

# Limited Premium Whole Life with Payout



## **DISCLAIMERS**

#### **IMPORTANT NOTE:**

- 1. This insurance product comparsion 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.

Source: This information is from all providers of PIAS and is accurate as of 07 March 2025

	Non-providers Products	
This information is accurate as at 07	/03/2025	
Provider	Plan	Product Info
AIA	AIA Platinum Gift for Life Plus (II)	https://www.aia.com.sg/en/our-products/platinum/wealth-accumulation/aia-platinum-gift-for-life-series
Great Eastern	GREAT Lifetime Payout 2 Special	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/retirement-income/great-lifetime-payout.htm
FWD	FWD Life Income Plus	https://www.fwd.com.sg/personalised-financial-advice/life-income-plus/
HSBC Life	HSBC Life Sapphire Prestige Income (II)	https://www.hsbc.com.sg/insurance/products/life/sapphire-prestige-income/
Prudential	PRULifetime Income Plus	https://www.prudential.com.sg/products/wealth-accumulation/savings/prulifetime-income-plus

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.

Company Singlife	Plan name	r: All references made are based on PIAS suite of products in this category only.
	Singlife Flexi Life Income II	Summary - For retirement planning needs, the plan provides flexibility, certainty and potential upside.  (i) Flexibility
		a) Offers one of the most choices of premium payment terms: Single premium (SRS available), 3, 5, 10, 15, 20 or 25 years.
		<ul> <li>b) Choose from an accumulation period range of 0 - 20 years (for all limited pay options)</li> <li>c) Choice when to start receiving the yearly income, depending on the premium term and accumulation period</li> </ul>
		<ul> <li>d) Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully</li> <li>e) Option to partial surrender the policy by reducing the Sum Assured and withdraw the cash surrender value partially anytime</li> </ul>
		f) Wide range of premium waiver riders available ii) Certainty
		a) Highest guaranteed yearly income / total premium paid across all premium payment term
		<ul> <li>b) Highest total guaranteed payout (inclusive of total guaranteed yearly income + guaranteed surrender value) over total premiums at the latter age for 3-pay and 5-pay</li> </ul>
		<ul> <li>c) 100% principal guaranteed at the end of accumulation period or earlier (as early as the end of 13th policy year for 3Pay),</li> <li>whichever is earliest (depending on the chosen premium payment term)</li> </ul>
		d) Lifetime of yearly payouts starting from the end of accumulation period.
		e) Guaranteed issuance. No medical check-up needed to apply iii) Potential Upside
		a) Offers Booster Bonus of 0.50% of Sum Assured (non-guaranteed) every policy year starting from the policy anniversary, either the attained age of Life Assured is 60 ANB or the end of the 20th policy year after the accumulation period ends (whichever is later).
	Singlife Legacy Income	<ul> <li>Competitive in terms of its total Guaranteed Yearly Income over total premiums paid for Spay, especially in the latter years at ANBB1 due to its step-up guaranteed income feature at payout year 3 &amp; year 16 respectively which provides certainty for clients in retirement planning.</li> </ul>
		<ul> <li>Guaranteed income increases over time and is split into 3 tiers.</li> <li>Offers short limited pay option of 3 years and offers monthly payout early from end of 37th monthiversary.</li> </ul>
		<ul> <li>- Pays a Centennial Benefit of 105% of the Total Premiums Paid and non-guaranteed terminal bonus (if any) if the policy is still in force at the end of the policy term and no claims for benefits have been made.</li> </ul>
		<ul> <li>-For legacy planning and keyman insurance purposes, it allows change of life insured for up to 2 times for individual-owned policies.</li> <li>unlimited times are allowed for corporate-owned policies.</li> </ul>
China Life	Lifetime Income Plan Series 4	- Competitive guaranteed Death Benefit over total premiums paid especially in the latter years of ALB60 and ALB80 for greater
ennia enc	Dictine mediter landered 4	certainity in legacy planning
		<ul> <li>Competitive in its total payouts (including total yearly income and total surrender value) over total premiums paid for its 20Pay</li> <li>Provide flexibility to client by offering a wide range of premium payment term and accumulation period to allow clients to</li> </ul>
		customise their policy - 100% capital guaranteed at the end of the premium payment term for 10, 15, 20 and 25 years premium payment term.
		<ul> <li>100% capital guaranteed at the end of accumulation period or end of 10th policy year for 5 years premium payment term whichever is earliest</li> </ul>
		- No medical check up needed to apply for this policy
	China Life Lifetime Income Supreme P	
		policy is in force - Competitve guaranteed Death Benefit over total premiums paid especially in the latter years of ALB60 and ALB80 for greater
		certainity in legacy planning
		<ul> <li>Competitive in its total payouts (including total yearly income and total surrender value) over total premiums paid for its 10Pay</li> <li>100% capital guaranteed at the end of the premium payment term</li> </ul>
		No medical check up needed to apply for this policy Premium walver riders available to enhance the coverage of the plan
China Taiping	Infinite Harvest Plus (II)	Offer short premium payment term of 3 & 5 years that pay yearly cash benefit     Single Premium option is available other than limited pay options
		- Payout starts early from end of the 4th policy year
		- Boosts the yearly income by providing an additional yearly booster during the policy term.  - Has a competitive non-guaranteed accumulated / re-invested interest at 3%
		- Secondary Life Insured option is available for policy benefit continuity
		<ul> <li>- Refund of premium if death due to any causes other than Accident within 1 year from the Issue Date, China Taiping will pay 100% of total premiums paid to them without any interest.</li> </ul>
		- Lump sum maturity benefit at age of 120
		<ul> <li>- Based on our value comparison, it also has competitive total guaranteed yearly income over premiums paid, providing clients with more certainty for retirement planning.</li> </ul>
Etiqa	Enrich Income	- Provides certainty for retirement planning, it has competitive total guaranteed payout (inclusive of total guaranteed yearly
		income + guaranteed surrender value) over total premiums paid.  - For legacy planning, it has competitive guaranteed death benefit over total premiums paid which provides certainty to clients in
		legacy planning.
		<ul> <li>Offers short premium payment term of 3 years with policy term up till age 125, similar to Singlife Legacy Income</li> <li>For key man and legacy planning, it provides change of life insured option for both corporate and individual owned policies</li> </ul>
		respectively.  - Premium deferment option is available for all premium payment terms except for its 3pay option.
		- Breakeven early at the end of premium payment term.
		<ul> <li>- High guaranteed income and total income over total premium paid due to its one-time step-up in its guaranteed and non-guaranteed monthly payout, depending on selected premium payment term.</li> </ul>
Income	Gro Cash Flex Pro	-Competitive in its total Guaranteed Yearly Income over total premiums paid for retirement planning purposes, especially for
		ALB40 with 10-pay and 20-pay payment term.  - Wide range of premium payment terms available as well as policy terms up till age 120
		- Earliest payout of the cash benefit from the end of the 2 years from policy entry date
		- High guaranteed yearly cash benefit of 3% of sum assured and a non-guaranteed cash bonus which is up to 5.4% of the chosen
		sum assured - Guaranteed Insurability option to buy another life policy from Income upon selected life events without evidence of good health
		sum assured  - Guaranteed Insurability option to buy another life policy from Income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the
		sum assured - Guaranteed Insurability option to buy another life policy from Income upon selected life events without evidence of good health
		sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the condinuity of the policy upon death of the insured lable to change up to 3 times) - Offers extra coverage in the form of Total and Permanent lookability benefit as well as Retrenchment Benefit from its optional
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon dealth of the insured polic to change up to Stimest)  - Offers extra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional Savings Protector Rider  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon dealth of the insured deble to change up to I ditmed)  - Offers extra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional Savings Proteotro Rider  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit guidpet to minimum sum assured of \$50,000)  - Cash Donais includes non-guaranteed byplyth bors of Oxfo sum assured. I applicable, payable starts from the end of 20th
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon redeath of the insured dipte to shareage up to distince)  Solidary in the continuity of the continuity of the policy is an extra the force of Total and Fernanderic Disability benefit as well as Retrenchment Benefit from its optional  Savings Protector Rider  - Competitive passwarted Death Benefit over total premium and for greater certainty in legacy planning - Option to receive mentity cash benefit (suplect to minimum sums assured of \$60,000)  - Cash bonus includes non-guaranteed bypaty bonus of 0.0% of sum assured, if applicable, payable starts from the end of 20th policy year after end of premium Test.
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon dealth of the insured beloe to indees up to 1 citizen)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Swings Protection Rider  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit business to make a swing of the protection of the control
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured beloe to change up to 1 different in - Office entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional - Office not a coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000) - Cash bonus includes non-guaranteed polyph bonus of 0.0% of sum assured, a pelpackable, payable starts from the end of 20th - Office optional control to resultability Option to take up a new policy from income with death and total and permanent disability benefits on the issured or so mill. Evidence of good healthy to two Wines and ordifferent like events of the policy for policy benefit continuity - Office optional Reternchment Benefit with chan be claimed once per policy.
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health -Secondary insured option may be appointed ultim githe policy from when the policy is in force to ensure the continuity of the policy upon dealth of the insured deble to change up to I stimes)  - Offers extra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional Savings Protector Rider  - Competitive pusuranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000)  - Cash Donas includes non-quaranteed byarth Ponns of O.6% of sum assured, if applicable, payable starts from the end of 20th policy year after end of premium Term - Offers Guaranteed Insurability Option to take up a new policy from Income with death and total and permanent disability benefits on the insured's som life. without evidence of good health (up to two times and on different life events) - Secondary Ult Insurand option may be appointed up to 3 times during the rent file policy for policy benefit continuity.
	Gro Cash Sure	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured beloe to change up to 1 different in - Office entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional - Office not a coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000) - Cash bonus includes non-guaranteed polyph bonus of 0.0% of sum assured, a pelpackable, payable starts from the end of 20th - Office optional control to resultability Option to take up a new policy from income with death and total and permanent disability benefits on the issured or so mill. Evidence of good healthy to two Wines and ordifferent like events of the policy for policy benefit continuity - Office optional Reternchment Benefit with chan be claimed once per policy.
		sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured beloe to change up to 1 different in the policy point of the policy benefit or the policy point of the policy point of the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit guispet to minimum sum assured of \$50,000)  - Cash bonus includes non-guaranteed polyph bonus of 0.0% of sum assured, a pelpackable, payable starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of 0.0% of sum assured, a pelpackable, payable starts from the end of 20th - Offers Guaranteed resulphity Option to take up a new policy from income with death and total and permanent disability benefits on the issured on on life. without exidence of good health just to wo three and on different life events - Secondary Life insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers of 100 in Retrenchment Benefit which can be claimed once per policy - Offers 1PD optional Benefit
	Gro Cash Sure  Gro Cash Pilus	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy form when the policy is in force to ensure the continuity of the policy upon death of the insured beloe to change up to 1 Citines)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit guispet to minimum sum assured of \$50,000)  - Cash boxes includes non-guaranteed polyph boxes of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyph boxes of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyph boxes of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyph boxes of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyph ones. Of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyph ones. Of 20% of sum assured, a papilicable, payable starts from the end of 20th policy year after end of profitted polyphones. Of 30% o
		sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon death of the insured dole to change up to 3 times)  Sovings Protector Rider  - Competitive parameteed Death Benefit over total premium anal for greater certainty in legacy planning - Option to receive monthly eath benefit (suplect to minimum sum assured of \$60,000)  - Cash bonus includes non-guaranteed bypath points of 0.0% of sum assured, if applicable, payable starts from the end of 20th policy year after end of premium Term of 10 the protection of the control of the
		sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy tender upon life in force to ensure the continuity of the policy upon dealth of the insured lights or insured upon the first of the policy force that overeign in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional Swings Productor Rider  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured d 50,000) policy variant from the control of the secondary of the policy from the end of 20th policy variant from 40 of premium length by horse or Order sum assured, if applicable, payable starts from the end of 20th policy varianteed insurability Option to take up a new policy from income with death and total and permanent disability benefits on the insured or some file, without evidence of good health up to two times and officent life events - Secondary Life insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offices optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy - Secondary Life insured options and application of the promium payment form of 3 years and capital guaranteed at the end of premium payment - Vealry or monthly cash benefit is payable from the end of premium payment rem till the end of option years - Vealry or monthly cash benefit separable maintenam sum assured of \$80,0000
		sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon dealt of the insured beloe to rainage up to it times)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured d \$50,000)  - Cash hours included non-guaranteed buylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours included non-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours included non-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours in school one-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours in school one-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash not summer to the school one-guaranteed starts from the end of 20th - Offers Guaranteed insurability Option to take up a new policy from income with death and total and permanent disability benefits on the insured some file, wide devicence of good health to to two tones of an officence life events of the policy for policy benefit continuity - Offers optional Benefit - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of years and capital guaranteed at the end of premium payment - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of years and
		sum assured  -Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health -Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon dealth of the insured polic to change up to Stimes)  -Offers extra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional styrings Protector Rider  -Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning -Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000)  -Cash Dossis includes non-guaranteed Death Benefit subject to minimum sum assured of \$50,000  -Cash Dossis includes non-guaranteed Dystyl bossis of Oxi 6 sum assured; a plapsicable, payable starts from the end of 20th policy year after end of premium Term -Offers Castrader Insurability Option to take up a new policy from income with death and total and permanent disability benefits on the issured's own life, without evidence of good health lip to two times and on different life events) -Offers 1970 optional Benefit  -Offers 1970 optional Benefit which can be claimed once per policy -Offers 1970 optional Benefit  -Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy -Parks or competitive guaranteed Death Benefit over total premium payment -Competitive guaranteed Death Benefit over total premium guaranteed at the end of premium payment -Verair or comorbity ach benefit spayle from the end of premium grayment -Verair or comorbity ach benefit spayle from the end of premium grayment -Verair or comorbity ach benefit spayle from the end of premium grayment end the end of policy term -Option to receive monthly cash benefit grouple from the end of premium grayment with death and total and permanent disability
		sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon dealt of the insured beloe to rainage up to it times)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured d \$50,000)  - Cash hours included non-guaranteed buylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours included non-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours included non-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours in school one-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash hours in school one-guaranteed paylay broom Colfs of sum assured, if applicable, payable starts from the end of 20th - Cash not summer to the school one-guaranteed starts from the end of 20th - Offers Guaranteed insurability Option to take up a new policy from income with death and total and permanent disability benefits on the insured some file, wide devicence of good health to to two tones of an officence life events of the policy for policy benefit continuity - Offers optional Benefit - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of years and capital guaranteed at the end of premium payment - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of years and
Manulife		sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy is in force to ensure the continuity of the policy upon dead of the insured light is change up to 1 times)  Others with over the continuity of the policy from the continuity of the continuity of the policy from the continuity of the policy from the continuity of the sum assured. Secondary Life insurance and premium the policy from the continuity of the sum assured of the policy for policy benefit continuity of the sum assured. If applicable, payable starts from the end of 20th policy from the insured of the continuity of the policy from the sured of premium paid from the insured on different life events of the policy for policy benefit continuity offers and the policy for policy benefit continuity offers policy benefit continuity of the policy for policy benefit continuity offers policy benefit continuity of the policy for
Manulife	Gro Cash Plus	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured blob to change up to Times)  - Offers extra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional swings Protector Rider  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000) - Cash hours includes non-guaranteed Death Benefit sower total premium paid - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000) - Cash hours includes non-guaranteed Death Benefit sower total premium from onthe insured row of the competitive of the provided of the prov
Manulife	Gro Cash Plus	sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy in in force to ensure the continuity of the policy upon deads of the insured folice to change up to a littlens)  - Competitive parameteed Dath Benefit over total premium and for prater certainty in legacy planning - Option to receive monthly cash benefit (suplect on binnium sum assured of \$60,000)  - Cash bonus includes non-guaranteed loyalty to binnium sum assured of \$60,000  - Cash bonus includes non-guaranteed loyalty bonus of 0.0% of sum assured. If applicable, payable starts from the end of 20th policy year after end of premium Frem - Offers Gauranteed insurability Option to take up a new policy from income with death of total and permanent disability benefits on the insured on one of the sure of the policy in the sure of the policy from the sure of the policy from the policy for policy benefit continuity - Secondary Ute insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers TPO optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term till the end of policy term - Offers TPO optional benefit suppable to minimum sum assured 45000000000000000000000000000000000000
Manulife	Gro Cash Plus	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy in fore to ensure the continuity of the policy upon redent of the insured folice to change up to 3 times.)  Sovings Protector 86der  - Competitive guaranteed Dathi Benefit over botal premium paid for greater certainty in legacy planning - Option to review mentity can be benefit (suplex to mishimum unan assured of 560000)  - Cash bosus includes non-guaranteed byouth youns of 0.0% of sum assured, if applicable, payable starts from the end of 20th - policy hor ender and of premium from - Offers Guaranteed insurability Option to take up a new policy from income with death and total and permanent disability benefits on the insured on one flie, without evidence of good health (up to two times and offerent like events) - Secondary Ule insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers 1920 optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy verse  - Secondary Ule insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers 1920 optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy verse  - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it
Manulife	Gro Cash Plus	sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy ten when the policy is in force to ensure the continuity of the policy upon dealth of the insured bylot be trainee up to 3 (times)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000)  - Cash bonus includes non-guaranteed polyph bonus of 05% of sum assured, # applicable, payable starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of 05% of sum assured, # applicable, payable starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of 05% of sum assured, # applicable, payable starts from the end of 20th - Cash bonus includes non-guaranteed payable bonus of 05% of sum assured, # applicable, payable starts from the end of 20th - Offers Guaranteed freusability Option to take up a new policy from income with death and total and permanent disability benefits on the issured on one file. Without evidence of good health up to two times and offitternetil feeders on the control of the policy for policy benefit continuity - Offers optional Berendment Benefit which can be claimed once per policy - Offers optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Veraly or monothy cash benefit is payable from the end of premium payment term till the end of policy tem - Offers to promothy the cultivation o
Manulife	Gro Cash Plus	sum assured  - Guaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy term when the policy in fore to ensure the continuity of the policy upon redent of the insured folice to change up to 3 times.)  Sovings Protector 86der  - Competitive guaranteed Dathi Benefit over botal premium paid for greater certainty in legacy planning - Option to review mentity can be benefit (suplex to mishimum unan assured of 560000)  - Cash bosus includes non-guaranteed byouth youns of 0.0% of sum assured, if applicable, payable starts from the end of 20th - policy hor ender and of premium from - Offers Guaranteed insurability Option to take up a new policy from income with death and total and permanent disability benefits on the insured on one flie, without evidence of good health (up to two times and offerent like events) - Secondary Ule insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers 1920 optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy verse  - Secondary Ule insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Offers 1920 optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy verse  - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it ill the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term it
Manulife	Gro Cash Plus	sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from income when the policy is in force to ensure the continuity of the policy upon dead of the insured lights of the similary of the continuity.  Others enter over good in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Opidon to receive monthly cash benefit (subject to minimum sums usered 450,000) policy varied free and of premium Term of the policy for substance of applicable, payable starts from the end of 20th policy varied and end of premium Term of the policy for substance of applicable, payable starts from the end of 20th opidory varied and of the sum assured, if applicable, payable starts from the end of 20th opidory varied and of the sum assured, if applicable, payable starts from the end of 20th opidory varied on one of premium paid of the sum assured, if applicable, payable starts from the end of 20th on the insured on self, even of the policy for policy benefit continuity - Secondary Life insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity - Others optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy - Control of the policy for the policy for the policy for policy benefit continuity - Others optional Benefit  - Competitive guaranteed Death Benefit over total premium payment term (ii) the end of policy term - Others optional Benefit - Verity or monthly cash benefit ap syable from the end of premium payment term (ii) the end of policy term - Others optional Benefit sove
Manulife	Gro Cash Pilus  IncomeSecure	sum assured  - Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon dealt of the insured beloe to rainage up to a times)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning  - Option to receive monthly cash benefit (subject to minimum sum assured #38,000.0)  - Cash homs induction one guaranteed buylet borns of Cold sum assured, #applicable, payable starts from the end of 20th  - Cash homs include one guaranteed buylet borns of Cold sum assured, #applicable, payable starts from the end of 20th  - Cash homs in Some file, without each guylet borns of Cold sum assured, #applicable, payable starts from the end of 20th  - Cash not be surfaced insurability Option to take up a new policy from income with death and total and permanent disability benefits  - Offers Guaranteed insurability Option to take up a new policy from income with death and total and permanent disability  - Offers optional Berenditer  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  - Competitive guaranteed of Death Benefit over total premium paid for greater certainty in legacy p
Manulife	Gro Cash Pilus  IncomeSecure	sum assured  - Cuaranteed insurability option to buy another life polity from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured blobe to change up to 1 dimes)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000)  - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payable starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payable starts from the end of 20th - Oxider Guaranteed results on the surface of pulpstackle payables to military the start of the policy for policy benefit continuity - Offers optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years  - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term tilt the end of policy term - Oyalon to receive mentify cash benefit goulpt to military the start of premium payment term tilt the end of policy term - Oyalon to receive mentify cash payable from the end of premium payment term tilt the end of policy term - Oyalon to receive mentify cash payable
Manulife	Gro Cash Pilus  IncomeSecure	sum assured  -Cuaranteed insurability option to buy another life policy from income upon selected life events without evidence of good health -Secondary insured option may be appointed during the policy term when the policy in fine to ensure the continuity of the policy upon dead of the insured light is change up to 1 times)  Others with over each of the insured light is change up to 1 times)  -Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning  -Opidon to receive monthly cash benefit coules to minimum sum assured d 500,000  policy varied free and of premium length of the sum assured. If applicable, payable starts from the end of 20th policy varied are end of premium length of the sum assured. If applicable, payable starts from the end of 20th policy varied are end of premium length.  -Offers Guaranteed Insurability Option to take up a new policy from Income with death and total and permanent disability benefits on the issured so will few, without evidence of good health up to two times and officent life events.  -Secondary Life Insured option may be appointed up to 3 times during the term of the policy for policy benefit continuity  -Offers optional Benefit  -Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  -Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy  -Offers optional Benefit  -Secondary Life insured option the secondary life the most option and the secondary life insured option the secondary life the policy for the policy for policy benefit continuity  -Offers optional Benefit  -Secondary lisured Option the most option and the policy for policy benefit continuity  -Secondary lisured Option may be appointed by the secondary lisured to policy term  -Option to receive monthly cash benefit sove total premium gaid for greater certainty in legacy planning for the earlier policy  -Secondary insured Option may
Manulife	Gro Cash Pilus  IncomeSecure	sum assured  - Cuaranteed insurability option to buy another life polity from income upon selected life events without evidence of good health - Secondary insured option may be appointed during the policy from when the policy is in force to ensure the continuity of the policy upon death of the insured blobe to change up to 1 dimes)  - Offers entra coverage in the form of Total and Permanent Disability benefit as well as Retrenchment Benefit from its optional  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning - Option to receive monthly cash benefit (subject to minimum sum assured of \$50,000)  - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payables starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payable starts from the end of 20th - Cash bonus includes non-guaranteed polyph bonus of Oxis of sum assured, a pulpstackle, payable starts from the end of 20th - Oxider Guaranteed results on the surface of pulpstackle payables to military the start of the policy for policy benefit continuity - Offers optional Benefit  - Competitive guaranteed Death Benefit over total premium paid for greater certainty in legacy planning for the earlier policy years  - Short premium payment term of 3 years and capital guaranteed at the end of premium payment - Yearly or monthly cash benefit is payable from the end of premium payment term tilt the end of policy term - Oyalon to receive mentify cash benefit goulpt to military the start of premium payment term tilt the end of policy term - Oyalon to receive mentify cash payable from the end of premium payment term tilt the end of policy term - Oyalon to receive mentify cash payable

