

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



## **Disability Income Placemat**

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



## **DISCLAIMERS**

### **IMPORTANT NOTE:**

1. This insurance placemat 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 placemat 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 placemat 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 accurate as of **07 Feb 2024**.

Plan Provider	Singlife	Tokio Marine									
Plan Name	Singlife Disability Income (formerly known as IdealIncome)	Protect 1									
Disability Benefit	<p><b><u>TOTAL DISABILITY BENEFIT</u></b></p> <p><b><u>During Working Periods:</u></b></p> <ul style="list-style-type: none"> <li>- <b>1st 24 months:</b> Totally unable to perform in own occupation/profession.</li> <li>- <b>25th months onwards:</b> Unable to perform in any occupation / profession suited by training/education/experience.</li> </ul> <p>(Life Assured is not performing any work to earn an income.)</p> <p><b><u>During Non-Working Period:</u></b></p> <ul style="list-style-type: none"> <li>- The policy will continue for 2 years from non-working period started, or until benefit cessation date.</li> <li>- Inability to perform 3 out of 6 ADLs</li> <li>- Benefit is \$500, increasing at 3%p.a.compound, starting from 1st policy anniversary.</li> </ul>	<ul style="list-style-type: none"> <li>- Inability to perform at least 1 out of 6 ADLs</li> <li>- Choice of 3 years or 6 years payout.</li> </ul>									
Partial Disability Benefit	<ul style="list-style-type: none"> <li>- After the Total Disability Benefit has been payable and Life Assured return to employment (full/part time) in reduced capacity.</li> <li>- Unable to perform his own occupation/profession, and resulted earning is less than 75% of pre-disability.</li> <li>- Calculation:</li> </ul> <table border="0"> <tr> <td><u>Monthly pre-disability earnings - present earned income</u></td><td>X</td><td>Monthly</td></tr> <tr> <td>monthly pre-disability earnings</td><td></td><td>Total</td></tr> <tr> <td></td><td></td><td>Disability Benefit</td></tr> </table>	<u>Monthly pre-disability earnings - present earned income</u>	X	Monthly	monthly pre-disability earnings		Total			Disability Benefit	N.A.
<u>Monthly pre-disability earnings - present earned income</u>	X	Monthly									
monthly pre-disability earnings		Total									
		Disability Benefit									
Other Benefits	<ul style="list-style-type: none"> <li>- Waiver of premium while receiving benefits</li> <li>- Rehabilitation Benefit (up to 3X monthly benefit)</li> </ul>	<ul style="list-style-type: none"> <li>- Get Well Benefit (Lump sum 3x monthly income or remaining monthly benefit, whichever is lower)</li> <li>- Care Giver Benefit (100% monthly benefit on certification of ADL)</li> <li>- Disability due to Heart Attack/Stroke - additional lump sum 200% of monthly benefit</li> <li>- Rehabilitation Benefit - reimburse up to 100% of monthly benefit per policy year.</li> <li>- Mobility Aids Reimbursement Benefit - reimbursement up to 50% of monthly benefit</li> <li>- Transport Benefit - reimbursement up to 20% of monthly benefit per policy year.</li> <li>- Home Improvement Benefit - reimbursement up to 300% of monthly benefit per policy lifetime.</li> </ul>									
Sum Assured Range	<ul style="list-style-type: none"> <li>- \$500 to \$20,000 Monthly</li> <li>- Cover up to 75% of regular income.</li> </ul>	-\$1,000 to \$5,000 monthly.									
Deferment Period	3 or 6 months	90 days									
Death Coverage	\$5,000 (during the period where Total/Partial Disability Benefit is payable)	\$5,000									
Cover Term	Expiry age 55 / 60 / 65	Up till 70 ANB									
Min/ Max Entry Age	22/60 ANB	19 / 60 ANB									
Underwriting	Full Underwriting	Simplified Underwriting / no Financial Underwriting									
USP	Choice of escalating monthly benefit to 3% per annum, to keep up with inflation	Pay out upon inability to perform 1 out of 6 ADLs, and not related to inability to work.									

Based on MNS, ALB 29 / ANB 30, coverage till ANB 65, Annual income \$36K

Company	Plan	Deferment period	Annual Premium	Policy Expiry	Benefit Payout term	Monthly Income Benefit	Death Benefit
Singlife	Disability Income (previously known as IdealIncome) (Def 3 mths)	3 months	\$ 574	age 65	to age 65	\$ 3,000	\$ 5,000
Singlife	Disability Income (previously known as IdealIncome) (Def 6 mths)	6 months	\$ 531	age 65	to age 65	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan A 36 months)	3 months	\$ 210	age 70	3 years	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan B 72 months)	3 months	\$ 288	age 70	6 years	\$ 3,000	\$ 5,000

Based on MNS, ALB 34 / ANB 35, coverage till ANB 65, Annual income \$36K

Company	Plan	Deferment period	Annual Premium	Policy Expiry	Benefit Payout term	Monthly Income Benefit	Death Benefit
Singlife	Disability Income (previously known as IdealIncome) (Def 3 mths)	3 months	\$ 690	age 65	to age 65	\$ 3,000	\$ 5,000
Singlife	Disability Income (previously known as IdealIncome) (Def 6 mths)	6 months	\$ 635	age 65	to age 65	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan A 36 months)	3 months	\$ 240	age 70	3 years	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan B 72 months)	3 months	\$ 336	age 70	6 years	\$ 3,000	\$ 5,000

Based on MNS, ALB 39 / ANB 40, coverage till ANB 65, Annual income \$36K

Company	Plan	Deferment period	Annual Premium	Policy Expiry	Benefit Payout term	Monthly Income Benefit	Death Benefit
Singlife	Disability Income (previously known as IdealIncome) (Def 3 mths)	3 months	\$ 864	age 65	to age 65	\$ 3,000	\$ 5,000
Singlife	Disability Income (previously known as IdealIncome) (Def 6 mths)	6 months	\$ 790	age 65	to age 65	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan A 36 months)	3 months	\$ 270	age 70	3 years	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan B 72 months)	3 months	\$ 390	age 70	6 years	\$ 3,000	\$ 5,000

Based on MNS, ALB 44 / ANB 45, coverage till ANB 65, Annual income \$36K

Company	Plan	Deferment period	Annual Premium	Policy Expiry	Benefit Payout term	Monthly Income Benefit	Death Benefit
Singlife	Disability Income (previously known as IdealIncome) (Def 3 mths)	3 months	\$ 1,004	age 65	to age 65	\$ 3,000	\$ 5,000
Singlife	Disability Income (previously known as IdealIncome) (Def 6 mths)	6 months	\$ 913	age 65	to age 65	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan A 36 months)	3 months	\$ 330	age 70	3 years	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan B 72 months)	3 months	\$ 480	age 70	6 years	\$ 3,000	\$ 5,000

Based on MNS, ALB 49 / ANB 50, coverage till ANB 65, Annual income \$36K

Company	Plan	Deferment period	Annual Premium	Policy Expiry	Benefit Payout term	Monthly Income Benefit	Death Benefit
Singlife	Disability Income (previously known as IdealIncome) (Def 3 mths)	3 months	\$ 1,223	age 65	to age 65	\$ 3,000	\$ 5,000
Singlife	Disability Income (previously known as IdealIncome) (Def 6 mths)	6 months	\$ 1,103	age 65	to age 65	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan A 36 months)	3 months	\$ 420	age 70	3 years	\$ 3,000	\$ 5,000
TokioMarine	Protect 1 (Plan B 72 months)	3 months	\$ 630	age 70	6 years	\$ 3,000	\$ 5,000