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Source: This information is accurate as of **20 September 2024**.

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Indexed Universal Life

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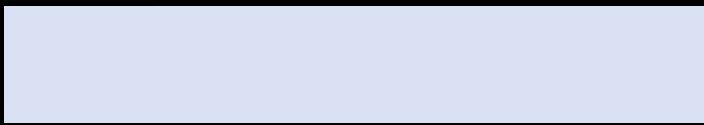
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Value Comparisons

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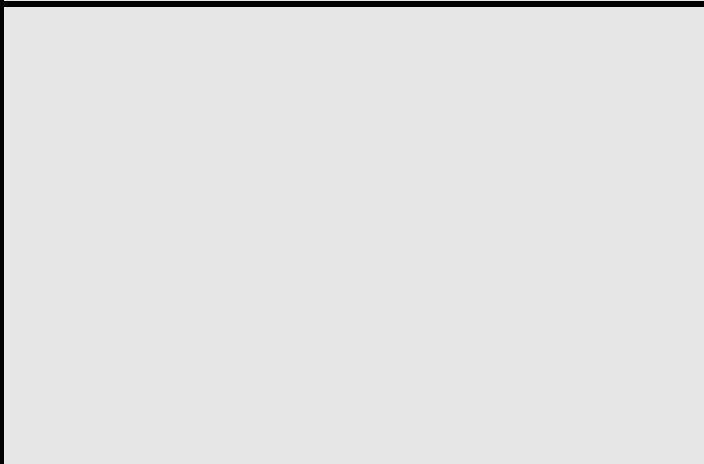
Company	Plan name	What we like about the plan / USPs
Singlife	Singlife Legacy Indexed Universal Life	<ul style="list-style-type: none"> - Lower minimum sum assured of USD250K, allowing easier accessibility for clients into the plan - Higher TI limit of US\$5.5 million - Offers more flexibility to choose the allocation based on the client's financial goal as it has 5 pre-fixed options available to choose for Index Account composition. - Offers the flexibility to reallocate and rebalance values between Fixed Account & Index Account; and/or among Index Sub-accounts after 1 year from policy issue date - Potentially higher returns with the Index Account that is linked to the performance of two internationally recognized indices, including Nasdaq-100 Index Sub-accounts which is one of the world's preeminent large-cap growth indexes. The companies in the Nasdaq-100 includes 100-plus of the largest domestic and international non-financial companies listed on the Nasdaq stock exchange. - Has a competitive first year lock-in guaranteed crediting rate and current crediting rate at 4.25%. - Based on our value comparison, it has competitive Surrender Values and Surrender Value over Single Premium paid based on current crediting rate, throughout all compared ages. - It is also competitive in terms of death benefit over single premium paid and lower single premium paid for the same Face amount when Index Account is allocated into Index Account + 50% Nasdaq-100 Index Sub-account.
Manulife	Signature Indexed Universal Life Select (II)	<ul style="list-style-type: none"> - Option to choose the Performance Index Sub-account for a 115% multiplier on the potential returns - Automatic Premium Spread option that allows the spreading of premium allocated into the Index Account, to create segments over 12 months and earn a more stable return. - Regardless of market conditions, Minimum Surrender Value determined using a fixed rate of 2.00% p.a. will be payable at full surrender if it is higher than the Policy Value less Surrender Charges. - Flexible options such as flexible premium allocation into different accounts and index sub-accounts - Quit smoking incentive - Age 100 advantage (no COI or face amount charges above 100) - Loyalty Bonus crediting rate @ 0.35% starting from policy year 11 to age 100 - COI capped at 110% of current rates - Based on our value comparisons, it is competitive in terms of death benefit over single premium paid for 100% allocation into Fixed Account and when Index Account is allocated into Index Account + S&P 500 Performance Index Sub-account.



Note: These products have been classified internally by PIAS as High Net Worth products in accordance with the announcement from PIAS T&C (dated 11 Sep 2024): Classification of products as High Net Worth products and associated training requirement.

Product Name

Singlife Legacy Indexed Universal Life



Manulife Signature Indexed Universal Life Select (II)

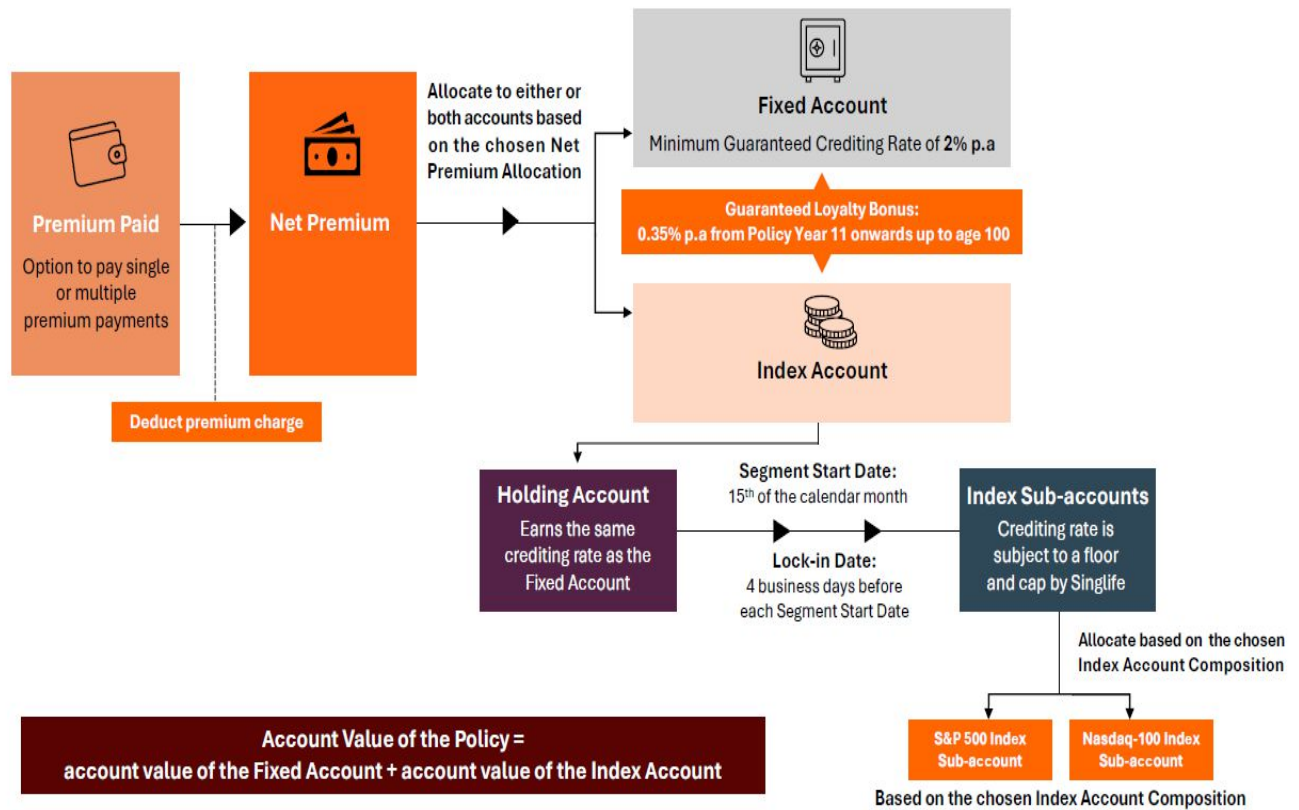
Transamerica Genesis II Indexed Universal Life

Product Structure

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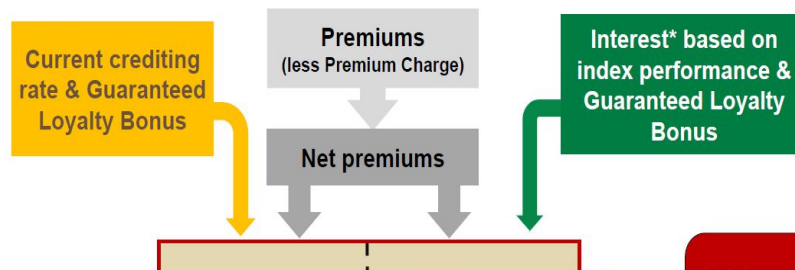
IAS as complex. For advisers to recommend the plan and for supervisors signing off on the FP, kindly refer to changes to the Mandatory Training Requirements for Complex Products - Indexed Universal Life Products for

Product Structure



Overview of SIUL Select (II)

How SIUL Select (II) works – **Policy Values**



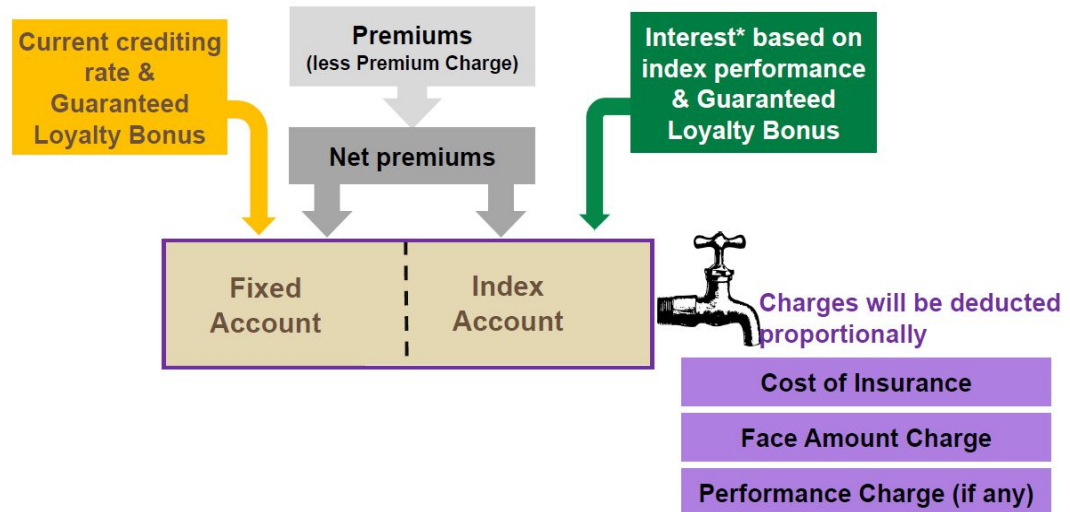


Policy value = values in the Fixed Account + Index Account.