Part	umulated  Yearly or Accumulated  Windows Side Side Side Side Side Side Side Side	3  O. 75  ALB 16-N.A.  -Guaranteed Cash Benefit from end of premium term at end of a policy year till end of the policy year till end of the policy year. And the policy year till end of the policy term  -Non-guaranteed Cash Bonus from end of 4th policy year till end of the policy year till end of the policy year till end of the policy term  -Yearly/Monthly* or Accumulated  -Yearly/Monthly* or	5. 30 ALB 0 to 73 - premium term  ALB 26 to NA  Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Meetbly* or Accumulated  Yearly/Meetbly* or Accumulated  Title sum accured is at least \$80K.  500  600	S. 30, 15, 20, 25, 30 Blase plant Savings Protector (Computorry Rider): Aldo 7: Aminus premium term  ALB 36 to NA  Payable each year starting from the end of 2nd year from the policy entry date till policy maturity (fine first actal benefit will be paid two years from the policy entry date)  (Yearly/Monthly* or Accumulated  Yearly/Monthly* or Accumulated	Inter Common Annual Common Ann	One hope:  Minis howest Rull II  ANB  Just Stage 120  3, 5  ANB 1 - 70  Pay: Payable yearly at the end of every policy year from 5th Policy Anniversary  Pay: Payable yearly at the end of every policy year from 6th Policy Anniversary  Pay: Payable yearly at the end of every policy year from 5th Policy Anniversary	5. 30 OIIS days) – 65 (MB) Subject to Entry Age + Premium Payment Term < 70 ALB ALB 18 - 70 Alb 18 - 70 Alb 18 - 70 Spay At the end of Sth policy year	\$, 10, 15, 20, 25  O(15 days) - 60 (ALB)  Subject to finity Age + Premium Payment Term <> 70 ALB  ALB 18 - 70  - As early as from 55h Policy Anniversary for as long as the lite assured is alive and while the policy is inforce  15 - Facilities to choose from an accumulation period range of 0 - 40 years.	100 years 3, 5, 10 3pay, 5pay > ANB 1 to 70 10 pay > ANB 1 to 65 ANB 17-99 Stay Payable monthly starting from end of month 37 till the end of the policy term.	Whole of life 3, 5, 10, 15, 20, 25 3 pay, 5 pay > 1 to 70 ANB 10 pay > 1 to 56 ANB 15 pay > 1 to 60 ANB 15 pay > 1 to 60 ANB 25 pay > 1 to 50 ANB 25 pay > 1 to 50 ANB ANB 17 - 99	Policy Term Premium Term
Manual	us ellinge 120 up 18 age 120 5 pay ~0 15 days 1-65 (ALB) 15 pay ~0 15 days 1-65 (ALB) 15 pay ~0 15 days 1-65 (ALB) 15 pay ~16 -65 (ALB) 15 pay ~16 pay ~	3  O. 75  ALB 16-N.A.  -Guaranteed Cash Benefit from end of premium term at end of a policy year till end of the policy year till end of the policy year. And the policy year till end of the policy term  -Non-guaranteed Cash Bonus from end of 4th policy year till end of the policy year till end of the policy year till end of the policy term  -Yearly/Monthly* or Accumulated  -Yearly/Monthly* or	5. 30 ALB 0 to 73 - premium term  ALB 26 to NA  Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Meetbly* or Accumulated  Yearly/Meetbly* or Accumulated  Title sum accured is at least \$80K.  500  600	S. 30, 15, 20, 25, 30 Blase plant Savings Protector (Computorry Rider): Aldo 7: Aminus premium term  ALB 36 to NA  Payable each year starting from the end of 2nd year from the policy entry date till policy maturity (fine first actal benefit will be paid two years from the policy entry date)  (Yearly/Monthly* or Accumulated  Yearly/Monthly* or Accumulated	Up till up 215 3, 5, 10, 15, 20 3/5pyr, A881 - 70 13/5pyr, A881 - 76 15pyr, A881 - 66 15pyr, A881 - 66 25pyr, A881 - 65 25pyr, A881 - 55 25pyr, A881 - 50 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st month 181 policy matures 25pyr, A8910e monthly starting from 25st monthly 1810e monthly starting from 25st	3.5 ANB 1 - 70 ANB 19 - 70 Pay: Payable yearly at the end of every policy year from 4th Policy Anniversary SPay: Payable yearly at the end of every policy year from 5th Policy Anniversary	5. 30 OIIS days) – 65 (MB) Subject to Entry Age + Premium Payment Term < 70 ALB ALB 18 - 70 Alb 18 - 70 Alb 18 - 70 Spay At the end of Sth policy year	\$, 10, 15, 20, 25  O(15 days) - 60 (ALB)  Subject to finity Age + Premium Payment Term <> 70 ALB  ALB 18 - 70  - As early as from 55h Policy Anniversary for as long as the lite assured is alive and while the policy is inforce  15 - Facilities to choose from an accumulation period range of 0 - 40 years.	100 years 3, 5, 10 3,987, 5,987 > AMB 1 to 70 10 payr > AMB 1 to 65 AMB 17 - 99 3997, Payable monthly starting from end of month 37 till the end of the policy term.	Whole of life 3, 5, 10, 15, 20, 25 3 pay, 5 pay > 1 to 70 ANB 10 pay > 1 to 56 ANB 15 pay > 1 to 60 ANB 15 pay > 1 to 60 ANB 25 pay > 1 to 50 ANB 25 pay > 1 to 50 ANB ANB 17 - 99	Policy Term Premium Term
Market Breef	S. 10   S. 20   O. 15 days - 65 (ALB)   O. 15 days odd] - 65 ALB	3  O. 75  ALB 16-N.A.  -Guaranteed Cash Benefit from end of premium term at end of a policy year till end of the policy year till end of the policy year. And the policy year till end of the policy term  -Non-guaranteed Cash Bonus from end of 4th policy year till end of the policy year till end of the policy year till end of the policy term  -Yearly/Monthly* or Accumulated  -Yearly/Monthly* or	5. 30 ALB 0 to 73 - premium term  ALB 26 to NA  Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Meetbly* or Accumulated  Yearly/Meetbly* or Accumulated  Title sum accured is at least \$80K.  500  600	S. 30, 15, 20, 25, 30 Blase plant Savings Protector (Computorry Rider): Aldo 7: Aminus premium term  ALB 36 to NA  Payable each year starting from the end of 2nd year from the policy entry date till policy maturity (fine first actal benefit will be paid two years from the policy entry date)  (Yearly/Monthly* or Accumulated  Yearly/Monthly* or Accumulated	3, 5, 10, 15, 20 3/5-ya; AME1 - 70 15-ya; AME1 - 70 15-ya; AME1 - 60 3/5-ya; AME1 - 50 3/5-ya; Amethy starting from 6/sst month till policy matures 1/5-ya; Amethy starting from 1/5-ya; Amethy starting f	3.5 ANB 1 - 70 ANB 19 - 70 Pay: Payable yearly at the end of every policy year from 4th Policy Anniversary SPay: Payable yearly at the end of every policy year from 5th Policy Anniversary	5. 30 OIIS days) – 65 (MB) Subject to Entry Age + Premium Payment Term < 70 ALB ALB 18 - 70 Alb 18 - 70 Alb 18 - 70 Spay At the end of Sth policy year	\$, 10, 15, 20, 25  O(15 days) - 60 (ALB)  Subject to finity Age + Premium Payment Term <> 70 ALB  ALB 18 - 70  - As early as from 55h Policy Anniversary for as long as the lite assured is alive and while the policy is inforce  15 - Facilities to choose from an accumulation period range of 0 - 40 years.	3.5.10 3.pay ~ Pay> ANB 1 to 70 10-pay ~ ANB 1 to 65  ANB 17-99 9Pay Payable monthly starting from end of month 37 till the end of the policy term. 9Pays Payable monthly starting from end of month 19Pays Payable monthly starting from end of month	3.5.10.15.20.25 3-pay, 5-pay -> 1 to 70 ANB 10-pay -> 1 to 50 ANB 15-pay -> 1 to 60 ANB 15-pay -> 1 to 60 ANB 25-pay -> 1 to 55 ANB 25-pay -> 1 to 50 ANB ANB 17-99	Premium Term
Part	Spay ~ 16 - 66 (ALB)   Spay ~ 36 - 60 (ALB)	-Guaranteed Cash Benefit from end of premium term at end of it op both year till end of the policy year till end of the policy year till end of the policy term and the policy year till end of the policy year till end of the policy term and the policy year till end of the policy term and the policy year till end of the policy term.  Yearly/Monthly* or Accumulated  Opportunity of the year of the policy term of the year o	All 8 16 to NA  Payable each year starting from the end of premium payment term fill policy maturity.  Yearly/Moethly* or Accumulated  "If the sum assured is at least \$50K.  500  600	Saving Protector (Computory 1869): ALBO 3 minus premium term  ALB 16 to NA  Payable each year starting from the end of 2nd year from the policy entry date till policy maturity (The first cash benefit will be paid two years from the policy entry data.)  Yearly/Monthly* or Accumulated  "If the sum assured is at least \$80K  500  GO	Upper, ANB 1 - 65 Liboyar, ANB 1 - 60 Liboyar, Angyable monthly starting from 61st month in glooky matures Liboyar, Payable monthly starting from 11st month in glooky matures Liboyar, Payable monthly starting from 11st month in glooky matures Liboyar, Payable monthly starting from 11st month in glooky matures Liboyar, Payable monthly starting from 11st month in glooky matures Liboyar, Angyable monthly starting from 11st month in glooky matures Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly are for accumulated Liboyar, Angyable monthly starting from 11st monthly accumulated Liboyar, Angyable monthly accumulated Liboyar, Angyable monthly accumulated Liboyar, Angyable monthly accumulated Liboyar, Angyable monthly accumulated	ANB 19-70  **Day: Papable yearly at the end of every policy year from 6th Policy Anniversary.  **Day: Papable yearly at the end of every policy year from 5th Policy Anniversary.	Subject to Entry Age + Premium Payment Term <= 70 ALB  ALB 18-70  At the end of selected premium term  SPay: At the end of 5th policy year	Subject to Entry Age + Premium Payment Term <70 ALB  ALB 18 - 70  - As early as from 55h Policy Anniversary for as long as the lite assured is alive and while the policy is inforce  1- Fresibility to choose from an accumulation period range of 0 - oil years.  Accumulation Period:	10-pay - ANB 1 to 65  ANB 17-99  \$\$Pays Psyable monthly starting from end of month 27 Bill the end of the policy term.  \$\$Pays Psyable monthly starting from end of month 30 pays Psyable monthly starting from end of month	10-pay > 1 to 65 AMB 15-pay > 1 to 60 AMB 20-pay > 1 to 55 AMB 25-pay > 1 to 50 AMB AMB 17 - 99	Entry Age, Life Insured (Min - Max)
Part	ifferent SDX  Sign = 54.0 (A)(B)  Sign = 54.0	-Guaranteed Cash Benefit from end of premium term at end of it op both year till end of the policy year till end of the policy year till end of the policy term and the policy year till end of the policy year till end of the policy term and the policy year till end of the policy term and the policy year till end of the policy term.  Yearly/Monthly* or Accumulated  Opportunity of the year of the policy term of the year o	Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Moethly* or Accumulated  "If the sum assured is at least \$80K.  500  GO	ALB 146 to NA  Payable each year starting from the end of 3nd  Payable each year starting from the end of 3nd  Payable each year starting from the self policy maturity  (the first cash benefit will be paid two years from  the policy entry date.)  Yearly/Moombly* or Accumulated  Yearly/Moombly* or Accumulated  Yearly/Moombly* or Accumulated  Solicy  GO  GO  GO  GO  GO  GO  GO  GO  GO  G	Spaper ANB - 55  ANB 17 - 150  Yell-Peryable monthly starting from 37th month till picky matures  Yell-Peryable monthly starting from 61st month till picky matures  SPAPER Populate monthly starting from 61st month till picky matures  SPAPER Payable monthly starting from 21st month till picky matures  SPAPER Payable monthly starting from 38st month till picky matures  SPAPER Payable monthly starting from 38st month till picky matures  Monthly or Accumulated  SED  GD  GD	3Pay: Payable yearly at the end of every policy year from 6th Policy Anniversary 5Pay: Payable yearly at the end of every policy year from 3th Policy Anniversary year from 3th Policy Anniversary	ALB 18 - 70  At the end of selected premium term  5Pay: At the end of 5th policy year	ALB 38-70  - As early as from 5th Policy Anniversary for as long as the like assured in alive and while the policy is inforce  1- Fassibility to choose from an accumulation period range of 0 - 40 years  Accumulation Period:	ANB 17-99  SPay: Payable monthly starting from end of month 37 till the end of the policy term.  SPay: Payable monthly starting from end of month the start	20-pay -> 1 to 55 ANB 25-pay -> 1 to 50 ANB ANB 17 - 99	
## 1965   1965	In the control of Surgery 2-16 of DUBD)  The policy year. Surger premium term — first payout will be end of 3cd of Surgery premium term — first payout will be end of 3cd of Surgery premium term — first payout will be end of 5cd of Surgery premium term — first payout will be end of 5cd of 10cd policy year.  Total yearly income (guaranteed Finance) part anothers of the policy year. Surgery year immediately before the policy matures.  Total yearly income (guaranteed Finance) part anothers year immediately before the policy matures.  Total yearly income (guaranteed Finance) part anothers year immediately before the policy matures.  Total yearly year immediately before the policy matures.  Total yearly or Accumulated Monthly or Accumulated Western State Sta	-Guaranteed Cash Benefit from end of premium term at end of it op both year till end of the policy year till end of the policy year till end of the policy term and the policy year till end of the policy year till end of the policy term and the policy year till end of the policy term and the policy year till end of the policy term.  Yearly/Monthly* or Accumulated  Opportunity of the year of the policy term of the year o	Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Moethly* or Accumulated  "If the sum assured is at least \$80K.  500  GO	Payable each year starting from the end of 2nd year from the policy entry date IIII policy maturity (fine first cath bendful will be paid two years from the policy entry date.)  Yearly/Monthly* or Accumulated  "If the sum assured in at least \$500K SCD GO GO	ANB 17-100  Sy Pay: Pay able monthly starting from 37th month the pixely matures  sy Pay: Pay able monthly starting from 37th month the pixely matures  19 "Spe?" Pay Pay he monthly starting from 61st month the pixely matures  125th month till policy matures	3Pay: Payable yearly at the end of every policy year from 6th Policy Anniversary 5Pay: Payable yearly at the end of every policy year from 3th Policy Anniversary year from 3th Policy Anniversary	At the end of selected premium term  SPay: At the end of 5th policy year	As early as from 5th Policy Anniversary for as long as the life assured is alive and while the policy is inforce  51. Fleekillity to choose from an accumulation period range of 0 - 40 years  Accumulation Period:	3Pay: Payable monthly starting from end of month 37 till the end of the policy term. 5Pay: Payable monthly starting from end of month 6	25-pay -> 1 to 50 ANB ANB 17 - 99	
## Marked Property of the Company of	In the control of Surgery 2-16 of DUBD)  The policy year. Surger premium term — first payout will be end of 3cd of Surgery premium term — first payout will be end of 3cd of Surgery premium term — first payout will be end of 5cd of Surgery premium term — first payout will be end of 5cd of 10cd policy year.  Total yearly income (guaranteed Finance) part anothers of the policy year. Surgery year immediately before the policy matures.  Total yearly income (guaranteed Finance) part anothers year immediately before the policy matures.  Total yearly income (guaranteed Finance) part anothers year immediately before the policy matures.  Total yearly year immediately before the policy matures.  Total yearly or Accumulated Monthly or Accumulated Western State Sta	-Guaranteed Cash Benefit from end of premium term at end of it op both year till end of the policy year till end of the policy year till end of the policy term and the policy year till end of the policy year till end of the policy term and the policy year till end of the policy term and the policy year till end of the policy term.  Yearly/Monthly* or Accumulated  Opportunity of the year of the policy term of the year o	Payable each year starting from the end of premium payment term till policy maturity.  Yearly/Moethly* or Accumulated  "If the sum assured is at least \$80K.  500  GIO	Payable each year starting from the end of 2nd year from the policy entry date IIII policy maturity (fine first cath bendful will be paid two years from the policy entry date.)  Yearly/Monthly* or Accumulated  "If the sum assured in at least \$500K SCD GO GO	vy 3Psy. Payable monthly starting from 37th month if picky matures to month if picky matures yet yet Psy. Psy. Payable monthly starting from 61st month if picky matures 10Psy. Psyable monthly starting from 11st month if picky matures 11SPsy. Psyable monthly starting from 11st month if picky matures 11SPsy. Psyable monthly starting from 31st month if picky matures 12SPsy. Psyable monthly starting from 31st month if picky matures 12SPsy. Psyable monthly starting from 31st month if picky matures 12SPsy. Psyable monthly starting from 31st monthly or Accumulated 15SPsyable monthly starting from 31st monthly or Accumulated 15SPsyable monthly starting from 31st monthl	3Pay: Payable yearly at the end of every policy year from 6th Policy Anniversary 5Pay: Payable yearly at the end of every policy year from 3th Policy Anniversary year from 3th Policy Anniversary	At the end of selected premium term  SPay: At the end of 5th policy year	As early as from 5th Policy Anniversary for as long as the life assured is alive and while the policy is inforce  51. Fleekillity to choose from an accumulation period range of 0 - 40 years  Accumulation Period:	3Pay: Payable monthly starting from end of month 37 till the end of the policy term. 5Pay: Payable monthly starting from end of month 6		
Market Briefle	Compared State   Comp	premium term at end of art policy year till end of the policy term and of the policy term of the policy term of the policy term of the policy year till end of the policy term of the po	payment term till polky maturity.  Yearly/Meethly* or Accumulated  "If the sun assured is at least \$50K  500  600	year from the policy entry date till policy maturity (The first cash benefit will be paid two years from the policy entry data.)  Yearly/Monthly* or Accumulated  Yearly/Monthly* or Accumulated  Yearly/Monthly* or Accumulated  On the sum assured is at least \$80K  SOD  GO	month til polky matures (y SPs. pryskle mothly stating from 61st month till polky matures tildp://ysyble monthly staring from tillzin month till golly matures tildp://ysyble monthly staring from tillzin month till golly matures 15Psp://ysyble monthly staring from tills:monthill golly matures 20Psp://ysyble monthly staring from 201st monthill goldy matures Monthly or Accumulated Monthly or Accumulated	year from 4th Policy Anniversary SPay: Payable yearly at the end of every policy year from 5th Policy Anniversary	5Pay: At the end of 5th policy year	life assured is alive and while the policy is inforce  1 - Flexibility to choose from an accumulation period range of 0 - 40 years  Accumulation Period:	37 till the end of the policy term.  5Pay: Payable monthly starting from end of month 6		
Property of the control of the contr	Booss from end of 10 years premium term — first payout will be end of on muturly date) of the policy term of 10 the policy area of 10 the policy area of 10 the policy area of 10 the policy analyses of 10 the policy area of 10 the policy of 10 th	- Non-guaranteed Cash Bonus from end of dh policy year till end of the policy ferm did hopicy year till end of the policy ferm.  Vearly/Moenthy* or Accumulated  Yearly/Moenthy* or Accumulated  Yearly/Moenthy* or Accumulated  You have been accumulated  You have be	*If the sum assured is at least \$80K SGD GIO	the policy entry date.)  Yesahy/Monthly* or Accumulated  "If the sum assured in at least \$80K  500  GIO	month till piolly matures  189 på Paylike mothyt starling from  121st month till polley matures  118-pr. Paylike monthly starling from  118-pr. Paylike monthly starling from  118-pr. Paylike monthly starling from  218-pr. Paylike monthly starling from  218-pr. Paylike monthly starling from  218-pr. Monthly or Accumulated  600  600	year from 5th Policy Anniversary		of 0 - 40 years  Accumulation Period:	5Pay: Payable monthly starting from end of month of till the end of the policy term.	as the life assured is alive and while the policy is	Payout Commence
Market Ma	Total yearly income (guzanteed * non-guzanteed) polymorphy problem conthly starting from 65 polymorphy will be papable at the end of each poly year until the (The last monthly income will be papable or provided by the problem of the papable of th	Vearly/Monthly* or Accumulated "If the sum assured is at least 800K SO Opportunity on the superior of the supe	*If the sum assured is at least \$80K SGD GIO	the policy entry date.)  Yesahy/Monthly* or Accumulated  "If the sum assured in at least \$80K  500  GIO	month till piolly matures  189 på Paylike mothyt starling from  121st month till polley matures  118-pr. Paylike monthly starling from  118-pr. Paylike monthly starling from  118-pr. Paylike monthly starling from  218-pr. Paylike monthly starling from  218-pr. Paylike monthly starling from  218-pr. Monthly or Accumulated  600  600	year from 5th Policy Anniversary		Accumulation Period:	till the end of the policy term.	inforce	
The second of th	Total yearly income (guaranteed + non-guaranteed) will be papable at the most of each policy variety. (The tast monthly income will be payable molecular and each policy and the control of each policy and the control of the payable on the payable mature.  Wearly or Accumulated  Vearly or Accumulated  Vearly or Accumulated  Vearly or Accumulated  Monthly or Accumulated  Least 500X  ScD  GD  GD  GBT  GBT  SED  ScD  GD  GBT  GBT  SED  ScD  GD  GD  GBT  GBT  SED  ScD  GD  GD  GBT  GBT  SED  ScD  GD  GD  GBT  GBT  SED  ScD  ScD  GD  GD  GBT  GBT  SED  ScD  ScD  GD  GD  GBT  SCD  GD  GBT  GBT  SED  ScD  ScD  GD  GD  GBT  SCD  GD  GBT  GBT  SCD  GD  GBT  SCD  GD  GD  GBT  SCD  GD  GBT  SCD  GD  GBT  GBT  SCD  GD  GBT  SCD  GD  GBT  GBT  SCD  GD  GD  GBT  SCD  GD  GBT  GBT  SCD  GD  GBT  SCD  GD  GD  GBT  SCD  GD  GBT  GBT  SCD  GD  GBT  SCD  GB	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	121st month till policy matures 15Pay; Payable monthly starting from 31st month till goly matures 25Pay; Payable monthly starting from 241st month till policy matures Monthly or Accumulated 560 GO GO 3Pay	Yearly or Accumulated			1 ' '	Flexibility to choose from an accumulation period range of 0 - 20 years	
AND SECURIAL PROPERTY OF THE P	policy anniversary year immediately before the policy or maturity date) matures.  Wearly or Accumulated  Vearly or	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	15Pay: Payable monthly starting from 181st month till policy matures 20Pay: Payable monthly starting from 25tst month till policy matures Monthly or Accumulated 5GD GGO GGO GGO BPay.	Yearly or Accumulated		-1			
Marie	Weart   Wearly or Accumulated   Monthly or Accumulated	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	181st month till policy matures 209 ay Payable monthly starting from 241st month till policy matures  Monthly or Accumulated 5GD GIO GIO 3Pay	Yearly or Accumulated		to the state of th	221 at the cita of the policy term.	3, 5, 10, 15, 20, 25-pay: 0 - 20 years	
Marie	Roart \$100K   SGD   SG	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	241st month till policy matures  Monthly or Accumulated  SGD GIO JBN BN SN	Yearly or Accumulated		Period ≤ 75 ALB)	n		
Marie	Roart \$50X   SGD	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	Monthly or Accumulated  SGD GIO 3Pay.	Yearly or Accumulated				Period ± 80 ANB)	
The column   The	Roart \$50X   SGD	"If the sum assured is at least \$80K SGD GIO Depending on entry age, different percentage of sum assured from 0.40% to	*If the sum assured is at least \$80K SGD GIO	"If the sum assured is at least \$80K SGD GIO	SGD GIO 3Pay.	Yearly or Accumulated					
Marie	SCD	GIO Depending on entry age, different percentage of sum assured from 0.40% to	SGD GIO	SGD GIO	SGD GIO SPay From 37th to 60th month: 2 0% of unvalue		Yearly/Monthly or Accumulated	Yearly or Accumulated	Monthly or Accumulated	Yearly or Accumulated	Payout Frequency
### PATE OF THE PA	red from 0.40% to  Sam Insured \$3,23,00 - \$49,999. 0,379% of sum insured  \$100 - 100	percentage of sum assured from 0.40% to	50D (GD 28 of SA	SGD GIO 3% of SA	GIO  3Pay From 37th to 60th months 2 0% of words						
Properties and the second of t	red from 0.40% to  Sam Insured \$2,200.0 = 48,999.0 , 239% of sam Insured  \$100.0	percentage of sum assured from 0.40% to	2% of SA	3% of SA	SPay From 37th to 60th month: 2 0% of wearls	GIO	SGD GIO	GIO GIO	GIO GIO	GIO GIO	urrency Inderwriting
Property for season (1912)  Pr	Som Insured \$5,000 and above 0.000 of sum insured   100 p. 100 ks 10s 11    Som Insured \$1,000 and 30s 0.00 (sh sum insured   Som Insured \$1,000 and 30s 0.00 (sh sum insured   100 p. 100 ks 10s 10s 10s 10s 10s 10s 10s 10s 10s 10	1.85%				3Pay 1.35% - 1.50% of sum of yearly premiums	1.8% of SA	1% of SA	From payout year 1-2: 1.00% of SA	2.20% of SA	uaranteed Yearly Income % of Sum Assured) @ IRR 4.25%
Part	Sam Insured \$3,23,00 - 149,979 0,376/16 fram Insured Sam Insured \$3,000 and above 1,000 for dam insured  1879,176/16 (195.18) Sam Insured \$3,000 3,45,979 0,374/6 of sam Insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured Sam Insured \$3,000 and above: 0,000 for sam insured				premium	payable;					
Part	Sam Insured \$50,000 and above: 0,800% of sam insured \$100 and 100 and				Homots diwards: 3.0% of yearly premium	5Pay					
A PARTICIPATION OF THE PARTICI	Sum Insured \$23,200 - \$49,999 0,274% of sum insured Sum Insured \$50,000 and above: 0,800% of sum insured \$10,000 and ab				From 61st to 120th month: 5.0% of yearly	1.30% - 1.40% of sum of yearly premiums payable;			From payout year 16 onwards: 1.37% of SA		
A PARTICIPATION OF THE PARTICI	Sum Insured \$23,200 - \$49,999- 0,274% of sum insured Sum Insured \$50,000 and above: 0,800% of sum insured sum insured \$50,000 and above: 0,800% of sum insured \$				premium From 121st onwards: 6.3% of yearly premiur	depending on entry age of primary life					
AND PROPERTY OF THE PROPERTY O	, different SEze 2.3300-649-999- 2.43% of SA sum insured \$23,300-649-999- 2.43% of SA seed from 3.26% to Sum insured \$23,300-649-999- 2.43% of SA seed from 3.26% to Sum insured \$23,300-649-999-99-99-99-99-99-99-99-99-99-99-99-					assured					
The state of the s	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured										
A PROPER	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				From 181st onwards: 16% of yearly premium						
A PROPER	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				<u>15Pay</u>						
A PROPER	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				From 181st to 240th month: 19.0% of yearly premium						
Programme of the control of the cont	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				From 241st onwards: 26% of yearly premium						
Table 1 And	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				20Pay						
Septimination of the control of the	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				premium						
Set for a contact of the contact of	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured				From 301st onwards:40% of yearly premium						
Set for a contact of the contact of	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured										
Harmout of the following lines in the control of th	red from 3.36% to Sum Insured \$23,300 - \$49,999: Policy Year 3 - Policy Year 8: 0.491% of sum insured										
NEATOR SECTION	Policy Year 3 - Policy Year 8: 0.491% of sum insured	Depending on entry age, different percentage of sum assured from 3.36% to	Cash bonus (Includes Loyalty bonus of 0.60%, if applicable)		3Pay From 37th to 60th month: 5.0% of yearly	3pay & 5pay 1.80% - 2.00% of sum of yearly premiums	4.20% of SA	4.70% of SA	Prom payout year		on-guaranteed Yearly Income % of Sum Assured) @ IRR 4.25%
Septimon Sep		5.90%	5D <sub>207</sub>	Premium Term 10 years - 4.35%	premium	payable, depending on entry age of primary			1-2: 1.32% of SA	3.0% of SA	
## March Quality Quali			End of 5th policy year to end of 24th policy years:	Premium Term 20 years - 3.33%	, , ,				From payout year		
Residence of the second of the	Policy Year 3 - Policy Year 8: 1.200% of sum insured		End of 25th policy year onwards: 7.90% of sum	Premium Term 25 years - 3.00% Premium Term 30 years - 2.50%	From 61st to 120th month: 5.0% of yearly	as the end of 20th policy year				3.50% of SA (including Booster Bonus)	
Part	From Policy Year 9: 2.200% of sum insured		assured	*this will differ for other policy term chosen	premium From 121st onwards: 12.7% of yearly	0.27% - 0.40% of Sum of Yearly Premium			From payout year 16 onwards: 2.25% of SA		
Part of the second of the seco	10Pay (Policy Year 5) Sure Insured \$22 200 - \$49 999		10Pay  • End of 10th policy year to end of 29th policy years:		premium	life insured and premium payment term			SPay		
The property for the property of the property	Policy Year 5 - Policy Year 14: 1.088% of sum insured		7.30% of sum assured		10Pay				1-2: 1.31% of SA		
Part			End of Juth years onward: 7.90% of sum assured		premium						
Part	Sum Insured \$50,000 and above: Policy Year 3 - Policy Year 8: 1.750% of sum insured				From 181st onwards: 24% of yearly premium						
Segment for the segment of the segme	From Policy Year 9: 2.200% of sum insured				15Pay From 181st to 240th month: 39% of yearly				From payout year 16 onwards: 2.22% of SA		
12 2500 d d A.  The proper material promises 2500 d d D.  The proper mat	10Pay (Policy Year 10)				premium				10Pay		
Fig. 1 (2)	From Policy Year 10: 2.226% of sum insured								1-2: 1.30% of SA		
Makely Booffs  No. 2004 promoting 12 downwerds 2.200 of 56 and of printing promote terms of the configuration of t					From 241st to 300th month: 49% of yearly				From payout year		
Add the most of processing agreement for the same of the processing agreement for the same of the same of the processing a	From Policy Year 10: 2.850% of sum insured				premium From 301st onwards: 57% of yearly premium						
Pays a Centerical Benefit of 120% of the Total Premium Payl and for grapurated for terminal Dross of the Total Premium Payl and for grapurated for terminal Dross of the Total Premium Payl and for the grapurated for terminal Dross of the Total Premium Payl and for the Total Payl and for the Tot									From payout year 16 onwards: 2.20% of SA		
Pays a Controlled Section of 100% of the Total Personal Boundary of 100% of 100% page and read trained blooms of 100% page and read trained or 100% page and the major of 100% page.  Any accounted controlled to 100% of 100% page and the major of 100% page.  Any accounted of controlled to 100% page and the major of 100% page.  Any accounted of controlled to 100% page and the major of 100% page.  Any accounted of controlled to 100% page.  Any accounted of the total personal p			Yes, policy maturity at age 120 of the original life insured	Yes, policy maturity at age 120 of the original life insured	Yes, at policy maturity at age 125.	Yes, policy maturity at age 120	NA	NA NA	Yes, at end of policy term.	NA .	faturity Benefit
[2 any), Les say amount owing to figure.  Any accomplished for a second origing.  Any accomplished for a second origin.  Any accomplished for a second origing.  Any accomplished for a second origin.  Any accomplished for a se			The same of	The same of			1		Pays a Centennial Benefit of 105% of the Total		
Any accumulated constructive from and Cash Gold Jay monthly income deposited with Gold and monthly income deposited with Gold and monthly income deposited with Gold to depote the with the Centeroid Benefit.  Lets any amount oning to Etip  Tex., at the end of accumulation interest Rate JONS p.a.	nder value as at date: maturity date:	a) The guaranteed surrender value as at			(b)last monthly income				(if any), less any amount owing to Singlife.		
Bonus vil also be epid out together with the Control vil all ponds.  Some guaranteed Accumulation Interest Ride 2,00% p.a.  27% p.a.  27	b) The non-guaranteed maturity bonus (if any); and c) The non-guaranteed maturity bonus (if any); and c) Any accumulated monthly income which has built any); and	b) The non-guaranteed maturity bonus (if	date; b) The non-guaranteed maturity bonus (if any); and	date; b) The non-guaranteed maturity bonus (if any); and	(d) Any monthly income deposited with						
konguaranteed Accumulation letteret Rate 2,00% p.a. 2,75% p.a. 2,75% p.a. 2,75% p.a. 2,75% p.a. 2,00% p.a. 2,00% p.a. 2,00% p.a. 3,00% p.a. 3,0	up with interest (if any).  c) Any accumulated monthly income w has built up with interest (if any).	any); and c) Any accumulated cash benefits and cash	c) Any accumulated cash benefits and cash bonus	c) Any accumulated cash benefits and cash bonus	Etiqa with non-guaranteed interest,		1				
Vs., 4th end of accumulation period or selfler, depending on the choice of premium payment term (a) End of 12th Policy variety for policies with premium payment term (b) End of 12th Policy variety for policies with premium payment term (c) (3.0 policy year for policies with premium payment term (c) (3.0 p	лр (if any).	bonus which have built up (if any).			Less any amounts owing to Etiqa						
The set of accomplation period or service, depending on the choice of premium payment term (a) East of 12th Policy var for Policy with 3 years premium payment term (b) East of 25th Policy var for Policy with 3 years premium payment term (c) 5.30 vers 3 years permium payment term (c) 5.30 vers 5 years 5 years permium payment term (c) 5.30 vers 5 years 5 years permium payment term (c) 5.30 vers 5 years 5 ye	3.00% p.a. 3.00% p.a.	3.00% p.a.	3.00% p.a	3.00% p.a.	1.20% p.a.	3.00% p.a.	2.75% p.a.	2.75% p.a.	3.00% p.a.	te 3.00% p.a.	ion-guaranteed Accumulation Interest Pate
depending on the cloke of premium payment tem (a) End of 18th Policy War for Policy with 3 years permium payment tem (b) 5, Divar 25 by policy year for policies with premium payment tem (c) 5, Sy years permium payment tem, or (c) End of 25th Policy year for Policy with 3, 20 or 55 years premium payment tem, (d) 19, Sy years (permium payment tem, (d) 19, Sy years (per		· ·	·		· ·		,				•
(a) [3 End of 13th Policy Year for Policy with 3 years premium payment term; (b) [1 and of 13th Policy Year for Policy with 3, 10 or 15 years premium payment term; (b) [1 and of 13th Policy Year for Policy with 5, 10 or 15 years premium payment term; (c) [1 and of 25th Policy Year for Policy with 5, 10 or 15 years premium payment term; (c) [1 and of 25th Policy Year for Policy with 5, 10 or 15 years premium payment term; (c) [1 and of 25th Policy Year for Policy with 10 or 25 years respectively Year for Policy with 10 or 25 years respectively Year for Policy with 10 or 25 years respectively Year for Policy with 20 or 25 years respectively Years for Policy with 20 or 25 years respectively Years for Policy with 20 or 25 years respectively Years for Policy with 20 or 25 years respectively Years for Policy with 20	ium payment term. Yes, before end of policy maturity Yes, before end of policy maturity	Yes. At the end of premium payment term	Yes. At the end of premium payment term	Yes, before end of policy maturity	Yes. At the end of premium payment term	Yes. At the end of premium payment term.	Yes. At the end of premium payment term	Yes. At the end of accumulation period or end of:	Yes, before end of policy maturity	Yes, at the end of accumulation period or earlier, depending on the choice of premium payment term	00% Capital Guaranteed
permitum payment term; (0) 15th Act 25th Policy War for Policy with 1, 20 or 15th Policy War for Policy with 1, 20 or 15th Policy War for Policy with 20 or 25 years premitum payment term; (c) (c) find of 25th Policy War for Policy with 20 or 25 years premitum payment term; (c) (c) find of 25th Policy War for Policy with 20 or 25 years premitum payment term; (c) (c) find of 25th Policy War for Policy with 20 or 25 years premitum payment term; (c) (c) find of 25th Policy War for Policy with 20 or 25 years premitum payment term; (c)							1	<ul> <li>(i) 10th policy year for policies with premium payment term of 5, 10 years</li> </ul>			
years premium payment term; or (c) find of 528 Proby; year for frollowy with 20 or 25 years premium payment term; or (c) find of 528 Proby; year for for long with 20 or 25 years premium payment term; or (c) find of 528 Proby; year for for long with 20 or 25 years premium payment term; or (c) find of 528 Prob; year for for long with 20 or 25 years premium payment term; or (c) find of 528 Prob; year for for long with 20 or 25 years premium payment term; or (c) find of 528 Prob; year for find points year, as long as premiums are apid upon to date.    Couranteed Cubs Surrended Value   Couranteed Cubs							n	(ii) 15th, 20th or 25th policy year for policies with a premiun		premium payment term:	
year permitum payment term. whicheven its carliest. whicheven is carliest. whicheven its carliest. which is the policy variest to test permitten may be discussed. which is the policy variest. which is the policy variest. which carliest is the policy of the start of the third policy variest. which carliest is the premission are policy to date.  ### Complete the policy variest.  ### Complete the policy varies							1			years premium payment term; or	
In the case of a Sureeded Value  In the season of the production of the sureded value  In the season of the production of the season of the se								wnicnever is earliest		years premium payment term;	
from the 6th policy year after the end of the Accumulation Period.    For 5-Pay & 10-Pay; Policy will acquire a Gazaranteed	ranteed Cash	Policy will acquire a Guaranteed Cash	Equivalent to total premiums paid, excluding	There is a surrender value on this policy after	er <u>3Pay</u>			From the end of 2nd policy year, as long as premiums are	For 3-Pay: Policy will acquire a Guaranteed Cash	Increase at 0.25% per annum (compounded) startin	uaranteed Cash Surrender Value
For 5-Pay & 10-Pay; Policy will acquire a Guaranteed Per again and provide a Guaranteed Per again and provide a Guaranteed Per again and provide a Guaranteed per again	from the beginning onwards, as long as the premiums are paid up to date year onwards, as long as the premium	<ul> <li>Surrender Value starting from the beginning of 2nd Policy Year as long as premiums are</li> </ul>	premiums paid on riders at the end of premium term	premiums have been paid for at least 2 years.	Policy will acquire a Cash Value from the end of the 2nd Policy Year onwards, upon	value from the end of the 2nd policy year as	paid-to-date	paid-to-date	Surrender Value starting from the beginning of 2nd	from the 5th policy year after the end of the	
		paid up to date.			receipt of the 2nd year annual premium	1					
Cash Surrender Value starting from the beginning of Increases gradually until it reaches: 195% of the lo date.  3d Policy Years a long a premium are paid up to Value of the Cash of the Cash of Value of					e to date.	increases gradually until it reaches 108% of the			Cash Surrender Value starting from the beginning of		
date. (a) end of the 33rd policy year for policies with 5/10/15 & 20Pay					h 5/10/15 & 20Pay	(a) end of the 33rd policy year for policies with			date.		
permium term of 3 years, and Policy will acquire a Cabus Pauce from the  (b) even of the 45th dock year found only with year found of the 45th dock year found only with year found on the year found only with year found on the year found					Policy will acquire a Cash Value from the th end of the 3rd Policy Year onwards, upon	premium term of 3 years; and (b) end of the 36th policy year for policies with			The policy will acquire a Guaranteed Cash Surrender		
Value of RRNs of rotal premiums goal after the premium payment form. permium payment form. permium payment form. permium payment form. permium payment form.					receipt of the 3rd year annual premium are		1		Value of 80% of total premiums paid after the		
permum payment erm.  and stays level thereutiler.  date.					date.	and stays level thereafter.			pam payment term.		
finitum Sum Insured/Yearly Income 51: \$25.00 \$1: \$25.00	<u>21</u> <u>21</u>	SI: \$25,000	SI: \$12,000	For Policy Term till age 120	Min. annual premium	Minimum Yearly Premium	SI: \$75,000	SI: \$25,000	SI: \$25,000	SI: \$25000	Ainimum Sum Insured/Yearly Income
\$\text{\begin{subarray}{cccccccccccccccccccccccccccccccccccc	10 Pay (Y5 Income Payout): \$34,900 5Pay: \$90,000			Si: \$10,000	3Pay: \$10,000 5Pay: \$8,000	3Pay: \$25,000	1				
10Pay: 54,000 10Pay (Y10 Income Payout): 523,000					10Pay: \$4,000		1				
10 mg - r-vov 14 mg - r 17 m 1	10 Pay (Y10 Income Payout): \$23,300			I .	20Pay: \$2,000 20Pay: \$2,000	1	1		T. Control of the Con		facilities on Complete and Or other to the
159rp; 53,000 20rp; 52,000			C1 40 500 000	F. B. P. W. W. 197			Address Control of the Control of th				naximum Sum Insured/Yearly Income
15Pay: \$3,000		SI: \$3,500,000	SI: \$3,500,000			3Pay: \$2,400,000	Subject to financial underwriting	Subject to financial underwriting	<u>\$I</u> 3Pay: \$17,000,000	SI 3Pay: \$16,000,000	

