

Male, Non Smoker		\$10,000,000	Sum Assured (TPD/Ci)		\$2,000,000		Lowest Premium		2nd Lowest Premium	
Sum Assured (Death/TP)										
Coverage		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqua Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire	Tokio Marine Term Assure II	
ALB / ANB	Policy Term	Death/TPD (till age 99)	Death/TPD (till age 65)	Death/TPD (till age 99)	Death/TPD (till age 85)	Death/TPD (till age 86)	Death/TPD (till age 85)	Death/TPD (till age 70)	Death/TPD (till age 85)	
29 / 30	5 (renewal)	\$2,196	\$5,600			\$2,273	\$3,380	\$2,841		\$2,130
	10 (renewal)	\$2,220				\$2,273	\$3,500	\$2,878		\$2,131
	to age 65 (35)	\$4,010	\$10,800			\$4,514	\$6,060	\$6,961	\$4,374	\$4,388
	to age 85 (55)	\$8,344			\$13,332	\$19,120			\$11,563	\$8,951
	to age 99 (69)	\$23,448		\$19,931						
	to age 100 (70)					\$31,240			\$19,539	
34 / 35	5 (renewal)	\$2,511	\$6,600			\$2,712	\$3,780	\$3,818		\$2,276
	10 (renewal)	\$2,751				\$2,716	\$4,000	\$3,818		\$2,565
	to age 65 (30)	\$5,088	\$13,000			\$5,549	\$8,180	\$7,459	\$5,845	\$5,388
	to age 85 (50)	\$11,256			\$17,514	\$23,200			\$14,623	\$11,503
	to age 99 (64)	\$30,034		\$27,300						
	to age 100 (65)					\$40,020			\$28,831	
39 / 40	5 (renewal)	\$3,138	\$9,200			\$3,448	\$5,020	\$4,778		\$3,420
	10 (renewal)	\$3,702				\$3,824	\$5,240	\$5,051	\$3,648	\$3,707
	to age 65 (25)	\$6,789	\$17,600			\$7,022	\$10,920	\$9,029	\$7,473	\$5,600
	to age 85 (45)	\$15,179				\$22,022	\$29,440		\$18,654	\$14,851
	to age 99 (59)	\$39,321		\$34,948						
	to age 100 (60)						\$51,460		\$39,219	
44 / 45	5 (renewal)	\$4,768	\$14,400			\$5,416	\$7,360	\$7,091		\$4,405
	10 (renewal)	\$5,762				\$6,367	\$8,680	\$7,167	\$6,110	\$5,631
	to age 65 (20)	\$8,817	\$23,100			\$9,000	\$12,880	\$12,565	\$9,758	\$7,123
	to age 85 (40)	\$20,850				\$28,600	\$39,560	\$36,103	\$24,587	\$19,738
	to age 99 (54)	\$52,964		\$50,234						
	to age 100 (55)						\$66,380		\$56,621	
49 / 50	5 (renewal)	\$7,819	\$25,200			\$9,115	\$11,760	\$10,920		\$7,718
	10 (renewal)	\$10,048				\$9,986	\$14,100	\$11,918	\$7,729	\$9,640
	to age 65 (15)	\$12,283	\$30,200			\$12,738	\$17,780	\$15,830	\$10,806	\$10,718
	to age 85 (35)	\$28,848				\$36,871	\$51,720	\$54,102	\$28,131	\$27,600
	to age 99 (49)	\$73,139		\$70,200						
	to age 100 (50)						\$86,240		\$75,678	
Coverage + Accelerated CI		Death/TPD/Ci (till age 99)	Death/TPD/Ci (till age 65)		Death/TPD/Ci (till age 85)	Death/TPD/Ci (till age 86)	Death/TPD/Ci (till age 85)	Death/TPD/Ci (till age 70)	Death/TPD/Ci (till age 85)	
CI Advance Cover Plus IV			Critical Care Rider		Advanced Care Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect (See notes)	Critical Illness Accelerator	
ALB / ANB	Policy Term	ANB	ALB		ANB	ANB	ALB	ALB	ANB	
