at 0.5% (i.e. 25% p.a.) TB: Credited to policyholder upon surrender of the policy, death of life assured or upon maturity of policy	RB: \$5 per \$1,000 of the sum assured compounding at 0.5% (i.e. 25% p.a.) TB: Credited to policyholder upon surrender of the policy, death of life assured or upon maturity of policy	RB: \$5 per \$1,000 sum insured compounding at 0.5% (i.e. 25% p.a.) TB: Credited to policyholder upon surrender of the policy, death of life assured or upon maturity of policy	RB: \$4 per \$1,000 of the basic sum assured compounding at 0.4% p.a. (i.e. 20% p.a.) TB: Credited to policyholder upon surrender of the policy, death of life assured or upon maturity of policy	Terminal Bonus: as a % of sum assured, payable upon death of the life insured or policy maturity RB: \$2 per \$1,000 of the sum assured compounding at 0.25% (i.e. 25% p.a.) TB: Credited to policyholder upon maturity, claim or surrender of policy	RB: As a % of basic sum assured TB: Credited to policyholder upon surrender of the policy, time of a claim or upon maturity of policy	RB: As a % of basic sum assured TB: Credited to policyholder upon surrender of the policy, time of a claim or upon maturity of policy		
Death Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Accidental Death Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Terminal illness (TI)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
TPD Premium Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Death Benefit - Definition	The sum of: (a) The Higher of: (i) 100% of Total Premiums Paid for the basic plan and (ii) The Guaranteed Cash Surrender Value; and (b) Accumulated Reversionary Bonus (if any); and (c) A non-guaranteed terminal bonus (if any) less any amounts owing to SingleLife	The sum of: (a) The Higher of: (i) 100% of Total Premiums Paid for the basic plan and (ii) The Guaranteed Cash Surrender Value; and (b) Accumulated Reversionary Bonus (if any); and (c) A non-guaranteed terminal bonus (if any) less any amounts owing to SingleLife	The sum of: (a) 100% of the total yearly premiums due to date; (b) 100% of total yearly premiums paid or 100% of single premium paid (whichever is applicable); or (c) 100% of Guaranteed Surrender Value; and (d) Accumulated Reversionary Bonus (if any); and (e) A non-guaranteed terminal bonus (if any) less any amounts owing to China Life.	The sum of: (a) The Higher of: (i) 100% of total yearly premiums paid or 100% of single premium paid (whichever is applicable); or (ii) 100% of Guaranteed Surrender Value; and (d) Accumulated Reversionary Bonus (if any); and (e) A non-guaranteed terminal bonus (if any) less any amounts owing to China Taiping.	The sum of: (a) 100% of Total Yearly Premiums Paid and (b) any terminal bonus *If life insured dies due to any causes other than accident within 1 year from the issue date and while the policy is in force, 100% of total premiums paid, without interest is payable Note: In the event of non-accidental death within 1 year from the policy issue date, the death benefit is 100% of total premiums paid from the policy issue date, without interest is payable	The sum of: (a) Higher of: (i) 100% of the total premiums paid to date on the basic plan (inclusive of embedded riders) less any advance premiums; or (ii) the guaranteed surrender (cash-in) value; and (b) Accumulated Reversionary Bonuses (if any); and (c) Claim Bonuses (if any); less any amounts owing to Manulife.	The higher of: (a) 100% of all net premiums paid; or (b) 100% of the surrender value The higher of: - 100% of all net premiums paid and 100% of bonuses; or - The surrender value less any amounts owing to Income		