Coverage	Death, TI	Death, TI	Death, TI	Death, TI	Death, Refund of premium if death due to any causes other than Accident within 1 year	Death, TI	Death, TI	Death, TI	Death, TI	Death, TI, Waiver of premium on TPD (Embedded, GIO)	Death, TI, Waiver of premium on TPD (Embedded, GIO), Terminal Cancer
					from the issue date						Benefit
Death Benefit	The higher of:	The higher of:	The higher of:	The higher of:	The sum of:	The higher of:	The sum of:	The sum of:	The sum of:	The higher of:	The higher of:
	(i)101% of total premiums paid for the basic plan up to the date of death (excluding advance premiums and premiums for supplementary benefits (if any) attached to the policy): or	i))101% of total premiums paid for the basic plan up to the date of death (excluding advance premiums and premiums for supplementary benefits (if any) attached to the policy) less	(i) 101% of the total yearly premiums paid to date, or (ii) Guaranteed surrender value	(i) 101% of the total yearly premiums due to-date or the guaranteed cash value, whichever is higher;	a) Higher of i) 105% of the Single Premium paid; or ii) a non-guaranteed surrender value, and b)a non-guaranteed terminal dividend	(i) 101% of total regular premiums paid plus performance bonuses; or (ii) Total surrender value and	(i) 105% of all net premiums paid (ii)Terminal Bonus (iii)Any accumulated cash benefits & cash bonuses	(i)The higher of: - 105% of all net premium(s) paid; or The guaranteed portion of the cash value, and (ii)A terminal bonus (iii) Any accumulated cash benefits & cash bonuses	(i)The higher of: - 105% of all net premium(s) paid; or -The guaranteed portion of the cash value, and (ii)A terminal bonus	(i)101% of total premiums paid to date (excluding any advance premiums and any premiums paid for supplementary benefits attached to the policy); or (ii) Guaranteed cash-in-value;	y (i)101% of total premiums paid to date (excluding any advance premiums); or (ii) Guaranteed surrender value;
	(ii) The guaranteed cash surrender value;	the total Guaranteed Income paid out to date; or				plus any monthly income deposited with	less any amount owing to Income		(iii) Any accumulated cash benefits & cash		Plus
	Plus	(ii) The guaranteed cash surrender value;	(i) non-guaranteed terminal bonus (if any) (ii) accumulated guaranteed yearly income and non-	(i) non-guaranteed terminal bonus (if any) (ii) accumulated guaranteed yearly income and non-	Refund of premium if death due to any causes other than Accident within 1 year	Etiqa with non-guaranteed interest less any amounts owing to Etiqa		less any amount owing to Income	Donuses	Pius	(i)Any claim bonus; and
	(i) Terminal Bonus (if any) and	Plus	guaranteed yearly income (if any); and (iii) interest on the accumulated guaranteed yearly income	guaranteed yearly income (if any); and (iii) interest on the accumulated guaranteed yearly income	from the Issue Date.				less any amount owing to Income	(i)Any claim bonus; and (ii) Any yearly income which has built up with interest	(ii) Any monthly income which has built up t with interest (if not previously withdrawn)
	(ii) Any re-invested Yearly Income and Booster Bonus with non-guaranteed interest (if any and not	(i) Terminal Bonus (if any) and	and non-guaranteed yearly income (if any)	and non-guaranteed yearly income (if any)						(if not previously withdrawn)	less any amount owing to Manulife
	previously withdrawn).	(ii)Any re-invested Guaranteed Income and Cash Bonus (if any) with non-guaranteed interest (if any	less any amounts owing (if any), outstanding premium (if	less any amounts owing (if any), outstanding premium (if any) and future instalment premiums which are required to						less any amount owing to Manulife	
	less any amount owing to Singlife.	and not previously withdrawn).	make up the full year's premiums (if any)	make up the full year's premiums (if any)							
		less any amount owing to Singlife									
Change of life insured option / Secondary life insured Option	N.A.	Allowed for change of life assured For individual owned policies	NA.	Contingent Life Insured Option  Policyowner may appoint up to two contingent life	Secondary life insured option is allowed up to 2 times.	Allowed for change of life assured after second policy year	Secondary Insured Option allowed and cannot be exercised more than 3 times	Secondary Insured Option allowed and cannot be exercised more than 3 times	Secondary Insured Option allowed and cannot be exercised more than 3 times	Change of life insured option allowed for corporate owned (unlimited times) and individual owned policies (not more than 2 times during the policy	: Change of life insured option allowed fo corporate owned (unlimited times) and individual owned policies (not more than
		Policyowner may change the life insured up to two times during policy term after the first policy year		insureds at application or during the policy term to ensur the continuity of the policy. Contingent life insured can b appointed an unlimited number of times.		For individual owned policies Not more than 3 times during the policy term	The secondary insured may be appointed or removed before death of the insured provided certain conditions are met.	The secondary insured may be appointed or removed before death of the insured provided certain conditions are met.	The secondary insured may be appointed or removed before death of the insured provided certain conditions are met.	term)	2 times during the policy term)
		For corporation owned policies - Unlimited times during the policy term				For corporation owned policies Unlimited times during policy term, after second policy year					
Premium Freeze Option/ Premium Deferment Option	N.A.	N.A.	N.A.	N.A.	N.A.	Premium Deferment Option 3Pay: NA 5Pay: can be exercised once 10/15/20Pay: can be exercised up to 2 times	N.A.	N.A.	NA.	N.A.	N.A.
Guarantee Insurability Option to Buy Another Life Policy	No	No	No	No	No	No	Yes	Yes	Yes	No	No
Retrenchment Benefit	No	No	No	No No	No	No	Yes, policyholder will not have to pay the	Yes, policyholder will not have to pay the premiums	No	No	No
							premiums for the basic policy and Savings Protector rider for six months from the next premium due date onwards.	for the basic policy and Savings Protector rider for six months from the next premium due date onwards.			
								This retrenchment benefit is offered through optional Savings Protector rider.			
Par Fund Returns	3-year average (2021 to 2023): -2.51%	3-year average (2021 to 2023): -2.51%	3-year average (2021 to 2023): -0.08%	3-year average (2021 to 2023): -0.08%	3-year average (2021 to 2023): -3.4%	3-year average (2021 to 2023): -2.48%	3-year average (2021 to 2023): -1.48%	3-year average (2021 to 2023): -1.48%	3-year average (2021 to 2023): -1.48%	2022: -4.92%	2022: -4.92%
	5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): N.A.	5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): N.A.	5-year average (2019 to 2023): N.A. 10-year average (2014 to 2023): N.A.	5-year average (2019 to 2023): 1.26% 10-year average (2014 to 2023): NA	5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%		2023: 10.06%
Total Expense Ratio	3-year average (2021 to 2023): 2.21% 5-year average (2019 to 2023): 2.38%	3-year average (2021 to 2023): 2.21% 5-year average (2019 to 2023): 2.38%	3-year average (2021 to 2023): 4.29% 5-year average (2019 to 2023): N.A.	3-year average (2021 to 2023): 4.29% 5-year average (2019 to 2023): N.A.	3-year average (2021 to 2023): 7.2% 5-year average (2019 to 2023): N.A.	3-year average (2021 to 2023): 1.86% 5-year average (2019 to 2023): 3.02%	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.93%	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.93%	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.93%	3-year average (2020 to 2022): 2.98% 5-year average (2018 to 2022): 3.43%	3-year average (2021 to 2023): 2.19% 5-year average (2019 to 2023): 2.64%
	10-year average (2014 to 2023): 2.58%	10-year average (2014 to 2023): 2.58%	10-year average (2014 to 2023): N.A.	10-year average (2014 to 2023): N.A.	10-year average (2014 to 2023): N.A.	10-year average (2014 to 2023): N.A.	10-year average (2014 to 2023): 0.88%	10-year average (2014 to 2023): 0.88%	10-year average (2014 to 2023): 0.88%	10-year average (2013 to 2022): 3.39%	10-year average (2014 to 2023): 2.93%
Riders	- Cancer Premium Waiver II - EasyTerm	- Cancer Premium Waiver II - EasyTerm	- Premium Waiver Rider - Payer Benefit Rider	- Premium Waiver Rider - Payer Benefit Rider	N.A.	- Extra payer waiver II rider (SIO) - Extra secure waiver II rider (SIO)	- Savings Protector Rider - Cancer Premium Waiver (GIO) (for 1st and 3rd	- Savings Protector Pro - Cancer Premium Waiver (GIO) (for 1st and 3rd party	- Cancer Premium Waiver (GIO) (for 1st and 3rd party policy)	GIO)	N.A.
	- EasyPayer Premium Waiver - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II	- EasyPayer Premium Waiver - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II	- Enhanced Payer Benefit Rider	-Enhanced Payer Benefit Rider			party policy)	policy)		- Terminal Ulness Benefit (Embedded, GIO) - Terminal Illness Benefit - Cancer Care Premium Waiver Rider (GIO) - Critical Care Waiver rider (II) - Payor Benefit Rider (I)	
USP	- Flexible premium payment term and accumulation period from 0-20 years.	-Offers Single Premium option other than 3Pay, 5Pay & 10Pay premium term options	Flexible premium payment term and accumulation period     100% capital guaranteed at the end of the premium	Yearly or monthly cash benefit is payable from the end of selected premium term as long as the life insured is alive	- Offer short premium payment term of 3 & 5 years that pay yearly cash benefit	- Offers short premium option of 3 years - Long policy term till age 125	Yearly or monthly cash benefit is payable from end of second policy year till the end of policy year	Yearly or monthly cash benefit is payable from the end of premium payment term till the end of policy	Yearly or monthly cash benefit is payable from the end of premium payment term till	Payout from end of Policy Year 3 for 5Pay option     Choice of payout option (5th / 10th policy	- Short premium payment term of 3 years is available
	- 100% capital guaranteed at the end of the	-Step up guaranteed yearly income from 1.00% to	payment term for 10, 15, 20 and 25 years premium	and the policy is in force.	- Single Premium option is available other	- Premium Deferment option	- Option to receive monthly cash benefit (subject to	term	the end of policy term	anniversary) depending on premium payment term	- Monthly cash benefit is payable from
	accumulation period or earlier, depending on choice of premium payment term	1.28% for payout year 3 to 15; to 1.37% payout year 16 onwards	payment term 100% capital guaranteed at the end of accumulation	- 100% capital guaranteed at the end of the premium payment term	than limited pay options - Payout starts early from end of the 4th	- Change of life insured option for both corporate and individual owned policies	minimum sum assured of \$80,000) - Guaranteed Insurability Option: Choose to take up	- Option to receive monthly cash benefit (subject to minimum sum assured of \$80,000)	- Option to receive monthly cash benefit (subject to minimum sum assured of	- One time step up in non-guaranteed yearly income	49th policy monthiversary for 3-Pay; 61st policy monthiversary for 5-Pay till the end
		-For individual owned policies, client has option to change the life insured up to 2 times; for corporation	period or end of 10th policy year for 5 years premium payment term whichever is earliest	Contingent Life Insured Option for policy benefit continuity.	policy year - Boosts the yearly income by providing an	- Offer step-up guaranteed and non- guaranteed monthly payout	permanent disability benefits on the insured's own	<ul> <li>Cash bonus which includes loyalty bonus of 0.6% of sum assured, if applicable, payable starts from the</li> </ul>	\$80,000) - Guaranteed Insurability Option: Choose to	from end of policy year 9 for 10pay option. - Long policy term till age 120 ALB	of policy term - Change of life insured option for both
	Anniversary immediately following: i. the date on which the Life Assured attained age 60	owned policies, there is no limit to the number of times for change of life insured			additional yearly booster during the policy term	- 100% capital guaranteed before end of	life, without evidence of good health (up to two times and on different life events)	end of 20th policy year after premium Term - Guaranteed Insurability Ontion: Choose to take up a	take up a new policy from Income with death and total and permanent disability	- Change of life insured option for both Corporate an individual owned policies	d corporate and individual owned policies  - Waiver of premium on TPD before end o
	at next birthday;	-Centennial Benefit of 105% of the Total Premiums			- Has a competitive non-guaranteed	p-m, many	- Secondary insured Option may be appointed up	new policy from Income with death and total and	benefits on the insured's own life, without	-Waiver of premium on TPD coverage	premium payment term
	or ii the end of the 20th Policy Year after the	Paid and non-guaranteed terminal bonus (if any) will be paid if the policy is still in force at the end of the			accumulated / re-invested interest at 3% - Secondary Life Insured option is available		to 3 times during the term of the policy - Offers optional Retrenchment Benefit which can		evidence of good health (up to two times and on different life events)	- Terminal Cancer Benefit	<ul> <li>Offers additional Terminal Cancer Benefit (before age 75)</li> </ul>
								and on different life events)	- Secondary insured Option may be		
	Accumulation Period ends, whichever is later.	policy term and no claims for benefits have been made			- Lump sum maturity benefit at age of 120		be claimed once per policy - Offers TPD optional Benefit	- Secondary insured Option may be appointed up to 3			

# STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY (NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS) Male, non smoker ANB11/ALB10 \$6,000 Guaranteed Yearly Invano (\*\*-

\$6,000 Guaranteed Yearly Income (Approximately)



raid out Mode	Singlife	Singlife	China Taiping	Etiqa	Manulife	Income
Based on Guaranteed Yearly Payout	Flexi Life Income II	Legacy Income	Infinite Harvest Plus (II)	Enrich Income	IncomeGen (II)	Gro Cash Plus
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB11	ANB11	ANB11	ANB11	ALB10	ALB10
Premium Term	3	3	3	3	3	3
				From the 37th Policy	From 49th policy	
Payout commence	End of 3rd Policy Year	End of 37th monthiversary	End of 4th Policy Year	month	monthiversary	End of 3rd Policy Year
				(Start of 4th Policy Year)	(Start of 5th Policy Year)	
Sum Assured	\$273,000	\$600,000	-	\$900,000	\$740,800	\$333,333
		Policy Year 4 & 5:		Policy Year 4 & 5:		
		\$6,000		\$6,000		
Yearly Income (Guaranteed)	\$6,006	Policy Year 6 to 18:	\$6.030	Policy Year 6 onwards:	\$6,000	\$6,000
rearry income (Guaranteed)	\$6,006	\$7,680	\$6,030	\$9,000	\$6,000	\$6,000
		Policy Year 19 onwards				
		\$8,220				
	Prior to ANB 60 or 49th policy year:	Policy Year 4 & 5:	Policy Year 4 to 34:	Policy Year 4 & 5:		Policy Year 4:
	\$14,196	\$13,920	\$14,070	\$21,000		\$17,900
Yearly Income (Guaranteed and non-guaranteed )	From ANB 60 or 49th policy year:	Policy Year 6 to 18:		Policy Year 6 onwards:	\$24,001	Policy Year 5 onwards
rearry income (Guaranteeu and non-guaranteeu )	\$15,561	\$20,280	Policy Year 35 onwards	\$30,600	\$24,001	\$20,867
		Policy Year 19 onwards	with Booster Bonus:			
		\$21,720	\$15,477			
Annual Premium	\$150,248	\$200,000	\$134,000	\$300,000	\$246,686	\$201,094
Total Premium	\$450,745	\$599,999	\$402,000	\$900,000	\$740,058	\$603,282
		Policy Year 4 & 5:		Policy Year 4 & 5:		
		1.00%		0.67%		
Succeeding Visite Inc.	1.33%	Policy Year 6 to 18:	1.50%	Policy Year 6 onwards:	0.81%	0.99%
Guaranteed Yearly Income/Total Premium	1.33%	1.28%	1.50%	1.00%	0.81%	0.99%
		Policy Year 19 onwards				
		1.37%				
	Prior to ANB 60 or 49th policy year:	Policy Year 4 & 5:	Policy Year 4 to 34:	Policy Year 4 & 5:		Policy Year 4:
	3.15%	2.32%	3.50%	2.33%		2.97%
	From ANB 60 or 49th policy year:	Policy Year 6 to 18:		Policy Year 6 onwards:		Policy Year 5 onwards
	3.45%	3.38%	Policy Year 35 onwards	3.40%	0.040/	3.46%
Total Yearly Income/Total Premium	3.45%		with Booster Bonus:	5.40%	3.24%	3.40%
		Policy Year 19 onwards	3.85%			
			3.0370			
		3.62%				
Breakeven Year (Guaranteed Surrender Value)	3rd	19th	3rd	3rd	5th	3rd
@ End of Policy Year 5	`					
Guaranteed Death Benefit	\$455,252	\$593,999	\$422,100	\$909,000	\$747,460	\$633,446
Total Death Benefit	\$456,514	\$640,258	\$423,386	\$913,500	\$761,535	\$633,979
Guaranteed Death Benefit/Total Premium	1.01	0.99	1.05	1.01	1.01	1.05
Total Death Benefit/Total Premium	1.01	1.07	1.05	1.02	1.03	1.05
Guaranteed: Yearly Income + Surrender Value						
Total Guaranteed Yearly Income (A)	\$18,018	\$12,000	\$12,060	\$12,000	\$6,000	\$18,000
Guaranteed Surrender Value (B)	\$450,744	\$479,999	\$402,000	\$909,000	\$740,800	\$603,282
A+B/Total Premium	1.04	0.82	1.03	1.02	1.01	1.03
Total (Including Non-Guaranteed): Yearly Income	+ Surrender Value					
Total Yearly Income, Including Non-guaranteed (C)	\$42,588	\$27,840	\$28,140	\$42,000	\$24,001	\$44,767
Total Surrender Value (D)	\$452,006	\$484,678	\$403,005	\$912,600	\$754,875	\$603,815
C+D/Total Premium	1.10	0.85	1.07	1.06	1.05	1.08
@ Age 61 (ANB), Age 60 (ALB)						
Guaranteed Death Benefit	\$501,814	\$479,999	\$434,160	\$1,035,900	\$747,460	\$633,446
Total Death Benefit	\$525,207	\$575,218	\$458,280	\$1,067,400	\$851,172	\$643,612
Guaranteed Death Benefit/Total Premium	1.11	0.80	1.08	1.15	1.01	1.05
Total Death Benefit/Total Premium	1.17	0.96	1.14	1.19	1.15	1.07
Guaranteed: Yearly Income + Surrender Value				•	•	
Total Guaranteed Yearly Income (A)	\$288,288	\$374,880	\$283,410	\$417,000	\$276,022	\$288,000
Guaranteed Surrender Value (B)	\$501,814	\$479,999	\$434,160	\$1,035,900	\$740,800	\$603,282
A/Total Premium	0.64	0.62	0.71	0.46	0.37	0.48
A+B/Total Premium	1.75	1.42	1.79	1.61	1.37	1.48
Total (Including Non-Guaranteed): Yearly Income	+ Surrender Value			•		•
Total Yearly Income, Including Non-guaranteed (C)	\$684,138	\$986,520	\$683,802	\$1,419,000	\$1,104,088	\$983,782
Total Surrender Value (D)	\$525,207	\$570,478	\$450,240	\$1,067,400	\$844,512	\$613,448
C/Total Premium	1.52	1.64	1.70	1.58	1.49	1.63
C+D/Total Premium	2.68	2.59	2.82	2.76	2.63	2.65
@ Age 81 (ANB), Age 80 (ALB)						
Guaranteed Death Benefit	\$527,551	\$479,999	\$434,160	\$1,099,800	\$747,460	\$633,446
Total Death Benefit	\$565,909	\$575,218	\$494,460	\$1,167,300	\$902,287	\$650,146
Guaranteed Death Benefit/Total Premium	1.17	0.80	1.08	1.22	1.01	1.05
Total Death Benefit/Total Premium	1.26	0.96	1.23	1.30	1.22	1.08
Guaranteed: Yearly Income + Surrender Value						
Total Guaranteed Yearly Income (A)	\$408,408	\$539,280	\$404,010	\$597,000	\$396,032	\$408,000
Guaranteed Surrender Value (B)	\$527.551	\$479,999	\$434,160	\$1.099.800	\$740,800	\$603,282
	0.91	0.90	1.01	0.66	0.54	0.68
A/Total Premium		1.70	2.09	1.89	1.54	1.68
A/Total Premium  A+B/Total Premium	2,08		2.07	2.07		1.00
A+B/Total Premium	+ Surrender Value	1.70				
A+B/Total Premium Total (Including Non-Guaranteed): Yearly Income	+ Surrender Value		\$000.040	\$2,024,000	61 594 107	¢1 /01 122
A+B/Total Premium Total (Including Non-Guaranteed): Yearly Income Total Yearly Income, Including Non-guaranteed (C)	+ Surrender Value \$995,358	\$1,420,920	\$993,342 \$494,460	\$2,031,000 \$1,167,300	\$1,584,127 \$895,627	\$1,401,122 \$619,982
A+B/Total Premium Total (Including Non-Guaranteed): Yearly Income Total Yearly Income, Including Non-guaranteed (C) Total Surrender Value (D)	+ Surrender Value \$995,358 \$565,909	\$1,420,920 \$570,478	\$494,460	\$1,167,300	\$895,627	\$619,982
A+B/Total Premium Total (Including Non-Guaranteed): Yearly Income Total Yearly Income, Including Non-guaranteed (C)	+ Surrender Value \$995,358	\$1,420,920				

Overview Singlife Flexi Life Income II, Singlife Legacy Income, China Taiping Infinit Harvest Plus (II), Etiqa Enrich Income, Manulife IncomeGen (II) and Incom Gro Cash Plus are the only six approved plans in our product suite which offer short premium payment term of 3 years.

- In terms of payout commencement, Singlife Flexi Life Income II, Singlife In terms or payout commencement, angine review the intermediate, angine Legacy Income and Income Gro Cash Plus provide the earliest payout at end of 3rd policy year and end of 37th monthiversary respectively. Etiqa Enrich Income starts payout at start of 4th policy year; China Taiping Infinite Harvest Plus (II) starts payout at the end of 4th policy year & Manulife IncomeGen (II), payouts commence on the 5th policy year.

In terms of payout frequency, Singlife Flexi Life Income II and China Taiping Infinite Harvest Plus (II) provides yearly payout while Singlife Legacy Income, Etiqa Enrich Income & Manulife IncomeGen (II) provide monthly payouts. Income Gro Cash Plus also provide monthly payout if Sum Assured is at least \$80,000

For this comparison, there is no accumulation period selected for Singlife Flexi Life Income (II), hence payout starts from end of premium payment term of 3 years

- Singlife Flexi Life Income II, Singlife Legacy Income and China Taiping - Singlife Flexi Life Income II, Singlife Legacy Income and China Taiping Infinite Harvest Plus (II), they provide stepped up of Yearly Income. For Singlife Flexi Income II and China Taiping Infinite Harvest Plus (II), the stepped-up yearly income is applicable to non-guaranteed yearly income only while Singlife Legacy Income provides stepped-up yearly income for both guaranteed and non-guaranteed yearly income. For Etiqa Enrich Income, the stepped up income is also applicable to both guaranteed and non-guaranteed.

- For Singlife Flexi Life Income II, it provides 100% capital guaranteed at the end of the accumulation period or earlier, depending on the chosen premium payment term.

- For policy benefit continuity, Singlife Legacy Income, Etiqa Enrich Income & Manulife IncomeGen (II) provide change of life assured option while China Taiping Infinite Harvest Plus (II) and Income Gro Cash Plus provide secondary life assured option.

- China Life Lifetime Income Plan Series 4. China Life Lifetime Income - United Life Lifetime income Frant Series 4, Clinia Life Lifetime income Supreme Plan, Income Gro Cash Sure, Income Gro Cash Flex Pro, Manulife IncomeSecure have been left out of this comparison as they do not have a 3 years premium payment term.





