

Universal Life



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Source: This information is from all providers of PIAS and is accurate as of 26 Feb 2024

		WHAT WE LIKE
Company	Plan name	What we like about the plan
Company Manulife	Plan name Heirloom VII	
		- Unlimited change of life insured option available for corporate owned policies - Quit smoking incentive



Universal Life (Product Features)

Features and Comparison

Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)

Product Provider	Manulife	Transamerica	Transamerica
Product Name	Heirloom VII	Transamerica Universal Life Alpha Pro	Transamerica Universal Life Alpha Pro Century
ANB/ALB	ALB	ALB	ALB
Currency	USD	USD	USD
Entry Age	20-80	- Region 1S and Region 1: 16-80 (ALB)	- Region 1S and Region 1: 16-80 (ALB)
,		- Region 2: 16-75 (ALB)	- Region 2: 16-75 (ALB)
Premium Term	Premium term flexible up to age 100	Single Premium / Multipay	Single Premium / Multipay
Policy Term	Whole of Life	Whole of Life	Whole of Life
Coverage	Death/TI	Death	Death
Death Benefit	The higher of:	The higher of:	The higher of:
	(a) face amount	(a) sum assured:	(a) sum assured;
	(b)policy value, less policy debt	(b) account value on the date of the insured person's death	(b) account value on the date of the insured person's death
	(4,4,5,1,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,	(\-,
	TI Benefit: Death Benefit will be advanced in a lump sum, in	(less any policy loans)	(less any policy loans)
	the event of TI before policy Anniversary immediately	(Need and period realist)	(see any pency reality)
	following the 99 th birthday of the Life Insured		Once the no lapse guarantee benefit is activated, the death benefit payable will be
	lonowing the 77 th billinday of the line moured		80% of the sum assured.
Guaranteed Crediting Rate	4.20%p.a (1st year)	4.50% p.a (1st & 2nd year)	4.50% p.a (1st & 2nd year)
Guaranteed creating Rate	4.20% (15t year)	4.50% p.u (15t & 2hu yeur)	4.50% p.u (15t & 2nd year)
Current Crediting Rate	4.20%p.a	4.10% p.a	4.10% p.a
(Subsequent years)	4.20%μ.α	4.10% μ.a	4.10% μ.a
Minimum crediting rate	1.60%p.a	1.50%p.a	1.50%p.a
Loyalty Bonus	Loyalty Bonus Crediting Rate	Loyalty Bonus Crediting Rate	Loyalty Bonus Crediting Rate
Loyalty Bonus			
	Policy Year 11 - Age 100:	- Starting from Policy Year 26, the Account Value will be credited with additional	- Starting from Policy Year 26, the Account Value will be credited with additional
	0.35%	interest based on the Loyalty Bonus Crediting Interest Rate of 1.00% per annum	interest based on the Loyalty Bonus Crediting Interest Rate of 1.00% per annum up
		up until the Insured's Age 100 (applicable to all premium received)	until the Insured's Age 100 (applicable to all premium received)
National control of the control of t	+F00 000	4500 000 Singapor (formalisis invadir Singapor and A	AFFOO DOOL Circumous (formulation instrument in Circumous and A
Minimum insured amount	\$500,000	\$500,000 - Singapore (for policies issued in Singapore only)	\$500,000 - Singapore (for policies issued in Singapore only)
		Others = \$1,000,000	Others = \$1,000,000
Maximum insured amount	\$200,000,000 (base on Manuview)	\$300,000,000 (based on myTransware)	\$300,000,000 (based on myTransware)
Life Insured Option	NA	NA	NA
·			

Product Provider	Manulife	Transamerica	Transamerica
Product Name	Heirloom VII	Transamerica Universal Life Alpha Pro	Transamerica Universal Life Alpha Pro Century
Change of life insured option	Unlimited changes for keyman policies and maximum 2 changes for individual policies (must be done after 2 years from policy issue date)	Allows the Insured life to be changed during the life of the policy, subject to underwriting approval	Allows the Insured life to be changed during the life of the policy, subject to underwriting approval
Change in sum assured	Not allowed (only decrease sum assured allowed)	Not allowed (only decrease sum assured allowed)	Not allowed (only decrease sum assured allowed)
Risk classifications	- Super Preferred NS	- Standard Smoker	- Standard Smoker
	- Preferred NS	- Standard Non-Smoker	- Standard Non-Smoker
	- Standard Plus NS	- Preferred Smoker	- Preferred Smoker
	- Standard NS - Preferred smoker - Standard smoker	- Preferred Non-Smoker	- Preferred Non-Smoker
Country Class	P, A and B	Region 15, 1 & 2	Region 1S, 1 & 2
Policy Loan	-Allowed and the amount borrowed will be transferred to Loan Account -Current Loan interest rate:4.25%p.a	- Available any time after the free-look period - Current loan interest rate is 7.40%p.a payable in advance (equal to an effective annual rate of 8.00% p.a	- Available any time after the free-look period - Current loan interest rate is 7.40%p.a payable in advance (equal to an effective annual rate of 8.00% p.a
	Free withdrawal facility (withdrawal amount must not exceed 5% p.a. allowed after 10th policy year)	of the account value.	Free withdrawal without reducing the sum assured from policy year 11, up to 5% of the account value.
	First 5 years	No	No
No Lapse Guarantee	-	-	Available to provide coverage of 80% of sum assured up to insured's age 100 - Will be activated at the lapse age (based on guaranteed minimum CIR) to keep the policy in force up to insured's age 100.
	Yes	- -	- -
-	Yes	No	No This was the first transfer of the first
	CimB	Not available	Not available
Policy Issuance Country/ Legal Jurisdiction	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)	Singapore (This policy is governed by laws of Bermuda)

Other Key Features	- Quit smoking incentive	-Loyalty bonus crediting rate at 1.00% p.a starting from policy year 26 until the	- No lapse guarantee until age 100
	- Age 100 advantage (no COI or face amount charges above	insured's age 100	- Loyalty bonus crediting rate at 1.00% p.a starting from policy year 26 until the
	100)	- Free withdrawal without reducing the sum assured from policy year 11, up to	insured's age 100
	- Bonus crediting rate @ 0.35% starting from policy year 11	5% of the account value.	- Free withdrawal without reducing the sum assured from policy year 11, up to 5% of
	to age 100		the account value.
	- COI capped at 110% of current rates		



Universal Life (Fees & Charges)