SIUL Select (II) is a plan that offers 2 crediting rate methodologies in one plan

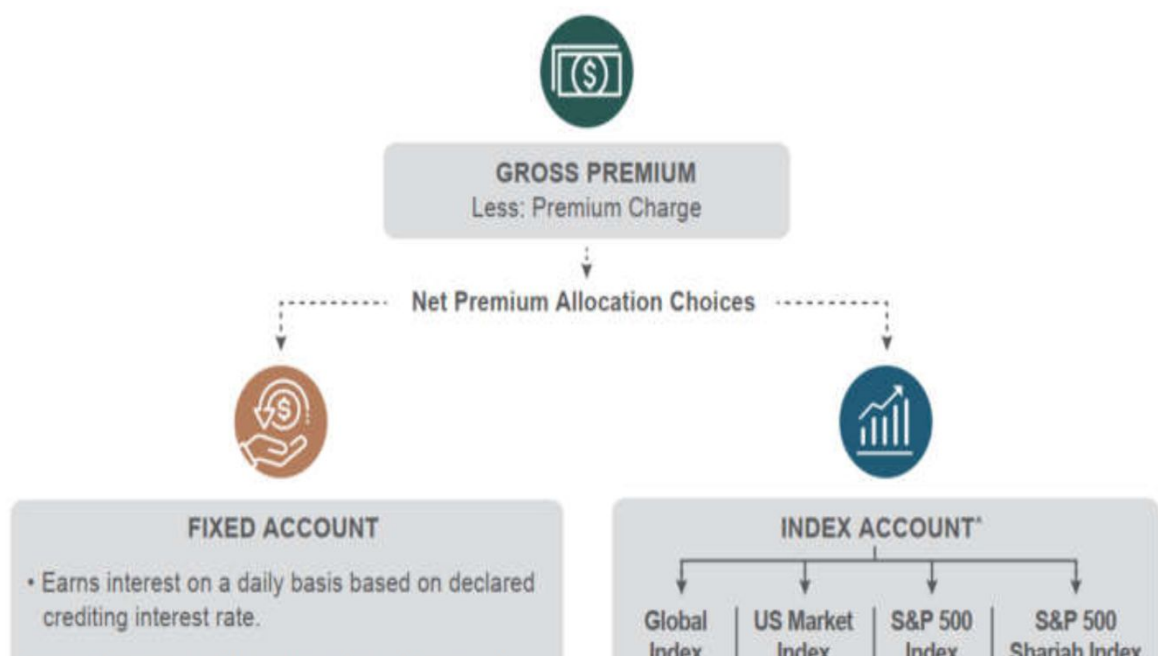
Overview of SIUL Select (II)

How SIUL Select works – Charges



*Subjected to floor and cap rates. Refer to the section on product features for the details

Strictly for Internal Use Only



• Persistency bonus from Policy Year 11 onwards or Insured's Age 65, whichever is later.

Account | Account | Account | Account

• Earns interest at Segment Maturity Date based on performance of underlying indices*.
• Persistency bonus from Policy Year 11 onwards or Insured's Age 65, whichever is later.

ACCOUNT VALUE

Less

1. Monthly Deductions
2. Policy Loan** & Withdrawals



DEATH BENEFIT OR
TERMINAL ILLNESS BENEFIT

Less

Surrender Charge
(decreasing)



NET CASH VALUE IN EVENT
OF FULL SURRENDER

Features Comparison Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)			
Note: These products have been classified internally by PIAS as complex. For advisers to recommend the plan and for supervisors signing off on the FP, kindly refer to the announcement from PIAS T&C (dated 11 Sep 2024): Changes to the Mandatory Training Requirements for Complex Products - Indexed Universal Life Products for training requirement.			
Product Provider	Singlife	Manulife	Transamerica
Product Name	Singlife Legacy Indexed Universal Life	Signature Indexed Universal Life Select (II)	Genesis II Indexed Universal Life
ANB/ALB	ANB	ALB	ALB
Currency	USD	USD	USD
Policy Term	Whole of Life	Whole of Life	Whole of Life
Entry Age (Policyowner)	19-99	First Party: 20-80 Third Party (spouse): 18-99	Individual: Age 18 or above; and Trustees or coporates of trust structures
Entry Age (Life Insured)	First Party: 19-75 Third Party: 17-75	20-70 71-80 (subject to underwriting approval and facultative review)	- Region 15 and Region 1: 15 days -80 (ALB) - Region 2: 15 days -75 (ALB)
Target Customers	Mass Affluent	HNW	HNW
Minimum Sum Assured (SA)	USD250,000	USD500,000	USD500,000
Maximum Sum Assured (SA)	Subject to underwriting and per life limit	USD200M (PI quotation limitation)	Subject to underwriting, where insured below age 16 is also subject to a cap of US\$10,000,000
Underwriting	Full Medical Underwriting	Full Medical Underwriting	Full Medical Underwriting
Underwriting Risk Classes	5 underwriting risk classes (3 for non-smoker and 2 for smoker) Non-Smoker Preferred Plus Non-smoker Preferred Non-smoker Standard Non-smoker Smoker Preferred Smoker Standard Smoker	6 underwriting risk classes (4 for non-smoker and 2 for smoker) Non-Smoker Super Preferred Non-smoker Preferred Non-smoker Standard Plus Non-smoker Standard Non-smoker Smoker Preferred Smoker Standard Smoker	5 underwriting risk classes (3 for non-smoker and 2 for smoker) Non-Smoker Select Non-smoker Preferred Non-smoker Standard Non-smoker Smoker Preferred Smoker Standard Smoker Insured's age below 16: Standard Non-smoker
S&P Rating Provider	A+	AA-	A+
Coverage			
Coverage	Death/ Terminal illness	Death/ Terminal illness	Death/ Terminal illness
Coverage - Death Benefit	The higher of Sum Assured or account value/minimum account value, less any policy debt	The higher of face amount or policy value, less any policy debt	The higher of sum assured or account value on the date of the insured's death, less any indebtedness, subject to policy provisions.
Coverage - Terminal illness	Acceleration of Death Benefit, up to TI limit of \$5.5 million (whole of life)	Acceleration of Death Benefit, up to TI limit of \$2 million (up to age 99)	Acceleration of Death Benefit, up to TI limit of \$2 million
Premiums & Allocation			
Premium Term	(i) Lump sum (ii) Multiple premium payments from 2 years up to age 100 ANB (at every 1-year interval, premium payment will no longer be allowed from policy anniversary on which the life assured is 100 ANB) Policyholder may skip a premium or discontinue premium payments entirely as long as the policy has sufficient value for the deduction of the monthly charges. Unscheduled premiums can also be made to the policy at any time subject to the minimum and maximum premium limit set by Singlife. The actual amount and frequency of premium payments will affect the Account Value, the Minimum Account Value and the duration of coverage of the policy	(i) Lump sum (ii) Planned premium up to age 100 (amount the Policy Owner plans to pay in future years) Customers may choose how much to pay and when to make a premium payment (such as top ups), subject to maximum premium limit and maximum age allowed. They may also skip a planned premium or discontinue premium payments entirely. However, to skip a premium or discontinue premiums entirely, the Net Surrender Value must be sufficient to keep the policy in-force.	(i) Single Premium (split premium is allowed; to be paid within the first Policy Year) (ii) Planned Premiums (flexible to be paid until Insured's Age 121) Customers may contribute additional unscheduled Premium at any time; subject to TLB's approval.
Net Premium Allocation (Fixed Account (FA) and Index Account(IA)) (Net Premium = Premiums less Premium Charge)	5 options to choose from: 1. 0% FA; 100% IA 2. 25% FA; 75% IA 3. 50% FA; 50% IA 4. 75% FA; 25% IA 5. 100% FA; 0% IA	5 options to choose from: 1. 0% FA; 100% IA 2. 25% FA; 75% IA 3. 50% FA; 50% IA 4. 75% FA; 25% IA 5. 100% FA; 0% IA	Allocation of premium between these accounts must be in whole percentages according to the customer's instruction: 1) Fixed Account 2) Global Index Account 3) US Market Index Account 4) S&P500 Index Account 5) S&P500 Shariah Index Account - Customers can choose the Net Premium Allocation at application. - It can be changed after issuance, as part of Account Reallocation request
Index	2 Indexes: 1. S&P 500 Index: Tracks 500 2 2. Nasdaq-100 Index Sub-Account	2 Indexes: 1. S&P 500 Index: Tracks 500 large cap equities in leading industries of the US economy and one of the most well-known market benchmarks. 2. Hang Seng Index: widely quoted gauge of the Hong Kong stock market and includes the largest and most liquid stocks listed on the Main Board of the Stock Exchange of Hong Kong.	5 Indexes: 1. S&P 500 Index 2. Hang Seng Index 3. EURO STOXX 50 Index: Europe's leading blue-chip index for the Eurozone, comprising 50 large cap stocks from leading European companies. 4. S&P 400 and Russell 2000 Index 5. S&P 500 Shariah Index
Index Account Composition (among Index Sub-accounts)	5 options to choose from: 1. 0% S&P 500 Index Sub-account; 100% Nasdaq-100 Index Sub-account 2. 25% S&P 500 Index Sub-account; 75% Nasdaq-100 Index Sub-account 3. 50% S&P 500 Index Sub-account; 50% Nasdaq-100 Index Sub-account 4. 75% S&P 500 Index Sub-account; 25% Nasdaq-100 Index Sub-account 5. 100% S&P 500 Index Sub-account; 0% Nasdaq-100 Index Sub-account Net premium allocated to Index Account or the account value that is transferred into the Index Account will first be kept in Holding Account before it is transferred into the Index Sub-accounts to create Segments on the applicable Segment Start Date.	3 options to choose from: - 100% allocation into S&P 500 Performance Index Sub-account - 100% allocation into S&P 500 Index Sub-account - 60% allocation into S&P 500 Index Sub-account and 40% into Hang Seng Index Sub-account Any amount allocated to Index Account will be first kept in Holding Segment until Segment Initiation Date, followed by creation of Segments under respective Index Sub-accounts according to the allocation percentage of the Index Account Composition chosen by customers ("Index Account Composition").	4 options to choose from: - Global Index Account with 40% allocation to S&P 500 Index, 35% to Hang Seng Index and 25% to EURO TOXX 50 Index - US Market Index Account with 50% allocation to S&P 500 Index and 50% best performer between S&P 400 and Russell 2000 Index - 100% allocation to S&P 500 Index Account - 100% allocation to S&P 500 Shariah Index Account
Account Reallocation Feature to allocate future net premiums into Fixed Account and Index Account, and/or Index Sub-accounts	Yes, customers can request to re-allocate values: (a) between Fixed Account & Index Account; and/or (b) among Index Sub-accounts. This is available after 1 year from the Policy Issue Date, and before the Policy Anniversary on which the life assured is Age 100. Each Account Reallocation request must be at least 1 year apart from the completion of the previous request based on the transaction date. If policyholder submits multiple requests concurrently for Account Reallocation & Account Rebalancing, Singlife will process Account Reallocation first, followed by Account Rebalancing.	Yes, customers can request to re-allocate values: (a) between Fixed Account & Index Account; and/or (b) among Index Sub-accounts. This is available after 2 years from the Policy Issue Date, and before the Policy Anniversary immediately following the 100th birthday of the Life Insured, except when the policy is in lapse pending status. 2 Account Reallocation requests must be at least 2 years apart.	Yes, customers can request to re-allocate values between Fixed Account & Index Account
Account Rebalancing Feature to Rebalance the Values in Fixed Account and Index Account, and/or Index Sub-accounts	Yes, customers can request to rebalance values: (a) between Fixed Account & Index Account; and/or (b) among Index Sub-accounts. This is available after 1 year from the Policy Issue Date, and before the Policy Anniversary on which the life assured is Age 100. Each Account Rebalancing request must be at least 1 year apart from the completion of the previous request based on the transaction date. If policyholder submits multiple requests concurrently for Account Reallocation & Account Rebalancing, Singlife will process Account Reallocation first, followed by Account Rebalancing.	NA	NA