aid out Mode	Singlife	Singlife	China Life	China Life	China Taiping	Etiqa	Income	Income	Manulife	Manulife
	Singine	Singine	Cillia Life	Cilila Life	Clina raiping	Etiqa	income	income	Manume	Mandine
Based on Guaranteed Yearly Payout	Flexi Life Income II	Legacy Income	Lifetime Income Plan Series 4	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Enrich Income	Gro Cash Sure	Gro Cash Flex Pro	IncomeGen (II)	IncomeSecure
llustrated Investment Rate of Return intry Age	4.25% ANB11	4.25% ANB11	4.25% ALB10	4.25% ALB10	4.25% ANB11	4.25% ANB11	4.25% ALB10	4.25% ALB10	4.25% ALB10	4.25% ALB10
remium Term	5	5	5 5	5 5	5 5	5	5 5	5 5	5 5	ALB10 5
						61st policy month			61st	
tayout commence	5th Policy Year	of 61st monthiver	5th Policy Year	5th Policy Year	End of 5th policy year	61st policy month (Start of 6th policy year)	5th Policy Year	2nd Policy Year	monthiversary (Start of 6th policy year)	3rd Policy Yea
um Assured	\$273,000	\$600,000	\$600,000	\$333,000		\$600,000	\$300,000	\$200,000	\$740.800	\$750,000
umpaarcu	3270,000	Policy Year 6 & 7:	3000,000	\$555,000		Policy Year 6 to 10:	\$300,000	3200,000	3740,000	\$7.50,000
	l	\$6,000				\$6,000		l		
early Income (Guaranteed)	\$6,006	Policy Year 8 to 20: \$7.680	\$6,000	\$5,994	\$6,020	Policy Year 11 onwards: \$7.560	\$6,000	\$6,000	\$6,000	\$6,000
		licy Year 21 onwar				37,300				
		\$8,220					Prior to ALB35 or 25th			Prior to ALB19 or
	to ANB 60 or 49th policy	Policy Year 6 & 7:			Policy Year 5 to 34:	Policy Year 6 to 10:	policy year:			policy year:
	\$14,196	\$13,860			\$14,620	\$12,000	\$27,900	1		\$15,000
early Income (Guaranteed and non-guaranteed)	n ANB 60 or 49th policy	Policy Year 8 to 20:	\$34,200	\$19,980	Policy Year 35 onwards	Policy Year 11 onwards:	n ALB35 or 25th policy y	\$16,800	\$24,001	From ALB19 or policy year:
	\$15,561	\$20,160			with Booster Bonus:	\$22,800	\$29,700	ŀ		\$22,500
		licy Year 21 onwar			\$16,340					
nnual Premium	\$92.031	\$21,540 \$120.000	¢197 898	\$117.549	\$86,000	\$120,000	\$176.471	\$120,000	\$148 160	\$150,000
otal Premium	\$460,155	\$600,000	\$989,490	\$587,745	\$430,000	\$600,000	\$882,353	\$600,000	\$740,800	\$750,000
		Policy Year 6 & 7:				Policy Year 6 to 10:				
		1.00% Policy Year 8 to 20:				1.00% Policy Year 11 onwards:				
Suaranteed Yearly Income/Total Premium	1.31%	1.28%	0.61%	1.02%	1.40%	1.26%	0.68%	1.00%	0.81%	0.80%
		licy Year 21 onwar								
	Prior to ANB 60 or 49th	1.37%					Prior to ALB35 or 25th			Prior to ALB19 or
	policy year:	Policy Year 6 & 7:			Policy Year 5 to 34:	Policy Year 6 to 10:	policy year:			policy year:
	3.09%	2.31%			3.40%	2.00%	3.16%			2.00%
otal Yearly Income/Total Premium	From ANB 60 or 49th policy year:	Policy Year 8 to 20:	3.46%	3.40%		Policy Year 11 onwards:	From ALB35 or 25th policy year:	3%	3%	From ALB19 or ! policy year:
	3.38%	3.36%			Policy Year 35 onwards with Booster Bonus:	3.80%	3.37%			3.00%
		licy Year 21 onwar			3.80%					
		3.59%								
reakeven Year (Guaranteed Yearly Income + Guaranteed	5th	21st	5th	5th	5th	5th	5th	35th	8th	6th
urrender Value)										
End of Policy Year 5										
Guaranteed Death Benefit	\$464,756	\$600,000	\$999,384	\$593,622	\$451,500	\$606,000	\$926,471	\$630,000	\$748,208	\$757,500
otal Death Benefit	\$476,029 1.01	\$712,680	\$1,029,068	\$611,254 1.01	\$456,875	\$609,000 1.01	\$926,951	\$648,000	\$752,653 1.01	\$757,500 1.01
uaranteed Death Benefit/Total Premium otal Death Benefit/Total Premium	1.01	1.00	1.01	1.01	1.05	1.01	1.05	1.05	1.01	1.01
	1.03	1.19	1.04	1.04	1.06	1.02	1.05	1.06	1.02	1.01
Suaranteed: Yearly Income + Surrender Value										
otal Guaranteed Yearly Income (A)	\$6,006	\$0	\$6,000	\$5,994	\$6,020	\$0	\$6,000	\$24,000	\$0	\$6,000
Guaranteed Surrender Value (B)	\$460,155	\$360,000	\$989,490	\$587,745	\$430,000	\$600,000	\$882,354	\$91,800	\$444,480	\$450,000
k+B/Total Premium	1.01	0.60	1.01	1.01	1.01	1.00	1.01	0.19	0.60	0.61
otal (Including Non-Guaranteed): Yearly Income + Surrender Val							\$18.000			
· · · · · · · · · · · · · · · · · · ·		60	624.200	e10 080	614.620				en en	£15,000
otal Yearly Income, Including Non-guaranteed (C)	\$14,196 \$471.428	\$0 \$370.680	\$34,200 \$1,019,174	\$19,980 \$605,377	\$14,620 \$434,300	\$0 \$602.400	\$18,000 \$882 834	\$67,200 \$127,800	\$0 \$448.925	\$15,000 \$450,000
otal Yearly Income, Including Non-guaranteed (C) otal Surrender Value (D)	\$14,196 \$471,428	\$370,680	\$1,019,174	\$605,377	\$434,300	\$602,400	\$882,834	\$127,800	\$448,925	\$450,000
otal Yearly Income, including Non-guaranteed (C) otal Surrender Value (D) i+D/Total Premium	\$14,196									
otal Yearly Income, Including Non-guaranteed (C) otal Surrender Value (D) +D/Total Premium B Age 61 (ANB), Age 60 (ALB)	\$14,196 \$471,428 1.06	\$370,680 0.62	\$1,019,174 1.06	\$605,377 1.06	\$434,300 1.04	\$602,400 1.00	\$882,834 1.02	\$127,800 0.33	\$448,925 0.61	\$450,000 0.62
otal Yearly Income, Including Non-guaranteed (C) otal Surrender Value (D)  ### Official Premium  ### Age 61 (ANB)  Austrafeed Death Benefit	\$14,196 \$471,428 1.06 \$509,759	\$370,680 <b>0.62</b> \$480,000	\$1,019,174 1.06 \$1,096,157	\$605,377 1.06 \$651,103	\$434,300 1.04 \$464,400	\$602,400 1.00 \$689,400	\$882,834 1.02 \$977,469	\$127,800 0.33 \$630,000	\$448,925 0.61 \$748,208	\$450,000 0.62 \$757,500
otal Yearly Income, Including Non-guaranteed (C) otal Surrender Value (ID)  **PD/Testal Premium  **Page 61 (ANR) Age 60 (ALR)  suarranteed Death Benefit otal Death Benefit	\$14,196 \$471,428 1.06 \$509,759 \$552,139	\$370,680 0.62 \$480,000 \$618,540	\$1,019,174 1.06 \$1,096,157 \$1,125,841	\$605,377 1.06 \$651,103 \$668,735	\$434,300 1.04 \$464,400 \$503,100	\$602,400 1.00 \$689,400 \$715,800	\$882,834 1.02 \$977,469 \$986,619	\$127,800 0.33 \$630,000 \$882,000	\$448,925 0.61 \$748,208 \$827,992	\$450,000 0.62 \$757,500 \$802,095
otal Yearly Income, Including Non-guaranteed (C) stal Surrender Value (D) ###	\$14,196 \$471,428 1.06 \$509,759	\$370,680 <b>0.62</b> \$480,000	\$1,019,174 1.06 \$1,096,157	\$605,377 1.06 \$651,103	\$434,300 1.04 \$464,400	\$602,400 1.00 \$689,400	\$882,834 1.02 \$977,469	\$127,800 0.33 \$630,000	\$448,925 0.61 \$748,208	\$450,000 0.62 \$757,500
obal Yearly Income, Including Non-guaranteed (C) obal Surrender Value (D)  **Diffed Premium  **P Age 61 (ANB)**, Age 60 (ALB)** usarranteed Death Benefit obal Death Benefit total Death Benefit totaranteed Death Benefit/Total Premium	\$14,196 \$471,428 1.06 \$509,759 \$552,139	\$370,680 0.62 \$480,000 \$618,540	\$1,019,174 1.06 \$1,096,157 \$1,125,841	\$605,377 1.06 \$651,103 \$668,735	\$434,300 1.04 \$464,400 \$503,100 1.08	\$69,400 1.00 \$689,400 \$715,800	\$882,834 1.02 \$977,469 \$986,619 1.11	\$127,800 0.33 \$630,000 \$882,000	\$448,925 0.61 \$748,208 \$827,992	\$450,000 0.62 \$757,500 \$802,095
otal Vearly Income, Including Non-guaranteed (C) otal Surrender Value (D) add/Scal Freemium  P Age 45 (ANB), Age 40 (ALB) autaranteed Death Benefit out Death Benefit Suaranteed Death Benefit/Total Premium	\$14,196 \$471,428 1.06 \$509,759 \$552,139	\$370,680 0.62 \$480,000 \$618,540 0.80	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11	\$605,377 1.06 \$651,103 \$668,735 1.11	\$434,300 1.04 \$464,400 \$503,100	\$602,400 1.00 \$689,400 \$715,800	\$882,834 1.02 \$977,469 \$986,619	\$127,800 0.33 \$630,000 \$882,000 1.05	\$448,925 0.61 \$748,208 \$827,992 1.01	\$450,000 0.62 \$757,500 \$802,095
otal Vearly Income, Including Non-guaranteed (C) otal Surrender Value (D) add Surrender Value (D) add/Creal Premium P Age C1 (ANNE), Age C0 (ALB) surranteed Death Benefit otal Death Benefit otal Death Benefit outanteed Death Benefit/Total Premium otal Death Benefit/Total Premium otal Death Benefit/Total Premium	\$14,196 \$471,428 1.06 \$509,759 \$552,139	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11	\$605,377 1.06 \$651,103 \$668,735 1.11	\$434,300 1.04 \$464,400 \$503,100 1.08	\$69,400 1.00 \$689,400 \$715,800	\$882,834 1.02 \$977,469 \$986,619 1.11	\$127,800 0.33 \$630,000 \$882,000 1.05	\$448,925 0.61 \$748,208 \$827,992 1.01	\$450,000 0.62 \$757,500 \$802,095
otal Yearly Income, Including Non-guaranteed (C) otal Surrender Value (D)  OUTCOM Freezing PAGE 61 (ANB), Age 60 (ALB) surranteed Death Benefit out Death Death Enterfit out Death Death Enterfit outcome Country (C) outcome Country (C) outcome Country (C) outcome Country (C) outcome C)	\$14,196 \$471,428 1.05 \$509,759 \$552,139 1.11	\$370,680 0.62 \$480,000 \$618,540 0.80	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14	\$405,377 1.06 \$451,103 \$468,735 1.11	\$434,300 1.04 \$464,400 \$503,100 1.08	\$602,400 1.00 \$689,400 \$715,800 1.15	\$82,834 1.02 \$977,469 \$986,619 1.11	\$127,800 0.33 \$630,000 \$882,000 1.05	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07
odal Yearly Income, Including Non-guaranteed (C) odal Suremeter Value (D)  **Purplical Premium **Purplical Premium **Purplical Premium **Purplical Premium odal Death Benefit odal Death	\$14,196 \$471,428 1,06 \$509,759 \$552,139 1,11 1,20	\$480,000 \$480,000 \$618,540 0.80 1.03	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14	\$434,300 1.04 \$464,400 \$503,100 1.08 1.17	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$689,400	\$882,834 1.02 \$977,469 \$986,619 1.11 1.12 \$276,000 \$977,469	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150
odal Yearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  DOFTodal Premium  P age 61 (ANB), Age 40 (ALB)  usaranteed Death Benefit doal Death Benefit buaranteed Death Benefit/Total Premium odal Death Benefit/Total Premium odal Death Benefit/Total Premium odal Death Benefit/Total Premium odal Death Benefit/Total Premium usaranteed: Yearly Income 4 Surrender Value obal Guaranteed Yearly Income (A) usaranteed Varier Value (B)  Total Premium	\$14,196 \$471,428 1.06 \$509,759 \$552,139 1.11 1.20	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60	\$1,019,174 1,06 \$1,096,157 \$1,125,841 1,11 1,14 \$276,000 \$1,096,157 0,28	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14 \$275,724 \$651,103 0.47	\$434,300 104 \$464,400 \$503,100 1.08 1.17 \$276,920 \$464,400 0.64	\$602,400 1.00 \$489,400 \$715,800 1.15 1.19 \$332,400 \$489,400 0.55	\$82,834 1.02 \$977,469 \$986,619 1.11 1.12 \$276,000 \$977,469 0.31	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800 0.49	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38
odal Yearly Income, Including Non-guaranteed (C) odal Surender Value (D)  **POPTCAB Premium **Page 61 (JANB), Age 60 (JANB) **waaranteed Doalh Benefit! odal Death Benefit odal Death Benefit! odal Death Benefit! odal Oeath Bene	\$14.196 \$471.428 1.06 \$509.759 \$552.139 1.11 1.20 \$276.276 \$509.759 0.60 1.71	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14 \$275,724 \$651,103	\$434,300 1.04 \$464,400 \$503,100 1.08 1.17	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$689,400	\$882,834 1.02 \$977,469 \$986,619 1.11 1.12 \$276,000 \$977,469	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150
otal Vearly Income, Including Non-guaranteed (C) otal Surrender Value (D) Odd/Great Premium P Age Cf (ANN), Age Go (ALB) Austranteed Death Benefit otal Death Benefit (Total Premium otal Death Benefit/Total Premium otal Otal Premium ett/Total Premium ett/Total Premium	\$14,196 \$471,428 1.06 \$509,759 \$552,139 1.11 1.20 \$276,276 \$509,759 0.60 1.71	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40	\$1.019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157 0.28 1.39	\$605,377 1.06 \$651,103 \$658,735 1.11 1.14 \$275,724 \$651,103 0.47 1.58	\$434,300 1.04 \$464,400 \$503,100 1.08 1.17 \$276,920 \$464,400 0.64 1.72	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$469,400 0.55 1.70	\$882,834 102 \$977,469 \$986,619 111 112 \$276,000 \$977,469 0.31 1.42	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800 0.49 1.25	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39
odal Vearly Income, Including Non-guaranteed (C) odal Suremeder Value (D)  **CAPITCAL Premium  **Rage & LANIB, Age GO (LAB)  waaranteed Dealh Benefit odal Dealh Benefit/Total Premium  waaranteed Sarb Premium  waaranteed Sarb Premium  waaranteed Sarb Premium  waaranteed Varly Income + Suremeder Value odal Gazanteed Farb Frome: (A)  Warranteed Suremeder Value (B)  **Vortal Premium  value (B)  **Vortal Verenium  value (B)  **Vortal Vereniu	\$14,196 \$471,428 1.06 \$509,759 \$552,139 1.11 1.20 \$276,276 \$509,759 0.60 1.71	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157 0.28 1.39	\$605,377  1.06  \$651,103  \$668,735  1.11  1.14  \$275,724  \$651,103  0.47  1.58	\$434,300 1.04 \$464,400 \$903,100 1.08 1.17 \$276,520 \$464,400 0.68 1.72	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$469,400 0.55 1.70	\$882,834 1.02 \$977,469 \$986,619 1.11 1.12 \$276,000 \$977,469 0.31 1.42	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800 0.49 1.25	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39
odal Yearly Income, Including Non-guaranteed (C) odal Suremelar Value (D)  **Purpose   Purpose	\$14,196 \$471,428 1.06 \$509,759 \$1552,139 1.11 1.20 \$276,276 \$1509,759 0.60 1.71 use	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157 0.28 1.39 \$1,573,200 \$1,125,841	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14 \$275,724 \$651,103 0.47 1.58	\$434,300 104 \$464,400 \$503,100 108 117 \$276,520 \$464,400 0.68 1.72 \$700,040 \$496,650	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$689,400 \$689,400 \$689,400 \$715,800	\$882.834 102 \$977.469 \$986.619 1.11 1.12 \$276.000 \$977.469 1.11 1.12 \$276.000 \$977.469 \$1,330.200 \$986.619	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800 0.49 1.25 \$823,200 \$961,800	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$1,080,087 \$820,584	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39
odal Yearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  **DOTCAL Premium ** Age 65 (ANR), Age 60 (ALR) ** Autorited Death Benefit odal Death Benefit odal Death Benefit odal Death Benefit/Total Premium odal Death Senefit/Total Premium odal Death Senefit/Total Premium odal Death Senefit/Total Premium **Odal General Senefit/Total Premium **Portal Premium **Portal Premium **Portal Premium **Odal Senefit/Total Premium odal Veranty Income, Including Non-guaranteed (C) odal Surrender Value (D) **Total Premium odal Veranty Income, Including Non-guaranteed (C) odal Surrender Value (D) **Total Premium	\$14,196 \$471,428 \$109,759 \$552,139 \$111 \$120 \$276,276 \$507,759 \$66 \$657,759 \$66 \$174,276	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40 \$936,000 \$611,640 1.56	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157 0.28 1.39 \$1,573,200 \$1,125,841 1.59	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14 \$275,724 \$651,103 0.47 1.58 \$919,080 \$668,735 1.16	\$434,300 104 \$464,400 \$500,100 108 117 \$276,920 \$464,400 0,64 1,72 \$700,040 \$496,650 \$496,650	\$602,400 1.00 \$489,400 \$715,800 1.15 1.19 \$332,400 \$489,400 0.55 1.70 \$972,000 \$715,800 1.62	\$882,834 102 \$977,449 \$986,619 112 112 \$276,000 \$777,449 0.31 1.42 \$1,330,200 \$186,619	\$127,800 0.33 \$4530,000 \$882,000 1.05 1.47 \$294,000 0.49 1.25 \$823,200 \$961,800 1.37	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$1,080,087 \$820,584 1.46	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 0.38 1.39 \$1,035,000 \$797,745 1.38
odal Yearly Income, Including Non-guaranteed (C) odal Suremeder Value (D)  **Purposal Premium **Purposal Death Benefit (Total Premium **Purposal Death Benefit (Parly Income (A) **Purposal Death Benefit (Parly Income (A) **Purposal Premium **Purposal Pr	\$14,196 \$471,428 1.06 \$509,759 \$1552,139 1.11 1.20 \$276,276 \$1509,759 0.60 1.71 use	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$276,000 \$1,096,157 0.28 1.39 \$1,573,200 \$1,125,841	\$605,377 1.06 \$651,103 \$668,735 1.11 1.14 \$275,724 \$651,103 0.47 1.58	\$434,300 104 \$464,400 \$503,100 108 117 \$276,520 \$464,400 0.68 1.72 \$700,040 \$496,650	\$602,400 1.00 \$689,400 \$715,800 1.15 1.19 \$332,400 \$689,400 \$689,400 \$689,400 \$715,800	\$882.834 102 \$977.469 \$986.619 1.11 1.12 \$276.000 \$977.469 1.11 1.12 \$276.000 \$977.469 \$1,330.200 \$986.619	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$294,000 \$457,800 0.49 1.25 \$823,200 \$961,800	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$1,080,087 \$820,584	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39
odal Vearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  **DOTGAI Premium Page 61 (ANR), Age 60 (ALB)  **Large 1 (ANR), Age 60 (ALB)  **Total Premium **Large 1 (ANR), Age 60 (ALB)  **Total Premium **Large 1 (ANR), Age 60 (ALB)  **Total Premium **Large 1 (ANR), Age 60 (ALB)	\$14,196 \$471,428 \$109,759 \$559,759 \$1552,139 \$111 \$126,276 \$1509,759 \$1509,7	\$370,480 0.62 \$480,000 \$418,540 0.80 1.03 \$358,440 \$480,000 0.40 1.40 \$480,000 \$480,000 1.40	\$1,019,174 1,06 \$1,096,157 \$1,125,841 1,11 1,14 \$276,000 \$1,076,157 0,28 1,39 \$1,573,200 \$1,125,841 1,59 2,73	\$405,377 1.06 \$4551,103 \$4561,103 \$4568,735 1.11 1.14 \$475,724 \$4551,103 0.47 1.58 \$919,080 \$466,735 1.56 2.70	\$434.300 1.04 \$464.400 \$590,100 1.08 1.17 \$724.900 \$464.400	\$602,400  1.00  \$689,400  \$715,800  1.15  1.19  \$332,400  \$689,400  0.35  1.70  \$972,000  \$715,800  1.62  2.81	\$882,834 102 \$977,469 \$986,619 111 1.12 \$276,000 \$977,469 0.31 \$1,300,200 \$986,619 1.51	\$127,800 0.33 \$630,000 \$882,000 1.05 1.47 \$244,000 4457,800 1.25 \$823,200 \$961,800 1.37 2.98	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$820,584 1.46 2.57	\$450,000 0.62 \$757.500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$797,745 1.38
obal Yearly Income, Including Non-guaranteed (C) total Survender Value (D) D-Total Permium Age 51 (ANB), Age 60 (ALB) usaranteed Charl Broenit total Ceath Benefit total Ceath Benefit total Permium usaranteed Park Benefit/Total Premium total Ceath Benefit/Total Premium usaranteed Charl Promium usaranteed Varily Income + Surrender Value total Ceath Benefit/Total Premium usaranteed Varily Income + Surrender Value total Couranteed Varily Income + Surrender Value total Couranteed Varily Income Total Premium total (Including Non-Guaranteed): Yearly Income + Surrender Value total Surrender Value (D) Total Premium Portical Premium Port	\$14,196 \$471,428 1.06 \$509,759 \$509,759 \$552,139 1.11 1.20 \$276,276 \$509,759 0.60 1.71 1.71 ue \$505,746 \$505,74	\$370,480 0.62 \$480,000 \$518,540 0.80 1.03 \$358,440 \$480,000 1.40 \$736,000 \$511,640 \$538,000 \$511,640 \$538,000 \$511,640 \$538,000 \$511,640 \$5	\$1,019,174 1.06 \$1,096,157 \$1,125,841 1.11 1.14 \$1,276,000 \$1,1096,157 0.28 1.39 \$1,173,200 \$1,175,320	\$405,377 1.06 \$4551,103 \$4551,103 \$4561,103 \$4560,735 1.11 1.14 \$275,724 \$4551,103 0.47 1.58 \$919,080 \$468,735 1.56 2.70	\$434,300 104 \$454,400 \$503,100 108 117 \$276,420 \$454,400 \$276,420 \$454,400 \$496,650 \$	\$402,400  1.00  \$489,400  \$713,800  1.15  1.19  \$332,400  \$489,400  0.55  1.70  \$972,000  \$113,800  \$114,800  \$115,800  \$116,800  \$116,800  \$117,800  \$117,800  \$117,800	\$882,834 102 \$977,469 \$996,419 111 112 \$276,000 \$977,469 0.31 142 \$1,330,200 \$986,519 1.51 2.63	\$127,800 0.33 \$4530,000 \$882,000 1.05 1.47 \$294,000 \$457,800 1.25 \$823,200 \$1.25 \$458,000 1.25 \$823,200 \$458,000	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 1.36 1.36 1.46 2.57	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 3797,745 1.38 2.44 \$757,500
obal Yearly Income, Including Non-guaranteed (C) total Surrender Value (D) DD/fotal Premium Age 61 JANIB. Age 60 JANIB Juaranteed Death Benefit Joan Death Death Joan Death Death Joan Death Death Joan Death Death Henefit Joan Death Death Benefit Joan Death Death Benefit Joan Death Death Benefit Joan Death Deat	\$14,196 \$471,428 \$106 \$1509,759 \$1509,759 \$1502,139 \$131 \$120 \$1509,759 \$1509,759 \$1509,759 \$1509,759 \$1509,759 \$1505,746 \$150	\$370,680 0.62 \$480,000 \$518,540 0.80 1.03 \$358,440 \$480,000 \$511,640 1.56 2.58 \$480,000 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540	\$1,019,174 1,08 \$1,076,157 \$1,125,841 1,11 1,14 \$276,000 \$1,076,157 0,28 1,39 \$1,157,200 \$1,125,841 1,59 2,73 \$1,152,261 \$1,181,945	\$405,377 1.05 \$4651,103 \$4651,103 \$4667,735 1.11 1.14 \$177,724 \$4651,103 0.47 1.56 \$1919,080 \$4668,735 1.56 2.70 \$4684,429 \$702,061	\$434.300 104 \$464.400 \$500,100 108 1.17 \$275.520 \$444.400 0.84 1.72 \$700,040 \$496.650 1.83 2.78	\$602,400 1.00 1689,400 \$713,800 1.15 1.19 \$332,400 \$689,400 0.55 1.70 \$9772,000 \$713,800 1.62 2.81	\$892.834 1.02 \$977.469 \$986.619 1.11 1.12 \$276.000 \$977.469 0.31 1.42 \$1,300,200 \$986.619 1.51 2.63	\$127,800 0.33 \$4530,000 \$882,000 1.05 1.47 \$294,000 \$4582,000 1.25 \$457,800 1.25 \$823,200 \$991,800 1.37 2.86 \$453,000 \$1.068,000	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,820 0.36 1.36 \$1,080,087 \$20,584 1.46 2.57 \$748,208 \$807,306	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$797,745 1.035,000 \$797,745 1.035,000 \$797,745 1.035,000 \$797,500 \$802,055
obal Yearly Income, Including Non-guaranteed (C) total Surrender Value (D) D-Total Permission Age of LANB, Age of CALB) usarranteed Osah Benefit (Total Premission total Death Benefit (Total Premission usarranteed Value (D) Satal Death Benefit/Total Premission usarranteed Osah Benefit/Total Premission usarranteed Value (D) Total Premission Satal Death Benefit/Total Premission usarranteed Surrender Value (D) Total Premission Satal Premission Satal Premission Satal Premission D-Total Premission D-Total Premission D-Total Premission D-Total Premission D-Total Premission Satal Premission D-Total Prem	\$14,196 \$471,428 1,06 \$509,759 \$509,759 \$552,139 1,11 1,20 \$509,759 0,60 1,71 1,71 1,92 \$552,139 1,149 1,	\$370,680 0.62 \$480,000 \$618,540 0.80 1.03 \$358,440 \$480,000 0.60 1.40 \$936,000 \$511,640 1.56 \$518,540 0.80	\$1,079,174 1,06 \$1,096,157 \$1,125,841 1,14 1,14 1,14 1,17 1,000 \$1,096,157 0,28 1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200 \$1,173,200	\$905,377 1.08 \$651,003 \$661,705 \$1.01 \$1.04 \$1.05 \$1.0	\$434.300 104 \$464.400 \$500,100 108 117 \$276.720 \$464.400 \$700,040 \$496.500 \$278 \$464.400 \$500,040 \$496.500 \$496.	\$402,400  \$469,400  \$171,800  \$115,800  \$115  \$119  \$332,400  \$469,400  \$0.35  \$1.70  \$972,000  \$113,800  \$12,800  \$13,800  \$12,800  \$13,800  \$12,800  \$13,800  \$13,800  \$13,800  \$13,800  \$13,800  \$13,800  \$13,800  \$13,800	\$802,504 102 \$977,609 \$977,609 1.11 112 1276,000 \$977,609 1.42 14.30,200 \$986,519 1.52 2.63 11.007,500 11.007,500 11.007,500	\$127,800 0.33 \$450,000 \$882,000 1.05 1.47 \$1294,000 \$447,800 0.49 1.25 \$822,200 \$961,800 \$1.37 2.96	\$448,925 0.61 \$748,208 \$927,992 1.01 1.12 \$770,022 \$740,800 0.36 1.36 \$1.080,087 \$20,584 1.46 2.57 \$448,208 \$867,306	\$450,000 0.62 \$757,500 \$800,095 1.07 \$288,000 \$753,150 0.38 \$1.035,000 \$779,745 1.38 2.44 \$757,500 \$800,607 1.01
obal Yearly Income, Including Non-guaranteed (C) total Surrender Value (ID) T-D/Total Premium N, Age 61, KANB, Age 60 (ALB)  usuranteed Coath Benefit deal Death Benefit deal Vearly Income + Surrender Value deal Death Benefit (Total Premium deal Death Benefit (Total Premium	\$14,196 \$471,428 \$106 \$1509,759 \$1509,759 \$1502,139 \$131 \$120 \$1509,759 \$1509,759 \$1509,759 \$1509,759 \$1509,759 \$1505,746 \$150	\$370,680 0.62 \$480,000 \$518,540 0.80 1.03 \$358,440 \$480,000 \$511,640 1.56 2.58 \$480,000 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540	\$1,019,174 1,08 \$1,076,157 \$1,125,841 1,11 1,14 \$276,000 \$1,076,157 0,28 1,39 \$1,157,200 \$1,125,841 1,59 2,73 \$1,152,261 \$1,181,945	\$405,377 1.05 \$4651,103 \$4651,103 \$4667,735 1.11 1.14 \$177,724 \$4651,103 0.47 1.56 \$1919,080 \$4668,735 1.56 2.70 \$4684,429 \$702,061	\$434.300 104 \$464.400 \$500,100 108 1.17 \$275.520 \$444.400 0.84 1.72 \$700,040 \$496.650 1.83 2.78	\$602,400 1.00 1689,400 \$713,800 1.15 1.19 \$332,400 \$689,400 0.55 1.70 \$9772,000 \$713,800 1.62 2.81	\$892.834 1.02 \$977.469 \$986.619 1.11 1.12 \$276.000 \$977.469 0.31 1.42 \$1,300,200 \$986.619 1.51 2.63	\$127,800 0.33 \$4530,000 \$882,000 1.05 1.47 \$294,000 \$4582,000 1.25 \$457,800 1.25 \$823,200 \$991,800 1.37 2.86 \$453,000 \$1.068,000	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,820 0.36 1.36 \$1,080,087 \$20,584 1.46 2.57 \$748,208 \$807,306	\$450,000 0.62 \$757,500 \$802,095 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$797,745 1.035,000 \$797,745 1.035,000 \$797,745 1.035,000 \$797,500 \$802,055
odal Vearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  **DOTGAI Premium **Page 61 (ANR), Age 60 (ALB) **Page 61 (ANR), Age 60 (ALB) **Page 62 (ANR), Age 60 (ALB) **Page 63 (ANR), Age 60 (ALB) **Page 64 (ANR), Age 66 (ALB) **Pa	\$14.196 \$471.428 1.06 \$509.739 \$509.739 \$552.139 1.11 1.20 \$509.759 0.60 1.71 1.71 1.85 \$505.746 \$505.	\$370,680 0.62 \$480,000 \$4018,340 0.80 1.03 \$358,440 \$480,000 0.60 \$511,440 \$511,440 \$511,540 \$480,000 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540 \$511,540	\$1,019,174 1,06 \$1,004,157 \$1,125,841 1,14 1,14 1,14 1,14 1,14 1,157 1,000 \$1,076,157 1,28 1,195,157 1,29 1,173,200 \$1,573,200 \$1,573,200 \$1,573,200 \$1,573,200 \$1,152,541 1,19 1,194 1,194 1,194 1,194 1,196 1,196	\$003,377 1.08 \$651,103 \$651,103 \$661,735 1.11 1.14 \$1273,724 \$651,103 0.47 1.38 \$910,000 \$660,735 1.15 1.270 \$1004,429 \$70,001 \$1004,429 \$70,000 \$1004,429	\$434,300 104 \$464,400 \$500,100 \$100,100 \$10	\$400,400  1469,400  \$1469,400  \$1715,800  1.15  1.19  \$332,400  \$469,400  0.55  1.70  \$972,000  \$1715,800  1.62  2.81  \$252,400  \$175,800  1.22  1.21	\$82,834 102 \$977,669 \$977,669 111 112 122 1276,000 \$977,669 0.31 142 142 11300,000 \$986,179 151 245 110275,000	\$127,800 0.33 \$4530,000 \$4530,000 \$4882,000 1.05 1.47 1.47 1.47 1.47 1.47 1.47 1.47 1.47	\$448,925 0.61 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$1,080,087 \$820,534 1.46 \$270,022 \$740,800 1.36 1.36 1.36 1.36 1.36	\$450,000 0.62 \$757,500 \$802,095 1.07 1.07 \$288,000 \$753,150 0.38 1.19 \$1,035,000 \$779,745 1.38 2.44 \$757,500 \$802,0567 1.01 1.09
odal Yearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  **Portical Premium **Pace \$1 (ANB), Age 60 (ALB) **waaranteed Danih Benefit odal Death Benefit of Premium odal Guaranteed Varier (N) **Total Premium odal (Guaranteed Varier Value (B) **Total Premium odal (Guaranteed Varier (M) odal Surrender Value (D) **Total Premium **Death Odal Surrender Value (D) **Total Premium **Death Odal Surrender Value (D) **Total Premium **Portical Premium **Value (D) **Value Odal Benefit (Value Premium **Value (D) **Value Odal Benefit (Value Premium **Value (D) **	\$14,196 \$471,428 1.06 \$509,799 \$552,139 1.11 1.20 \$276,276 \$509,739 0.60 1.71 145 \$552,139 1.43 2.62 \$553,830 \$653,746 \$552,139 1.43 2.62 \$553,830 \$653,333 1.16 1.22	\$370,680 0.62 \$480,000 \$518,540 0.80 1.03 \$358,440 \$480,000 0.60 \$400,000 \$410,600 \$4	\$1,019,174 1,06 \$1,004,137 \$1,106,147 \$1,104,147 \$1,1125,841 1,11 1,14 \$274,000 \$1,004,137 \$1,004,137 \$1,1094,137 \$1,125,841 1,139 \$2,73 \$1,125,841 1,145 \$1,145,261 \$1,181,945 1,19 \$1,192,000 \$1,194,000	\$605,377  186  \$651,003  \$661,703  \$111  1.14  1.27,724  \$651,003  0.47  1.28  \$910,000  \$664,725  1.36  1.36  1.36  1.36  1.36  1.37  1.38  1.39  1.39  1.39  1.39  1.39	\$454.500 104 \$464.400 \$503.100 108 117 \$27,500 \$464.400 \$464.400 \$499.650 \$484.400 \$503.000 \$464.400 \$503.000 \$503.000 \$603.0000 \$603.00000 \$603.0000 \$603.00000 \$603.0000 \$603.0000 \$603.0000 \$603.00000 \$603.000	\$602,400 1.00 1.00 1.00 1.00 1.13 1.19 1.19 1.332,400 0.35 1.70 1.70 1.70 1.71 1.800 1.12 2.81 1.12 1.12 1.13 1.14 1.15 1.15 1.15 1.15 1.15 1.15 1.15	1602.834 122 1977.469 1977.469 114 112 127 1270.00 121 143 143 143 1430.200 141.027.500 11.027.530 11.027.530 11.027.530 11.027.530 11.027.530 11.027.530	\$127,800 0.33 \$450,000 \$1.05 1.47 \$1.47 \$1.47 \$1.47 \$1.47 \$1.49 \$1.25 \$1.47 \$1.29 \$1.00 \$1.05 \$1.47 \$1.29 \$1.00 \$1.05 \$1.47 \$1.29 \$1.25 \$1.27 \$1	\$448,925 0.61 \$748,206 \$27,992 1.01 1.12 \$270,022 \$740,800 1.36 1.36 1.36 1.36 2.37 \$270,027 \$270,022 \$740,800 1.36	\$450,000 0.62 \$757,000 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$777,150 \$277,745 1.03 \$284,000 \$177,745 1.03 \$284,000 \$177,000 \$1
odal Vearly Income, Including Non-guaranteed (C) odal Surender Value (D)  **DOTCARI Premium **P Age 61 ANNI, Age 60 ANNI **Duraranteed Death Benefit odal Suraranteed Yearly Income (A)  **Autoranteed Yearly Income (A) **Officed Premium odal Yearly Norme, Including Non-guaranteed (C) odal Death Benefit odal Death Benefit odal Death Benefit odal Death Benefit (Total Premium C)	\$14,196 \$471,428 \$10,759 \$509,759 \$502,139 \$130,276 \$1509,759 \$150	\$370,680 0.82 \$480,000 \$518,540 0.80 1.03 \$338,440 0.00 0.60 1.40 1.56 \$511,540 1.56 2.58 \$480,000 1.60	\$1,019,174 1,056 \$1,004,157 \$1,004,157 \$1,125,841 1,11 1,14 \$17,000 \$1,1074,157 0,28 1,39 1,39 1,373,200 \$1,157,200 \$1,15	\$003,377  108  \$651,103  \$661,735  1.11  1.14  \$572,723  0.47  1.58  \$910,000  \$910,000  \$1462,735  1.26  1.27  1.38  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  \$1462	\$434.300 1.04 \$464.400 \$593.100 1.08 1.17 \$276.920 \$464.000 0.88 1.72 \$700.040 \$496.600 1.83 2.78 \$464.400 \$593.000 \$100.040 \$100	\$602,400  1.00  \$689,400  \$713,800  1.15  1.19  \$689,400  0.35  1.70  \$689,400  0.35  1.70  \$773,800  1.62  2.81  \$773,800  1.21  \$773,800  1.21  \$773,800  1.21  \$773,800  1.22  4.83,600  \$773,800  1.25	\$62.834 122 \$977.669 \$177.669 \$111 112 1277.069 \$77.069 \$1.302 \$1	\$127,800  9.33  \$4530,000  \$1802,000  \$105  \$147  \$1294,000  0.49  1.25  \$4537,800  1.37  2.98  \$450,000  1.37  2.98  \$450,000  1.95  1.76	\$448,925 0.61 \$748,008 \$827,902 1.01 1.12 \$270,022 \$740,800 1.36 1.36 \$820,594 1.46 \$820,594 1.46 \$820,594 1.01 \$740,800 \$867,306 1.01 \$740,800 \$867,306 1.01 \$740,800	\$450,000 0.62 \$757,500 1.01 1.07 \$288,000 \$753,150 51,035,000 \$777,745 1.38 2.44 \$757,500 \$100,507 1.01 \$280,000 \$753,500
odal Yearly Income, Including Non-guaranteed (C) odal Surender Value (D)  **Purcel Premium **Purcel St. (NSB), Age 60 (ALB) **Purcel Premium **Purcel St. (NSB), Age 60 (ALB) **Purcel Premium odal Death Benefit Footal Premium odal Death Benefit Total Premium odal Obart Age exert (Value (B) **Total Premium odal (Including Non-Guaranteed): Yearly Income + Surrender Value odal Surander Value (D) **Total Premium **Purcel Value (D) **Total Value (D)	\$14,196 \$471,428 \$100,779 \$500,779 \$500,779 \$500,779 \$100,770 \$100,77	\$370,680 9.480,000 \$480,000 \$1818,540 0.80 1.03 \$358,440 \$460,000 1.40 \$936,000 \$411,540 2.38 \$480,000 \$1.03	\$1,019,174 1.08 \$1,009,157 \$1,109,157 \$1,125,841 1.14 1.14 \$17,000 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,1000 \$1,1000 \$1,10	\$003,377  208  \$651,003  \$661,703  \$111  144  \$477,724  \$651,003  647  138  \$917,000  \$560,705  1.56  \$270  \$100,429  \$700,001  1.39  \$270,001  \$139  \$604,279  \$604,279  \$604,279  \$604,279	\$454.500 104 \$464.400 \$500,100 108 117 \$274,500 \$464.400	\$602,400 1.00 1.00 1713,800 1.15 1.19 1.332,400 0.35 1.70 1972,000 9713,800 1.62 2.51 172 1.25 1.25 1.25 1.25 1.25 1.25 1.25 1.2	\$962.834 122 \$977.469 \$978.469 \$111 112 127 1270.000 \$177.469 131 142 1470.000 151.000 150.0000 150.0000 150.0000 150.0000 150.0000 150.0000 1	\$127,800 9.33 \$4500,000 \$4500,000 \$1882,000 \$1.65 \$1.47 \$294,000 \$4457,800 \$4457,800 \$1.25 \$623,200 \$4630,000 \$1.080,000 \$1.080,000 \$1.080,000 \$4140,000 \$4440,000 \$400,400	\$448,925 9.61 \$748,208 \$748,208 \$27,972 1.01 1.12 \$270,022 \$40,800 0.36 1.36 \$1,080,087 \$2,0736 1.17 \$370,030 1.17 \$370,030 \$300,336 1.17	\$450,000 0.62 \$757,500 \$802,075 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$777,745 1.01 1.09 \$408,000 \$754,650 0.34
odal Yearly Income, Including Non-guaranteed (C) odal Surender Value (D)  **Purcel Premium **Purcel St. (NSB), Age 60 (ALB) **Purcel Premium **Purcel St. (NSB), Age 60 (ALB) **Purcel Premium odal Death Benefit Footal Premium odal Death Benefit Total Premium odal Obart Age exert (Value (B) **Total Premium odal (Including Non-Guaranteed): Yearly Income + Surrender Value odal Surander Value (D) **Total Premium **Purcel Value (D) **Total Value (D)	\$14,196 \$471,428 \$10,759 \$509,759 \$502,139 \$130,276 \$1509,759 \$150	\$370,680 0.82 \$480,000 \$518,540 0.80 1.03 \$338,440 0.00 0.60 1.40 1.56 \$511,540 1.56 2.58 \$480,000 1.60	\$1,019,174 1,056 \$1,004,157 \$1,004,157 \$1,125,841 1,11 1,14 \$17,000 \$1,1074,157 0,28 1,39 1,39 1,373,200 \$1,157,200 \$1,15	\$003,377  108  \$651,103  \$661,735  1.11  1.14  \$572,723  0.47  1.58  \$910,000  \$910,000  \$1462,735  1.26  1.27  1.38  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  1.39  \$1462,735  1.38  \$1462	\$434.300 1.04 \$464.400 \$593.100 1.08 1.17 \$276.920 \$464.000 0.88 1.72 \$700.040 \$496.600 1.83 2.78 \$464.400 \$593.000 \$100.040 \$100	\$602,400  1.00  \$689,400  \$715,800  1.15  1.19  \$689,400  0.35  1.70  \$689,400  0.35  1.70  \$775,800  1.62  2.81  \$775,400  \$775,800  1.21  \$775,400  \$775,400  \$775,400  \$775,400  \$775,400  \$775,400  \$775,400	\$62.834 122 \$977.669 \$177.669 \$111 112 1277.069 \$77.069 \$1.302 \$1	\$127,800  9.33  \$4530,000  \$1802,000  \$105  \$147  \$1294,000  0.49  1.25  \$4537,800  1.37  2.98  \$450,000  1.37  2.98  \$450,000  1.95  1.76	\$448,925 0.61 \$748,008 \$827,902 1.01 1.12 \$270,022 \$740,800 1.36 1.36 \$820,594 1.46 \$820,594 1.46 \$820,594 1.01 \$740,800 \$867,306 1.01 \$740,800 \$867,306 1.01 \$740,800	\$450,000 0.62 \$757,500 1.01 1.07 \$288,000 \$753,150 51,035,000 \$777,745 1.38 2.44 \$757,500 \$100,507 1.01 \$280,000 \$753,500
obal Vearly Income, Including Non-guaranteed (C) obal Surrender Value (D)	\$14,196 \$471,428 \$1509,799 \$552,139 \$1509,799 \$1552,139 \$176,276 \$1509,799 \$0.60 \$1505,746 \$1505	\$370,680 9.480,000 \$480,000 \$1818,540 0.80 1.03 \$358,440 \$460,000 1.40 \$936,000 \$411,540 2.38 \$480,000 \$1.03	\$1,019,174 1.08 \$1,009,157 \$1,109,157 \$1,125,841 1.14 1.14 \$17,000 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,1000 \$1,1000 \$1,10	\$003,377  208  \$651,003  \$661,703  \$111  144  \$477,724  \$651,003  647  138  \$917,000  \$560,705  1.56  \$270  \$100,429  \$700,001  1.39  \$270,001  \$139  \$604,279  \$604,279  \$604,279  \$604,279	\$454.500 104 \$464.400 \$500,100 108 117 \$274,500 \$464.400	\$602,400 1.00 1.00 1713,800 1.15 1.19 1.332,400 0.35 1.70 1972,000 9713,800 1.62 2.51 172 1.25 1.25 1.25 1.25 1.25 1.25 1.25 1.2	\$962.834 122 \$977.469 \$978.469 \$111 112 127 1270.000 \$177.469 131 142 1470.000 151.000 150.0000 150.0000 150.0000 150.0000 150.0000 150.0000 1	\$127,800 9.33 \$4500,000 \$4500,000 \$1882,000 \$1.65 \$1.47 \$294,000 \$4457,800 \$4457,800 \$1.25 \$623,200 \$4630,000 \$1.080,000 \$1.080,000 \$1.080,000 \$4140,000 \$4440,000 \$400,400	\$448,925 9.61 \$748,208 \$748,208 \$27,972 1.01 1.12 \$270,022 \$40,800 0.36 1.36 \$1,080,087 \$2,0736 1.17 \$370,030 1.17 \$370,030 \$300,336 1.17	\$450,000 0.62 \$757,500 \$802,075 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$777,745 1.01 1.09 \$408,000 \$754,650 0.34
odal Vearly Income, Including Non-guaranteed (C) odal Surrender Value (D)  **DOPTORAL Premium  **Rep 61 SUNIII, Age 60 SUNII Juananteed Death Benefit odal Death Benefit Ortal Premium Juananteed Surrender Value (D)  **Total Premium  **Vortal Premium  **Vort	\$14,196 \$471,428 \$1509,799 \$552,139 \$1509,799 \$1552,139 \$176,276 \$1509,799 \$0.60 \$1505,746 \$1505	\$370,680 9.480,000 \$480,000 \$1818,540 0.80 1.03 \$358,440 \$460,000 1.40 \$936,000 \$411,540 2.38 \$480,000 \$1.03	\$1,019,174 1.08 \$1,009,157 \$1,109,157 \$1,125,841 1.14 1.14 \$17,000 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,101 \$1,109,1000 \$1,1000 \$1,10	\$003,377  208  \$651,003  \$661,703  \$111  144  \$477,724  \$651,003  647  138  \$917,000  \$560,705  1.56  \$270  \$100,429  \$700,001  1.39  \$270,001  \$139  \$604,279  \$604,279  \$604,279  \$604,279	\$454.500 104 \$464.400 \$500,100 108 117 \$274,500 \$464.400	\$602,400 1.00 1.00 1713,800 1.15 1.19 1.332,400 0.35 1.70 1972,000 9713,800 1.62 2.51 172 1.25 1.25 1.25 1.25 1.25 1.25 1.25 1.2	\$962.834 122 \$977.469 \$978.469 \$111 112 127 1270.000 \$177.469 131 142 1470.000 151.000 150.0000 150.0000 150.0000 150.0000 150.0000 150.0000 1	\$127,800 9.33 \$4500,000 \$4500,000 \$1882,000 \$1.65 \$1.47 \$294,000 \$4457,800 \$4457,800 \$1.25 \$623,200 \$4630,000 \$1.080,000 \$1.080,000 \$1.080,000 \$4140,000 \$4440,000 \$400,400	\$448,925 9.61 \$748,208 \$748,208 \$27,972 1.01 1.12 \$270,022 \$40,800 0.36 1.36 \$1,080,087 \$2,0736 1.17 \$370,030 1.17 \$370,030 \$300,336 1.17	\$450,000 0.62 \$757,500 \$802,075 1.01 1.07 \$288,000 \$753,150 0.38 1.39 \$1,035,000 \$777,745 1.01 1.09 \$408,000 \$754,650 0.34
otal Yearly Income, Including Non-guaranteed (C) otal Suremeder Value (D) ADPOTEAL Premium B. Age SL JANBI, Age GO JALBI JAMAS AND ADPOTEAL PREMIUM JAMAS AN	\$14,196 \$471,428 1,06 \$509,739 \$509,739 \$552,139 1,11 1,20 \$509,739 0,60 \$509,739 0,60 1,71 1,71 102 \$509,739 1,71 1,42 1,43 1,44 1,43	\$370,480 0.62 \$480,000 \$418,340 0.80 1.03 \$480,000 0.60 1.40 \$480,000 \$411,40 1.58 2.58 1.58 4.60,000 \$411,540 1.03 1.03 1.03 1.03 1.03 1.03 1.03 1.0	\$1,019,174 1,06 \$1,000,157 \$1,000,157 \$1,125,041 1,11 1,14 1,14 1,14 1,15 1,170,000 \$1,000,157 1,170,000 \$1,17	\$00,377  \$651,003  \$666,725  111  144  \$277,724  \$651,003  0,47  1,58  \$912,000  \$912,000  \$156,429  \$100,644  \$684,429  \$0,67  1,58  \$100,644  \$1	\$434.300 104 \$464.400 \$503.100 108 117 \$276.920 \$464.400 \$278 \$700.040 \$466.500 \$466.500 \$1.23 \$278	\$400,400  \$469,400  \$1469,400  \$715,800  \$1.15  \$1.19  \$532,400  \$0.55  \$1.70  \$715,800  \$1.16  \$1.17  \$1.17  \$1.18  \$1.1	\$82.834 102 \$977.669 \$977.669 \$111 112 122 1276.000 \$977.669 0.31 142 142 1430.000 \$986.19 151 245 11007.500 1116 118 138 148 1496.000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1406.0000 1	\$127,800  9.33  \$450,000  \$1882,000  1.05  \$447  \$294,000  \$457,800  0.49  1.25  \$129,000  1.17  2.06  \$110,000  1.17  2.06  \$110,000  1.05  1.17  2.06	\$48,025 9,48,208 \$748,208 \$827,992 1.01 1.12 \$740,000 0.36 1.36 \$1,080,087 \$820,394 1.46 \$1,080,087 \$	\$450,000 0.42 \$757,500 \$802,005 \$1.01 \$1.07 \$288,000 \$753,150 \$1.139 \$1.035,000 \$777,745 \$1.06 \$1.07
otal Vearly Income, Including Non-guaranteed (C) otal Suremedr Value (D) 20/10/10/20/20/20/20/20/20/20/20/20/20/20/20/20	\$14,196 \$471,428 \$109,799 \$552,139 \$111 \$120 \$176,276 \$509,739 \$0.60 \$171,120 \$1552,139	\$370,680 9.480,000 \$480,000 \$518,540 0.80 \$1538,440 \$480,000 \$418,540 \$518,540	\$1,019,174 1.08 \$1,076,157 \$1,125,041 1.11 1.14 1.14 1.17 1.17 1.19 1.17 1.19 1.19 1.19 1.19	\$003,377  108  \$601,003  \$661,703  \$111  114  \$127,724  \$601,703  0.67  1.98  \$661,705  \$150,000  \$664,705  1.56  1.76  \$1064,429  \$702,001  1.16  1.19  \$1270,004  \$1280,429  \$1280,439  \$	\$454.500 104 \$464.400 \$500,100 108 117 \$176,520 \$464.400 \$496.650 \$496.650 \$170,040 \$496.650 \$100,040 \$	\$602,400 1.00 1.00 1689,400 1715,800 1.15 1.19 1832,400 0.55 1.70 1972,000 1715,800 1.62 2.81 1.72 1.72 1.72 1.73 1.73 1.73 1.73 1.73 1.73 1.73 1.73	1602.834 1027 1977.649 1977.649 1978.649 111 112 1272 1272.000 113 1430.200 11007.530 1116 113 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530 11007.530	\$127,800  9.33  1450,000  \$882,000  1.05  1.07  \$294,000  0.49  1.25  \$457,800  0.49  1.27  2.36  \$4630,000  \$1.068,000  1.06  \$457,800  \$1.068,000  \$	\$448,925 9,645 \$748,208 \$827,992 1.01 1.12 \$270,022 \$740,800 0.36 1.36 \$1.080,087 \$820,584 1.46 2.56 \$20,584 1.46 2.57 \$20,584 1.47 \$20,087 \$20,0	\$450,000 \$757,500 \$787,500 \$187,500 \$187,500 \$288,010 \$288,010 \$1.09 \$1