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Fees and charges

Product Provider	Manulife	Transamerica	Transamerica
Product Name	Heirloom VII	Transamerica Universal Life Alpha Pro	Transamerica Universal Life Alpha Pro Century
Premium charge	- Non-CVE = 7%	-All years: 6%	-All years: 6%
	- CVE = 8.5% (poicy year 13 onwards = 7%)		
Adminstration charge	-	- Monthly expense charge applicable for the first 12 years of the policy and charge rates	- Monthly expense charge applicable for the first 12 years of the policy and charge rates are
		are guaranteed at the level when the policy is issued	guaranteed at the level when the policy is issued
		- Monthly expense charge rates vary by gender, residence, issue age, duration of time that	- Monthly expense charge rates vary by gender, residence, issue age, duration of time that the
		the policy has been in-force, underwriting class and smoking status.	policy has been in-force, underwriting class and smoking status.
		- Monthly expense charge rate * sum assured	- Monthly expense charge rate * sum assured
Face amount charge	- Monthly charge per \$1,000 of the face amount	-	-
	- Entry Age 20 to 35 = 18 years		
	Entry Age 36 to 54 = 15 years		
	Entry Age 55 and above = 12 years		
	- Rate varies by issue age, gender, underwriting class and		
	face amount band		
Insurance Risk charge	- A charge per 1,000 of NAAR uo to Age 100.	- COI rates applicable until age 121.	- COI rates applicable until age 121.
	- Maximum COI rates is 110% of current COI	- Prevailing rates guaranteed for the first five years of the policy	- Prevailing rates guaranteed for the first five years of the policy
Account Value Charge		- Cost of insurance rates * difference between death benefit and account value	- Cost of insurance rates * difference between death benefit and account value
Rate Lock Charge	-	-	-
Rate Lock Charge			
Surrender / Partial withdrawal charge	1 ''	- Applies to first 16 years	- Applies to first 16 years
	- No partial withdrawal charge on the 11th year onwards if	- Starting from policy year 11, a withdrawal may be made, up to 5% of the account value per	- Starting from policy year 11, a withdrawal may be made, up to 5% of the account value per policy year
	the amount is 5% of policy value	policy year without incurring a surrender charge and will not reduce the sum assured - Surrender charge rate per \$1,000 sum assured	without incurring a surrender charge and will not reduce the sum assured - Surrender charge rate per \$1,000 sum assured
		- Withdrawal up to 5% of the Account Value per Policy Year can be done starting from Policy	- Withdrawal up to 5% of the Account Value per Policy Year can be done starting from Policy Year 11,
		Year 11, without incurring Surrender Charge.	without incurring Surrender Charge.
	*as a % of target premium	- The amount of Surrender Charge-free Withdrawal will not reduce the Sum Assured.	- The amount of Surrender Charge-free Withdrawal will not reduce the Sum Assured.
	as a 70 or target promium	The unionities of sun of luci straings in so within a train will not reduce the sum rusar cur	The arrival to our order of the formation and th
	Year 1 = 100%	The maximum permitted Surrender Charge-free Withdrawal amount will be the lesser of (a) and	The maximum permitted Surrender Charge-free Withdrawal amount will be the lesser of (a) and (b),
	Year 2 = 100%	(b), where:	where:
	Year 3 = 100%		
	Year 4 = 95%	(a) equals 5% of this policy's Account Value as of the Withdrawal date, minus the sum of all	(a) equals 5% of this policy's Account Value as of the Withdrawal date, minus the sum of all Surrender
	Year 5 = 95%	Surrender Charge-free Withdrawals since the last Policy Anniversary; and	Charge-free Withdrawals since the last Policy Anniversary; and
	Year 6 = 95%		(b) equals the maximum amount available for Withdrawal as described in the Withdrawals provision.
	Year 7 = 95%	provision.	
	Year 8 = 95%		The minimum amount permitted in relation to a Surrender Charge-free Withdrawal is \$100.
	Year 9 = 95%	The minimum amount permitted in relation to a Surrender Charge-free Withdrawal is \$100.	
	Year 10 = 90%		Any withdrawal amount in excess of the maximum Surrender Charge-free
	Year 11 = 82.5%	Any withdrawal amount in excess of the maximum Surrender Charge-free	V4 40 00/
	Year 12 = 65% Year 13 = 55%	Year 1 = 17%	Year 1 = 18.9% Year 2 = 17.98%
	Year 13 = 55% Year 14 = 45%	Year 1 = 1/% Year 2 = 16.13%	Year 2 = 17.98% Year 3 = 17.05%
	Year 15 = 35%	Year 3 = 15.25%	Year 4 = 16.13%
	Year 16 = 25%	Year 4 = 14.38%	Year 5 = 15.2%
	Year 17 = 15%	Year 5 = 13.5%	Year 6 = 13.82%
	Year 18 = 5%		Year 7 = 12.44%
		Year 7 = 11.05%	Year 8 = 11.05%
			Year 9 = 9.67%
			Year 10 = 8.29%



Universal Life (Cost of Insurance)

Lower rates

Cost of Insurance (Male non-smoker, ALB29, Group A/1 Standard Rates rates, per\$1,000 Sum at Risk)					
Product Provide	Transamerica	Transamerica			
Product Name	Transamerica Universal Life Alpha Pro	Transamerica Universal Life Alpha Pro Century			
Age	•				
30	0.0183	0.0300			
31	0.0183	0.0300			
32	0.0183	0.0300			
33	0.0183	0.0300			
34	0.0208	0.0342			
35	0.0225	0.0375			
36	0.0242	0.0400			
37	0.0258	0.0425			
38	0.0292	0.0483			
39	0.0308	0.0508			
10	Information not provided	Information not provided			
10 11	Information not provided	Information not provided			
1 2	Information not provided	Information not provided			
13	Information not provided	Information not provided			
14	0.0500	0.0825			
14 15	Information not provided	Information not provided			
1 5	Information not provided Information not provided	Information not provided			
ю 17	Information not provided	Information not provided			
18	Information not provided	Information not provided			
	0.0783	0.1292			
19					
50	Information not provided	Information not provided			
51	Information not provided	Information not provided			
52	Information not provided	Information not provided			
53	Information not provided	Information not provided			
54	0.1267	0.2092			
55	Information not provided	Information not provided			
56	Information not provided	Information not provided			
57	Information not provided	Information not provided			
58	Information not provided	Information not provided			
59	0.2142	0.3533			
50	Information not provided	Information not provided			
51	Information not provided	Information not provided			
52	Information not provided	Information not provided			
53	Information not provided	Information not provided			
54	0.3567	0.5883			
65	Information not provided	Information not provided			
56	Information not provided	Information not provided			
57	Information not provided	Information not provided			
58	Information not provided	Information not provided			
59	0.5825	0.9608			
70	Information not provided	Information not provided			
'1	Information not provided	Information not provided			
'2	Information not provided	Information not provided			
73	Information not provided	Information not provided			
74	0.9450	1.5592			
75	Information not provided	Information not provided			
76	Information not provided	Information not provided			
77	Information not provided	Information not provided			
78	Information not provided	Information not provided			
79	1.5875	2.6192			
		•			

80	Information not provided	Information not provided
81	Information not provided	Information not provided
Product Provide	·	Transamerica
Product Provide	Transamerica Universal Life Alpha Pro	Transamerica Transamerica Universal Life Alpha Pro Century
82	Information not provided	Information not provided
83	Information not provided	Information not provided
84	2.7333	4.1500
85	Information not provided	Information not provided
86	Information not provided	Information not provided
87	Information not provided	Information not provided
88	Information not provided	Information not provided
89	4.3392	7.1600
90	Information not provided	Information not provided
91	Information not provided	Information not provided
92	Information not provided	Information not provided
93	Information not provided	Information not provided
94	6.2917	10.3817
95	Information not provided	Information not provided
96	Information not provided	Information not provided
97	Information not provided	Information not provided
98	Information not provided	Information not provided
99	7.8925	13.0225
100	Information not provided	Information not provided
101	Information not provided	Information not provided
102	Information not provided	Information not provided
103	Information not provided	Information not provided
104	9.4975	15.6708
105	Information not provided	Information not provided
106	Information not provided	Information not provided
107	Information not provided	Information not provided
108		·
109	Information not provided 11.4517	Information not provided 18.8950
110	Information not provided	Information not provided
111	Information not provided	Information not provided
112	Information not provided	Information not provided
113	Information not provided	Information not provided Information not provided
114	13.6450	22.5142
115	Information not provided	Information not provided
116	Information not provided	Information not provided
117	Information not provided	Information not provided
118	Information not provided	Information not provided
119	16.3858	27.0367
120	Information not provided	Information not provided
121	Information not provided	Information not provided Information not provided
	Information not provided Information not provided	Information not provided Information not provided
122	Innormation not provided	Innormation not provided



Universal Life (1 Million Sum Assured Comparison, Male)