29 / 30	5 (renewal)	\$3,104	\$6,800			\$2,933	\$5,280	\$3,772		\$2,680
	10 (renewal)	\$3,465				\$3,139	\$5,440	\$3,835		\$2,710
	to age 65 (35)	\$6,738	\$14,960			\$7,055	\$11,860	\$9,930		\$4,972
	to age 85 (55)	\$13,324				\$18,232	\$25,880			\$11,171
	to age 99 (69)	\$30,365								
	to age 100 (70)						\$39,100			
34 / 35	5 (renewal)	\$3,863	\$8,600			\$3,897	\$5,920	\$5,373		\$2,980
	10 (renewal)	\$4,721				\$4,399	\$6,500	\$5,417		\$3,245
	to age 65 (30)	\$8,830	\$18,520			\$8,824	\$12,740	\$10,696		\$6,432
	to age 85 (50)	\$18,126				\$23,837	\$31,640			\$14,911
	to age 99 (64)	\$49,142								
	to age 100 (65)						\$50,280			
39 / 40	5 (renewal)	\$5,637	\$12,640			\$5,323	\$8,200	\$7,640		\$5,138
	10 (renewal)	\$6,888				\$6,107	\$8,960	\$7,923		\$5,611
	to age 65 (25)	\$12,058	\$25,340			\$11,234	\$16,800	\$13,598		\$8,250
	to age 85 (45)	\$24,641				\$30,134	\$40,160			\$18,991
	to age 99 (59)	\$51,394								
	to age 100 (60)						\$63,420			
44 / 45	5 (renewal)	\$8,359	\$20,460			\$8,424	\$12,760	\$11,563		\$7,400
	10 (renewal)	\$10,812				\$10,162	\$14,500	\$11,794		\$9,171
	to age 65 (20)	\$16,006	\$33,340			\$14,408	\$20,560	\$18,878		\$10,999
	to age 85 (40)	\$34,014				\$39,003	\$53,940	\$49,189		\$27,241
	to age 99 (54)	\$69,081								
	to age 100 (55)						\$53,080			
49 / 50	5 (renewal)	\$13,898	\$35,900			\$14,320	\$21,040	\$18,746		\$12,748
	10 (renewal)	\$18,693				\$18,388	\$23,940	\$20,012		\$14,608
	to age 65 (15)	\$12,914	\$45,100			\$19,874	\$28,120	\$24,227		\$16,099
	to age 85 (35)	\$47,864				\$50,212	\$69,200	\$68,809		\$37,538
	to age 99 (49)	\$94,084								
	to age 100 (50)						\$106,380			
Female, Non Smoker		\$10,000,000	Sum Assured (TPD/Ci)		\$2,000,000		Lowest Premium		2nd Lowest Premium	
Coverage		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqua Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire	Tokio Marine Term Assure II	
ALB / ANB	Policy Term	Death/TPD (till age 99)	Death/TPD (till age 65)	Death/TPD (till age 99)	Death/TPD (till age 85)	Death/TPD (till age 86)	Death/TPD (till age 85)	Death/TPD (till age 70)	Death/TPD (till age 85)	
29 / 30	5 (renewal)	\$1,693	\$3,800			\$1,798	\$2,860	\$2,388		\$1,700
	10 (renewal)	\$1,629				\$1,798	\$2,960	\$2,388		\$1,703
	to age 65 (35)	\$3,208	\$7,300			\$3,289	\$6,040	\$5,005	\$3,805	\$2,675
	to age 85 (55)	\$6,674				\$10,162	\$15,340		\$9,582	\$6,962
	to age 99 (69)	\$18,024		\$16,831						
	to age 100 (70)						\$27,360		\$18,918	
34 / 35	5 (renewal)	\$2,154	\$4,900			\$2,167	\$3,160	\$3,161		\$1,910
	10 (renewal)	\$2,241				\$2,219	\$3,280	\$3,207		\$2,063
	to age 65 (30)	\$4,176	\$8,800			\$4,098	\$6,620	\$5,625	\$4,462	\$3,283
	to age 85 (50)	\$9,093				\$13,841	\$18,180		\$11,367	\$8,498
	to age 99 (64)	\$24,613		\$21,171						