Overview

The payout commencement year for the respective plans are all the tame, payout commencement year for the respective plans are all the tame, payout commences on the 5th policy year, with premium term of 5 years except for income Gos Cash Fice Pro which is the cell yearboard in site category that has payout during at the end for Ear papely years are category that has payout during at the end for Ear papely years are categories and the second of the Ear papel years are categories and the second of the Ear papel years are categories and the second of the Ear papel years are categories and the second of the Ear papel years are categories and the second of the Ear papel years are categories.

Singlife Flexi Life Income II provides a lifetime yearly payout with 100% capital guaranteed at the end of the accumulation period or earlier, depending on the chosen premium payment term.

This is similar to China Life lifetime Income Plan Series 4 as it is 100% capital guaranteed at the end of the accumulation period or end of the 10th policy year for 5 year premium payment term whichever is earliest

China Life Lifetime Income Supreme Plan is also 100% capital guarante at the end of the premium payment term for both 5 and 10 pay.

Singlife Legacy Income offers monthly payout with step up guaranteed yearly income from 1.00% to 1.28% for payout year 3 to 15; to 1.37% for payout year 16 onwards.

Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

Income Gro Cash Sure offers cash bonus which includes non-guaranteed loyalty bonus of 0.60% of sum assured, if applicable, payable starts from the end of the 20th policy year after the premium term.

Manulife IncomeSecure provides annual income up to age 120, from as early as end of policy year 3,5 or 10 with Change of life insured option for both corporate and individual owned policies.

China Taiping Infinite Harvest Plus (II) has the highest Total Guaranteed
Yearly Income and Guaranteed Surrender Value over Total Premiums Paid.

Male, non smoker ANB11/ALB10 \$6,000 Guaranteed Yearly Income (Approximately)

aid out Mode	Singlife	Singlife	China Life	China Life	Etiqa	Income	Income	Manulife
	Singire	Singire	Lifetime Income	Lifetime Income	Etiqa	income	income	Manuiire
lased on Guaranteed Yearly Payout	Flexi Life Income II	Legacy Income	Plan Series 4	Supreme Plan	Enrich income	Gro Cash Sure	Gro Cash Flex Pro	IncomeSecure
lustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
ntry Age	ANB11	ANB11	ALB10	ALB10	ANB11	ALB10	ALB10	ALB10
emium Term	10	10	10	10	10	10	10	10
yout commence	10th Policy Year	End of 121st monthiversary	10th Policy Year	10th Policy Year	11th Policy Year	10th Policy Year	2nd Policy Year	10th Policy Year
ım Assured	\$273,000	\$600,000 Policy Year 11 & 12:	\$600,000	\$333,000	\$462,000 Policy Year 11 to 15:	\$300,000	\$200,000	\$750,000
	İ	\$6,000			\$6,006			
	i	Policy Year 13 to 25:	1		Policy Year 16 onwards:	1		
early Income (Guaranteed)	\$6,006	\$7,680	\$6,000	\$5,994	\$7,392	\$6,000	\$6,000	\$6,000
	i	Policy Year 26 onwards						
	Prior to ANB 60 or 49th policy year:	\$8,220 Policy Year 11 & 12:			Policy Year 11 to 15:	Prior to ALB40 or 30th policy year:		
	\$14,196	\$13,800			\$15,246	\$27,900		
sarly Income	From ANB 60 or 49th policy year:	Policy Year 13 to 25:			Policy Year 16 onwards:	From ALB40 or 30th policy year:		
iuaranteed and non-guaranteed )	\$15,561	\$19,980	\$34,200	\$19,980	\$18,480	\$29,700	\$14,700	\$27,375
		Policy Year 26 onwards						
		\$21,420						
nnual Premium otal Premium	\$39,817 \$398.171	\$60,000 \$600,000	\$85,764 \$857,640	\$48,451 \$484.510	\$46,200 \$462,000	\$74,380 \$743,802	\$60,000 \$600,000	\$75,000 \$750,000
tal Premium	\$398,171	Policy Year 11 & 12:	\$857,040	\$484,510	9462,000 Policy Year 11 to 15:	\$743,802	\$800,000	\$750,000
		1.00% Policy Year 13 to 25:			1.30%			
uaranteed Yearly Income/Total Premium	1.51%		0.70%	1.24%	Policy Year 16 onwards:	7 0.81%	1.00%	0.80%
,,		1.28% Policy Year 26 onwards			1.60%			
		1.37%						
	Prior to ANB 60 or 49th policy year:	Policy Year 11 & 12:			Policy Year 11 to 15:	Prior to ALB40 or 30th policy year:		
	3.57%	2.30%			3.30%	3.75%		
otal Yearly Income/Total Premium	From ANB 60 or 49th policy year:	Policy Year 13 to 25:	3,99%	4.12%	Policy Year 16 onwards:	From ALB40 or 30th policy year:	2.45%	3.65%
, , , , , , , , , , , , , , , , , , ,	3.91%	3.33% Policy Year 26 onwards	.,,,,,		4.00%	3.99%	2.38	3,03,0
		Policy Year 26 onwards 3.57%						
reakeven Year (Guaranteed Yearly Income +								
uaranteed Surrender Value)	10th	26th	10th	10th	10th	10th	40th	10th
End of Policy Year 10						<del>'</del>		
saranteed Death Benefit	\$402.152	\$606.000	\$866.216	\$489.360	\$468.930	\$780.992	\$630,000	\$757.500
			*		1 1			
tal Death Benefit	\$427,396	\$735,780	\$924,106	\$522,064	\$513,744	\$782,402	\$664,680	\$757,575
aranteed Death Benefit/Total Premium	1.01	1.01	1.01	1.01	1.02	1.05	1.05	1.01
tal Death Benefit/Total Premium	1.07	1.23	1.08	1.08	1.11	1.05	1.11	1.01
uaranteed: Yearly Income + Surrender Value	-					•		
<u> </u>								
otal Guaranteed Yearly Income (A)	\$6,006	\$0	\$6,000	\$5,994	\$0	\$6,000	\$54,000	\$6,000
uaranteed Surrender Value (B)	\$398,170	\$432,000	\$857,640	\$484,515	\$468,930	\$743,802	\$139,200	\$750,000
+B/Total Premium	1.02	0.72	1.01	1.01	1.02	1.01	0.32	1.01
otal (Including Non-Guaranteed): Yearly Income + Sur	render Value					•		
otal Yearly Income, Including Non-guaranteed (C)	\$14.196	\$0	\$34,200	\$19,980	\$0	\$27.900	\$132.300	\$27.375
otal Surrender Value (D)	\$423,414	\$477.480	\$915.530	\$517.219	\$510.510	\$745.212	\$208.500	\$750.075
-D/Total Premium	1.10	0.80	1.11	1.11	1.11	1.04	0.57	1.04
Age 61 (ANB), Age 60 (ALB)								
uaranteed Death Benefit	\$435,638	\$480,000	\$938,343	\$530,107	\$518,826	\$813,789	\$630,000	\$757,500
otal Death Benefit	\$488.435	\$708,660	\$996,233	\$562,811	\$576.576	\$816.759	\$840,480	\$802.095
aranteed Death Benefit/Total Premium	1.09	0.80	1.09	1.09	1.12	1.09	1.05	1.01
tal Death Benefit/Total Premium	1.23	1.18	1.16	1.16	1.25	1.10	1.40	1.07
aranteed: Yearly Income + Surrender Value								
tal Guaranteed Yearly Income (A)	\$246,246	\$317,340	\$246,000	\$245,754	\$288,750	\$246,000	\$294,000	\$246,000
aranteed Surrender Value (B)	\$435,638	\$480,000	\$938,343	\$530,107	\$518,826	\$813,789	\$386,000	\$753,000
Total Premium	0.62	0.53	0.29	0.51	0.63	0.33	0.49	0.33
B/Total Premium	1.71	1.33	1.38	1.60	1.75	1.42	1.13	1.33
tal (Including Non-Guaranteed): Yearly Income + Sur	render Value					•		
tal Yearly Income, Including Non-guaranteed (C)	\$584.766	\$822.840	\$1,402,200	\$819.180	\$723,030	\$1,181,700	\$720.300	\$1,122,375
tal Surrender Value (D)	\$488.435	\$697.260	\$996.233	\$562.811	\$576.576	\$816.759	\$806,940	\$797.595
Total Premium	1.47	1.37	1.63	1.69	1.57	1.59	1.20	1.50
D/Total Premium	2.70	2.53	2.80	2.85	2.81	2.69	2.55	2.56
·	2.70	2.53	2.80	2.85	2.81	2.69	2.55	2.56
Age 81 (ANB), Age 80 (ALB)								
aranteed Death Benefit	\$457,935	\$480,000	\$986,371	\$557,240	\$546,546	\$855,438	\$630,000	\$757,500
tal Death Benefit	\$544,417	\$708,660	\$1,044,261	\$589,944	\$604,296	\$860,298	\$1,195,300	\$820,567
aranteed Death Benefit/Total Premium	1.15	0.80	1.15	1.15	1.18	1.15	1.05	1.01
tal Death Benefit/Total Premium	1.37	1.18	1.22	1.22	1.31	1.16	1.99	1.09
aranteed: Yearly Income + Surrender Value								
tal Guaranteed Yearly Income (A)	\$366.366	\$481.740	\$366,000	\$365,634	\$436.590	\$366,000	\$414.000	\$366,000
	\$457,935	\$480,000	\$986,371	\$557,240	\$546,546	\$855,438	\$429,000	\$754,500
aranteed Surrender Value (0)								
uaranteed Surrender Value (B)	0.92	0.80	0.43	0.75	0.95	0.49	0.69	0.49
Total Premium				1.90	2.13	1.64	1.41	1.49
Total Premium -B/Total Premium	2.07	1.60	1.58	1.90				
Total Premium B/Total Premium tal (Including Non-Guaranteed): Yearly Income + Sur	render Value							
Total Premium		1.60 \$1,251,240	\$2,086,200	\$1,218,780	\$1,092,630	\$1,775,700	\$1,014,300	\$1,669,875
Total Premium  -B/Total Premium  tal (Including Non-Guaranteed): Yearly Income + Sur	render Value				\$1,092,630 \$604,296	\$1,775,700 \$860,298	\$1,014,300 \$1,559,580	\$1,669,875 \$817,567
Total Premium  -B/Total Premium  stal (Including Non-Guaranteed): Yearly Income + Sur stal (Yearly Income, Including Non-guaranteed (C)	render Value \$895,986	\$1,251,240	\$2,086,200	\$1,218,780				



Overview

The payout commencement year for the respective plans are all the same, payout commences on the 10th policy year with premium term of 10 years except for income for Cash Rev Po which is the only product in this category that has a payout starting at the end of the 2nd policy year.