		All rigures are based on OSD, Standard rates (Sir	igaporean) and current crediting rate & charge	es of the marviauar policies		
Male, non smoker ALB29				The highest SV/SP based on General Crediti	ng Rate	
\$1M sum assured				The highest SV/SP based on Guaranteed Mi	nimum Crediting Rate	
Product Name		Manulife	Transamerica		Transamerica	
	He	irloom VII	Universal Li	ife Alpha Pro	Universal Life Al	pha Pro Century
Premium Term		le Premium		Premium	Single P	
Single Premium	5	125,427	\$120	0,022	\$141	,550
*Guaranteed Crediting Rate **General Crediting Rate (Subsequent Years)	4.20	0% (1st Year) 4.20%		& 2nd year) 10%	4.50%(1st &	
Guaranteed minimum crediting rate by insurers		1.60%		50%	1.5	
Day 1 cash value	4	103,451		,412	\$113	
Day 1 cash value/Single Premium		82%		8%	80%	
Death Benefit/Single Premium		7.97	8.:	33	7.0	06
Illustration: First Year Based on Guaranteed Crediting Rate		4.20%	4.50%		4.50%	
Subsequent Years Based on General Crediting						
Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Guaranteed Minimum Crediting Rate		O.U.		100		
Breakeven Year (Policy Year) Lapse age based on guaranteed minimum	· ·	8th	<u> </u>	12th	-	11th
crediting rate		78	7	76	7	4
At age 34						
Policy Value (A)	\$116,347	\$129,458	\$105,397	\$114,184	\$127,874	\$138,451
Surrender Value (B) Surrender Charges (A-B)	\$104,006 \$12,341	\$117,117 \$12,341	\$91,577 \$13,820	\$100,364 \$13,820	\$114,054 \$13,820	\$124,631 \$13,820
B/Single Premium @ 34	0.83	0.93	0.76	0.84	0.81	0.88
At age 39						
Policy Value (A)	\$112,038	\$144,535	\$93,242	\$118,267	\$116,555	\$146,997
Surrender Value (B)	\$101,321	\$133,818	\$86,332	\$111,357	\$109,645	\$140,087
Surrender Charges (A-B) B/Single Premium @ 39	\$10,717 0.81	\$10,717 1.07	\$6,910 0.72	\$6,910 0.93	\$6,910 0.77	\$6,910 0.99
At age 45	0.01	1.0/	0.72	0.73	0.77	0.77
Policy Value (A)	\$106,918	\$169,186	\$98,392	\$147,439	\$122,096	\$182,195
Surrender Value (B)	\$104,970	\$167,237	\$98,392	\$147,439	\$122,096	\$182,195
Surrender Charges (A-B) B/Single Premium @ 45	\$1,948 0.84	\$1,949 1.33	\$0 0.82	\$0 1.23	\$0 0.86	\$0 1.29
At age 46	0.04	1.00	0.02	1.23	0.00	1.27
Policy Value (A)	\$105,762	\$173,776	\$99,087	\$152,867	\$122,759	\$188,691
Surrender Value (B)	\$105,113	\$173,127	\$99,087	\$152,867	\$122,759	\$188,691
Surrender Charges (A-B)	\$649 0.84	\$649 1.38	\$0 0.83	\$0 1.27	\$0 0.87	\$0 1.33
B/Single Premium @ 46 At age 47	0.84	1.38	0.83	1.2/	0.8/	1.33
Policy Value (A)	\$104,485	\$178,498	\$99,720	\$158,462	\$123,319	\$195,361
Surrender Value (B)	\$104,485	\$178,498	\$99,720	\$158,462	\$123,319	\$195,361
Surrender Charges (A-B)	\$0 0.83	\$0	\$0 0.83	\$0 1.32	\$0	\$0 1.38
B/Single Premium @ 47 At age 49	0.83	1.42	0.83	1.32	0.87	1.38
Policy Value (A)	\$105,932	\$192,845	\$100,770	\$170,154	\$124,092	\$209,240
Surrender Value (B)	\$105,932	\$192,845	\$100,770	\$170,154	\$124,092	\$209,240
Surrender Charges (A-B)			\$0	\$0	\$0	\$0
	\$0	\$0				4.75
B/Single Premium @ 49	\$0 0.84	\$0 1.54	0.84	1.42	0.88	1.48
B/Single Premium @ 49 At age 59	0.84	1.54	0.84			
B/Single Premium @ 49				\$250,345 \$250,345	\$121,188 \$121,188	1.48 \$302,516 \$302,516
B/Single Premium @ 49 At age 59 Policy Value (A)	0.84 \$104,352	1.54 \$279,826	0.84 \$102,860	\$250,345	\$121,188	\$302,516

At age 69						
Policy Value (A)	\$79,632	\$401,279	\$75,084	\$371,666	\$68,614	\$437,182
Surrender Value (B)	\$79,632	\$401,279	\$75,084	\$371,666	\$68,614	\$437,182
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$O
B/Single Premium @ 69	0.635	3.20	0.626	3.10	0.48	3.09
At age 79				•	•	
Policy Value (A)	\$0	\$557,083	\$0	\$526,282	\$0	\$596,497
Surrender Value (B)	\$0	\$557,083	\$0	\$526,282	\$0	\$596,497
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 79	0.00	4.44	0.00	4.38	0.00	4.21
At age 99				•	•	
Policy Value (A)	\$0	\$959,234	\$0	\$954,033	\$0	\$955,643
Surrender Value (B)	\$0	\$959,234	\$0	\$954,033	\$0	\$955,643
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	7.65	0.00	7.95	0.00	6.75

	Notes: (i) *The guaranteed crediting rate lock will apply to remains the same in subsequent years unless there is	he first premium throughout such guaranteed period and it				,
	(ii) **The general crediting rates are subject to chang			The highest SV/SP based on General Crediting	g Rate	
ale, non smoker ALB39		fer of welcome Lock-in CIR of 4.50% p.a. for the first two (2)				,
M sum assured	Policy Years. Submission via PIAS Business Support t August 2023.	o Transamerica by 30 June 2023, policies to be issued by 31				
	(iv) For Transamerica Universal Life Alpha Pro Centu	y, no lapse guarantee is activated at the lapse age until		The highest SV/SP based on Guaranteed Mini	mum Crediting Rate	
	insured's age 100	ersal Life Alpha Pro Century, starting from Policy Year 26, the		The highest 50/51 Based on Guaranteed William	main creating rate	
		est based on the Loyalty Bonus Crediting Interest Rate of 1.00%				
		Manulife	Transaı	merica	Transa	merica
oduct Name	I I	Heirloom VII	Universal Lif	fe Alpha Pro	Universal Life Al	pha Pro Century
emium Term	Si	ngle Premium	Single Pr		Single P	
gle Premium Jaranteed Crediting Rate		\$184,240	\$176,		\$209	
<u> </u>	4.	20% (1st Year)	4.50%(1st 8		4.50%(1st 8	
General Crediting Rate (Subsequent Years) aranteed minimum crediting rate by insurers		4.20% 1.60%	4.10		4.1 1.5	
y 1 cash value		\$148,194	\$139,	,194	\$169	,587
y 1 cash value/Single Premium ath Benefit/Single Premium		80% 5.43	79 5.6		81 4.7	
ustration:						
st Year Based on Guaranteed Crediting Rate bsequent Years Based on General Crediting		4.20%	4.50	0%	4.5	0%
te/ aranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
akeven Year (Policy Year)	-	10th	-	11th	-	9th
se age based on guaranteed minimum diting rate		82	80	0	7	8
nge 44						
cy Value (A)	\$169,069	\$188,299	\$160,180	\$173,421	\$193,621	\$209,542
render Value (B) render Charges (A-B)	\$147,386 \$21,683	\$166,616 \$21,683	\$140,820 \$19,360	\$154,061 \$19,360	\$174,261 \$19,360	\$190,182 \$19,360
ingle Premium @ 44	0.80	0.90	0.80	0.87	0.83	0.91
age 49 icy Value (A)	\$160,066	\$207,582	\$147,245	\$185,845	\$181,282	\$227,972
render Value (B)	\$141,236	\$188,752	\$137,565	\$176,165	\$171,602	\$218,292
render Charges (A-B) iingle Premium @ 49	\$18,830 0.77	\$18,830 1.02	\$9,680 0.78	\$9,680 1.00	\$9,680 0.82	\$9,680 1.04
age 54	0.77	1.02	0.76	1.00	0.02	1.04
render Value (B)	\$150,195	\$232,981 \$227,275	\$151,978 \$151,978	\$221,678 \$221,678	\$185,444 \$185,444	\$270,105 \$270,105
render Value (B)	\$144,489 \$5,706	\$227,275 \$5,706	\$151,976	\$221,676	\$105,444 \$0	\$270,105
ingle Premium @ 54	0.78	1.23	0.86	1.25	0.89	1.29
age 55 icy Value (A)	\$150,889	\$241,731	\$152,522	\$229,428	\$185,656	\$279,110
render Value (B)	\$147,465	\$238,307	\$152,522	\$229,428	\$185,656	\$279,110
render Charges (A-B) iingle Premium @ 55	\$3,424 0.80	\$3,424 1.29	\$0 0.86	\$0 1.30	\$0 0.89	\$0 1.33
age 56						
icy Value (A) render Value (B)	\$151,453 \$150,312	\$250,783 \$249,641	\$152,888 \$152,888	\$237,361 \$237,361	\$185,592 \$185,592	\$288,283 \$288,283
render Charges (A-B)	\$1,141	\$1,142	\$0	\$O	\$0	\$0
Single Premium @ 56	0.82	1.35	0.86	1.34	0.89	1.38
age 59 icy Value (A)	\$152,214	\$279,824	\$152,642	\$262,226	\$183,343	\$316,713
render Value (B)	\$152,214	\$279,824	\$152,642	\$262,226	\$183,343	\$316,713
render Charges (A-B) iingle Premium @ 59	\$0 0.83	\$0 1.52	\$0 0.86	\$0 1.48	\$0 0.88	\$0 1.51
nge 69						
icy Value (A) render Value (B)	\$140,504 \$140,504	\$401,276 \$401,276	\$133,210 \$133,210	\$371,660 \$371,660	\$144,088 \$144,088	\$437,179 \$437,179
render Charges (A-B)	\$O	\$0	\$0	\$0	\$0	\$O
ingle Premium @ 69 nge 79	0.76	2.18	0.75	2.10	0.69	2.09
cy Value (A)	\$51,354	\$557,078	\$18,632	\$526,272	\$0	\$596,490
render Value (B)	\$51,354	\$557,078	\$18,632	\$526,272	\$0 #0	\$596,490
render Charges (A-B) iingle Premium @ 79	\$0 0.28	\$0 3.02	\$0 0.11	\$0 2.98	\$0 0.00	\$0 2.8 5
age 99						
licy Value (A) rrender Value (B)	\$0 \$0	\$959,197 \$959,197	\$0 \$0	\$953,953 \$953,953	\$0 \$0	\$955,537 \$955,537
rrender Charges (A-B)	\$O	\$0	\$0	\$0	\$0	\$0
Single Premium @ 99	0.00	5.21	0.00	5.39	0.00	4.57