Premium	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	Min. Premium: Single Pay - \$25,000 5 pay - \$5,000 10 pay - \$2,500 15 pay - \$1,800 20 pay - \$1,500 Max. Premium: \$1,000,000, subject to financial underwriting	Min. Premium: \$18,000	Min. Premium: 5 pay - \$6,800 8 pay - \$4,300 10 pay - \$3,500 Max. Premium: 5 pay - \$405,000 8 pay - \$254,000 10 pay - \$205,000	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	
Sum Assured	Minimum: \$30,000 Maximum: \$1,000,000	Minimum: \$10,000 (\$P) \$30,000 (limited pay) Maximum: \$3,000,000	Minimum: \$50,000 Maximum: Subject to financial underwriting	N/A	Maximum: Subject to a maximum yearly premium of \$300,000	Minimum: \$25,000 Maximum: \$1,500,000	Single Premium: Minimum: \$30,000 Maximum: \$7,000,000 For policy terms 10, 15, 20, 25, 30 years: Minimum: \$25,000 Maximum: \$2,000,000 For policy terms 18 age 120: Minimum: \$25,000 Maximum: \$3,500,000	Maximum: Subject to financial underwriting	
Increase/Decrease Sum Insured	Increase in sum assured is only allowed during the 1st policy year. Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pre-arranged refund of cash surrender value (if any) less any amounts owing to SingleLife	Increase in sum assured is only allowed during the 1st policy year. Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pre-arranged refund of cash surrender value (if any) less any amounts owing to SingleLife	Increase of sum assured is not allowed. Decrease in sum assured is allowed after the first policy anniversary, subject to the minimum sum assured.	Increase in sum assured is allowed for both single premium/ limited pay before policy is inception. Any increase in sum assured is not allowed after the policy issue date. Decrease in sum assured is allowed after policy is issued, treated as partial surrender, subject to maintaining the minimum premium requirement	Increase of sum assured is not allowed. Decrease in sum assured is allowed after policy is inception, subject to the minimum yearly premium requirement	Increase in sum assured is allowed within 3 months from policy issue date Decrease in sum assured is allowed after policy is issued	Single Premium: Increase of sum assured is not allowed Decrease in sum assured is subject to the minimum sum assured limit Premium Term of 5, 10, 15, 20, 25 and 30 years: increase & decrease in sum assured (subject to the minimum sum assured limit) are allowed	Increase of sum assured is allowed, subject to financial underwriting and the sum assured limit of the policy if policy is in force for less than 1 year. Decrease in sum assured is allowed, subject to the minimum sum assured limit of \$25,000	