Automatic Premium Spread/Dollar Cost Averaging Feature to Spread the Premium Allocated into Index Account	NA	Available and allows a customer to spread the Net Premium allocated into Index Account over 12 months to create an Index Segment in each month, over the next 12 months Can be opted in or opted out before policy issuance and at any time after Policy Year 1, except when the policy is in lapse pending status. Any change in Automatic Premium Spread (opt-in or opt-out) will only apply to future amount allocated to Index Account.	If Dollar Cost Averaging is selected, policyowner can elect to allocate funds to any of the sub-account of the Index Account on a monthly basis, over the number of instalments specified by the policyowner.																																																																																							
Accumulation of Value/Interest Crediting																																																																																										
Account Value/Policy Value	- Equals to the sum of account values of Fixed Account and Index Account. - Premium Charge will be deducted before net premium is allocated into the Fixed Account and Index Account based on the policyholder's chosen net premium allocation. - On the policy effective date and every monthly anniversary date, monthly charges will be deducted from the account value of the policy. It will be deducted proportionately from Fixed Account and/or Index Account, where applicable. - Interest credited to the Fixed Account and Index Account will form part of the account values of these accounts.	- Equals to the sum of values in Fixed Account and Index Account. Master Holding Segment and Individual Holding Segment are treated as one of the segments within Index Account. - Monthly Charges will be deducted at each Policy Monthiversary from Fixed Account, Master Holding Segment, Individual Holding Segment and each Segment under respective Index Sub-accounts on a pro-rata basis, in accordance with the value of each account/Segment against the Policy Value.	- Equals to the sum of values in Fixed Account, Index Account and Holding Account. - Monthly Charges will be deducted at each Policy Monthiversary.																																																																																							
Fixed Account / General Account Crediting Rates	Interest is calculated based on Fixed Account value and accrues on a daily basis and credited on a monthly basis. - Current crediting rate: 4.25% - Minimum crediting rate: 2% - The crediting rate in subsequent years will not be less than the minimum guaranteed crediting rate at 2% - During the 1st Policy Year, Lock-in Guaranteed Crediting rate = Current crediting rate	Interest is calculated based on Fixed Account value and accrues on a daily basis and credited on a monthly basis. - Current crediting rate: 4.2% - Minimum crediting rate: 2% - The minimum crediting rate in the 1st Policy Year will not be lower than the current crediting rate at policy issuance. - During the 1st Policy Year, the crediting rate = max (current crediting rate at issue, current crediting rate)	Earns a crediting interest rate (CIR) on a daily basis and credited on each Monthly Policy Date: - Policy Year 1: Lock-in Crediting Interest Rate of 4.10% p.a. - Policy Year 2 onwards: CIR will be declared from time to time with a Guaranteed Minimum CIR of 2% p.a. for the first 10 Policy Years and thereafter, 1.50% p.a.																																																																																							
Index Sub-account Interest	- Interest rate is calculated based on the point-to-point percentage change in the underlying Index' market value ("Index Difference"), on the Segment Maturity Date as compared to the Segment Start Date, subject to the applicable Segment Floor Rate at 0% and Segment Cap Rate at 3% (current at 11%) under each Index Sub-account. No interest will be credited if the Policy is terminated prior to any Segment Maturity Date.	- Interest is calculated based on the performance of each index, and credited at the end of the 1-year Segment Term (on Segment Maturity Date). - Minimum crediting rate: 0% minimum Floor Rate (protects the policy from negative index returns) - Current crediting rate a) Annual performance of underlying index, point-to-point, excluding dividends. b) Subjected to the applicable Cap Rate c) Guaranteed Minimum Cap Rate = 3% <table><tr><th rowspan="2">Index Sub-account</th><th colspan="2">S&P 500 Performance</th><th colspan="2">S&P 500</th><th colspan="2">Hang Seng</th></tr><tr><th>Current</th><th>Guaranteed</th><th>Current</th><th>Guaranteed</th><th>Current</th><th>Guaranteed</th></tr><tr><td>Segment Term</td><td>1 year</td><td>1 year</td><td>1 year</td><td>1 year</td><td>1 year</td><td>1 year</td></tr><tr><td>Segment Floor Rate</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>Segment Cap Rate</td><td>9.30%</td><td>3.00%</td><td>9.00%</td><td>3.00%</td><td>9.00%</td><td>3.00%</td></tr><tr><td>Performance Multiplier</td><td>115%</td><td>115%</td><td>NA</td><td>NA</td><td>NA</td><td>NA</td></tr><tr><td>Index Sub-Account Illustration Rate</td><td>6.30%</td><td>0%</td><td>6.10%</td><td>0%</td><td>4.55%</td><td>0%</td></tr></table> - The current Cap Rate for the Index Account is not guaranteed, and it can be different for each segment under the same Index Sub-account. - Segment Cap Rate can be different for each Segment under an Index Sub-account.	Index Sub-account	S&P 500 Performance		S&P 500		Hang Seng		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed	Segment Term	1 year	1 year	1 year	1 year	1 year	1 year	Segment Floor Rate	0%	0%	0%	0%	0%	0%	Segment Cap Rate	9.30%	3.00%	9.00%	3.00%	9.00%	3.00%	Performance Multiplier	115%	115%	NA	NA	NA	NA	Index Sub-Account Illustration Rate	6.30%	0%	6.10%	0%	4.55%	0%	It consists of 4 sub-accounts. Each sub-account comprises Segment(s) that can earn Index Interest on the Segment Maturity Date. The underlying Indices, index weightage and current Cap Rates of the sub-accounts are: <table><tr><th></th><th>Allocation %</th><th>Current Cap Rate</th></tr><tr><td colspan="3">GIA – aggregate Cap Rate at 9.27% p.a.</td></tr><tr><td>S&P 500 Index</td><td>40%</td><td>8.20% p.a.</td></tr><tr><td>Hang Seng Index</td><td>35%</td><td>10.40% p.a.</td></tr><tr><td>EURO STOXX 50 ® Index-</td><td>25%</td><td>9.40% p.a.</td></tr><tr><td colspan="3">UIA – aggregate Cap Rate at 10.20% p.a.</td></tr><tr><td>S&P 500 Index</td><td>50%</td><td>11.20% p.a.</td></tr><tr><td>The best performer between S&P 400 Index and Russell 2000® Index</td><td>50%</td><td>9.20% p.a.</td></tr><tr><td colspan="3">SIA – Cap Rate at 11.20% p.a.</td></tr><tr><td>S&P 500 Index</td><td>100%</td><td>11.20% p.a.</td></tr><tr><td colspan="3">SHIA – Cap Rate at 9.30% p.a.</td></tr><tr><td>S&P 500 Shariah Index</td><td>100%</td><td>9.30% p.a.</td></tr><tr><td colspan="3">EURO STOXX 50 ® is a registered trademark of STOXX Ltd.</td></tr></table> The IA has a Guaranteed Participation Rate of 100%, a Guaranteed Floor Rate of 0.00% p.a., and a Cap Rate that is declared from time to time with a guaranteed minimum rate of 3.50% p.a..		Allocation %	Current Cap Rate	GIA – aggregate Cap Rate at 9.27% p.a.			S&P 500 Index	40%	8.20% p.a.	Hang Seng Index	35%	10.40% p.a.	EURO STOXX 50 ® Index-	25%	9.40% p.a.	UIA – aggregate Cap Rate at 10.20% p.a.			S&P 500 Index	50%	11.20% p.a.	The best performer between S&P 400 Index and Russell 2000® Index	50%	9.20% p.a.	SIA – Cap Rate at 11.20% p.a.			S&P 500 Index	100%	11.20% p.a.	SHIA – Cap Rate at 9.30% p.a.			S&P 500 Shariah Index	100%	9.30% p.a.	EURO STOXX 50 ® is a registered trademark of STOXX Ltd.		
Index Sub-account	S&P 500 Performance			S&P 500		Hang Seng																																																																																				
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Segment Term	1 year	1 year	1 year	1 year	1 year	1 year																																																																																				
Segment Floor Rate	0%	0%	0%	0%	0%	0%																																																																																				
Segment Cap Rate	9.30%	3.00%	9.00%	3.00%	9.00%	3.00%																																																																																				
Performance Multiplier	115%	115%	NA	NA	NA	NA																																																																																				
Index Sub-Account Illustration Rate	6.30%	0%	6.10%	0%	4.55%	0%																																																																																				
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Performance Index Sub-Account	NA	Crediting Rate to Segment = (a) x (b) + (c) (a) = Annual Point-to-Point Change in Index Value, subject to floor & cap rates <table><tr><td>Name</td><td>S&P 500 Performance</td></tr><tr><td>Cap Rate</td><td>Gtd: 3.00%</td></tr><tr><td></td><td>Curr: 9.30%</td></tr><tr><td>Floor Rate</td><td>0.00%</td></tr></table> (b) = Performance Multiplier 115% (c) = Loyalty Bonus Crediting Rate 0.35% from PY 11 - Age 100	Name	S&P 500 Performance	Cap Rate	Gtd: 3.00%		Curr: 9.30%	Floor Rate	0.00%	Index Account which earns interest at Segment Maturity Date based on performance of underlying Index* (S&P 500® Index, S&P 500 Shariah Index)																																																																															
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Loyalty Bonus/ Persistency Bonus	Loyalty Bonus: 0.35% p.a (Year 11 to Age 100) This is guaranteed and applicable on both Fixed and Index Accounts.	Loyalty Bonus: 0.35% p.a (Year 11 to Age 100) This is guaranteed and applicable on both Fixed and Index Accounts.	Persistency Bonus: 1.00% p.a. starting from the later of Policy Year 11 or Insured's Age 65 until Insured's Age 121																																																																																							
Minimum Account Value (MAV)/ Minimum Surrender Value (MSV)	Minimum Account Value: - Applicable and determined using a fixed 2.00% crediting rate on net premiums paid, regardless of the premium allocation between Fixed and Index Accounts, and any crediting rates (including the loyalty bonus crediting rate) earned by Fixed Account and Index Account, less all applicable monthly charges. - Will not increase the amounts available for withdrawals and loans. - Any transactions or changes made to the policy that affects the actual Account Value such as partial withdrawals, claims or change in fees and charges will also apply to MAV Minimum Surrender Value: - Applicable and determined as the Minimum Account Value less any applicable surrender charge - Minimum Surrender Value less any amount the policyholder owes Singlife at the time of full surrender is payable if it is higher than the Account Value less surrender charge (if any).	Minimum Surrender Value: - Applicable and determined using a fixed 2.00% crediting rate every year, regardless of the performance of the Fixed and Index Accounts, is payable upon full surrender if it is higher than the policy value less surrender charge - Guaranteed Loyalty Bonus is not applicable for MSV.	Minimum Surrender Value: - Applicable and upon a full surrender, the policy never earns less than 2.00% p.a. on a cumulative basis regardless of the allocation between Fixed Account and Index Account in this policy.																																																																																							
Flexibilities/Others																																																																																										
Partial Withdrawals	Allowed once after first Policy year, subject to following conditions: - Policy is not in default status - Minimum Partial withdrawal amount is US\$500 in multiples of US\$500 - Account value of policy must not fall below minimum amount of US\$5000 after the partial withdrawal - Partial withdrawal does not cause the sum assured of policy to fall below the minimum sum assured prevailing at the time of application. - Surrender charge will be imposed for any partial withdrawal made during the first 10 policy years, except for withdrawals made under Penalty Free Partial Withdrawal Benefit. Withdrawal is taken in the following sequence: 1. Fixed Account 2. Holding Account; and 3. All open Segments under the index Sub-accounts on a pro-rated basis	Allowed once per policy month after the 1st policy year except when the policy is in lapse pending status Withdrawal is taken in the following sequence: 1. Fixed Account 2. Master Holding Segment 3. Individual Holding Segment; and 4. Index Account (proportionally from all segments) on a pro-rata basis	Allowed any time after the Free-look Period, subject to the terms of the policy contract. Partial withdrawals and applicable Surrender Charges will reduce the Sum Assured. The reduced Sum Assured cannot be lower than the minimum Sum Assured.																																																																																							
Penalty-free Withdrawal	Starting from Policy Year 6 to 10, up to 5% of the Account Value can be withdrawn per Policy Year, without incurring a Surrender Charge or without reducing the Face Amount. Any balance of the Penalty Free Partial Withdrawal Limit that is not utilized in any applicable Policy Year will not be carried forward to the next Policy Year.	Starting from Policy Year 11, up to 5% of the Account Value can be withdrawn per Policy Year, without incurring a Surrender Charge or without reducing the Face Amount. Any unused Penalty Free Withdrawal Limit will expire by the end of policy year and cannot be carried forward to next policy year.	Starting from Policy Year 6, up to 10% of the Account Value can be withdrawn per Policy Year , without incurring a Surrender Charge or without reducing the SA.																																																																																							