Mile and a second secon	remains the same in subsequent years unless there is a (ii) **The general crediting rates are subject to changes (iii) For Transamerica Universal Life Alpha Pro & Unive	ry insurers. rsal Life Alpha Pro Century, for new applications submitted		The highest SV/SP based on General Crediting	, Rate	
Male, non smoker ALB49 \$1M sum assured	Policy Years. Submission via PIAS Business Support to August 2023. (iv) For Transamerica Universal Life Alpha Pro Century,	r of welcome Lock-in CIR of 4.50% p.a. for the first two (2) Transamerica by 30 June 2023, policies to be issued by 31 no lapse guarantee is activated at the lapse age until		The highest SV/SP based on Guaranteed Mini	mum Crediting Rate	
		sal Life Alpha Pro Century, starting from Policy Year 26, the based on the Loyalty Bonus Crediting Interest Rate of 1.00%				
		Manulife	Transa	america	Transa	merica
Product Name	He	Heirloom VII		ife Alpha Pro	Universal Life Al	pha Pro Century
Premium Term	Sing	gle Premium		Premium	Single P	remium
ingle Premium	\$	267,179	\$268	3,190	\$314	.443
'Guaranteed Crediting Rate 'General Crediting Rate (Subsequent Years)	4.20	4.20% (1st Year)		& 2nd year)	4.50%(1st &	
Guaranteed minimum crediting rate by insurers		4.20% 1.60%		50%	1.5	
Day 1 cash value	\$	209,862	\$212	2,829	\$256	271
Day 1 cash value/Single Premium Death benefit/Single Premium		79% 3.74		9% 73	81 3.1	
Illustration:						
First Year Based on Guaranteed Crediting Rate Subsequent Years Based on General Crediting		4.20%	4.5	50%	4.50	0%
Rate/ Guaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Breakeven Year (Policy Year)	-	10th	-	10th	-	9th
apse age based on guaranteed minimum		85	,	34	8:	
crediting rate At age 54						
Policy Value (A)	\$244,868	\$272,963	\$244,611	\$264,814	\$291,546	\$315,561
Surrender Value (B)	\$208,628	\$236,723	\$216,431	\$236,634	\$263,366	\$287,381
Surrender Charges (A-B)	\$36,240 0.78	\$36,240 0.89	\$28,180 0.81	\$28,180 0.88	\$28,180 0.84	\$28,180 0.91
B/Single Premium @ 54 At age 59	0.76	0.09	0.81	0.88	0.04	0.91
Policy Value (A)	\$230,015	\$299,751	\$224,898	\$284,788	\$270,981	\$342,411
Surrender Value (B)	\$198,543	\$268,279	\$210,808	\$270,698	\$256,891	\$328,321
Surrender Charges (A-B) B/Single Premium @ 59	\$31,472 0.74	\$31,472 1.00	\$14,090 0.79	\$14,090 1.01	\$14,090 0.82	\$14,090 1.04
At age 65	0.74	1.00	0.77	1.01	0.02	1.04
Policy Value (A)	\$213,060	\$347,046	\$224,202	\$345,258	\$264,718	\$409,974
Surrender Value (B)	\$207,338	\$341,324	\$224,202	\$345,258	\$264,718	\$409,974
Surrender Charges (A-B) B/Single Premium @ 65	\$5,722 0.78	\$5,722 1.28	\$0 0.836	\$0 1.29	\$0 0.842	\$0 1.30
At age 66						
Policy Value (A)	\$213,533	\$360,047	\$222,665	\$355,953	\$261,522	\$421,643
Gurrender Value (B) Gurrender Charges (A-B)	\$211,625 \$1,908	\$358,140 \$1,907	\$222,665 \$0	\$355,953 \$0	\$261,522 \$0	\$421,643 \$0
B/Single Premium @ 66	0.79	1.34	0.830	1.33	0.832	1.34
At age 67						
Policy Value (A) Surrender Value (B)	\$213,641 \$213,641	\$373,417 \$373,417	\$220,607 \$220,607	\$366,803 \$366,803	\$257,534 \$257,534	\$421,643 \$421,643
Surrender Value (B) Surrender Charges (A-B)	\$213,041	\$373,417 \$0	\$220,807	\$300,003	\$257,334 \$0	\$421,043 \$0
B/Single Premium @ 67	0.80	1.40	0.823	1.37	0.819	1.34
At age 69 Policy Value (A)	\$212,567	\$401,276	\$214,601	\$388,864	\$246,640	\$456,958
Gurrender Value (B)	\$212,567 \$212,567	\$401,276 \$401,276	\$214,601 \$214,601	\$388,864 \$388,864	\$246,640 \$246,640	\$456,958 \$456,958
Surrender Charges (A-B)	\$O	\$0	\$0	\$0	\$0	\$0
3/Single Premium @ 69	0.796	1.50	0.800	1.45	0.78	1.45
At age 79 Policy Value (A)	\$150,155	\$557,078	\$126,098	\$526,273	\$92,674	\$596,488
Surrender Value (B)	\$150,155 \$150,155	\$557,078	\$126,098	\$526,273	\$92,674	\$596,488
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
3/Single Premium @ 79	0.56	2.09	0.47	1.96	0.29	1.90
At age 99 Policy Value (A)	\$0	\$959,195	\$0	\$953,958	\$0	\$955,495
Surrender Value (B)	\$0	\$959,195	\$0	\$953,958	\$0	\$955,495
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	3.59	0.00	3.56	0.00	3.04



Universal Life (1 Million Sum Assured Comparison, Female)