Premium	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	Min. Premium: Single Pay - \$25,000 5 pay - \$5,000 10 pay - \$2,500 15 pay - \$1,800 20 pay - \$1,500 Max. Premium: \$1,000,000, subject to financial underwriting	Min. Premium: \$18,000	Min. Premium: 5 pay - \$6,800 8 pay - \$4,300 10 pay - \$3,500 Max. Premium: 5 pay - \$405,000 8 pay - \$254,000 10 pay - \$205,000	Subject to meeting min and max sum assured	Subject to meeting min and max sum assured	
Change of Life Assured	Allowed after the 1st Policy Year, up to 3X	Allowed after the 1st Policy Year, up to 3X	N/A	N/A	N/A	Allowed, 2 policy years after from policy issue date. Corporate policies - unlimited changes Individual owned policies - maximum of 2 changes	N/A	N/A	N/A
Secondary Insured Option	N/A	Original policy owner can appoint, change or remove the secondary life insured up to 3 times during the policy term	N/A	Yes Policyowner can appoint SU up to 2 times per policy (i.e. can change SU once) including any appointment made during application) & the appointment must be made before the death of the Primary Life Insured.	N/A	N/A	Option to appoint a secondary insured for a maximum of 3 times (Not applicable for SR5)	N/A	N/A
Guarantee Insurability Option to Buy Another Life Policy	N/A	N/A	N/A	N/A	N/A	N/A	Buy a new policy with only death and TPD benefits on the life of the original insured without evidence of good health up to two times on different life event Yes (if added optional Savings Protector Rider B)	N/A	N/A
Retirement Benefit	Yes If policyholder who is unemployed/retrenched involuntarily for a period of 3 consecutive months may request not to pay premiums of up to 12 months Policyholder to pay back the overdue premiums within the next 12 months from the end of the Waiver of Interest Period (Repayment Period) This Waiver of Interest Option can be exercised 2 times per policy	Yes Waives premium payments for up to 12 months if the Life Assured becomes involuntarily unemployed for 3 consecutive months.	N/A	N/A	N/A	N/A	N/A		
Life Stage Add-on	N/A	Yes Option to buy another add-on savings plan at life stage Applicable 6 months after policy inception.	N/A	N/A	N/A	N/A	N/A		
Legacy Distribution Option	N/A	Yes Option to distribute the Policy into sub-policies before the policy matures.	N/A	N/A	N/A	N/A	N/A		
Underwriting	GIO	GIO	GIO	GIO	GIO	GIO	GIO		
Riders	GIO, - Cancer Premium Waiver II - Easy Term - EasyPayer Premium Waiver Full Medical Underwriting - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II	GIO, - Cancer Premium Waiver II - Easy Term - EasyPayer Premium Waiver Full Medical Underwriting - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II - Early Critical Illness Premium Waiver	GIO, - Premium Waiver Rider - Payer Benefit Rider - Enhanced Payer Benefit Rider	N/A	N/A	GIO, - Waiver of premium on TPD (embedded) - Accidental Death Benefit (embedded) - Cancer Care Premium Waiver	GIO, - Savings Protector Rider - Cancer Premium Waiver (GIO)	- Cancer Premium Waiver (GIO)	