Cash Value Enhancement (CVE) Option/ Surrender Charge Waiver	NA	<p>Available and enhances surrender value by waiving a portion of the surrender charge for the first 12 policy years.</p> <p>Must be added before policy is issued and applicable during</p> <ul style="list-style-type: none">- Full surrender- Lapse processing <p>Requires an additional 1.5% premium charge during first 12 years. Kindly refer to 'Fees & Charges' tab for premium charge</p> <table><tr><th colspan="2">Surrender Charge Waiver Factor Table</th></tr><tr><th>Policy Year</th><th>CVE Factor</th></tr><tr><td>1</td><td>90%</td></tr><tr><td>2</td><td>81%</td></tr><tr><td>3</td><td>73%</td></tr><tr><td>4</td><td>66%</td></tr><tr><td>5</td><td>60.5%</td></tr><tr><td>6</td><td>56.5%</td></tr><tr><td>7</td><td>54%</td></tr><tr><td>8</td><td>53%</td></tr><tr><td>9</td><td>52%</td></tr><tr><td>10</td><td>52%</td></tr><tr><td>11</td><td>36%</td></tr><tr><td>12</td><td>18%</td></tr><tr><td>13 and thereafter</td><td>0%</td></tr></table>	Surrender Charge Waiver Factor Table		Policy Year	CVE Factor	1	90%	2	81%	3	73%	4	66%	5	60.5%	6	56.5%	7	54%	8	53%	9	52%	10	52%	11	36%	12	18%	13 and thereafter	0%	Available which waives a percentage of the policy's surrender charge at full surrender during first 6 policy years.
Surrender Charge Waiver Factor Table																																	
Policy Year	CVE Factor																																
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12	18%																																
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	Endorsement must be elected at policy issue and requires an additional 0.2% premium charge in policy years 1-6.																																
Early Lapse Protection (ELP)/ No Lapse Guarantee	<p>Available and guarantees that the policy will not lapse as during the No Lapse Guarantee Period of first 5 policy years from policy effective date even if the Account Value or Minimum Account Value falls to 0 or below.</p> <p>However, No Lapse Guarantee will be terminated when there is a Change of Life Insured and the total premiums paid for the policy after deducting any withdrawals and any amount the policyholder owes Singlife is lower than No Lapse Guarantee Premium</p>	<p>Available and guarantees that the policy will not lapse as long as the ELP Cumulative Premium Test is met during the first 5 Policy Year (ELP period) even if the Net Surrender Value is less than or equal to zero.</p> <p>However, ELP will be terminated when there is a Change of Life Insured.</p>	NA																														
Centennial Benefit/ Age 100 Advantage	<p>Centennial Benefit is available and starting from Age 100, no further Cost of Insurance (COI) & Policy Expense Charge will be deducted from the policy and interest will continue to be credited to the policy.</p> <p>However, Fund Charge will continue to be charged after age 100, as long as there is value in the Index Account</p> <p>The following will apply:</p> <ul style="list-style-type: none">- Premium payments will no longer be allowed. Any premiums received will be refunded to the policyholder without interest;- Default Payment will not be allowed- Loan interest will continue to apply if there is any outstanding loan. Loan repayments will continue to be accepted- New loans and withdrawals will continue to be allowed up to policy anniversary on which the life assured is 121ANB. Thereafter, no new loans and withdrawals will be allowed.- Account reallocation and Account Rebalancing will no longer be allowed	<p>Age 100 Advantage is available and starting from Age 100, no further Cost of Insurance (COI) Charge will be deducted from the policy and interest will continue to be credited to the policy. The policy value will increase, and the coverage continues.</p> <p>However, Performance Charge will continue to be charged after age 100, as long as there is value in S&P 500 Performance Index Sub-account.</p> <p>The following will apply:</p> <ul style="list-style-type: none">- Premium payment will no longer be allowed- Loan interest will continue to apply if there is any outstanding loan. Loan repayments will continue to be accepted.- New loans and withdrawals will continue to be allowed up to policy anniversary on which the life assured is 121ALB.	NA																														
Quit Smoking Incentive	NA	<p>Available and allows customer to change their risk class from smoker to non-smoker without full underwriting and at the same time, enjoy Standard Non-Smoker charges during the first 3 policy years.</p> <p>By end of policy year 3, if Life Insured provides satisfactory evidence of having quit smoking for at least 12 consecutive months, the policy will be re-classified as Standard Non-Smoker. Future monthly COI and Face Amount Charges will then be based on Standard Non-Smoker's rates.</p>	NA																														
Changes in Face Amount/Sum Insured	<ul style="list-style-type: none">- Increase is not allowed- Min reduction is in multiples of US\$50,000 and new sum assured after reduction cannot be less than minimum sum assured (US\$250,000)	<ul style="list-style-type: none">- Increase is not allowed- Min reduction is US\$100,000 and new sum assured after reduction cannot be less than minimum sum assured (US\$500,000)	<ul style="list-style-type: none">- Increase is not allowed- Min reduction is US\$100,000, new sum assured after reduction cannot be less than minimum sum assured (US\$500,000)																														
Change of Life Insured	<ul style="list-style-type: none">• Allowed after 1 year from the Policy Issue Date• Unlimited number of changes for individual owned policies and corporate owned policies	<ul style="list-style-type: none">• Allowed after 2 years from the Policy Issue Date• Limit to 2x for individual owned policies and unlimited for corporate owned policies	<p>It allows the change of Insured with new policy issued, subject to insurable interest and other conditions.</p> <p>Unlimited number of changes, subject to Transamerica's approval.</p>																														
Policy Loan	Yes, 90% of the account value less surrender charge (if any), less any indebtedness. Available provided that the policy is not in default status. Currently at 5.5% p.a. compounded annually	Yes, 90% of the surrender value less any policy debt. Available any time after policy inception via written request except when policy is in lapse pending status. Currently at 6.75% p.a. compounded annually	Yes. Available any time after the free-look period, subject to the terms of the policy contract																														
Policy Issuance Country/ Legal Jurisdiction	Singapore (This policy will be governed by and construed in accordance with the laws of Singapore)	Singapore (This policy will be governed by and construed in accordance with the laws of Singapore)	Singapore (This policy is governed by laws of Bermuda)																														
Premium Financing	NA	CIMB	NA																														
USPs	<ul style="list-style-type: none">- Unique Nasdaq-100 Index Sub-account.- Regardless of market conditions, Minimum Surrender Value is determined based on Minimum Account Value (fixed 2%p.a. crediting rate including any loyalty bonus crediting rate) less any surrender charge which will be payable at full surrender if it is higher than the Account Value less Surrender Charge.- Flexible options such as flexible premium allocation into different accounts and index sub-accounts- Flexible to reallocate and rebalance values between Fixed Account & Index Account; and/or among Index Sub-accounts as early as 1 year from policy issue date.- Centennial Benefit (no COI or policy expense charge above 100)- Loyalty Bonus crediting rate @ 0.35% starting from policy year 11 to age 100- COI capped at 120% of current rates- Unlimited times change of life insured is allowed for individual owned and corporate owned policies, as early as after 1 year from policy issue date	<ul style="list-style-type: none">- Option to choose the Performance Index Sub-account for a 115% multiplier on the potential returns- Automatic Premium Spread option that allows the spreading of premium allocated into the Index Account, to create segments over 12 months and earn a more stable return.- Regardless of market conditions, Minimum Surrender Value determined using a fixed rate of 2.00% p.a. will be payable at full surrender if it is higher than the Policy Value less Surrender Charge.- Flexible options such as flexible premium allocation into different accounts and index sub-accounts- Quit smoking incentive- Age 100 advantage (no COI or face amount charges above 100)- Loyalty Bonus crediting rate @ 0.35% starting from policy year 11 to age 100- COI capped at 110% of current rates	<ul style="list-style-type: none">- Provide diversification with availability of 5 indices including EURO STOXX 50 Index- Maximises wealth through a wider choice of Index Account options:(i) US Market Index Account that captures growth potential benchmarked against a diverse US equity portfolio encompassing S&P500 Index (large cap), S&P400 Index (Mid-cap) and Russell 2000 Index (small cap).(ii) Global Index Account that captures growth potential linked to top companies broadly diversified across global markets and economic sectors.(iii) S&P 500 Shariah Index Account that captures growth potential linked to Shariah-compliant equities in the US large-cap segment(iv) S&P 500 Index Account that captures growth potential benchmarked against large-cap segment of the US equity market- Higher Fixed Account's Guaranteed Minimum Crediting Interest Rate at 2.00%p.a. during the first 10 policy years, thereafter 1.50%p.a.- Up to 1% p.a. Persistency Bonus from Policy Year 11 onwards or Insured's age 65 whichever is later- Dollar Cost Averaging option to stabilize returns from market volatility.- Early withdrawal up to 10% of Account Value per policy year from Policy Year 6 without incurring Surrender Charges or reducing Sum Assured- Unlimited times of Exchange of Insured Persons- Available for individuals aged from 15 days																														