All figures are based on USD, Standard rates (Singaporean) and current crediting rate & charges of the individual policies (i) *The guaranteed crediting rate lock will apply to the first premium throughout such guaranteed period and it remains the same in subsequent years unless there is a change in the rates being announced by The highest SV/SP based on General Crediting Rate (ii) **The general crediting rates are subject to changes by insurers. (iii) For Transamerica Universal Life Alpha Pro & Universal Life Alpha Pro Century, all successful applications will be eligible to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for the first two (2) Female, non smoker ALB29 Policy Years. Submission via PIAS Business Support to Transamerica by 22 September 2023, policies to be \$1M sum assured issued by 30 November 2023. (iv) For Transamerica Universal Life Alpha Pro Century, no lapse guarantee is activated at the lapse age until insured's age 100 The highest SV/SP based on Guaranteed Minimum Crediting Rate (v) For Transamerica Universal Life Alpha Pro & Universal Life Alpha Pro Century, starting from Policy Year 26, the Account Value will be credited with additional interest based on the Loyalty Bonus Crediting Interest Rate of 1.00% per annum up until the Insured's Age 100 (applicable to all premium received) Manulife Transamerica Transamerica Product Name Heirloom VII Universal Life Alpha Pro Universal Life Alpha Pro Century Premium Term Single Premium Single Premium Single Premium Single Premium \$110,757 \$107,623 \$125,189 *Guaranteed Crediting Rate 4.20% (1st Year) 4.50%(1st & 2nd year) 4.50%(1st & 2nd year) **General Crediting Rate (Subsequent Years) 4.20% 4.10% 4.10% Guaranteed minimum crediting rate by insurers 1.60% 1.50% 1.50% \$92,094 \$83 690 \$100 193 Day 1 cash value Day 1 cash value/Single Premium 83% 78% 80% Death benefit/Single Premium 9.03 9.29 7.99 irst Year Based on Guaranteed Crediting Rate 4.20% 4.50% 4.50% Subsequent Years Based on General Crediting 1.60% 1.50% 4.20% 4.10% 1.50% 4.10% **Guaranteed Minimum Crediting Rate** Breakeven Year (Policy Year) 8th 12th 11th Lapse age based on guaranteed minimum 81 79 77 crediting rate At age 34 Policy Value (A) \$102,679 \$120,897 \$114,229 \$93,425 \$101,244 \$111,625 Surrender Value (B \$92,488 \$104,038 \$88,974 \$99,355 \$108,627 \$81,155 Surrender Charges (A-B) \$10,191 \$10,191 \$12,270 \$12,270 \$12,270 \$12,270 B/Single Premium @ 34 0.84 0.94 0.75 0.83 0.79 0.87 At age 39 Policy Value (A) \$98,942 \$127,540 \$81,484 \$103,641 \$100,216 \$126,754 Surrender Value (B) \$90,092 \$118,690 \$75,344 \$97,501 \$94,076 \$120,614 Surrender Charges (A-B) \$8,850 \$8,850 \$6,140 \$6,140 \$6,140 \$6,140 B/Single Premium @ 39 0.81 1.07 0.70 0.91 0.75 0.96 At age 45 \$94,799 \$157,277 Policy Value (A) \$149,533 \$86,191 \$129,383 \$105,188 Surrender Value (B) \$93,190 \$147,924 \$86,191 \$129,383 \$105,188 \$157,277 Surrender Charges (A-B) \$1,609 \$1,609 \$0 \$0 \$0 \$0 B/Single Premium @ 45 0.841 1.34 0.80 1.20 0.840 1.26 At age 46 Policy Value (A) \$93,875 \$153,651 \$86,913 \$134,226 \$105,901 \$162,987 Surrender Value (B) \$93,338 \$153,115 \$86,913 \$134,226 \$105,901 \$162,987 Surrender Charges (A-B) \$537 \$536 \$0 \$0 \$0 \$0 B/Single Premium @ 46 0.84 1.38 0.81 1.25 0.85 1.30 At age 47 Policy Value (A) \$92,861 \$157,900 \$87,591 \$139,226 \$106,543 \$168,868 Surrender Value (B) \$92,861 \$157,900 \$87,591 \$139,226 \$106,543 \$168,868 Surrender Charges (A-B) \$Ω \$0 \$0 \$0 \$0 \$0 0.84 B/Single Premium @ 47 1.43 0.81 1.29 0.85 1.35 At age 49 \$94,520 \$170,875 \$88,822 \$149,744 \$181,193 Policy Value (A) \$107,624 Surrender Value (B) \$94,520 \$170,875 \$88,822 \$149,744 \$107,624 \$181,193 Surrender Charges (A-B) \$0 \$0 \$0 \$0 \$0 \$0 B/Single Premium @ 49 0.85 1.54 0.83 1.39 0.86 1.45 At age 59 Policy Value (A) \$98,210 \$251,860 \$223,749 \$111,408 \$266,732 \$95,178 Surrender Value (B) \$98,210 \$251,860 \$95,178 \$223,749 \$111,408 \$266,732 Surrender Charges (A-B) \$0 \$0 \$0 \$0 \$0 \$0 B/Single Premium @ 59 0.887 2.27 0.88 2.08 0.890 2.13 At age 69

\$88,099

\$343,226

\$91,205

\$400,763

Policy Value (A)

\$90,140

\$370,276

Surrender Value (B)	\$90,140	\$370,276	\$88,099	\$343,226	\$91,205	\$400,763
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$O	\$0
B/Single Premium @ 69	0.81	3.34	0.82	3.19	0.73	3.20
At age 79				•		
Policy Value (A)	\$20,895	\$525,643	\$0	\$498,750	\$O	\$562,302
Surrender Value (B)	\$20,895	\$525,643	\$0	\$498,750	\$O	\$562,302
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$O	\$0
B/Single Premium @ 79	0.19	4.75	0.00	4.63	0.00	4.49
At age 99						
Policy Value (A)	\$0	\$958,909	\$0	\$953,757	\$O	\$955,207
Surrender Value (B)	\$0	\$958,909	\$0	\$953,757	\$O	\$955,207
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$O	\$0
B/Single Premium @ 99	0.00	8.66	0.00	8.86	0.00	7.63

Female, non smoker ALB39	Notes: (i) "The guaranteed crediting rate lock will apply to the and it remains the same in subsequent years unless the insurers. (ii) ""The general crediting rates are subject to changes (iii) For Transamerica Universal Life Alpha Pro & Universubmitted on or after 2 January 2023 are eligible to enjothe first two (2) Policy Years. Submitssion via PIAS Busin	re is a change in the rates being announced by by insurers. sal Life Alpha Pro Century, for new applications y the offer of welcome Lock-in CIR of 4.50% p.a. for		The highest SV/SP based on General Crediting Rat	te	
\$1M sum assured	policies to be issued by 31 August 2023. (iv) For Transamerica Universal Life Alpha Pro Century, until insured's age 100 (v) For Transamerica Universal Life Alpha Pro & Univers 26, the Account Value will be credited with additional i Interest Rate of 1.00% per annum up until the Insured's	no lapse guarantee is activated at the lapse age al Life Alpha Pro Century, starting from Policy Year nterest based on the Loyalty Bonus Crediting		The highest SV/SP based on Guaranteed Minimur	m Crediting Rate	
Product Name		Manulife Heirloom VII		merica e Alpha Pro	Transam Universal Life Alpi	
Premium Term	Single Pre	mium	Single Pi	remium	Single Pre	emium
Single Premium	\$164,9		\$157,		\$184,0	
*Guaranteed Crediting Rate	4.20%(1s		4.50%(1st &		4.50%(1st &	
**General Crediting Rate (Subsequent Years) Guaranteed minimum crediting rate by insurers	4.20 s 1.60		4.1u 1.5i		4.10 ⁶	
Day 1 cash value	\$134,1		\$124,		\$148,7	
Day 1 cash value/Single Premium	81%		79		81%	
Death benefit/Single Premium	6.06		6.3	3	5.43	
Illustration: First Year Based on Guaranteed Crediting Rate	4.20	<u> </u>	4.5		4.50	%
Subsequent Years Based on General Crediting	4.20	0	4.5		4.30	70
Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Guaranteed Minimum Crediting Rate						
Breakeven Year (Policy Year)	-	10th	-	11th	-	9th
Lapse age based on guaranteed minimum crediting rate	85		8	3	80	
At age 44						
Policy Value (A)	\$150,960	\$168,093	\$141,798	\$153,540	\$168,756	\$182,658
Surrender Value (B)	\$132,966	\$150,100	\$124,528	\$136,270	\$151,486	\$165,388
Surrender Charges (A-B)	\$17,994	\$17,993	\$17,270	\$17,270	\$17,270	\$17,270
B/Single Premium @ 44	0.81	0.91	0.79	0.86	0.82	0.90
At age 49 Policy Value (A)	\$142,723	\$184,953	\$129,851	\$163,881	\$157,376	\$197,916
Surrender Value (B)	\$127,096	\$169,327	\$121,211	\$155,241	\$137,376	\$177,710
Surrender Charges (A-B)	\$15,627	\$15,626	\$8,640	\$8,640	\$8,640	\$8,640
B/Single Premium @ 49	0.77	1.026	0.77	0.98	0.81	1.029
At age 54 Policy Value (A)	\$134,262	\$207,611	\$135,214	\$196,425	\$162,569	\$235,784
Surrender Value (B)	\$134,262 \$129,527	\$207,611 \$202,876	\$135,214 \$135,214	\$196,425 \$196,425	\$162,569 \$162,569	\$235,784 \$235,784
Surrender Charges (A-B)	\$4,735	\$4,735	\$0	\$0	\$0	\$0
B/Single Premium @ 54	0.79	1.23	0.86	1.24	0.88	1.28
At age 55				I		
Policy Value (A) Surrender Value (B)	\$135,362 \$132,521	\$215,782 \$212,941	\$136,083 \$136,083	\$203,571 \$203,571	\$163,278 \$163,278	\$244,029 \$244,029
Surrender Charges (A-B)	\$132,521 \$2,841	\$2,841	\$130,063 \$0	\$203,571	\$103,276	\$244,029 \$0
B/Single Premium @ 55	0.80	1.29	0.86	1.29	0.89	1.33
At age 56						
Policy Value (A) Surrender Value (B)	\$136,387 \$135,440	\$224,258 \$223,310	\$136,879 \$136,879	\$210,952 \$210,952	\$163,872 \$163,872	\$252,527 \$252,527
Surrender Value (B) Surrender Charges (A-B)	\$135,440 \$947	\$223,310 \$948	\$136,879 \$0	\$210,952	\$163,872 \$0	\$252,527 \$0
B/Single Premium @ 56	0.82	1.35	0.87	1.34	0.89	1.37
At age 59 Policy Value (A)	\$139,227	\$251,858	\$138,662	\$234,492	\$164,676	\$279,442
Surrender Value (B)	\$139,227 \$139,227	\$251,858	\$130,002 \$138,662	\$234,492 \$234,492	\$164,676 \$164,676	\$279,442 \$279,442
Surrender Charges (A-B)	\$0	\$O	\$0	\$0	\$0	\$0
B/Single Premium @ 59	0.84	1.53	0.88	1.49	0.89	1.52
At age 69 Policy Value (A)	\$141,378	\$370,273	\$137,225	\$343,225	\$152,933	\$400,761
Surrender Value (B)	\$141,378 \$141,378	\$370,273 \$370,273	\$137,225 \$137,225	\$343,225 \$343,225	\$152,933 \$152,933	\$400,761 \$400,761
Surrender Charges (A-B)	\$0	\$O	\$0	\$0	\$0	\$0
B/Single Premium @ 69	0.86	2.24	0.87	2.17	0.83	2.18
At age 79 Policy Value (A)	\$88,685	\$525,637	\$66,582	\$498,749	\$25,900	\$562,299
Surrender Value (B)	\$88,685 \$88,685	\$525,637 \$525,637	\$66,582	\$498,749 \$498,749	\$25,900 \$25,900	\$562,299 \$562,299
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 79	0.54	3.19	0.42	3.16	0.14	3.06
At age 99		1000 27	4-	1055 =		1055 4
Policy Value (A) Surrender Value (B)	\$0 \$0	\$958,871 \$958,871	\$0 \$0	\$953,749 \$953,749	\$0 \$0	\$955,159 \$955,159
Surrender Value (B) Surrender Charges (A-B)	\$0 \$0	\$958,871 \$0	\$0 \$0	\$953,749	\$0 \$0	\$955,159 \$0
B/Single Premium @ 99	0.00	5.81	0.00	6.04	0.00	5.19