Par Fund Returns (as at March 2025)	3-year average (2021 to 2023): 2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): 2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.88% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -3.4% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -3.4% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	2023: 0.56% 2022: -4.92% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	3-year average (2021 to 2023): 1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	

Age	Product				Annual Premium/ Single Premium (\$)	Total Premium/ Payable (\$)	Maturity			Capital Guaranteed Guaranteed Maturity Benefit ≥ Total Premiums Paid	Yield Upon Maturity	
	Insurer	Plan	Premium Term (yrs)	Policy Term (yrs)			Guaranteed	Non-guaranteed (IRR @ 4.25%)	Total		Guaranteed	Total Yield (IRR 4.25%)
ALB29/ANB30	China Taiping	iWealthSaver	1	10	\$49,539	\$49,539	\$51,000	\$17,842	\$68,842	Yes	0.29%	3.35%
ALB29/ANB30	Income	Gro Saver Flex Pro	1	10	\$50,000	\$50,000	\$52,050	\$13,330	\$65,380	Yes	0.40%	2.72%
ALB29/ANB30	Single	Smart Saver	1	10	\$49,697	\$49,697	\$52,000	\$11,304	\$63,304	Yes	0.43%	2.44%
ALB29/ANB30	China Taiping	iWealthSaver	1	15	\$49,772	\$49,772	\$57,000	\$27,500	\$84,500	Yes	0.88%	3.56%
ALB29/ANB30	Income	Gro Saver Flex Pro	1	15	\$50,000	\$50,000	\$54,450	\$26,645	\$81,095	Yes	0.57%	3.28%
ALB29/ANB30	Single	Smart Saver	1	15	\$49,729	\$49,729	\$59,000	\$17,984	\$76,984	Yes	1.14%	2.95%
ALB29/ANB30	China Taiping	iWealthSaver	1	20	\$49,660	\$49,660	\$62,000	\$38,699	\$100,699	Yes	1.12%	3.40%
ALB29/ANB30	Income	Gro Saver Flex Pro	1	20	\$50,000	\$50,000	\$58,950	\$40,362	\$99,312	Yes	0.83%	3.49%
ALB29/ANB30	Single	Smart Saver	1	20	\$49,493	\$49,493	\$65,000	\$27,320	\$92,320	Yes	1.37%	3.16%
ALB29/ANB30	China Taiping	iWealthSaver	1	25	\$49,265	\$49,265	\$66,000	\$54,374	\$120,374	Yes	1.18%	3.64%
ALB29/ANB30	Income	Gro Saver Flex Pro	1	25	\$50,000	\$50,000	\$61,950	\$57,528	\$119,478	Yes	0.86%	3.55%
ALB29/ANB30	Single	Smart Saver	1	25	\$49,894	\$49,894	\$72,000	\$40,367	\$112,367	Yes	1.07%	3.30%
ALB29/ANB30	Income	Gro Power Saver Pro	3	12	\$12,000	\$36,000	\$36,000	\$13,304	\$49,304	Yes	0.00%	2.90%
ALB29/ANB30	Single	Smart Saver	3	12	\$11,981	\$35,943	\$38,000	\$10,935	\$48,935	Yes	0.50%	2.84%
ALB29/ANB30	China Life	SaveForward	5	10	\$12,000	\$59,999	\$60,913	\$14,262	\$75,175	Yes	0.19%	2.85%
ALB29/ANB30	China Taiping	iWealthSaver	5	10	\$11,716	\$59,280	\$61,000	\$16,446	\$77,446	Yes	0.29%	3.32%
ALB29/ANB30	Income	Gro Saver Flex Pro	5	10	\$12,000	\$60,000	\$61,811	\$12,558	\$74,369	Yes	0.37%	2.71%
ALB29/ANB30	Single	Choice Saver	5	10	\$11,962	\$59,809	\$62,000	\$11,696	\$73,696	Yes	0.45%	2.63%
ALB29/ANB30	Single	Smart Saver	5	10	\$11,817	\$59,083	\$61,000	\$10,531	\$71,531	Yes	0.39%	2.41%
ALB29/ANB30	China Life	SaveForward	5	12	\$12,000	\$59,999	\$63,795	\$18,348	\$82,143	Yes	0.61%	3.18%
ALB29/ANB30	Single	Choice Saver	5	12	\$11,853	\$59,275	\$62,000	\$16,684	\$78,684	Yes	0.45%	2.84%
ALB29/ANB30	Single	Smart Saver	5	12	\$11,913	\$59,565	\$62,000	\$15,999	\$77,999	Yes	0.40%	2.72%
ALB29/ANB30	China Life	SaveForward	5	15	\$12,000	\$59,999	\$68,034	\$25,093	\$93,127	Yes	0.97%	3.43%
ALB29/ANB30	China Taiping	iWealthSaver	5	15	\$11,970	\$59,849	\$67,000	\$26,997	\$93,997	Yes	0.87%	3.52%
ALB29/ANB30	Income	Gro Saver Flex Pro	5	15	\$12,000	\$60,000	\$63,993	\$25,565	\$89,558	Yes	0.30%	3.12%
ALB29/ANB30	Single	Smart Saver	5	15	\$11,794	\$59,279	\$64,000	\$25,420	\$89,420	Yes	0.50%	3.11%