Fee & Charges Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)																																																																								
Note: These products have been classified internally by PIAS as complex. For advisers to recommend the plan and for supervisors signing off on the FP, kindly refer to the announcement from PIAS T&C (dated 11 Sep 2024): Changes to the Mandatory Training Requirements for Complex Products - Indexed Universal Life Products for training requirement.																																																																								
Product Provider	Singlife	Manulife	TransAmerica																																																																					
Product Name	Singlife Legacy Indexed Universal Life	Signature Indexed Universal Life Select (II)	Genesis II Indexed Universal Life																																																																					
Premium Charge	Deducted before a premium paid is allocated to Fixed Account and Index Account. <table><tr><th>Policy Year</th><th>Premium Charge</th></tr><tr><td>1</td><td>6.0%</td></tr><tr><td>2</td><td>5.6%</td></tr><tr><td>3</td><td>5.2%</td></tr><tr><td>4</td><td>4.8%</td></tr><tr><td>5</td><td>4.4%</td></tr><tr><td>6</td><td>4.0%</td></tr><tr><td>7</td><td>3.6%</td></tr><tr><td>8</td><td>3.2%</td></tr><tr><td>9</td><td>2.8%</td></tr><tr><td>10</td><td>2.4%</td></tr><tr><td>11 onwards</td><td>2.0%</td></tr></table>	Policy Year	Premium Charge	1	6.0%	2	5.6%	3	5.2%	4	4.8%	5	4.4%	6	4.0%	7	3.6%	8	3.2%	9	2.8%	10	2.4%	11 onwards	2.0%	Deducted before a premium paid is allocated to Fixed Account and Holding Segment. Calculated by multiplying the premium payment made by the applicable premium charge. <table><tr><th>Premium Charge Rate</th><th colspan="2">SIUL Select (II)</th></tr><tr><th></th><th>Non-CVE Policies</th><th>CVE Policies</th></tr><tr><td>Policy Year 1</td><td>8.0%</td><td>9.5%</td></tr><tr><td>Policy Year 2</td><td>7.5%</td><td>9.0%</td></tr><tr><td>Policy Year 3</td><td>7.0%</td><td>8.5%</td></tr><tr><td>Policy Year 4</td><td>6.5%</td><td>8.0%</td></tr><tr><td>Policy Year 5</td><td>6.0%</td><td>7.5%</td></tr><tr><td>Policy Year 6</td><td>5.5%</td><td>7.0%</td></tr><tr><td>Policy Year 7</td><td>5.0%</td><td>6.5%</td></tr><tr><td>Policy Year 8</td><td>4.5%</td><td>6.0%</td></tr><tr><td>Policy Year 9</td><td>4.0%</td><td>5.5%</td></tr><tr><td>Policy Year 10</td><td>4.0%</td><td>5.5%</td></tr><tr><td>Policy Year 11</td><td>4.0%</td><td>5.5%</td></tr><tr><td>Policy Year 12</td><td>4.0%</td><td>5.5%</td></tr><tr><td>Policy Year 13+</td><td>4.0%</td><td>4.0%</td></tr></table>	Premium Charge Rate	SIUL Select (II)			Non-CVE Policies	CVE Policies	Policy Year 1	8.0%	9.5%	Policy Year 2	7.5%	9.0%	Policy Year 3	7.0%	8.5%	Policy Year 4	6.5%	8.0%	Policy Year 5	6.0%	7.5%	Policy Year 6	5.5%	7.0%	Policy Year 7	5.0%	6.5%	Policy Year 8	4.5%	6.0%	Policy Year 9	4.0%	5.5%	Policy Year 10	4.0%	5.5%	Policy Year 11	4.0%	5.5%	Policy Year 12	4.0%	5.5%	Policy Year 13+	4.0%	4.0%	A premium charge of 6.00% will be deducted from each Gross Premium before allocating to the FA or IA as Account Value. For Cash Value Enhancement Endorsement option, it requires additional 0.20% premium charge in the first 6 policy years
Policy Year	Premium Charge																																																																							
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Face Amount Charge/ Policy Expense Charge/Monthly Expense Charge	- Policy expense charge rates per USD1,000 of Sum Assured will be deducted proportionately from Fixed Account and Index Account starting from the policy effective date and thereafter on every monthly anniversary date for the first 15 years. - Charge is based on Life Insured's age, gender, smoking status, country of residence, risk classification and the sum assured of the policy. - Maximum policy expense charge rates are capped at 120% of the Policy Expense Charge rates stated in the Policy Schedule.	- Face Amount Charge per USD1,000 of Face Amount is deducted monthly, proportionately from the Fixed Account and Index Account (from Holding Segment# and each Index Segment). - Charge is based on issue age, gender, underwriting class, residency code, and Face Amount band - The period for Face Amount Charge is as follows: <table><tr><th>Face Amount</th><th>Banding</th></tr><tr><td>US\$500,000 to US\$9,999,999</td><td>Band 1</td></tr><tr><td>US\$10,000,000 and above</td><td>Band 2</td></tr></table> <table><tr><th>Issue Age</th><th>Face Amount Charge Period</th></tr><tr><td>35 & below</td><td>first 18 Policy Years</td></tr><tr><td>36 - 54</td><td>first 15 Policy Years</td></tr><tr><td>55 & above</td><td>first 12 Policy Years</td></tr></table> - Rates are guaranteed at policy issuance, unless there is a change of Life Insured, Face Amount band, Risk Classification and Residency Code.	Face Amount	Banding	US\$500,000 to US\$9,999,999	Band 1	US\$10,000,000 and above	Band 2	Issue Age	Face Amount Charge Period	35 & below	first 18 Policy Years	36 - 54	first 15 Policy Years	55 & above	first 12 Policy Years	- Monthly expense charge rates per USD1,000 of Sum Assured will be charged in the first 15 years and vary by underwriting class, issue age, Policy Year, smoking status, and gender. - Deducted proportionately from the Fixed Account, the Holding Account and the Index Account. The deduction from the Blended Index Account and Focus Index Account will be processed on a pro-rata basis across Segments. - Charge rates are guaranteed at the level when the policy is issued.																																																							
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Cost of Insurance Charge/ Insurance Charge	- A monthly charge deducted proportionately from the Fixed Account and Index Account starting from policy effective date and thereafter on each monthly anniversary date up to life insured 100ANB - Rate varies by attained age, gender, smoking status, country of residence, risk classification, Sum at Risk and Health Extra* (if any) - COI charge is applicable up to age 100 and rates are guaranteed for the first 5 policy years. - COI rates are not guaranteed (except for the 1st policy year) and increase with attained age - Maximum COI is capped at 120% of COI (before Health extra*) (a) Sum at Risk based on the account value of the policy = Sum Assured – Account Value of the Policy (b) Sum at Risk based on the Minimum Account Value of the policy = Sum Assured – Minimum Account Value of the policy *Health Extra: Additional risk loadings that apply when the Life Assured does not meet the underwriting requirements to be accepted on standard terms and conditions.	- A monthly charge per US\$1,000 of NAAR* deducted proportionately from the Fixed Account and Index Account (from Holding Segment and each Index Segment) - Rate varies by attained age, gender, underwriting class, residency code and any additional ratings - COI charge is applicable up to age 100 - COI rates are not guaranteed (except for the 1st policy year) and increase with attained age - Maximum COI is capped at 110% of current COI [before additional rating (if any)] *NAAR is (Face Amount - Policy Value)/ (1- per dollar COI rate including any additional rating), floored at 0.	- A monthly charge per \$1,000 sum at risk* deducted proportionately from the Fixed Account, the Holding Account and the Index Account. - Charged until Insured's Age 121. - Current COI is guaranteed in the first 5 Policy Years. After Policy Year 5, it is guaranteed to be no more than 110% of current COI. *Sum at Risk is higher of Death Benefit less Account Value and zero.ndorsement option, it requires additional 0.20% premium charge in the first 6 policy years																																																																					
Fund Charge/ Performance Charge/ Cap Appreciation Charge	0.083% monthly charge deducted proportionately from Holding Account and all open segments under Index Sub-Accounts, starting from policy effective date and thereafter on every monthly anniversary date as long as there is account value in Index Account. Monthly Fund Charge (A): 0.083% X account value of the index account Minimum Account Value Fund Charge: (A) X $\frac{\text{Opening Minimum Account Value at Monthly Anniversary Date}}{\text{Opening Account Value at Monthly Anniversary Date}}$	- Monthly charge based on Segment value, deducted proportionately from the Fixed Account and Index Account (from Master Holding Segment, Individual Holding Segment and each Segment). - The charge rates are guaranteed at policy issuance and are as follows: <table><tr><th>Index Sub-account</th><th>Performance Charge Rate (monthly)</th></tr><tr><td>S&P 500 Performance</td><td>1%/12mths = 0.083% of Segment value</td></tr></table> - Applicable only if there are value in the S&P Performance Index Sub- Account.	Index Sub-account	Performance Charge Rate (monthly)	S&P 500 Performance	1%/12mths = 0.083% of Segment value	Apply to the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account Cap Appreciation Charge will be deducted on a monthly basis from the account value of the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account and the charge rate is guaranteed at 1% p.a. It is equal to: Total account value of the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account x 1%/12.																																																																	
Index Sub-account	Performance Charge Rate (monthly)																																																																							
S&P 500 Performance	1%/12mths = 0.083% of Segment value																																																																							