	to age 100 (65)						\$35,200		\$24,213	
39 / 40	5 (renewal)	\$3,132	\$7,900			\$3,117	\$4,480	\$4,157		\$2,915
	10 (renewal)	\$3,389				\$3,288	\$4,880	\$4,346	\$3,295	\$2,989
	to age 65 (25)	\$5,423	\$11,700			\$5,192	\$8,180	\$7,045	\$5,728	\$4,673
	to age 85 (45)	\$12,077				\$16,877	\$22,380	\$20,045	\$15,290	\$12,767
	to age 99 (59)	\$32,534		\$31,431						
	to age 100 (60)						\$45,200		\$31,442	
44 / 45	5 (renewal)	\$4,380	\$10,800			\$4,510	\$6,040	\$5,586		\$3,938
	10 (renewal)	\$5,201				\$4,967	\$7,140	\$6,339	\$5,296	\$4,783
	to age 65 (20)	\$7,158	\$14,400			\$6,901	\$9,600	\$9,349	\$7,503	\$5,672
	to age 85 (40)	\$16,159				\$21,775	\$30,160	\$27,164	\$19,977	\$14,781
	to age 99 (54)	\$43,098		\$43,506						
	to age 100 (55)						\$58,080		\$44,078	
49 / 50	5 (renewal)	\$6,605	\$14,000			\$6,695	\$8,880	\$8,729		\$6,230
	10 (renewal)	\$8,021				\$7,371	\$10,620	\$9,095	\$6,502	\$7,304
	to age 65 (15)	\$9,142	\$17,600			\$8,950	\$12,760	\$10,797	\$7,391	\$7,367
	to age 85 (35)	\$21,730				\$27,846	\$36,000	\$36,306	\$26,620	\$20,733
	to age 99 (49)	\$56,512		\$60,558						
	to age 100 (50)						\$75,720		\$51,367	
Coverage + Accelerated CI		Death/TPD/Ci (till age 99)	Death/TPD/Ci (till age 65)		Death/TPD/Ci (till age 85)	Death/TPD/Ci (till age 86)	Death/TPD/Ci (till age 85)	Death/TPD/Ci (till age 70)	Death/TPD/Ci (till age 85)	
CI Advance Cover Plus IV			Critical Care Rider		Advanced Care Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect (See notes)	Critical Illness Accelerator	
ALB / ANB	Policy Term	ANB	ALB		ANB	ANB	ALB	ALB	ANB	
29 / 30	5 (renewal)	\$2,078	\$5,720			\$2,975	\$5,680	\$3,787		\$2,758
	10 (renewal)	\$3,462				\$3,235	\$5,840	\$3,947		\$2,770
	to age 65 (35)	\$6,432	\$11,880			\$6,394	\$11,340	\$8,390		\$4,391
	to age 85 (55)	\$10,973				\$14,558	\$23,360			\$9,300
	to age 99 (69)	\$23,124								
	to age 100 (70)						\$36,240			
34 / 35	5 (renewal)	\$4,240	\$8,160			\$4,072	\$6,740	\$5,376		\$3,488
	10 (renewal)	\$5,362				\$4,492	\$7,480	\$5,548		\$3,895
	to age 65 (30)	\$8,529	\$15,120			\$7,998	\$12,380	\$9,410		\$5,671
	to age 85 (50)	\$14,380				\$18,934	\$28,700			\$12,088
	to age 99 (64)	\$31,052								
	to age 100 (65)						\$40,760			
39 / 40	5 (renewal)	\$6,869	\$13,600			\$6,108	\$9,960	\$7,676		\$5,390
	10 (renewal)	\$8,441				\$6,976	\$11,320	\$8,006		\$5,930
	to age 65 (25)	\$11,550	\$20,280			\$10,065	\$16,960	\$12,094		\$7,485
	to age 85 (45)	\$19,221				\$23,665	\$33,940			\$15,560
	to age 99 (59)	\$40,085		\$40,585						
	to age 100 (60)						\$52,480			
44 / 45	5 (renewal)	\$10,980	\$19,980			\$9,590	\$14,160	\$10,788		\$7,735
	10 (renewal)	\$12,700				\$10,208	\$16,060	\$11,570		\$8,825
	to age 65 (20)	\$15,100	\$24,860			\$12,826	\$19,580	\$15,680		\$9,641