Female, non smoker ALB49	Notes: (i) "The guaranteed crediting rate lock will apply to the fand it remains the same in subsequent years unless ther insurers. (ii) "The general crediting rates are subject to changes b (iii) For Transamerica Universal Life Alpha Pro & Univers submitted on or after 2 January 2023 are eligible to enjoy	e is a change in the rates being announced by y insurers. al Life Alpha Pro Century, for new applications the offer of welcome Lock-in CIR of 4.50% p.a. for		tte		
\$1M sum assured	the first two (2) Policy Years. Submission via PIAS Busine policies to be issued by 31 August 2023. (iv) For Transamerica Universal Life Alpha Pro Century, nuntil insured's age 100 (v) For Transamerica Universal Life Alpha Pro & Univer	o lapse guarantee is activated at the lapse age I Life Alpha Pro Century, starting from Policy Year terest based on the Loyalty Bonus Crediting		The highest SV/SP based on Guaranteed Minimu	m Crediting Rate	
	Manuli		Trans	america	Transam	erica
Product Name	Heirloom	VII	Universal I	Life Alpha Pro	Universal Life Alp	ha Pro Century
remium Term	Single Pren			Premium	Single Pre	
ngle Premium Guaranteed Crediting Rate	\$241,37 4.20% (1st			: & 2nd year)	\$279,9 4.50%(1st &	
General Crediting Rate (Subsequent Years)	4.20%		4.	.10%	4.10	%
uaranteed minimum crediting rate by insurers ay 1 cash value	s 1.60% \$192,43			50%	1.50° \$227,2°	
ay 1 cash value/Single Premium	80%			79%	81%	
eath benefit/Single Premium	4.14		4	1.13	3.57	
lustration: irst Year Based on Guaranteed Crediting Rate	4.20%		4	.50%	4.50	<u> </u>
ubsequent Years Based on General Crediting						
uaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
eakeven Year (Policy Year) ose age based on guaranteed minimum editing rate	- 89	10th	· · · · · · · · · · · · · · · · · · ·	10th	- 84	9th
age 54						
licy Value (A)	\$220,983	\$246,204	\$219,685	\$237,845	\$258,276	\$279,554
render Value (B) render Charges (A-B)	\$190,950 \$30,033	\$216,171 \$30,033	\$194,045 \$25,640	\$212,205 \$25,640	\$232,636 \$25,640	\$253,914 \$25,640
Single Premium @ 54	0.79	0.90	0.80	0.88	0.83	0.91
age 59 licy Value (A)	\$208,884	\$271,211	\$202,501	\$255,708	\$241,092	\$303,710
rrender Value (B)	\$182,803	\$271,211	\$189,681	\$233,706	\$228,272	\$290,890
rrender Charges (A-B)	\$26,081	\$26,082	\$12,820	\$12,820	\$12,820	\$12,820
Single Premium @ 59 age 65	0.76	1.02	0.78	1.00	0.82	1.04
olicy Value (A)	\$198,367	\$317,480	\$208,819	\$315,271	\$245,116	\$370,987
rrender Value (B)	\$193,625	\$312,738	\$208,819	\$315,271	\$245,116	\$370,987
rrender Charges (A-B) Single Premium @ 65	\$4,742 0.80	\$4,742 1.30	\$0 0.86	\$0 1.30	\$0 0.88	\$0 1.33
age 66						
licy Value (A) rrender Value (B)	\$199,942 \$198,362	\$330,141 \$328,560	\$208,993 \$208,993	\$326,050 \$326,050	\$244,438 \$244,438	\$382,947 \$382,947
rrender Charges (A-B)	\$1,580	\$1,581	\$0	\$0	\$0	\$0
Single Premium @ 66 age 67	0.82	1.36	0.86	1.35	0.87	1.37
licy Value (A)	\$201,245	\$343,175	\$208,762	\$337,011	\$243,142	\$395,016
rrender Value (B)	\$201,245	\$343,175	\$208,762	\$337,011	\$243,142	\$395,016
rrender Charges (A-B) Single Premium @ 67	\$0 0.83	\$0 1.42	\$0 0.86	\$0 1.39	\$0 0.87	\$0 1.41
age 69	0.00	1.72	0.00	1.07	0.07	1171
licy Value (A)	\$202,733	\$370,273 #370,373	\$206,693 #304,693	\$359,317	\$238,108	\$419,218
rrender Value (B) rrender Charges (A-B)	\$202,733 \$0	\$370,273 \$0	\$206,693 \$0	\$359,317 \$0	\$238,108 \$0	\$419,218 \$0
ingle Premium @ 69	0.84	1.53	0.85	1.48	0.85	1.50
age 79 licy Value (A)	\$169,861	\$525,637	\$152,953	\$498,744	\$139,808	\$562,296
rrender Value (B)	\$169,861	\$525,637	\$152,953	\$498,744	\$139,808	\$562,296
rrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
Single Premium @ 79 age 99	0.70	2.18	0.63	2.06	0.50	2.01
olicy Value (A)	\$0	\$958,874	\$0	\$953,717	\$0	\$955,129
rrender Value (B)	\$0	\$958,874	\$0	\$953,717	\$0	\$955,129
urrender Charges (A-B) /Single Premium @ 99	\$0 0.00	\$0 3.97	\$0 0.00	\$0 3.94	\$0 0.00	\$0 3.41