Surrender Charge	- Applies in the first 10 policy years to Full Surrender, partial withdrawal, except for withdrawals made under the penalty free withdrawal benefit; or reduces the sum assured of the policy. - Determined based on life assured's age, gender, smoking status, country of residence and risk classification	- Applies to Full Surrender, Withdrawals causing Face Amount decrease and Request for Face Amount decrease - Any partial surrender charge due to withdrawals will be deducted from the Fixed Account first, then Master Holding Segment, Individual Holding Segment and lastly, Index Subaccount (proportionally from all segments). - Surrender Charge rates vary by issue age, gender, underwriting class, residency code and additional ratings (if any) - Initial Surrender Charge: A percentage of sum of premiums paid in the 1st policy year OR percentage of Target Premium (TCP), whichever is lesser: 125% x min (Total premiums paid in 1st policy year, TCP) - Subsequent Surrender Charge where Surrender Charge Period is for 18 years; charge applied will reduce gradually, from policy year 6, over the surrender charge period until it becomes zero.	- Applies in the first 15 Policy Years and apply in case of policy termination, full surrender, partial withdrawal, and Lapse. - In the 12th month of each Policy Year, the surrender charge rate of the next Policy Year will be used to calculate the surrender charge.																																																																								
	Full Surrender: Surrender Charge Rate (%) X Sum Assured																																																																										
	Partial Withdrawal: Surrender Charge Rate (%) X Sum Assured X (Partial withdrawal Amount above the penalty free partial withdrawal limit/Account Value of the policy before partial withdrawal)																																																																										
	Reduction in Sum Assured: Surrender Charge Rate (%) X Sum Assured X (Amount of sum assured reduced/Original Sum Assured before sum assured reduction)	<table><tr><th>Surrender Charge Period</th><th>Surrender Charge Grading % (Beginning of Surrender Charge Period)</th></tr><tr><td>1</td><td>100.0%</td></tr><tr><td>2</td><td>100.0%</td></tr><tr><td>3</td><td>100.0%</td></tr><tr><td>4</td><td>100.0%</td></tr><tr><td>5</td><td>100.0%</td></tr><tr><td>6</td><td>100.0%</td></tr><tr><td>7</td><td>90.0%</td></tr><tr><td>8</td><td>80.0%</td></tr><tr><td>9</td><td>65.0%</td></tr><tr><td>10</td><td>50.0%</td></tr><tr><td>11</td><td>40.0%</td></tr><tr><td>12</td><td>35.0%</td></tr><tr><td>13</td><td>30.0%</td></tr><tr><td>14</td><td>25.0%</td></tr><tr><td>15</td><td>20.0%</td></tr><tr><td>16</td><td>15.0%</td></tr><tr><td>17</td><td>10.0%</td></tr><tr><td>18</td><td>5.0%</td></tr></table>	Surrender Charge Period	Surrender Charge Grading % (Beginning of Surrender Charge Period)	1	100.0%	2	100.0%	3	100.0%	4	100.0%	5	100.0%	6	100.0%	7	90.0%	8	80.0%	9	65.0%	10	50.0%	11	40.0%	12	35.0%	13	30.0%	14	25.0%	15	20.0%	16	15.0%	17	10.0%	18	5.0%	<table><tr><th>Policy year</th><th>Surrender Charge rate per \$1,000 Sum Assured</th></tr><tr><td>1</td><td>12.9400</td></tr><tr><td>2</td><td>12.0800</td></tr><tr><td>3</td><td>11.2100</td></tr><tr><td>4</td><td>10.3500</td></tr><tr><td>5</td><td>9.4900</td></tr><tr><td>6</td><td>8.6300</td></tr><tr><td>7</td><td>7.7600</td></tr><tr><td>8</td><td>6.9000</td></tr><tr><td>9</td><td>6.0400</td></tr><tr><td>10</td><td>5.1800</td></tr><tr><td>11</td><td>4.3100</td></tr><tr><td>12</td><td>3.4500</td></tr><tr><td>13</td><td>2.5900</td></tr><tr><td>14</td><td>1.7300</td></tr><tr><td>15</td><td>0.8600</td></tr><tr><td>16+</td><td>0.0000</td></tr></table>	Policy year	Surrender Charge rate per \$1,000 Sum Assured	1	12.9400	2	12.0800	3	11.2100	4	10.3500	5	9.4900	6	8.6300	7	7.7600	8	6.9000	9	6.0400	10	5.1800	11	4.3100	12	3.4500	13	2.5900	14	1.7300	15	0.8600	16+	0.0000
	Surrender Charge Period	Surrender Charge Grading % (Beginning of Surrender Charge Period)																																																																									
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Notes:

(i) No cost of insurance included for Singlife Legacy Indexed Universal Life in the table below due to its PI limitation. Cost of Insurance is not shown in its PI.

(ii) For Manulife Signature Indexed Universal Life Select (II) age 100 & above, **with its Age 100 Advantage feature**, the monthly cost of insurance charge rate per US\$1,000 of net amount at risk is 0.

(iii) For Transamerica Genesis Indexed Universal Life age 122 & above, the monthly cost of insurance charge rate per US\$1,000 sum at risk is 0 **as its COI charge is only applicable up to age 121**.

Attained age (ALB)	Manulife	Transamerica
	Signature Indexed Universal Life Select (II)	Genesis II Indexed Universal Life
	Cost of Insurance rate per \$1,000 net amount at risk per month (Current rates)	Cost of Insurance rate per \$1,000 sum at risk per month (Current rates)
20	0.0390	0.0175
21	0.0400	0.0192
22	0.0400	0.0200
23	0.0380	0.0200
24	0.0373	0.0192
25	0.0355	0.0183
26	0.0347	0.0175
27	0.0347	0.0167
28	0.0347	0.0167
29	0.0347	0.0167
30	0.0350	0.0167
31	0.0364	0.0175
32	0.0382	0.0192
33	0.0400	0.0200
34	0.0427	0.0208
35	0.0453	0.0217
36	0.0489	0.0217
37	0.0524	0.0242
38	0.0569	0.0267
39	0.0604	0.0300
40	0.0657	0.0325
41	0.0713	0.0358
42	0.0764	0.0400
43	0.0811	0.0442
44	0.0899	0.0483
45	0.0940	0.0525
46	0.1022	0.0575
47	0.1072	0.0633
48	0.1145	0.0683
49	0.1254	0.0750
50	0.1359	0.0825
51	0.1506	0.0892
52	0.1632	0.0983
53	0.1786	0.1092

54	0.1976	0.1208
55	0.2103	0.1333
56	0.2231	0.1483

Monthly Face Amount Charge/Monthly Expense Charge Comparison

Strictly for PIAS' FA Representatives reference only

(Not for circulation to Prospects or Clients)

Note: These products have been classified internally by PIAS as complex. For advisers to recommend the plan and for supervisors signing off on the FP, kindly refer to (1/1/2024): Changes to the Mandatory Training Requirements for Complex Products - Indexed Universal Life Products for training requirement.

For Singlife Legacy Indexed Unniversal Life, policy expense charge rates is per USD1,000 of Sum Assured for the first 15 years. Maximum policy expense charge rates are stated in the policy schedule. Kindly note that the rate(s) is not reflected in PI due to its PI limitation.

This comparison is based on ALB30.
For Manulife SIUL Select (II), the monthly Face Amount Charge is per \$1,000 of face amount for the first 18 years; For Transamerica Genesis II IUL / Genesis IUL, the monthly expense charge rate per \$1,000 sum assured will be charged in the first 15 years.

Policy Year	Manulife SIUL Select (II)		Transamerica Genesis II IUL / Genesis IUL
	Monthly Face Amount Charge rate per \$1,000 of face amount (current rates)	Monthly Face Amount Charge rate per \$1,000 of face amount (maximum rates)	Monthly Expense Charge rate per \$1,000 sum assured per month (current rates)
1	0.19232		
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			

This comparison is based on ALB35.
For Manulife SIUL Select (II), the monthly Face Amount Charge is per \$1,000 of face amount for the first 18 years; For Transamerica Genesis II IUL / Genesis IUL, the monthly expense charge rate per \$1,000 sum assured will be charged in the first 15 years.

Policy Year	Manulife SIUL Select (II)	Transamerica Genesis II IUL / Genesis IUL
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	Monthly Face Amount Charge rate per \$1,000 of face amount (current rates)	Monthly Face Amount Charge rate per \$1,000 of face amount (maximum rates)	Monthly Expense Charge rate per \$1,000 sum assured per month (current rates)
1	0.22699		
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			

This comparison is based on ALB40.