	to age 85 (40)	\$25,481				\$30,040	\$45,520	\$36,978		\$17,748
	to age 99 (54)	\$53,257								
	to age 100 (55)						\$72,180			
49 / 50	5 (renewal)	\$14,642	\$25,840			\$12,620	\$19,620	\$16,015		\$11,090
	10 (renewal)	\$17,807				\$13,895	\$21,800	\$16,632		\$12,480
	to age 65 (15)	\$19,048	\$30,280			\$15,898	\$24,440	\$19,200		\$11,960
	to age 85 (35)	\$33,300				\$37,554	\$54,340	\$52,127		\$28,098
	to age 99 (49)	\$68,732								
	to age 100 (50)						\$90,740			

Female, Non Smoker		\$10,000,000		Sum Assured (TPD/C)		\$2,000,000		Lowest Premium 2nd Lowest Premium									
Sum Assured (Death/TP)		Single Elite Term II (Regular Pay)		China Life Term Guardian		China Taiping i-Assure99 (Non-Par Whole Life)		China Taiping i-Protect		Etiqua Essential Term Life Cover		Manulife ManuProtect Term II		Income TermLife Solitaire		Tokio Marine Term Assure II	
Coverage		Death/TP/ TPD (till age 99)		Death/TP/ TPD (till age 65)		Death/TPD (till age 99)		Death/TPD (till age 85)		Death/TP/ TPD (till age 86)		Death/TP/ TPD (till age 85)		Death/TP/ TPD (till age 70)		Death/TP/ TPD (till age 85)	
ALB / ANB	Policy Term	ANB		ALB		ANB		ANB		ANB		ALB		ALB		ALB	
29 / 30	5 (renewal)		\$1,493		\$3,800				\$1,798		\$2,860		\$2,388				\$1,700
	10 (renewal)		\$1,629						\$1,798		\$2,960		\$2,388			\$1,756	\$1,700
	to age 65 (35)		\$3,708		\$7,300				\$3,289		\$6,040		\$5,005			\$3,805	\$2,676
	to age 85 (55)		\$6,674						\$10,162		\$15,340					\$9,582	\$6,968
	to age 99 (69)		\$18,024					\$16,891									
	to age 100 (70)										\$27,360					\$18,938	
34 / 35	5 (renewal)		\$2,154		\$4,900				\$2,167		\$3,160		\$3,161				\$1,910
	10 (renewal)		\$2,241						\$2,219		\$3,280		\$3,207			\$2,128	\$2,065
	to age 65 (30)		\$4,126		\$8,800				\$4,097		\$6,020		\$5,625			\$4,462	\$3,168
	to age 85 (50)		\$9,031						\$13,441		\$18,180					\$11,367	\$8,190
	to age 99 (64)		\$24,613					\$23,178									
	to age 100 (65)										\$35,200					\$24,258	
39 / 40	5 (renewal)		\$3,132		\$7,900				\$3,117		\$4,480		\$4,157				\$2,918
	10 (renewal)		\$3,389						\$3,256		\$4,880		\$4,346			\$3,295	\$3,000
	to age 65 (25)		\$5,423		\$11,700				\$5,192		\$8,180		\$7,045			\$5,718	\$4,871
	to age 85 (45)		\$12,077						\$16,877		\$22,380					\$15,290	\$12,760
	to age 99 (59)		\$32,534					\$31,431									
	to age 100 (60)																
44 / 45	5 (renewal)		\$4,380		\$10,800				\$4,510		\$6,040		\$5,586				\$3,998
	10 (renewal)		\$5,201						\$4,967		\$7,140		\$6,339			\$5,296	\$4,781
	to age 65 (20)		\$7,158		\$14,400				\$6,901		\$9,600		\$8,349			\$7,503	\$5,672
	to age 85 (40)		\$16,359						\$21,775		\$30,160		\$27,164			\$19,977	\$14,788
	to age 99 (54)		\$43,308					\$43,506									
	to age 100 (55)										\$58,080					\$44,034	