Singlife Legacy income offers monthly payout with step up guaranteed yearly income from 1.00% to 1.28% for payout year 3 to 15; to 1.37% for payout year 16 onwards

- Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from th 21st income payout or when one turns 60, whichever is later.

Manulife IncomeSecure provides annual income up to age 120, from as early as end of policy year 3,5 or 10 with Change of life insured option for both corporate and individual owned policies.

Income

China Life

Etiqa

Singlife

Male, non smoker ANB11/ALB10 \$6,000 Guaranteed Yearly Income (Approximately)

Total Yearly Income, Including Non-guaranteed (C)

Total Surrender Value (D)

C+D/Total Premium

\$754,026

\$497,521

4.12

\$873,540

1.31

\$1,744,200

\$846,060

\$530,646

2.39

3.89

Paid out Mode

Based on Guaranteed Yearly Payout	Flexi Life Income II	Gro Cash Flex Pro	Lifetime Income Plan Series 4	Enrich Income
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB11	ALB 10	ALB10	ALB10
Premium Term	20	20	20	20
Payout commence Sum Assured	20th Policy Year \$273,000	2nd Policy Year \$200,000	20th Policy Year \$600,000	21st Policy Year \$354,000
Julii Assureu	\$273,000	\$200,000	\$000,000	Policy Year 21 to 25:
Vt-1(Gt	\$6.006	\$6.000	\$6,000	\$6,018
Yearly Income (Guaranteed)	\$6,006	\$6,000	\$6,000	Policy Year 26 onwards:
				\$7,080
	Prior to ANB 60 or 49th policy year: \$14,196			Policy Year 21 to 25: \$14.691
Yearly Income (Guaranteed and non-guaranteed )	From ANB 60 or 49th policy year:	\$12,660	\$34,200	Policy Year 26 onwards:
	\$15,561			\$17,169
Annual Premium	\$15,195	\$33,333	\$28,650	\$17,700
Total Premium	\$303,904 1.98%	\$666,667 0.90%	\$573,000 1,05%	\$354,000 Policy Year 21 to 25:
	1.98%	0.90%	1.05%	Policy Year 21 to 25: 1.70%
Guaranteed Yearly Income/Total Premium				Policy Year 26 onwards:
				2.00%
	Prior to ANB 60 or 49th policy year:			Policy Year 21 to 25:
Total Yearly Income/Total Premium	4.67% From ANB 60 or 49th policy year:	1,90%	5.97%	4.15% Policy Year 26 onwards:
, , , , , , , , , , , , , , , , , , , ,				4.85%
Breakeven Year (Guaranteed Yearly Income +	5.12%			
Guaranteed Surrender Value)	20th	48th	20th	20th
@ End of Policy Year 20			,	
Guaranteed Death Benefit	\$306,943	\$700,000	\$578,730	\$357,894
Total Death Benefit	\$357,816	\$721,800	\$660,382	\$449,934
Guaranteed Death Benefit/Total Premium	1.01	1.05	1.01	1.01
Total Death Benefit/Total Premium	1.18	1.08	1.15	1.27
Guaranteed: Yearly Income + Surrender Value		ļ		
Total Guaranteed Yearly Income (A)	\$6,006	\$114,000	\$6,000	\$0
Guaranteed Surrender Value (B)	\$303,904	\$94,000	\$573,000	\$357,894
A+B/Total Premium	1.02		1.01	1.01
		0.31	1.01	1.01
Total (Including Non-Guaranteed): Yearly Income +				
Total Yearly Income, Including Non-guaranteed (C)	\$14,196	\$240,540	\$34,200	\$0
Total Surrender Value (D)	\$354,777	\$138,000	\$654,652	\$425,154
C+D/Total Premium	1.21	0.57	1.20	1.20
@ Age 61 (ANB), Age 60 (ALB)				
Guaranteed Death Benefit	\$324,295	\$700,000	\$611,448	\$385,506
Total Death Benefit	\$419,872	\$814,640	\$693,100	\$509,406
Guaranteed Death Benefit/Total Premium	1.07	1.05	1.07	1.09
Total Death Benefit/Total Premium	1.38	1.22	1.21	1.44
Guaranteed: Yearly Income + Surrender Value				
Total Guaranteed Yearly Income (A)	\$186,186	\$294,000	\$186,000	\$207,090
Guaranteed Surrender Value (B)	\$324,295	\$389,000	\$611,448	\$385,506
A/Total Premium	0.61	0.44	0.32	0.59
A+B/Total Premium	1.68	1.02	1.39	1.67
Total (Including Non-Guaranteed): Yearly Income				
	\$442,806	\$620,340	\$1,060,200	\$502.680
Total Yearly Income, Including Non-guaranteed (C)				
Total Surrender Value (D)	\$419,872	\$618,260	\$693,100	\$509,406
C/Total Premium	1.46	0.93	1.85	1.42
C+D/Total Premium	2.84	1.86	3.06	2.86
@ Age 81 (ANB), Age 80 (ALB)				
Guaranteed Death Benefit	\$340,889	\$700,000	\$642,734	\$406,746
Total Death Benefit	\$497,521	\$1,007,860	\$724,386	\$530,646
Guaranteed Death Benefit/Total Premium	1.12	1.05	1.12	1.15
Total Death Benefit/Total Premium	1.64	1.51	1.26	1.50
	1.04	1.51	1.20	1,30
Guaranteed: Yearly Income + Surrender Value		1	1	
Total Guaranteed Yearly Income (A)	\$306,306	\$414,000	\$306,000	\$348,690
Guaranteed Surrender Value (B)	\$340,889	\$429,000	\$642,734	\$406,746
A/Total Premium	1.01	0.62	0.53	0.99
A+B/Total Premium	2.13	1.26	1.66	2.13
Total (Including Non-Guaranteed): Yearly Income	Surrender Value		,	
, comments and the second of t				



Overview

- The payout commencement year for the respective plans are all the same, payout commences on the 20th policy year with premium term of 20 years except for income Gro Cash Flex Pro which is the only product in this category that has a payout starting at the end of the 2nd policy year.

- Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

- ChinaLife Lifetime Income Plan Series 4 is also 100% capital guaranteed at the end of the premium payment term for 10, 15, 20 and 25 years premium payment term.

- Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

- Singlife Legacy Income, China Life Lifetime Income Supreme Plan, China Tajaing infinite Harvest Plus (II), Income Gro Cash Sure, Manulife IncomeGen (II) & Manulife IncomeGen (II) & Manulife IncomeGen (III) contains they do not have a 20 years premium payment term.

STRICTLY FO	OR PIAS' FA REPRESENTATIVES ONLY					
(NOT FOR CIR Male, non smoker ANB41/ALB40	CULATION TO PROSPECTS OR CLIENTS)					
\$6,000 Guaranteed Yearly Income (Approximately) Paid out Mode						
Based on Guaranteed Yearly Payout	Singlife	Singlife	China Taiping	Etiqa	Manulife	Income
	Flexi Life Income II	Legacy Income	Infinite Harvest Plus (II)	Enrich Income	IncomeGen (II)	Gro Cash Plus
Illustrated investment Rate of Return Entry Age	4.25% ANR41	4.25% ANR41	4.25% ANR41	4.25% ANR41	4.25% AIR40	4.25% ALB40
Premium Term	3	3	3	3	3	3
Payout commence	End of 3rd Policy Year	End of 37th monthiversary	End of 4th Policy Year	From 37th policy monthiversary (Start of 4th Policy Year)	From 49th policy monthiversary (Start of 5th Policy Year)	End of 3rd Policy Year
Sum Assured	\$273,000	\$600,000		\$900,000	\$740,800	\$324,324
		Policy Year 4 & 5: \$6,000		Policy Year 4 & 5: \$6,000		
Yearly Income (Guaranteed)	\$6,006	Policy Year 6 to 18:	\$6,003	Policy Year 6 onwards:	s6.000	s6.000
	1	\$7,680 Policy Year 19 onwards	*****	\$9,000	*****	
	Prior to ANB 64 or 23rd policy year:	\$8,220 Policy Year 4 & 5:	Policy Year 4 to 24:	Byliny Year 4 & S		Policy Year 4:
	\$14,196	\$13.920	\$14,283	\$21,000		\$17,157
Yearly Income (Guaranteed and non-guaranteed )	Prior to ANB 64 or 23rd policy year: \$15.561	Policy Year 6 to 18: \$20,280	Policy Year 25 onwards	Policy Year 6 onwards: \$30,600	\$24,001	Policy Year 5 onwards: \$21.211
		Policy Year 19 onwards \$21.720	with Booster Bonus: \$15.607			
Annual Premium	\$154,712	\$200,000	\$138,000	\$300,000	\$246,686	\$195,659
Total Premium	\$464,136	\$599,999 Policy Year 4 & 5:	\$414,000	\$900,000 Policy Year 4 & 5:	\$740,059	\$586,977
		1.00%		0.67%		
Guaranteed Yearly Income/Total Premium Paid	1.29%	Policy Year 6 to 18: 1.28%	1.45%	Policy Year 6 onwards: 1.00%	0.81%	1.02%
		Policy Year 19 onwards 1.37%				
	Prior to ANB 64 or 23rd policy year:	Policy Year 4 & 5:	Policy Year 4 to 24:	Policy Year 4 & 5:		Policy Year 4:
	3.06% From ANB 64 or 23rd policy year:	2.32% Policy Year 6 to 18:	3.45%	2.33% Policy Year 6 onwards:		2.92% Policy Year 5 onwards:
Total Yearly Income/Total Premium Paid	3.35%	3.38%	Policy Year 25 onwards	3.40%	3.24%	3.61%
		Policy Year 19 onwards 3.62%	with Booster Bonus: 3.76%			
Breakeven Year (Guaranteed Surrender Value)	3rd	19th	3rd	3rd	5th	3rd
® End of Policy Year 5						
Guaranteed Death Benefit	\$468.776	\$593,999	\$434.700	\$909,000	\$747,460	\$616,326
Yotal Death Benefit	\$470,075	\$640,258	\$436,024	\$913,500	\$761,535	\$616,844
Guaranteed Death Benefit/Total Premium	1.01	0.99	1.05	1.01	1.01	1.05
Total Death Benefit/Total Premium	1.01	1.07	1.05	1.02	1.03	1.05
Guaranteed: Yearly Income + Surrender Value Total Guaranteed Yearly Income (A)	\$18.018	\$12.000	\$12,006	\$12,000	\$6,000	\$18,000
Guaranteed Surrender Value (B)	\$464,135	\$479,999	\$414,000	\$909,000	\$740,800	\$586,977
A+B/Total Premium	1.04	0.82	1.03	1.02	1.01	1.03
Total (Including Non-Guaranteed): Yearly Income + Surrender Value						
Total Yearly Income, Including Non-guaranteed (C)  Total Surrender Value (D)	\$42,588 \$465,434	\$27,840 \$484.678	\$28,566 \$415,035	\$42,000 \$912,600	\$24,001 \$754,875	\$44,368 \$587,496
C+D/Total Premium	1.09	0.85	1.07	1.06	1.05	1.08
@ Age 61 (ANB), Age 60 (ALB)						
Guaranteed Death Benefit	\$479,452	\$479,999	\$434,700	\$954,900	\$747,460	\$616,326
Total Death Benefit	\$490,173	\$553,618	\$451,260	\$980,100	\$784,500	\$620,736
Guaranteed Death Benefit/Total Premium  Total Death Benefit/Total Premium	1.03	0.80	1.05	1.05	1.01	1.05
Guaranteed: Yearly Income + Surrender Value	1.00	0.92	1.07	107	1.00	1.00
Total Guaranteed Yearly Income (A)	\$108,108	\$128,280	\$102,051	\$147,000	\$96,008	\$108,000
Guaranteed Surrender Value (B)	\$479,452	\$479,999	\$431,056	\$954,900	\$740,800	\$586,977
A/Total Premium	0.23	0.21	0.25	0.16	0.13	0.18
A+B/Total Premium  Total (Including Non-Guaranteed): Yearly Income + Surrender Value	1.27	1.01	1.29	1.22	1.13	1.18
Total (Including Non-Guaranteed): Yearly Income + Surrender Value Total Yearly Income, Including Non-guaranteed (C)	\$255,528	\$334,920	\$242,811	\$501,000	\$384,031	\$362,533
Total Surrender Value (D)	\$490,173	\$542,578	\$444,304	\$976,950	\$777,840	\$591,388
C/Total Premium	0.55	0.56	0.59	0.56	0.52	0.62
				1.64	1.57	1.63
C+D/Total Premium	1.61	1.46	1.66		2.57	
C+D/Total Premium  @ Age 81 (ANB), Age 80 (ALB)	1.61					\$616.326
C+D/Total Premium		\$479,999 \$575,218	\$447,120 \$466,785	\$1,008,900 \$1,035,450	\$747,460 \$833,652	\$616,326 \$624,077
CrD/Total Premium  @ Age 81 (AMB), Age 80 (ALB)  Courranteed Death Berrefit  Total Death Bonefit  Courranteed Death Benefit/Total Premium	1.61 \$504,004 \$512,847 1.09	\$479,999 \$575,218 0.80	\$447,120 \$466,785 1.08	\$1,008,900 \$1,035,450 1.12	\$747,460 \$832,652 1.01	\$624,077 1.05
C-B/Total Premium  & Age 81 (AMB), Age 80 (ALB)  Guaranteed Doubth Bernfilt Total Doubth Bernfilt Total Doubth Bernfilt  Guaranteed Doubth Bernfilt/Total Premium  Total Doubth Bernfilt/Total Premium	1,61 \$504,004 \$522,847	\$479,999 \$575,218	\$447,120 \$466,785	\$1,008,900 \$1,035,450	\$747,460 \$832,652	\$624,077
ChDYstal Premium  8 Age 11 MARII, Age 80 (ALB)  Couranteed Douth Brenfit  Total Douth Brenfit  Total Douth Brenfit  Gouranteed Douth Brenfit/Total Premium  Total Douth Brenfit/Total Premium  Total Douth Brenfit/Total Premium  Gouranteed Varyly become 5 Surrender Value	1.61 1504.004 1522.847 1.09 1.13	\$477,999 \$575,218 0.80 0.96	\$447,120 \$466,785 1.08 1.13	\$1,008,100 \$1,035,650 \$1.12 \$1.15	\$747,460 \$832,652 1.01 1.13	\$624,077 1.05 1.06
COPTed all Pressions  6' Age 81 (ANR), Age 80 (ALR)  Counteded Dank Petroffs  Fold Dank Beenfil  Counteded Dank Beenfil  Total Dank Beenfil  Counteded Dank Beenfil  Counteded Dank Beenfil  Counted Dank Been	1.61 \$504,004 \$522,847 1.09 1.13	\$479,999 \$375,218 0.80 0.96	\$447,120 \$465,785 1.08 1.13	\$1,008,900 \$1,005,450 \$1.2 \$1.2 \$1.25	\$747,460 \$832,652 1.01 1.13	\$624,077 1,05 1,06 \$228,000
COLFISAL Primition  Out and Colfisal Primition  Guar and Colfisal Colfisal Colfisal  Guard Colfisal Colfisal  Guard Colfisal Colfisal  Guard C	1.61 \$504,004 \$512,847 1.09 1.13 \$278,228 \$504,004	1479,999 1575,218 0.80 0.96 1292,680 1479,999	\$447,120 \$466,785 1.08 1.13 \$222,111 \$447,120	\$1,008,400 \$1,005,450 1.12 1.15	\$747,460 \$832,652 1.03 1.13 \$216,017 \$740,800	\$624,077 1,05 1,06 \$228,000 \$586,977
C-D'Total Premium  Age 51 ANNI, Age 60 (A18)  Couranteed Charls Broufit  Total Dash Benefit  Total Dash Benefit  Couranteed Charls Benefit/Total Premium  Total Dash Benefit/Total Premium  Couranteed Vestyl beneme + Surrender Value	1.61 \$504,004 \$522,847 1.09 1.13	\$479,999 \$375,218 0.80 0.96	\$447,120 \$465,785 1.08 1.13	\$1,008,900 \$1,005,450 \$1.2 \$1.2 \$1.25	\$747,460 \$832,652 1.01 1.13	\$624,077 1.05 1.06 \$228,000
Col Treat Previous  See 15 Model, and Model Good sector of the April Model Good Sector of the	1.64 \$504.004 \$522.847 1.09 1.33 \$278.238 \$504.004 0.49 1.36	\$479,999 \$557,238 0.30 0.76 \$172,680 \$437,979 0.48 1.29	\$447,120 1468,785 1.08 1.13 \$222,111 \$447,120 0.24 1.82	11,008,400 11,003,400 132 135 127,000 11,008,400 0.36 1,46	\$147,466 \$322,652 \$32 \$13 \$11,017 \$140,007 \$240,000 \$2.27 \$1.29	1624,077 1.05 1.06 1.28,000 1.386,977 0.39
Colf Total Province  2 et a 1 1000 ft. pp 11100 Grant start Out Marcell Grant	164 1552,047 1572,047 1572,047 1572,047 1572,047 1572,0577 1572,057 1572,057 1572,057 1572,057 1572,057 1572,057 1572,05	\$479,999 \$377,218 0.80 0.86 \$572,680 \$479,999 0.49 1.79	\$447,120 \$466,785 1.08 1.13 \$522,111 \$447,120 0.38 1.62	\$1.008,400 \$1.005,400 \$1.22 \$1.35 \$127,000 \$1.008,400 \$1.46 \$1.111,000	\$147,460 \$52,632 155 133 \$11,017 \$140,007 \$24,000 \$25 1.79	\$634,077 1.05 1.06 \$228,000 \$538,977 0.39 1.39
COPTION TO PRIMINARY  AND ALL TOMAN, AND ALL TOMAN TOMAN  Grant and ALL TOMAN TOMAN TOMAN TOMAN  Grant and ALL TOMAN TOMAN TOMAN TOMAN  Grant and ALL TOMAN TOMAN TOMAN  Grant and ALL TOMAN TOMAN TOMAN  Grant and ALL TOMAN  Grant and ALL TOMAN  Grant and ALL TOMAN  Grant and ALL TOMAN	154  \$504,004  \$522,847  109  113  \$228,228  \$504,004  6.49  1.38  \$554,4038	1479,999 1557,228 0.89 0.46 1272,080 1277,080 1279 0.49 129 129 120 1500,428	\$447,120 \$440,785 \$1.08 \$1.13 \$272,111 \$447,120 \$38 \$447,120 \$547,667 \$445,665	\$1.008.000 \$10.005.000 \$122 \$1.25 \$127.000 \$1.006.000 \$1.006.000 \$1.006.000 \$1.0106.000 \$1.0106.000 \$1.0106.000	\$24.0 A60 \$872.642 128 113 114 5216.017 \$746.050 0.79 1.79 \$864.009 \$822.992	\$624,077 1.05 1.06 \$228,000 \$358,977 0.39 1.39 \$778,733 \$594,728
SOF Feet Province  ***Ent T. (Mod. **, age 18 18 18  Case states the April T. (Mod. **, age 18 18 18  Case states the April T. (Mod. **, age 18 18 18  Case states the April T. (Mod. **)  Case states the April T	164 1552,047 1572,047 1572,047 1572,047 1572,047 1572,0577 1572,057 1572,057 1572,057 1572,057 1572,057 1572,057 1572,05	\$479,999 \$377,218 0.80 0.86 \$572,680 \$479,999 0.49 1.79	\$447,120 \$466,785 1.08 1.13 \$522,111 \$447,120 0.38 1.62	\$1.008,400 \$1.005,400 \$1.22 \$1.35 \$127,000 \$1.008,400 \$1.46 \$1.111,000	\$147,460 \$52,632 155 133 \$11,017 \$140,007 \$24,000 \$25 1.79	\$634,077 1.05 1.06 \$228,000 \$358,977 \$2.29 \$1.29 \$1784,753



record III, here paped that from one of promisin payment from of 3 years signific that lid is been as foliagific large in his case. Any profile shapped of flower from the Segility field in the Segility of the Segility of the Segility of flower from the Segility field in the Segility of Segility S

- For policy benefit continuity, Singlife Legacy Income, Etiqa Enrich Income & Manufile IncomeCon (18) provide change of life assured option while China Taiping Infinite Harvest Plus (18) and Income Gro Cash Plus provide secondary life assured option.

China Life Lifetime Income Plan Series 4, China Life Lifetime Income Supreme Plan Income Cro Cash Sure, Income Cro Cash Flex Pro, Maraille Incomesocure have be left out of this comparison as they do not have a 3 years premium payment term.