Based on MNS ALB40/ANB41, US\$10,000,000 face amount. Standard non-smoker risk class, SG Residency , non cash value enhancement (CVE)	Notes: (i) The assumed crediting rates (CR) are subject to changes by insurers. (ii) 100% Fixed Account and 0% Index Account allocation is selected for this comparison. (iii) Transamerica Genesis IUL has a lower crediting rate for its Fixed Account at 4.10% as compared to Manulife SIUL Select (II).					
						The higher value based on Guaranteed Minimum Crediting Rate
						The higher value based on Current Crediting Rate
Product Name	Singlife		Manulife		Transamerica	
	Singlife Legacy Indexed Universal Life		Signature Indexed Universal Life Select (II)		Genesis II Indexed Universal Life	
Single Premium	\$1,886,778		\$1,876,093		\$1,878,707	
Day 1 Account Value	\$1,773,571		Info not available in PI		\$1,761,587	
Day 1 Surrender Cash Value	\$1,314,456		\$1,540,868		\$1,579,587	
Day 1 Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Day 1 Account Value/Single Premium	94%		82%		94%	
Day 1 Surrender Cash Value/Single Premium	70%		5.33		84%	
Day 1 Death Benefit/Single Premium	5.30				5.32	
Fixed Account						
Locked-In Crediting Interest Rate (CIR)	-		-		4.10% (1st Year)	
Current Crediting Interest Rate	4.25%		4.20%		4.10%	
Fixed Account Guaranteed Minimum Crediting Rate	2.00%		2.00%		2.00% (First 10 policy years) 1.50% (From 11th policy year onwards)	
Cumulative Guaranteed CIR	2.00%		2.00%		2.00%	
Persistence Bonus Rate	0.35%		0.35%		1.00%	
Illustration:						
First Year Based on Guaranteed Crediting Rate	4.25%		4.20%		4.10%	
Subsequent Years Based on General Crediting Rate/ Guaranteed Minimum Crediting Rate	2.00%	4.25%	2.00%	4.20%	2.00% (First 10 policy years) 1.50% (From 11th policy year onwards)	4.10%
Breakeven Year (Policy Year)	-	9th	-	8th	-	7th
Lapse age based on guaranteed minimum crediting rate	81		84		82	
Death Benefit						
At age 50						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 50	5.30	5.30	5.33	5.33	5.32	5.32
At age 60						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 60	5.30	5.30	5.33	5.33	5.32	5.32
At age 70						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 70	5.30	5.30	5.33	5.33	5.32	5.32
At age 80						
Death Benefit	\$0	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 80	0.00	5.30	5.33	5.33	5.32	5.32
At age 90						
Death Benefit	\$0	\$10,000,000	\$0	\$10,000,000	\$0	\$10,000,000
Death Benefit/Single Premium @ 90	0.00	5.30	0.00	5.33	0.00	5.32
At age 100						
Death Benefit	\$0	\$10,425,267	\$0	\$10,000,041	\$0	\$10,000,012
Death Benefit/Single Premium @ 100	0.00	5.53	0.00	5.33	0.00	5.32
Surrender Value						
At age 50						
Surrender Value	\$1,600,929	\$2,158,234	\$1,642,135	\$2,060,178	\$1,687,251	\$2,083,203
Surrender Value/Single Premium @ 50	0.85	1.14	0.88	1.10	0.90	1.11
At age 60						
Surrender Value	\$1,841,208	\$3,305,124	\$1,742,617	\$2,899,496	\$1,715,002	\$2,828,214
Surrender Value/Single Premium @ 60	0.98	1.75	0.93	1.55	0.91	1.51
At age 70						
Surrender Value	\$1,717,411	\$4,785,227	\$1,735,269	\$4,156,045	\$1,591,403	\$4,034,695
Surrender Value/Single Premium @ 70	0.91	2.54	0.92	2.22	0.85	2.15
At age 80						
Surrender Value	\$0	\$6,513,208	\$883,871	\$5,733,039	\$308,589	\$5,698,083
Surrender Value/Single Premium @ 80	0.00	3.45	0.47	3.06	0.16	3.03
At age 90						
Surrender Value	\$0	\$8,139,408	\$0	\$7,410,944	\$0	\$7,471,282
Surrender Value/Single Premium @ 90	0.00	4.31	0.00	3.95	0.00	3.98
At age 100						
Surrender Value	\$0	\$10,425,267	\$0	\$10,000,041	\$0	\$10,000,012
Surrender Value/Single Premium @ 100	0.00	5.53	0.00	5.33	0.00	5.32

Based on MNS ALB40/ANB41, US\$10,000,000 face amount. Standard non-smoker risk class, SG Residency , non cash value enhancement (CVE)	Notes: (i) The assumed crediting rates (CR) are subject to changes by insurers. (ii) 75% Fixed Account and 25% Index Account allocation (50% S&P 500 Index Sub-account + 50% Nasdaq-100 Index Sub-account) allocation is selected for Singlife Legacy Indexed Universal Life; 75% Fixed Account and 25% Index Account allocation (60% S&P 500 Index Sub-account + 40% Hang Seng Index Sub-account) is selected for Manulife SIUL Select (II); 75% Fixed Account and 25% Global Index Account allocation is selected for Transamerica Genesis II IUL					The higher value based on Guaranteed Crediting Rate
						The higher value based on Current & Assumed Crediting Rate
Product Name	Singlife		Manulife		Transamerica	
	Singlife Legacy Indexed Universal Life		Signature Indexed Universal Life Select (II)		Genesis II Indexed Universal Life	
Single Premium	\$1,487,132		\$1,590,620		\$1,616,295	
Day 1 Account Value	\$1,397,904		Info not available in PI		\$1,514,910	
Day 1 Surrender Cash Value	\$935,968		\$1,278,227		\$1,332,910	
Day 1 Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Day 1 Account Value/Single Premium	94%		-		94%	
Day 1 Surrender Cash Value/Single Premium	63%		80%		82%	
Day 1 Death Benefit/Single Premium	6.72		6.29		6.19	
Fixed Account						
Locked-In Crediting Interest Rate (CIR)	-		-		4.10% (1st Year)	
Current Crediting Interest Rate	4.25%		4.20%		4.10%	
Fixed Account Guaranteed minimum crediting rate by insurers	2.00%		2.00%		2.00% (First 10 policy years) 1.50% (From 11th policy year onwards)	
Index Account						
S&P500 Index Sub-Account	7.20%		6.10%		-	
Nasdaq-100 Index Sub-Account	7.80%		-		-	
Hang Seng Index Sub-Account	-		5.45%		-	
Global Index Account	-		-		5.70%	
Index Sub-Accounts Guaranteed minimum crediting rate by insurers	0%		0%		0%	
Cumulative Guaranteed CIR	2.00%		2.00%		2.00%	
Persistence Bonus Rate	0.35%		0.35%		1.00%	
Illustration:						
Fixed Account Crediting Rate	2% (Guaranteed Rate)	4.25% (Current Rate)	2% (Guaranteed Rate)	4.2% (Current Rate)	2.00% (First 10 policy years) 1.50% (From 11th policy year onwards)	4.10% (Current Rate)
Index Account Crediting Rate	2% (Cumulative Guaranteed Rate)	7.50% (Assumed Rate)	2% (Cumulative Guaranteed Rate)	5.84% (Assumed Rate)	2% (Cumulative Guaranteed Rate)	5.70% (Assumed Rate)
Breakeven Year (Policy Year)	-	9th	-	8th	-	7th
Lapse age based on guaranteed minimum crediting rate	76		80		79	
Death Benefit						
At age 50						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 50	6.72	6.72	6.29	6.29	6.19	6.19
At age 60						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 60	6.72	6.72	6.29	6.29	6.19	6.19
At age 70						
Death Benefit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Death Benefit/Single Premium @ 70	6.72	6.72	6.29	6.29	6.19	6.19
At age 80						
Death Benefit	\$0	\$10,000,000	\$0	\$10,000,000	\$0	\$10,000,000
Death Benefit/Single Premium @ 80	0.00	6.72	0.00	6.29	0.00	6.19
At age 90						
Death Benefit	\$0	\$10,000,000	\$0	\$10,000,000	\$0	\$10,000,000
Death Benefit/Single Premium @ 90	0.00	6.72	0.00	6.29	0.00	6.19
At age 100						
Death Benefit	\$0	\$10,549,255	\$0	\$10,000,083	\$0	\$10,000,000
Death Benefit/Single Premium @ 100	0.00	7.09	0.00	6.29	0.00	6.19
Surrender Value						
At age 50						
Surrender Value	\$1,099,726	\$1,698,874	\$1,303,396	\$1,743,451	\$1,340,467	\$1,794,491
Surrender Value/Single Premium @ 50	0.74	1.14	0.82	1.10	0.83	1.11
At age 60						
Surrender Value	\$1,105,469	\$2,757,602	\$1,252,829	\$2,517,856	\$1,338,546	\$2,507,096
Surrender Value/Single Premium @ 60	0.74	1.85	0.79	1.58	0.83	1.55
At age 70						
Surrender Value	\$646,359	\$4,213,371	\$1,038,896	\$3,738,061	\$1,106,474	\$3,699,820
Surrender Value/Single Premium @ 70	0.43	2.83	0.65	2.35	0.68	2.29
At age 80						
Surrender Value	\$0	\$6,033,849	\$0	\$5,343,146	\$0	\$5,391,357
Surrender Value/Single Premium @ 80	0.00	4.06	0.00	3.36	0.00	3.34
At age 90						
Surrender Value	\$0	\$7,859,126	\$0	\$7,122,582	\$0	\$7,263,013
Surrender Value/Single Premium @ 90	0.00	5.28	0.00	4.48	0.00	4.49
At age 100						
Surrender Value	\$0	\$10,549,255	\$0	\$10,000,083	\$0	\$10,000,000
Surrender Value/Single Premium @ 100	0.00	7.09	0.00	6.29	0.00	6.19

Based on MNS ALB40/ANB41, US\$10,000,000 face amount. Standard non-smoker risk class, SG Residency , non cash value enhancement (CVE)	Notes: (i) The assumed crediting rates (CR) are subject to changes by insurers. (ii) 50% Fixed Account and 50% Index Account allocation (50% S&P 500 Index Sub-account + 50% Nasdaq-100 Index Sub-account) is selected for Singlife Legacy Indexed Universal Life; 50% Fixed Account and 50% Index Account allocation (60% S&P 500 Index Sub-account + 40% Hang Seng Index Sub-account) is selected for Manulife SIUL Select (II); 50% Fixed Account and 50% Global Index Account allocation is selected for Transamerica Genesis II IUL.					The higher value based on Guaranteed Crediting Rate
						The higher value based on Current & Assumed Crediting Rate
	Product Name	Singlife Singlife Legacy Indexed Universal Life		Manulife Signature Indexed Universal Life Select (II)		Transamerica Genesis II Indexed Universal Life
Single Premium	\$1,254,287		\$1,402,571		\$1,436,892	
Day 1 Account Value	\$1,179,030		Info not available in PI		\$1,346,266	
Day 1 Surrender Cash Value	\$715,295		\$1,105,219		\$1,164,266	
Day 1 Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Day 1 Account Value/Single Premium	94%		-		94%	
Day 1 Surrender Cash Value/Single Premium	57%		79%		81%	
Day 1 Death Benefit/Single Premium	7.97		7.13		6.96	
			Fixed Account			
Locked-In Crediting Interest Rate (CIR)	-		-		4.10% (1st Year)	
Current Crediting Interest Rate	4.25%		4.20%		4.10%	
Fixed Account Guaranteed minimum crediting rate by insurers	2.00%		2.00%		2.00% (First 10 policy years) 1.50% (From 11th policy year onwards)	
			Index Account			
S&P500 Index Sub-Account	7.20%		6.10%		-	
Nasdaq-100 Index Sub-Account	7.80%		-		-	
Hang Seng Index Sub-Account	-		5.45%		-	
Global Index Account	-		-		5.70%	
Index Sub-Accounts Guaranteed minimum crediting rate by insurers	0%		0%		0%	
Cumulative Guaranteed CIR	2.00%		2.00%		2.00%	
Persistence Bonus Rate	0.35%		0.35%		1.00%	
Illustration:						
Fixed Account Crediting Rate	2% (Guaranteed Rate)		4.25% (Current Rate)		2.00% (First 10 policy years)	
Index Account Crediting Rate	2% (Cumulative Guaranteed Rate)		2% (Cumulative Guaranteed Rate)		1.50% (From 11th policy year onwards)	
Breakeven Year (Policy Year)	-		-		-	
Lapse age based on guaranteed minimum crediting rate	73		77		77	
Death Benefit						
At age 50						
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 50	7.97		7.13		6.96	
At age 60						
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 60	7.97		7.13		6.96	
At age 70						
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 70	7.97		7.13		6.96	
At age 80						
Death Benefit	\$0		\$0		\$0	
Death Benefit/Single Premium @ 80	0.00		0.00		0.00	
At age 90						
Death Benefit	\$0		\$0		\$0	
Death Benefit/Single Premium @ 90	0.00		0.00		0.00	
At age 100						
Death Benefit	\$0		\$0		\$0	
Death Benefit/Single Premium @ 100	0.00		0.00		0.00	
Surrender Value						
At age 50						
Surrender Value	\$807,322		\$1,090,040		\$1,133,406	
Surrender Value/Single Premium @ 50	0.64		0.78		0.79	
At age 60						
Surrender Value	\$727,020		\$985,641		\$1,081,174	
Surrender Value/Single Premium @ 60	0.58		0.70		0.75	
At age 70						
Surrender Value	\$154,539		\$696,337		\$774,942	
Surrender Value/Single Premium @ 70	0.12		0.50		0.54	
At age 80						
Surrender Value	\$0		\$0		\$0	
Surrender Value/Single Premium @ 80	0.00		0.00		0.00	
At age 90						
Surrender Value	\$0		\$0		\$0	
Surrender Value/Single Premium @ 90	0.00		0.00		0.00	
At age 100						
Surrender Value	\$0		\$0		\$0	
Surrender Value/Single Premium @ 100	0.00		0.00		0.00	