ALB29/ANB30	Single	Smart Saver	5	15	\$11,927	\$59,636	\$69,000	\$19,569	\$88,569	Yes	1.12%	3.08%
ALB29/ANB30	China Life	SaveForward	5	16	\$12,000	\$59,999	\$69,613	\$27,579	\$97,192	Yes	1.07%	3.50%
ALB29/ANB30	Manulife	GrowSecure	5	16	\$11,977	\$59,884	\$62,312	\$31,502	\$93,814	Yes	0.28%	3.25%
ALB29/ANB30	Single	SaveForward	5	16	\$11,853	\$59,266	\$64,000	\$27,899	\$91,899	Yes	0.57%	3.17%
ALB29/ANB30	Single	Smart Saver	5	16	\$11,930	\$59,650	\$70,000	\$22,160	\$92,160	Yes	1.14%	3.14%
ALB29/ANB30	China Life	SaveForward	5	18	\$12,000	\$60,000	\$73,001	\$32,944	\$105,945	Yes	1.23%	3.61%
ALB29/ANB30	Manulife	GrowSecure	5	18	\$11,977	\$59,884	\$62,948	\$38,803	\$101,751	Yes	0.31%	3.36%
ALB29/ANB30	Single	Choice Saver	5	18	\$11,900	\$59,498	\$66,000	\$33,779	\$99,779	Yes	0.65%	3.27%
ALB29/ANB30	Single	Smart Saver	5	18	\$11,962	\$59,808	\$73,000	\$27,111	\$100,911	Yes	1.25%	3.21%
ALB29/ANB30	China Life	SaveForward	5	20	\$12,000	\$60,000	\$76,736	\$38,900	\$115,636	Yes	1.58%	3.70%
ALB29/ANB30	China Taiping	iWealthSaver	5	20	\$11,986	\$59,929	\$73,000	\$39,497	\$112,497	Yes	1.10%	3.55%
ALB29/ANB30	Income	Gro Saver Flex Pro	5	20	\$12,000	\$60,000	\$68,004	\$42,975	\$110,979	Yes	0.70%	3.47%
ALB29/ANB30	Single	Choice Saver	5	20	\$11,888	\$59,439	\$68,000	\$39,487	\$107,487	Yes	0.75%	3.33%
ALB29/ANB30	Single	Smart Saver	5	20	\$11,963	\$59,715	\$76,000	\$30,907	\$106,907	Yes	1.34%	3.28%
ALB29/ANB30	China Taiping	iWealthSaver	5	25	\$11,961	\$59,807	\$78,000	\$56,811	\$134,811	Yes	1.16%	3.59%
ALB29/ANB30	Income	Gro Saver Flex Pro	5	25	\$12,000	\$60,000	\$72,840	\$59,631	\$132,471	Yes	0.85%	3.50%
ALB29/ANB30	Single	Choice Saver	5	25	\$11,930	\$59,652	\$75,000	\$56,132	\$131,132	Yes	1.00%	3.47%
ALB29/ANB30	Single	Smart Saver	5	25	\$11,903	\$59,515	\$82,000	\$47,912	\$129,912	Yes	1.40%	3.44%
ALB29/ANB30	China Life	SaveForward	10	13	\$12,000	\$120,000	\$121,457	\$26,743	\$148,200	Yes	0.14%	2.48%
ALB29/ANB30	Single	Smart Saver	10	13	\$11,977	\$119,772	\$126,000	\$18,180	\$144,180	Yes	0.59%	2.18%
ALB29/ANB30	Single	Choice Saver	10	13	\$11,931	\$119,309	\$125,000	\$25,438	\$150,438	Yes	0.54%	2.72%
ALB29/ANB30	China Life	SaveForward	10	15	\$12,000	\$119,999	\$126,315	\$32,887	\$159,202	Yes	0.49%	2.70%
ALB29/ANB30	China Taiping	iWealthSaver	10	15	\$11,729	\$119,254	\$131,000	\$38,538	\$167,538	Yes	0.90%	3.25%
ALB29/ANB30	Income	Gro Saver Flex Pro	10	15	\$12,000	\$120,000	\$125,125	\$37,905	\$163,030	Yes	0.40%	2.93%
ALB29/ANB30	Single	Smart Saver	10	15	\$11,938	\$119,379	\$131,000	\$24,769	\$155,769	Yes	0.88%	2.54%
ALB29/ANB30	Single	Choice Saver	10	15	\$11,918	\$119,179	\$126,000	\$36,176	\$162,176	Yes	0.53%	2.94%
ALB29/ANB30	China Life	SaveForward	10	16	\$12,000	\$119,999	\$128,893	\$36,046	\$164,939	Yes	0.62%	2.78%
ALB29/ANB30	Manulife	GrowSecure	10	16	\$11,990	\$119,904	\$123,781	\$45,335	\$169,116	Yes	0.28%	3.00%
ALB29/ANB30	Single	Smart Saver	10	16	\$11,997	\$119,966	\$133,000	\$29,753	\$162,753	Yes	0.89%	2.66%
ALB29/ANB30	Single	Choice Saver	10	16	\$11,983	\$119,828	\$128,000	\$41,447	\$169,447	Yes	0.57%	3.02%
ALB29/ANB30	China Life	SaveForward	10	18	\$12,000	\$120,000	\$134,378	\$42,806	\$177,184	Yes	0.84%	2.90%