49 / 50	5 (renewal)		\$6,005		\$14,000				\$6,695		\$8,880		\$8,729				\$6,230
	10 (renewal)		\$6,441						\$7,371		\$10,620		\$9,095			\$6,904	\$7,304
	to age 65 (15)		\$9,142		\$17,600				\$8,958		\$12,760		\$10,797			\$7,381	\$7,367
	to age 85 (35)		\$21,730						\$27,846		\$36,500		\$39,306			\$26,430	\$20,733
to age 99 (49)		\$58,512					\$60,558										
to age 100 (50)											\$75,720					\$51,367	
Coverage + Accelerated CI		Death/TP/CI/ TPD (till age 99)		Death/TP/CI/ TPD (till age 65)		Death/TP/CI/ TPD (till age 99)		Death/TP/CI/ TPD (till age 85)		Death/TP/CI/ TPD (till age 86)		Death/TP/CI/ TPD (till age 85)		Death/TP/CI/ TPD (till age 70)		Death/TP/CI/ TPD (till age 85)	
		CI Advance Cover Plus IV		Critical Care Rider				AdvancedCare Rider		Advanced CI Rider		Critical Care Enhancer Rider (B)		Essential Protect (See notes)		Critical Illness Accelerator	
ALB / ANB	Policy Term	ANB		ALB		ANB		ANB		ANB		ALB		ALB		ALB	
29 / 30	5 (renewal)		\$3,778		\$5,720				\$2,975		\$5,680		\$3,947				\$2,750
	10 (renewal)		\$4,662						\$3,235		\$5,840		\$3,877				\$2,790
	to age 65 (35)		\$6,432		\$11,880				\$6,394		\$11,340		\$8,390			\$4,393	
	to age 85 (55)		\$10,973						\$14,558		\$23,360					\$9,462	
	to age 99 (69)		\$23,534														
	to age 100 (70)										\$16,240						
34 / 35	5 (renewal)		\$4,240		\$8,160				\$4,072		\$6,240		\$5,376				\$3,887
	10 (renewal)		\$5,362						\$4,492		\$7,480		\$5,548				\$3,895
	to age 65 (30)		\$8,525		\$15,120				\$7,993		\$12,380		\$9,410			\$5,671	
	to age 85 (50)		\$14,380						\$18,534		\$28,700					\$12,088	
	to age 99 (64)		\$31,052														
	to age 100 (65)										\$46,760						
39 / 40	5 (renewal)		\$6,869		\$13,600				\$6,108		\$9,960		\$7,676				\$5,393
	10 (renewal)		\$8,441						\$6,976		\$11,320		\$8,066				\$5,398
	to age 65 (25)		\$11,550		\$20,280				\$10,055		\$16,060		\$12,094			\$7,418	
	to age 85 (45)		\$19,271						\$23,665		\$33,940					\$15,503	
	to age 99 (59)		\$40,585														
	to age 100 (60)																
44 / 45	5 (renewal)		\$10,280		\$19,980				\$9,500		\$14,160		\$10,788				\$7,236
	10 (renewal)		\$12,700						\$10,208		\$16,060		\$11,570				\$8,873
	to age 65 (20)		\$15,100		\$24,860				\$12,826		\$19,580		\$15,680			\$9,640	
	to age 85 (40)		\$25,481						\$30,040		\$45,520		\$36,978			\$21,745	
	to age 99 (54)		\$53,357														
	to age 100 (55)										\$72,480						
49 / 50	5 (renewal)		\$14,642		\$25,840				\$12,620		\$19,620		\$16,015				\$11,000
	10 (renewal)		\$17,807						\$13,895		\$21,800		\$16,632				\$11,480
	to age 65 (15)		\$19,048		\$30,280				\$15,896		\$24,440		\$19,200			\$11,387	
	to age 85 (35)		\$33,300						\$37,556		\$54,340		\$52,127			\$28,095	
	to age 99 (49)		\$68,732														
	to age 100 (50)										\$98,280						