Based on MNS ALB40/ANB41, US\$10,000,000 face amount. Standard non-smoker risk class, SG Residency , non cash value enhancement (CVE)	Notes: (i) The assumed crediting rates (CR) are subject to changes by insurers. (ii) 25% Fixed Account and 75% Index Account allocation (50% S&P 500 Index Sub-account + 50% Nasdaq-100 Index Sub-account) is selected for Singlife Legacy Indexed Universal Life; 25% Fixed Account and 75% Index Account allocation (60% S&P 500 Index Sub-account + 40% Hang Seng Index Sub-account) is selected for Manulife SIUL Select (II); 50% Fixed Account and 50% Global Index Account allocation is selected for Transamerica Genesis II IUL.					
					The higher value based on Guaranteed Crediting Rate	
					The higher value based on Current & Assumed Crediting Rate	
Product Name	Singlife		Manulife		Transamerica	
	Singlife Legacy Indexed Universal Life		Signature Indexed Universal Life Select (II)		Genesis II Indexed Universal Life	
Single Premium	\$1,098,333		\$1,266,879		\$1,304,525	
Day 1 Account Value	\$1,032,433		Info not available in PI		\$1,221,836	
Day 1 Surrender Cash Value	\$567,390		\$980,380		\$1,039,836	
Day 1 Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Day 1 Account Value/Single Premium	94%				94%	
Day 1 Surrender Cash Value/Single Premium	52%		77%		80%	
Day 1 Death Benefit/Single Premium	9.10		7.89		7.67	
Fixed Account						
Locked-In Crediting Interest Rate (CIR)	-		-		4.10% (1st Year)	
Current Crediting Interest Rate	4.25%		4.20%		4.10%	
Fixed Account Guaranteed minimum crediting rate by insurers	2.00%		2.00%		2.00% (First 10 policy years)	
Index Account						
S&P500 Index Sub-Account	7.20%		6.10%		-	
Nasdaq-100 Index Sub-Account	7.80%				-	
Hang Seng Index Sub-Account			5.45%		-	
Global Index Account:	-		-		5.70%	
Index Sub-Accounts Guaranteed minimum crediting rate by insurers	0%		0%		0%	
Cumulative Guaranteed CIR	2.00%		2.00%		2.00%	
Persistence Bonus Rate	0.35%		0.35%		1.00%	
Illustration:						
Fixed Account Crediting Rate	2% (Guaranteed Rate)		4.25%		2.00% (First 10 policy years)	
Index Account Crediting Rate	2% (Cumulative Guaranteed Rate)		7.50% (Assumed Rate)		1.50% (From 11th policy year onwards)	
Breakeven Year (Policy Year)	-		8th		2% (Cumulative Guaranteed Rate)	
Lapse age based on guaranteed minimum crediting rate	70		75		75	
Death Benefit						
At age 50						
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 50	9.10		7.89		7.67	
At age 60						
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 60	9.10		7.89		7.67	
At age 70						
Death Benefit	\$0		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 70	0.00		7.89		7.67	
At age 80						
Death Benefit	\$0		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 80	0.00		9.10		7.67	
At age 90						
Death Benefit	\$0		\$10,000,000		\$10,000,000	
Death Benefit/Single Premium @ 90	0.00		9.10		7.67	
At age 100						
Death Benefit	\$0		\$10,634,298		\$10,000,039	
Death Benefit/Single Premium @ 100	0.00		9.68		7.67	
Surrender Value						
At age 50						
Surrender Value	\$611,801		\$936,087		\$1,464,364	
Surrender Value/Single Premium @ 50	0.56		0.74		1.12	
At age 60						
Surrender Value	\$480,979		\$792,844		\$2,150,245	
Surrender Value/Single Premium @ 60	0.44		0.63		1.65	
At age 70						
Surrender Value	\$0		\$449,153		\$3,340,407	
Surrender Value/Single Premium @ 70	0.00		0.35		2.56	
At age 80						
Surrender Value	\$0		\$5,649,011		\$5,076,885	
Surrender Value/Single Premium @ 80	0.00		5.14		3.89	
At age 90						
Surrender Value	\$0		\$7,654,767		\$7,061,587	
Surrender Value/Single Premium @ 90	0.00		6.97		5.41	
At age 100						
Surrender Value	\$0		\$10,634,298		\$10,000,039	
Surrender Value/Single Premium @ 100	0.00		9.68		7.67	

Based on MNS ALB40/ANB41, US\$10,000,000 face amount. Standard non-smoker risk class, SG Residency , non cash value enhancement (CVE)		Notes: (i) The assumed crediting rates (CR) are subject to changes by insurers. (ii) 100% Index Account allocation (50% S&P 500 Index Sub-account + 50% Nasdaq-100 Index Sub-account) is selected for Singlife Legacy Indexed Universal Life; 100% Index Account (60% S&P 500 Index Sub-account + 40% Hang Seng Index Sub-account) is selected for Manulife SIUL Select (II); 100% Global Index Account allocation is selected for Transamerica Genesis II IUL						The higher value based on Cumulative Guaranteed Crediting Rate	
								The higher value based on Current Index Assumed Crediting Rate	
Product Name	Singlife		Manulife		Transamerica				
	Singlife Legacy Indexed Universal Life		Signature Indexed Universal Life Select (II)		Genesis II Indexed Universal Life				
Single Premium	\$985,065		\$1,163,102		\$1,201,828				
Day 1 Account Value	\$925,961		Info not available in PI		\$1,125,297				
Day 1 Surrender Cash Value	\$459,894		\$884,903		\$943,297				
Day 1 Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000				
Day 1 Account Value/Single Premium	94%		-		94%				
Day 1 Surrender Cash Value/Single Premium	47%		76%		78%				
Day 1 Death Benefit/Single Premium	10.15		8.60		8.32				
Index Account									
S&P500 Index Sub-Account	7.20%		6.10%		-				
Nasdaq-100 Index Sub-Account	7.80%		-		-				
Hang Seng Index Sub-Account	-		5.45%		-				
Global Index Account	-		-		5.70%				
Index Sub-Accounts Guaranteed minimum crediting rate by insurers	0%		0%		0%				
Cumulative Guaranteed CIR	2.00%		2.00%		2.00%				
Persistence Bonus Rate	0.35%		0.35%		1.00%				
Illustration:									
Current Assumed Index Crediting Rate	2.00% (Cumulative Guaranteed Crediting Interest Rate)		7.50% (Current Assumed Crediting Rate)		2.00% (Cumulative Guaranteed Crediting Interest Rate)		5.70% (Current Assumed Crediting Rate)		
Breakeven Year (Policy Year)	-		9th		-		7th		
Lapse age based on guaranteed minimum crediting rate	68		74		74				
Death Benefit									
At age 50									
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000		\$10,000,000		
Death Benefit/Single Premium @ 50	10.15		10.15		8.32		8.32		
At age 60									
Death Benefit	\$10,000,000		\$10,000,000		\$10,000,000		\$10,000,000		
Death Benefit/Single Premium @ 60	10.15		10.15		8.32		8.32		
At age 70									
Death Benefit	\$0		\$10,000,000		\$10,000,000		\$10,000,000		
Death Benefit/Single Premium @ 70	0.00		10.15		8.60		8.32		
At age 80									
Death Benefit	\$0		\$10,000,000		\$0		\$10,000,000		
Death Benefit/Single Premium @ 80	0.00		10.15		8.60		8.32		
At age 90									
Death Benefit	\$0		\$10,000,000		\$0		\$10,000,000		
Death Benefit/Single Premium @ 90	0.00		10.15		8.60		8.32		
At age 100									
Death Benefit	\$0		\$10,652,347		\$10,000,004		\$10,000,289		
Death Benefit/Single Premium @ 100	0.00		10.81		8.60		8.32		
Surrender Value									
At age 50									
Surrender Value	\$470,336		\$818,344		\$862,102		\$1,359,876		
Surrender Value/Single Premium @ 50	0.48		0.70		0.72		1.13		
At age 60									
Surrender Value	\$307,869		\$645,393		\$743,952		\$2,040,153		
Surrender Value/Single Premium @ 60	0.31		0.55		0.62		1.70		
At age 70									
Surrender Value	\$0		\$260,108		\$340,551		\$3,232,628		
Surrender Value/Single Premium @ 70	0.00		0.22		0.28		2.69		
At age 80									
Surrender Value	\$0		\$0		\$0		\$4,985,797		
Surrender Value/Single Premium @ 80	0.00		0.00		0.00		4.15		
At age 90									
Surrender Value	\$0		\$0		\$0		\$7,005,611		
Surrender Value/Single Premium @ 90	0.00		0.00		0.00		5.83		
At age 100									
Surrender Value	\$0		\$0		\$0		\$10,000,289		
Surrender Value/Single Premium @ 100	0.00		0.00		0.00		8.32		