ALB29/ANB30	Manulife	GrowSecure	10	18	\$11,990	\$119,904	\$124,918	\$58,479	\$183,072	Yes	0.28%	3.15%
ALB29/ANB30	Single	Smart Saver	10	18	\$11,962	\$119,620	\$139,000	\$36,935	\$175,935	Yes	1.11%	2.87%
ALB29/ANB30	Single	Choice Saver	10	18	\$11,977	\$119,771	\$131,000	\$52,135	\$183,135	Yes	0.66%	3.16%
ALB29/ANB30	China Life	SaveForward	10	20	\$12,000	\$119,999	\$140,350	\$50,222	\$190,572	Yes	1.01%	3.01%
ALB29/ANB30	China Taiping	iWealthSaver	10	20	\$11,943	\$119,431	\$142,000	\$66,203	\$206,203	Yes	1.12%	3.55%
ALB29/ANB30	Income	Gro Saver Flex Pro	10	20	\$12,000	\$120,000	\$131,723	\$70,204	\$201,927	Yes	0.66%	3.38%
ALB29/ANB30	Single	Choice Saver	10	20	\$11,917	\$119,172	\$134,000	\$61,607	\$195,607	Yes	0.75%	3.22%
ALB29/ANB30	Single	Smart Saver	10	20	\$12,000	\$119,995	\$147,000	\$42,712	\$189,712	Yes	1.31%	2.97%
ALB29/ANB30	China Taiping	iWealthSaver	10	25	\$11,958	\$119,579	\$152,000	\$95,078	\$247,078	Yes	1.17%	3.58%
ALB29/ANB30	Income	Gro Saver Flex Pro	10	25	\$12,000	\$120,000	\$139,853	\$92,088	\$231,941	Yes	0.75%	3.25%
ALB29/ANB30	Single	Smart Saver	10	25	\$11,934	\$119,341	\$159,000	\$70,965	\$229,965	Yes	1.40%	3.23%
ALB29/ANB30	Single	Choice Saver	10	25	\$11,988	\$119,877	\$147,000	\$93,661	\$240,661	Yes	0.99%	3.43%
ALB29/ANB30	China Life	SaveForward	15	18	\$12,000	\$180,000	\$184,049	\$55,046	\$239,095	Yes	0.20%	2.56%
ALB29/ANB30	Single	Smart Saver	15	18	\$11,974	\$179,610	\$190,000	\$48,435	\$228,435	Yes	0.51%	2.55%
ALB29/ANB30	Single	Choice Saver	15	18	\$11,960	\$179,402	\$192,000	\$60,216	\$239,216	Yes	0.61%	3.06%
ALB29/ANB30	China Life	SaveForward	15	20	\$12,000	\$180,000	\$188,976	\$65,743	\$254,719	Yes	0.37%	2.66%
ALB29/ANB30	China Taiping	iWealthSaver	15	20	\$11,933	\$178,988	\$203,000	\$75,080	\$278,080	Yes	0.97%	3.37%
ALB29/ANB30	Income	Gro Saver Flex Pro	15	20	\$12,000	\$180,000	\$194,232	\$74,133	\$268,365	Yes	0.58%	3.05%
ALB29/ANB30	Single	Choice Saver	15	20	\$11,989	\$179,833	\$197,000	\$74,743	\$271,743	Yes	0.70%	3.15%
ALB29/ANB30	Single	Smart Saver	15	20	\$11,853	\$177,798	\$201,000	\$55,809	\$256,809	Yes	0.94%	2.81%
ALB29/ANB30	China Taiping	iWealthSaver	15	25	\$11,954	\$179,303	\$220,000	\$118,908	\$338,908	Yes	1.14%	3.54%
ALB29/ANB30	Income	Gro Saver Flex Pro	15	25	\$12,000	\$180,000	\$204,473	\$112,594	\$337,067	Yes	0.71%	3.14%
ALB29/ANB30	Single	Smart Saver	15	25	\$11,996	\$179,940	\$228,000	\$89,742	\$337,742	Yes	1.31%	3.15%
ALB29/ANB30	Single	Choice Saver	15	25	\$11,958	\$179,375	\$212,000	\$118,804	\$338,804	Yes	0.92%	3.39%
ALB29/ANB30	China Taiping	iWealthSaver	20	25	\$11,977	\$239,531	\$282,000	\$131,998	\$413,998	Yes	1.05%	3.46%
ALB29/ANB30	Income	Gro Saver Flex Pro	20	25	\$12,000	\$240,000	\$266,170	\$125,253	\$391,423	Yes	0.67%	3.10%
ALB29/ANB30	Single	Smart Saver	20	25	\$11,959	\$239,173	\$275,000	\$107,292	\$382,292	Yes	0.89%	2.97%
ALB29/ANB30	Single	Choice Saver	20	25	\$11,971	\$239,411	\$274,000	\$133,100	\$407,100	Yes	0.86%	3.36%

Instructions and ways to use this value comparison

1. Comparing Like-for-Like Plans: Ensure both the Premium Term and Policy Term are the same. Competitive yields are in blue.

2. Comparing Yields of same plan with different payment term: Select plan and select Policy Term.