Universal Life (5 Million Sum Assured Comparison, Male)



				*			
Male, non smoker ALB29 \$5M sum assured	Notes: (i) "The guaranteed crediting rate lock will apply to the first premium throughout such guaranteed period and it remains the same in subsequent years unless there is a change in the rates being announced by insurers. (ii) "The general crediting rates are subject to changes by insurers. (iii) For Transamerica Universal Life Alpha Pro & Universal Life Alpha Pro Century, all successful applications will be eligible to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for the first two (2) Policy Years. Submission via PIAS Business Support to Transamerica by 22 September 2023, policies to be issued by 30 November 2023.		The highest SV/SP based on General Crediting Rate				
	(iv) For Transamerica Universal Life Alpha F until insured's age 100 (v) For Transamerica Universal Life Alpha P 26, the Account Value will be credited with	Pro Century, no lapse guarantee is activated at the lapse age ro & Universal Life Alpha Pro Century, starting from Policy Year additional interest based on the Loyalty Bonus Crediting the Insured's Age 100 (applicable to all premium received)		The highest SV/SP based on Guaranteed Mini	inum Codifine Date		
		Manulife	Tran	isamerica		samerica	
Product Name	Manuilte Heirloom VII			Life Alpha Pro		Alpha Pro Century	
Premium Term		Single Premium	Single	e Premium	Single	Premium	
Single Premium		\$627,135	\$6	00,106	\$70	07,747	
*Guaranteed Crediting Rate		4.20% (1st Year)		st & 2nd year)		t & 2nd year)	
**General Crediting Rate (Subsequent Years)		4.20%		4.10%		.10%	
Guaranteed minimum crediting rate by insurers		1.60%		1.50%		50%	
Day 1 cash value Day 1 cash value/Single Premium		\$517,255 82 %		167,054 78%		58,188 80%	
Death benefit/Single Premium Death benefit/Single Premium		7.97		8.33		7.06	
Illustration:		1311		0.55		7.00	
First Year Based on Guaranteed Crediting Rate		4.20%	4	4.50%	4	.50%	
Subsequent Years Based on General Crediting Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%	
Guaranteed Minimum Crediting Rate Breakeven Year (Policy Year)	1.60%	4.20% 8th	-	4.10% 12th	1.50%	4.10% 11th	
Lapse age based on guaranteed minimum crediting rate		78		76		74	
At age 34							
Policy Value (A)	\$581,735	\$647,290	\$526,983	\$570,917	\$639,369	\$692,252	
Surrender Value (B)	\$520,030	\$585,585	\$457,883	\$501,817	\$570,269	\$623,152	
Surrender Charges (A-B)	\$61,705	\$61,705	\$69,100	\$69,100	\$69,100	\$69,100	
B/Single Premium @ 34	0.83	0.93	0.76	0.84	0.81	0.88	
At age 39 Policy Value (A)	\$560,188	\$722,674	\$466,208	\$591,330	\$582,776	\$734,982	
Surrender Value (B)	\$506,601	\$669,087	\$431,658	\$556,780	\$548,226	\$700,432	
Surrender Charges (A-B)	\$53,587	\$53,587	\$34,550	\$34,550	\$34,550	\$34,550	
B/Single Premium @ 39	0.81	1.07	0.72	0.93	0.77	0.99	
At age 45							
Policy Value (A)	\$534,587	\$845,925	\$491,959	\$737,190	\$610,476	\$910,972	
Surrender Value (B) Surrender Charges (A-B)	\$524,844 \$9,743	\$836,182 \$9,743	\$491,959 \$0	\$737,190 \$0	\$610,476 \$0	\$910,972 \$0	
B/Single Premium @ 45	\$9,743 0.84	1.33	0.82	1.23	0.86	1.29	
At age 46	5.5	2100	-192	2720	3,00		
Policy Value (A)	\$528,806	\$868,875	\$495,431	\$764,331	\$613,794	\$943,450	
Surrender Value (B)	\$525,558	\$865,628	\$495,431	\$764,331	\$613,794	\$943,450	
Surrender Charges (A-B)	\$3,248 0.84	\$3,247 1.38	\$0 0.83	\$0 1.27	\$0 0.87	\$0 1.33	
B/Single Premium @ 46 At age 47	0.84	1.38	0.83	1.2/	0.8/	1.33	
Policy Value (A)	\$522,418	\$892,485	\$498,596	\$792,302	\$616,592	\$976,802	
Surrender Value (B)	\$522,418	\$892,485	\$498,596	\$792,302	\$616,592	\$976,802	
Surrender Charges (A-B)	\$O	\$0	\$0	\$0	\$0	\$0	
B/Single Premium @ 47	0.83	1.42	0.83	1.32	0.87	1.38	
At age 49 Policy Value (A)	#E00 /FF	\$964,220	\$503,845	\$850,762	\$620,459	¢1 04/ 400	
Surrender Value (B)	\$529,655 \$529,655	\$964,220 \$964,220	\$503,845 \$503,845	\$850,762 \$850,762	\$620,459 \$620,459	\$1,046,193 \$1,046,193	
Surrender Charges (A-B)	\$329,033 \$0	\$704,220	\$0	\$0,702	\$020,437	\$1,040,173	
B/Single Premium @ 49	0.84	1.54	0.84	1.42	0.88	1.48	
At age 59							
Policy Value (A)	\$521,752	\$1,399,117	\$514,296	\$1,251,711	\$605,935	\$1,512,572	
Surrender Value (B)	\$521,752	\$1,399,117	\$514,296	\$1,251,711	\$605,935	\$1,512,572	
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0	
3/Single Premium @ 59	0.83	2.23	0.86	2.09	0.86	2.14	
At age 69 Policy Value (A)	\$398,152	\$2,006,377	\$375,413	\$1,858,305	\$343,066	\$2,185,890	
Surrender Value (B)	\$376,132 \$398,152	\$2,006,377	\$375,413	\$1,858,305	\$343,066	\$2,185,890	
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0	

B/Single Premium @ 69	0.635	3.20	0.626	3.10	0.48	3.09
At age 79						
Policy Value (A)	\$0	\$2,785,383	\$0	\$2,631,366	\$0	\$2,982,444
Surrender Value (B)	\$0	\$2,785,383	\$0	\$2,631,366	\$0	\$2,982,444
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$O
B/Single Premium @ 79	0.00	4.44	0.00	4.38	0.00	4.21
At age 99						
Policy Value (A)	\$0	\$4,795,912	\$0	\$4,769,788	\$0	\$4,777,525
Surrender Value (B)	\$0	\$4,795,912	\$0	\$4,769,788	\$0	\$4,777,525
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$O
B/Single Premium @ 99	0.00	7.65	0.00	7.95	0.00	6.75