Male, non smoker ANB41/ALB40 \$6,000 Guaranteed Yearly Income (Approximately)

\$6,000 Guaranteed Yearly Income (Approxim

Paid out Mode										
	Singlife	Singlife	China Life	China Life	China Taiping	Etiqa	Income	Income	Manulife	Manulife
Based on Guaranteed Yearly Payout	Flexi Life Income II	Legacy Income	Lifetime Income	Lifetime Income	Infinite Harvest Plus (II)	Enrich Income	Gro Cash Sure	Gro Cash Flex Pro	IncomeGen (II)	IncomeSecure
Illustrated Investment Rate of Return	4.25%	4.25%	Plan Series 4 4.25%	Supreme Plan 4,25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Illustrated investment kate of keturn Entry Age	4.25% ANR41	4.25% ANR41	4.25% Al R40	4.25% AI R40	4.25% ANR41	4.25% ANR41	4.25% ALR40	4.25% ALR 40	4.25% Al R40	4.25% AI R40
Premium Term	AND41	AND41	ALD40	ALB40	AND41	AND41	ALBHU 5	ALD 40	ALB40	ALBAU 5
Tremum rem				<del>-</del> -				<del>-</del>	61st monthiversary	<del>                                       </del>
Payout commence	3th Policy Year	End of 61st monthiversary	5th Policy Year	5th Policy Year	End of 5th policy year	61st policy month	5th Policy Year	2nd Policy Year	(Start of 6th policy	3rd Policy Year
-,		,				(Start of 6th policy year)			year)	
Sum Assured	\$273,000	\$600,000	\$600,000	\$333,000		\$600,000	\$300,000	\$200,000	\$740.800	\$750,000
		Policy Year 6 & 7:				Policy Year 6 to 10:				
		\$6,000				\$6,000	1	İ		1
Yearly Income (Guaranteed)	\$6,006	Policy Year 8 to 20:	\$6,000	\$5,994	\$6,003	Policy Year 11 onwards:	\$6,000	\$6,000	\$6,000	\$6,000
Yearry Income (Guaranteed)	\$6,006	\$7,680	\$6,000	\$5,994	\$6,003	\$7,560	\$6,000	\$6,000	\$6,000	\$6,000
		Policy Year 21 onwards	l					I		
		\$8,220								
	Prior to ANB66 or 25th policy year:	Policy Year 6 & 7:			Policy Year 5 to 24:	Policy Year 6 to 10:	Prior to ALB65 or 25th policy year:	l		Prior to ALB49 or 9th policy year
	\$14,196	\$13,860	Į.		\$13,833	\$12,000	\$27,900	1		\$15,000
Yearly Income (Guaranteed and non-guaranteed )	From ANB66 or 25th policy year:	Policy Year 8 to 20:	\$34,200	\$19,980		Policy Year 11 onwards:	From ALB65 or 25th policy year:	\$16,800	\$24,001	Prior to ALB49 or 9th policy year
* *	\$15,561	\$20,160			Policy Year 25 onwards	\$22,800	\$29,700			\$22,500
		Policy Year 21 onwards			with Booster Bonus:			l .		
Annual Premium	\$93.268	\$21,540 \$120.000	\$212.580	\$118.314	\$15,573 \$87,000	\$120,000	\$176.471	\$120,000	\$148 160	\$150,000
Annual Premium Total Premium	\$466,339	\$120,000	\$212,580	\$118,314	\$435,000	\$600,000	\$176,471	\$600,000	\$148,160	\$150,000
otal Premium	\$466,339	Policy Year 6 & 7:	\$1,062,900	\$591,570	\$435,000	Policy Year 6 to 10:	\$882,353	\$600,000	\$740,800	\$750,000
		1.00%				1.00%				
		Policy Year 8 to 20:				Policy Year 11 onwards:				
Guaranteed Yearly Income/Total Premium	1.29%	1.28%	0.56%	1.01%	1.38%	1.26%	0.68%	1.00%	0.81%	0.80%
		Policy Year 21 onwards				1.20%				
		1.37%								
	Prior to ANB 66 or 25th policy year:	Policy Year 6 & 7:			Policy Year 5 to 24:	Policy Year 6 to 10:	Prior to ALB65 or 25th policy year:			Prior to ALB49 or 9th policy year.
	3.04%	2.31%			3.18%	2.00%	3.16%			2.00%
	From ANB 66 or 25th policy year:	Policy Year 8 to 20:				Policy Year 11 onwards:	From ALB65 or 25th policy year:	1		Prior to ALB49 or 9th policy year.
Total Yearly Income/Total Premium		3.36%	3.22%	3.38%	Policy Year 25 onwards	1 '		2.80%	3.24%	1
	3.34%	Policy Year 21 onwards	1		with Booster Bonus:	3.80%	3.37%			3.00%
		3.59%			3.58%					
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender									611	911
Value)	5th	21st	5th	5th	5th	5th	5th	35th	6th	8th
@ End of Policy Year 5										
Guaranteed Death Benefit	\$471,002	\$606,000	\$1,073,529	\$597,490	\$456,750	\$606,000	\$926,471	\$630,000	\$748,208	\$757,500
Total Death Benefit	\$482,427	\$712,680	\$1,105,416	\$615,237	\$462,187	\$609,000	\$926,951	\$648,000	\$752,653	\$757,500
Guaranteed Death Benefit/Total Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.05	1.05	1.01	1.01
Total Death Benefit/Total Premium	1.03	1.19	1.04	1.04	1.06	1.02	1.05	1.08	1.02	1.01
Guaranteed: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (A) Guaranteed Surrender Value (B)	\$6,006 \$466,338	\$360,000	\$6,000 \$1,062,900	\$5,994 \$591,574	\$6,003 \$435,000	\$0 \$600,000	\$6,000 \$882,354	\$24,000 \$91,800	\$0 \$444,480	\$6,000 \$450,000
A+B/Total Premium	\$466,338	0.60	1.01	1.01	1.01	1.00	3882,354	91,800	0.60	9450,000
rotal (Including Non-Guaranteed): Yearly Income + Surrender Value	1.01	0.80	1.01	1.01	1.01	1.00	1.01	0.19	0.60	0.61
Total Yearly Income, Including Non-guaranteed (C)	\$14.196		\$34,200	\$19,980	\$13.833	\$0	\$27.900	\$67,200	\$0	\$45,000
Total Surrender Value (D)	\$477,763	\$370,680	\$1,094,787	\$609,321	\$439,350	\$602,400	\$882,834	\$127,800	\$448,925	\$450,000
C+D/Total Premium	1.05	0.79	1.06	1.06	1.04	1.00	1.03	0.33	0.61	0.66
@ Age 61 (ANB), Age 60 (ALB)	,									
Suaranteed Death Benefit	\$479,302	\$494,160	\$1,092,448	\$608,020	\$456,750	\$635,400	\$926,471	\$630,000	\$748,208	\$757,500
Total Death Benefit	\$500,193	\$614,760	\$1,124,335	\$625,767	\$483,937	\$660,000	\$930,551	\$729,000	\$778,929	\$765,000
Suaranteed Death Benefit/Total Premium	1.03	0.82	1.03	1.03	1.05	1.06	1.05	1.05	1.01	1.01
otal Death Benefit/Total Premium	1.07	1.02	1.06	1.06	1.11	1.10	1.05	1.22	1.05	1.02
Suaranteed: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (A)	\$96,096	\$111,840	\$96,000	\$95,904	\$96,048	\$105,600	\$96,000	\$114,000	\$90,007	\$108,000
Suaranteed Surrender Value (B)	\$479,302	\$480,000	\$1,092,448	\$608,020	\$448,441	\$635,400	\$906,888	\$222,600	\$740,800	\$750,900
A/Total Premium	0.21	0.19	0.09	0.16	0.22	0.18	0.11	0.19	0.12	0.14
A+B/Total Premium	1.23	0.99	1.12	1.19	1.25	1.24	1.14	0.56	1.12	1.15
Total (Including Non-Guaranteed): Yearly Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (C) Total Surrender Value (D)	\$227,136 \$500.193	\$289,800 \$582,540	\$547,200 \$1,124,335	\$319,680 \$625,767	\$221,328 \$470.191	\$288,000 \$658.800	\$446,400 \$910.968	\$319,200 \$420,600	\$360,029 \$771.521	\$360,000 \$758,400
:/Total Premium	0.49 1.56	0.48 1.45	0.51 1.57	0.54	0.51 1.59	0.48 1.58	0.51 1.54	0.53 1.23	0.49 1.53	0.48 1.49
:+D/Total Premium @ Age 81 (ANB), Age 80 (ALB)	1.50	1.43	1.5/	1.00	1.59	1.58	1.54	1.23	1.53	J 1,49
g Age 81 (ANB), Age 80 (ALB) Guaranteed Death Benefit	\$503,879	\$480,000	\$1,148,463	\$639,196	\$469,800	\$671,400	\$953,382	\$630,000	\$748.208	\$757,500
Total Death Benefit	\$503,879 \$537,455	\$480,000	\$1,148,463	\$639,196 4656.943	\$469,800	\$671,400	\$953,382 \$960,552	\$830,000	\$748,208 4815.969	\$757,500
Guaranteed Death Benefit/Total Premium	1.08	0.80	1.08	1.08	1.08	1.12	108	1.05	1.01	1.01
Total Death Benefit/Total Premium	1.15	1.03	1.11	1.11	1.17	1.16	1.09	1.35	1.10	1.06
Suaranteed: Yearly Income + Surrender Value										
Total Guaranteed Yearly Income (A)	\$216.216	\$276,240	\$216,000	\$215.784	\$216.108	\$256.800	\$216,000	\$234,000	\$210.017	\$228,000
Suaranteed Surrender Value (B)	\$503,879	\$480,000	\$1,148,463	\$639,196	\$469,800	\$671,400	\$953,382	\$424,400	\$740,800	\$752,400
L/Total Premium	0.46	0.46	0.20	0.36	0.50	0.43	0.24	0.39	0.28	0.30
A+B/Total Premium	1.54	1.26	1.28	1.45	1.58	1.55	1.33	1.10	1.28	1.31
Total (Including Non-Guaranteed): Yearly Income + Surrender Value										
otal Yearly Income, Including Non-guaranteed (C)	\$532,896	\$720,600	\$1,231,200	\$719,280	\$525,828	\$744,000	\$1,033,200	\$655,200	\$840,067	\$810,000
Total Surrender Value (D)	\$537,455	\$611,640	\$1,180,350	\$656,943	\$500,250	\$697,800	\$960,552	\$784,400	\$808,561	\$789,900
C/Total Premium	1.14	1.20	1.16	1.22	1.21	1.24	1.17	1.09	1.13	1.08
C+D/Total Premium	2.30	2.22	2.27	2.33	2.36	2.40	2.26	2.40	2.23	2.13



• The payout commencement year for the respective plans are all the same, payout commences on the 5th policy year, with premium term of 5 years energe for Incommences on the 5th policy year, with premium term of 5 years energe for Incommence or Cacha Floar Por which is the only product in this category that has payout starting at the end of the 2nd policy year; Manufille Incomedican (II) pays on from 5st a policy monitorisers are, at the start of 6th policy year (monthly paid on under only).

 Singlife Hexi Life Income II provides a lifetime yearly payout with 100% capital guaranteed at the end of the accumulation period or earlier, depending on the chosen premium payment term.

 This is similar to China Life lifetime income Plan Series 4 as it is 100% capital guaranteed at the end of the accumulation period or end of the 10th policy year

 China Life Lifetime Income Supreme Plan is also 100% capital guaranteed at the end of the premium payment term for both 5 and 10 pay.

Singlife Legacy Income offers monthly payout with step up guaranteed yearly noome from 1.00% to 1.28% for payout year 3 to 15; to 1.37% for payout year

Singlife Rexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assur and 0.50% of the Sum Assured respectively, starting from the 21st income payout o when one turns 60, whichever is later.

onus of 0.60% of sum assured, if applicable, payable starts from the end of the 20 olicy year after the premium term.

 Manulife IncomeSecure provides annual income up to age 120, from the end of policy year 5 or 10 with Change of life insured option for both corporate and individual owned policies.

 China Taiping Infinite Harvest Plus (II) has the highest Guaranteed Yearly Income and Guaranteed Surrender Value over Total Premiums paid

Male, non smoker ANB41/ALB40 \$6,000 Guaranteed Yearly Income (Approximately) Paid out Mode

Tand dut Produ	Singlife	Singlife	China Life	China Life	Etiqa	Income	Income	Manulife
Based on Guaranteed Yearly Payout	Flexi Life Income II	Legacy Income	Lifetime Income Plan Series 4	Lifetime Income Supreme Plan	Enrich Income	Gro Cash Sure	Gro Cash Flex Pro	IncomeSecure
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB41	ANB41	ALB40	ALB40	ANB41	ALB10	ALB 40	ALB40
Premium Term	10	10	10	10	10	10	10	10
Payout commence	10th Policy Year	End of 121st monthiversary	10th Policy Year	10th Policy Year	11th Policy Year	10th Policy Year	2nd Policy Year	10th Policy Year
Sum Assured	\$273,000	\$600,000	\$600,000	\$333,000	\$462,000	\$300,000	\$200,000	\$750,000
		Policy Year 11 & 12: \$6,000			Policy Year 11 to 15: \$6,006			
Yearly Income (Guaranteed)	\$6,006	Policy Year 13 to 25: \$7,680	\$6,000	\$5,994	Policy Year 16 onwards: \$7.392	\$6,000	\$6,000	\$6,000
		Policy Year 26 onwards			\$7,372			
	Prior to ANB 71 or 30th policy year:	\$8,220 Policy Year 11 & 12:			Policy Year 11 to 15:	Prior to ALB70 or 30th policy year:		
	\$14,196 From ANB 71 or 30th policy year:	\$13,800 Policy Year 13 to 25:			\$15,246 Policy Year 16 onwards:	\$27,900 From ALB70 or 30th policy year:		\$27.375
Yearly Income (Guaranteed and non-guaranteed )	\$15,561	\$19,980 Policy Year 26 onwards	\$34,200	\$19,980	\$18,480	\$29,700	\$14,700	\$27,375
		\$21,420						
		Policy Year 11 & 12: 1.00%			Policy Year 11 to 15: 1.30%			
Guaranteed Yearly Income/Total Premium	1.51%	Policy Year 13 to 25: 1.28%	0.71%	1.24%	Policy Year 16 onwards: 1.60%	0.81%	1.00%	0.80%
		Policy Year 26 onwards			1.60%			
	Prior to ANB 71 or 30th policy year:	1.37% Policy Year 11 & 12:			Policy Year 11 to 15:	Prior to ALB70 or 30th policy year:		
	3.57%	2.30% Policy Year 13 to 25:			3.30% Policy Year 16 onwards:	3.75% From ALB70 or 30th policy year:		
Total Yearly Income/Total Premium	From ANB 71 or 30th policy year:	3.33%	4.07%	4.12%	4.00%	3.99%	2.45%	3.65%
	3.91%	Policy Year 26 onwards						
Annual Premium	\$39,749	3.57% \$60.000	\$83,952	\$48,451	\$46,200	\$74.380	\$60,000	\$75,000
Total Premium	\$397,488	\$600,000	\$839,520	\$484,515	\$462,000	\$743,802	\$600,000	\$750,000
Breakeven Year (Guaranteed Yearly Income + Guaranteed	i 10th	26th	10th	10th	10th	10th	40th	10th
Surrender Value)  @ End of Policy Year 10								
Guaranteed Death Benefit	\$401,462	\$606,000	\$847,915	\$489,360	\$468,930	\$780,992	\$630,000	\$757,500
Total Death Benefit	\$426,662	\$735,780	\$904,582	\$522,064	\$513,744	\$782.402	\$664,680	\$757,575
Guaranteed Death Benefit/Total Premium	1.01	1.01	1.01	1.01	1.02	1.05	1.05	1.01
Total Death Benefit/Total Premium	1.07	1.01	1.01	1.01	1.11	1.05	1.11	1.01
	1.07	1.23	1.06	1.06	1.11	1.05	1.11	1.01
Guaranteed: Yearly Income + Surrender Value	\$6,006				T			
Total Guaranteed Yearly Income (A)	*-1		\$6,000	\$5,994	\$0	\$6,000	\$54,000	\$6,000
Guaranteed Surrender Value (B)	\$397,488	\$432,000	\$839,520	\$484,515	\$468,930	\$743,802	\$139,200	\$750,000
A+B/Total Premium	1.02	0.72	1.01	1.01	1.02	1.01	0.32	1.01
Total (Including Non-Guaranteed): Yearly Income + Surre								
Total Yearly Income, Including Non-guaranteed (C)	\$14,196	-	\$34,200	\$19,980	\$0	\$27,900	\$132,300	\$27,375
Total Surrender Value (D)	\$422,688	\$477,480	\$896,187	\$517,219	\$510,510	\$745,212	\$208,500	\$750,075
C+D/Total Premium	1.10	0.80	1.11	1.11	1.11	1.04	0.57	1.04
@ Age 61 (ANB), Age 60 (ALB)								
Guaranteed Death Benefit	\$403.490	\$532.560	\$852.196	\$491,831	\$477.246	\$780,992	\$630,000	\$757.500
Total Death Benefit	\$430,996	\$691,140	\$908,863	\$524,535	\$533,610	\$782,522	\$684,480	\$765,000
Guaranteed Death Benefit/Total Premium	1.02	0.89	1.02	1.02	1.03	1.05	1.05	1.01
Total Death Benefit/Total Premium	1.08	1.15	1.08	1.08	1.16	1.05	1.14	1.02
Guaranteed: Yearly Income + Surrender Value	100	2.0	1.00	2.00	1.10	1.03	2.24	1.02
Total Guaranteed Yearly Income (A)	\$66,066	\$73,440	\$66,000	\$59,940	\$66,990	\$66,000	\$114,000	\$66,000
Guaranteed Surrender Value (B)	\$403,490	\$480,000	\$852,196	\$491,831	\$477,246	\$755,031	\$183,600	\$750,750
A/Total Premium	0.17	0.12	0.08	0.12	0.15	0.09	0.19	0.09
A+B/Total Premium	1.18	0.92	1.09	1.14	1.18	1.10	0.50	1.09
Total (Including Non-Guaranteed): Yearly Income + Surre			,		1.10	2,20	0.50	
Total Yearly Income, Including Non-guaranteed (C)	s156.156	\$187.440	\$376.200	\$219.780	\$168.630	\$306,900	\$279.300	\$301.125
					\$168,630 \$530,376			
Total Surrender Value (D)	430,996	614,820	\$908,863	\$524,535	*******	\$756,561	\$292,500	\$758,250
C/Total Premium	0.39	0.31	0.45	0.45	0.37	0.41	0.47	0.40
C+D/Total Premium	1.48	1.34	1.53	1.54	1.51	1.43	0.95	1.41
@ Age 81 (ANB), Age 80 (ALB)								
Guaranteed Death Benefit	\$424,159	\$480,000	\$895,851	\$517,025	\$504,966	\$793,704	\$630,000	\$757,500
Total Death Benefit	\$465,338	\$708,660	\$952,518	\$549,729	\$562,716	\$796,014	\$750,320	\$795,000
Guaranteed Death Benefit/Total Premium	1.07	0.80	1.07	1.07	1.09	1.07	1.05	1.01
Total Death Benefit/Total Premium	1.17	1.18	1.13	1.13	1.22	1.07	1.25	1.06
Guaranteed: Yearly Income + Surrender Value								
Total Guaranteed Yearly Income (A)	\$186,186	\$235,140	\$186,000	\$185,814	\$214,830	\$186,000	\$234,000	\$186,000
Guaranteed Surrender Value (B)	\$424,159	\$480,000	\$895,851	\$517,025	\$504,966	\$793,704	\$386,000	\$752,250
A/Total Premium	0.47	0.39	0.22	0.38	0.47	0.25	0.39	0.25
A+B/Total Premium	1.54	1.19	1.29	1.45	1.56	1.32	1.03	1.25
Total (Including Non-Guaranteed): Yearly Income + Surre								
	\$455.091	\$608.640	\$1.060.200	\$619.380	¢538 230	\$884.700	\$573.300	\$848.625
Total Yearly Income, Including Non-guaranteed (C) Total Surrender Value (D)	\$455,091 \$465,338	\$608,640 697.260	\$1,060,200 \$952.518	\$619,380 \$549,729	\$538,230 \$562,716	\$884,700 \$796.014	\$5/3,300 \$626,620	\$848,625 \$789,750
	***************************************		4110,000	***************************************	******	4112,000	*****	41-11-11-1
C/Total Premium	1.14	1.01	1.26	1.28	1.17	1.19	0.96	1.13



Overview

- The payout commencement year for the respective plans are all the same, payout commences on the 10th policy year with premium term of 10 years except for income Gro Cash Flex Pro which is the only product in this category that has a payout starting at the end of the 2nd policy year.

Singlife Flexil Life income ill provides a lifetime yearly payout with 100% capital guaranteed at the end of the accumulation period or earlier, depending on the chosen premium payment ferm.
 ChinaLife Lifetime income Plan Series 4 is also 100% capital guarantees at the end of the premium payment ferm for 10, 15, 20 and 25 years premium payment 6.

Singlife Legacy Income offers monthly payout with step up guaranteed yearly income from 1.00% to 1.28% for payout year 3 to 15; to 1.37% for payout year 16 onwards.

Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

Male, non smoker ANB41/ALB40

\$6,000 Guaranteed Yearly Income (Approximately)

Paid out Mode

C+D/Total Premium

Paid out Mode	Singlife	Income	China Life	Etiqa
Based on Guaranteed Yearly Payout	Flexi Life Income II	Gro Cash Flex Pro	Lifetime Income Plan Series 4	Enrich Income
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB41	ALB 40	ALB40	ALB40
Premium Term	20	20	20	20
Payout commence	20th Policy Year	2nd Policy Year	20th Policy Year	21st Policy Year
Sum Assured	\$273,000	\$200,000	\$600,000	\$354,000
Yearly Income (Guaranteed)	\$6,006	\$6,000	\$6,000	Policy Year 21 to 25: \$6,018 Policy Year 26 onwards: \$7,080
Yearly Income (Guaranteed and non-guaranteed )	Prior to ANB 81 or 40th policy year: \$14,196 From ANB 81 or 40th policy year:	\$12,660	\$34,200	Policy Year 21 to 25: \$14,691 Policy Year 26 onwards:
	\$15,561			\$17,169
Annual Premium Total Premium	\$14,548 \$290,964	\$33,333 \$666,667	\$27,156 \$543,120	\$17,700 \$354,000
- Controlled - Con	2.06%	0.90%	1.10%	Policy Year 21 to 25:
Guaranteed Yearly Income/Total Premium			PIASpm1234	1.70% Policy Year 26 onwards: 2.00%
Total Yearly Income/Total Premium	Prior to ANB 81 or 40th policy year: 4.88% Prior to ANB 81 or 40th policy year: 5.35%	1.90%	6.30%	Policy Year 21 to 25: 4.15% Policy Year 26 onwards: 4.85%
Breakeven Year (Guaranteed Yearly Income +	20th	48th	20th	20th
Guaranteed Surrender Value)	2301	.501		2011
@ End of Policy Year 20				
Guaranteed Death Benefit	\$293,873	\$700,000	\$548,551	\$357,894
Total Death Benefit	\$342,580	\$721,800	\$625,945	\$449,934
Guaranteed Death Benefit/Total Premium	1.01	1.05	1.01	1.01
Total Death Benefit/Total Premium	1.18	1.08	1.15	1.27
Guaranteed: Yearly Income + Surrender Value	1			
Total Guaranteed Yearly Income (A)	\$6,006	\$114,000	\$6,000	\$0
Guaranteed Surrender Value (B)	\$290,964	\$94,000	\$543,120	\$357,894
A+B/Total Premium	1.02	0.31	1.01	1.01
Total (Including Non-Guaranteed): Yearly Income + 9	Surrender Value			•
Total Yearly Income, Including Non-guaranteed (C)	\$14,196	\$240,540	\$34,200	\$0
Total Surrender Value (D)	\$339,671	\$138,000	\$620,514	\$425,154
C+D/Total Premium	1.22	0.57	1.21	1.20
@ Age 71 (ANB), Age 70 (ALB)				
Guaranteed Death Benefit	\$295,357	\$700,000	\$551,321	\$364,266
Total Death Benefit	\$351,192	\$744,940	\$628,715	\$488,166
Guaranteed Death Benefit/Total Premium	1.02	1.05	1.02	1.03
Total Death Benefit/Total Premium	1.21	1.12	1.16	1.38
Guaranteed: Yearly Income + Surrender Value				
Total Guaranteed Yearly Income (A)	\$66,066	\$174,000	\$66,000	\$65,490
Guaranteed Surrender Value (B)	\$295,357	\$216,000	\$551,321	\$364,266
A/Total Premium	0.23	0.26	0.12	0.19
A+B/Total Premium	1.24	0.58	1.14	1.21
Fotal (Including Non-Guaranteed): Yearly Income + 9				
		6247.440	6274 200	#4E0 200
Total Yearly Income, Including Non-guaranteed (C)	\$156,156	\$367,140	\$376,200	\$159,300
Total Surrender Value (D)	\$351,192	\$305,860	\$628,715	\$488,166
C/Total Premium	0.54	0.55	0.69	0.45
C+D/Total Premium	1.74	1.01	1.85	1.83
@ Age 81 (ANB), Age 80 (ALB)				
Guaranteed Death Benefit	\$302,835	\$700,000	\$565,279	\$374,886
Total Death Benefit	\$374,324	\$765,540	\$642,673	\$498,786
Guaranteed Death Benefit/Total Premium	1.04	1.05	1.04	1.06
Otal Death Benefit/Total Premium Guaranteed: Yearly Income + Surrender Value	1.29	1.15	1.18	1.41
Total Guaranteed Yearly Income (A)	\$126,126	\$234,000	\$126,000	\$136,290
Guaranteed Surrender Value (B)	\$302,835	\$315,400	\$565,279	\$374,886
A/Total Premium	0.43	0.35	0.23	0.39
A+B/Total Premium	1.47	0.82	1.27	1.44
Fotal (Including Non-Guaranteed): Yearly Income + 9				
Total Yearly Income, Including Non-guaranteed (C)	\$299,481	\$493,740	\$718,200	\$330,990
Total Surrender Value (D)	\$374,324	\$446,460	\$642,673	\$498,786
C/Total Premium	1.03	0.74	1.32	0.94



Overview
- The payout commencement year for the respective plans are all the
same, payout commences on the 20th policy year with premium term of
20 years except for Income Gro Cash Flex Pro which is the only product in
this category that has a payout starting at the end of the 2nd policy year.

Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

- ChinaLife Lifetime Income Plan Series 4 is also 100% capital guaranteed at the end of the premium payment term for 10, 15, 20 and 25 years premium payment term.

- Singlife Flexi Life Income II includes Booster Bonus that is 0.35% of the Sum Assured and 0.50% of the Sum Assured respectively, starting from the 21st income payout or when one turns 60, whichever is later.

- Singlife Legacy Income, China Taiping i-CashLife, China Life Lifetime Income Supreme Plan, China Taiping Infinite Harvest Plus (II), Income Gro Cash Sure, Manulife IncomeGen (II) & Manulife IncomeSecure have been left out of this comparison as they do not have a 20 years premium payment term.