	N.A.					
	Notes: (i) *The guaranteed crediting rate lock will ap	ply to the first premium throughout such guaranteed period				
		unless there is a change in the rates being announced by				
	insurers.					
	(ii) **The general crediting rates are subject to	o changes by insurers. O & Universal Life Alpha Pro Century, for new applications				
		ole to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for				
Male, non smoker ALB39		PIAS Business Support to Transamerica by 30 June 2023,		The highest SV/SP based on General Crediting	Rate	
\$5M sum assured	policies to be issued by 31 August 2023.					
		Century, no lapse guarantee is activated at the lapse age				
	until insured's age 100	& Universal Life Alpha Pro Century, starting from Policy Year				
		ditional interest based on the Loyalty Bonus Crediting				
		Insured's Age 100 (applicable to all premium received)				
	·			The highest SV/SP based on Guaranteed Minir	num Crediting Rate	
		Manulife	Tran	samerica	Trans	america
Product Name		Heirloom VII	Universal	Life Alpha Pro	Universal Life A	llpha Pro Century
Premium Term		Single Premium		Premium		Premium
Single Premium		\$921,202	\$8	84,285	\$1,0	46,037
*Guaranteed Crediting Rate		4.20% (1st Year)	4.50%(1s	et & 2nd year)	4.50%(1st	& 2nd year)
**General Crediting Rate (Subsequent Years)		4.20%		4.10%	4.	10%
Guaranteed minimum crediting rate by insurers		1.60%	1	1.50%	1.	50%
Day 1 cash value		\$740,972		95,969		7,931
Day 1 cash value/Single Premium		80%		79% 5.65		.78
Death benefit/Single Premium Illustration:		5.43		3.03	4	/0
First Year Based on Guaranteed Crediting Rate		4.20%		1.50%		50%
Guaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Breakeven Year (Policy Year)	-	10th		11th	<u> </u>	9th
Lapse age based on guaranteed minimum creditinរុ rate	5	82		80		78
At age 44				-		'
Policy Value (A)	\$845,346	\$941,498	\$800,902	\$867,105	\$968,104	\$1,047,709
Surrender Value (B)	\$736,930	\$833,081	\$704,102	\$770,305	\$871,304	\$950,909
Surrender Charges (A-B) B/Single Premium @ 44	\$108,416 0.80	\$108,417 0.90	\$96,800 0.80	\$96,800 0.87	\$96,800 0.83	\$96,800 0.91
B/Single Premium @ 44 At age 49	0.80	0.90	0.80	0.87	0.83	0.91
Policy Value (A)	\$800,329	\$1,037,910	\$736,228	\$929,228	\$906,408	\$1,139,859
Surrender Value (B)	\$706,178	\$943,759	\$687,828	\$880,828	\$858,008	\$1,091,459
Surrender Charges (A-B)	\$94,151	\$94,151	\$48,400	\$48,400	\$48,400	\$48,400
B/Single Premium @ 49 At age 54	0.77	1.02	0.78	1.00	0.82	1.04
Policy Value (A)	\$750,975	\$1,164,902	\$759,891	\$1,108,392	\$927,217	\$1,350,524
Surrender Value (B)	\$722,445	\$1,136,371	\$759,891	\$1,108,392	\$927,217	\$1,350,524
Surrender Charges (A-B)	\$28,530	\$28,531	\$0	\$0	\$0	\$O
B/Single Premium @ 54	0.78	1.23	0.86	1.25	0.89	1.29
At age 55 Policy Value (A)	\$754,441	\$1,208,652	\$762,615	\$1,147,144	\$928,276	\$1,395,547
Surrender Value (B)	\$754,441 \$737,323	\$1,208,652 \$1,191,534	\$762,615 \$762,615	\$1,147,144 \$1,147,144	\$928,276 \$928,276	\$1,395,547 \$1,395,547
Surrender Charges (A-B)	\$17,118	\$1,171,334	\$0	\$0	\$0	\$1,373,347
B/Single Premium @ 55	0.80	1.29	0.86	1.30	0.89	1.33
At age 56						
Policy Value (A) Surrender Value (B)	\$757,262 \$751,556	\$1,253,911 \$1,248,205	\$764,445 \$764,445	\$1,186,808 \$1,186,808	\$927,956 \$927,956	\$1,441,409 \$1,441,409
Surrender Value (B) Surrender Charges (A-B)	\$751,556 \$5,706	\$1,248,205 \$5,706	\$764,445 \$0	\$1,186,808 \$0	\$927,956 \$0	\$1,441,409
B/Single Premium @ 56	0.82	1.35	0.86	1.34	0.89	1.38
At age 59						
Policy Value (A)	\$761,066	\$1,399,118	\$763,212	\$1,311,133	\$916,713	\$1,583,563
Surrender Value (B) Surrender Charges (A-B)	\$761,066 \$0	\$1,399,118 \$0	\$763,212 \$0	\$1,311,133 \$0	\$916,713 \$0	\$1,583,563 \$0
B/Single Premium @ 59	0.83	1.52	0.86	1.48	\$0 0.88	1.51
At age 69						
Policy Value (A)	\$702,520	\$2,006,378	\$666,052	\$1,858,303	\$720,436	\$2,185,884
Surrender Value (B)	\$702,520	\$2,006,378	\$666,052	\$1,858,303	\$720,436	\$2,185,884
Surrender Charges (A-B) 3/Single Premium @ 69	\$0 0.76	\$0 2.18	\$0 0.75	\$0 2.10	\$0 0.69	\$0 2.09
Nt age 79	0.70	2.10	0.73	2.10	5.07	2.07
Policy Value (A)	\$256,767	\$2,785,385	\$93,166	\$2,631,362	\$0	\$2,982,432
urrender Value (B)	\$256,767	\$2,785,385	\$93,166	\$2,631,362	\$0	\$2,982,432
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
3/Single Premium @ 79 At age 99	0.28	3.02	0.11	2.98	0.00	2.85
Policy Value (A)	\$0	\$4,795,934	\$0	\$4,769,756	\$0	\$4,777,323
Surrender Value (B)	\$0	\$4,795,934	\$0	\$4,769,756	\$0	\$4,777,323
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	5.21	0.00	5.39	0.00	4.57

	Notes:					
	(i) *The guaranteed crediting rate lock will a	pply to the first premium throughout such guaranteed period				
		unless there is a change in the rates being announced by				
	insurers.	, , , , , , , , , , , , , , , , , , , ,				
		e de como la transcerio				
	(ii) **The general crediting rates are subject t					
		o & Universal Life Alpha Pro Century, for new applications		The highest SV/SP based on General Crediting	Rate	
Male, non smoker ALB49		ble to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for				
\$5M sum assured	the first two (2) Policy Years. Submission via	PIAS Business Support to Transamerica by 30 June 2023,				
	policies to be issued by 31 August 2023.					
		o Century, no lapse guarantee is activated at the lapse age				
		o century, no tapse guarantee is activated at the tapse age				
	until insured's age 100					
		& Universal Life Alpha Pro Century, starting from Policy Year				
	26, the Account Value will be credited with a	dditional interest based on the Loyalty Bonus Crediting				
	Interest Rate of 1 00% per annum up until the	e Insured's Age 100 (applicable to all premium received)		The highest SV/SP based on Guaranteed Minir	num Crediting Rate	
		Manulife	Trar	nsamerica	Transa	merica
Product Name						
. rouder runne		Heirloom VII	Universal	Life Alpha Pro	Universal Life A	lpha Pro Century
Premium Term		Single Premium	Single	e Premium	Single P	remium
Single Premium		\$1,335,894	\$1,	340,949	\$1,57	2,213
Guaranteed Crediting Rate				,		
		4.20% (1st Year)	4.50%(1	st & 2nd year)	4.50%(1st 8	& 2nd year)
**Conoral Crediting Bate (Corbana compt Vanco)	+	4.209/		4.10%		109/
**General Crediting Rate (Subsequent Years)		4.20%				10%
Guaranteed minimum crediting rate by insurers		1.60%		1.50%		50%
Day 1 cash value		\$1,049,308	\$1,	064,144	\$1,28	
Day 1 cash value/Single Premium		79%		79%	82	2%
Death benefit/Single Premium		3.74		3.73	3.	18
Illustration:						
First Year Based on Guaranteed Crediting Rate		4.20%		4.50%	4.5	60%
Subsequent Years Based on General Crediting Rate					Tive	
	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Guaranteed Minimum Crediting Rate						
Breakeven Year (Policy Year)	-	10th	-	10th	-	9th
Lapse age based on guaranteed minimum crediting	g	05		04	,	10
rate		85		84		32
At age 54		-		· · ·		•
Policy Value (A)	\$1,224,338	\$1,364,812	\$1,223,056	\$1,324,070	\$1,457,732	\$1,577,806
Surrender Value (B)	\$1,043,138	\$1,183,612	\$1,082,156	\$1,183,170	\$1,316,832	\$1,436,906
Surrender Charges (A-B)	\$181,200	\$181,200	\$140,900	\$140,900	\$140,900	\$140,900
B/Single Premium @ 54	0.78	0.89	0.81	0.88	0.84	0.91
At age 59						
Policy Value (A)	\$1,150,072	\$1,498,750	\$1,124,491	\$1,423,942	\$1,354,907	\$1,712,055
Surrender Value (B)	\$992,713	\$1,341,391	\$1,054,041	\$1,353,492	\$1,284,457	\$1,641,605
Surrender Charges (A-B)	\$157,359	\$157,359	\$70,450	\$70,450	\$70,450	\$70,450
	0.74	1.00	0.79	1.01	0.82	1.04
3/Single Premium @ 59	0.74	1.00	0./9	1.01	0.82	1.04
At age 65						
Policy Value (A)	\$1,065,296	\$1,735,226	\$1,121,013	\$1,726,289	\$1,323,590	\$2,049,869
Surrender Value (B)	\$1,036,685	\$1,706,616	\$1,121,013	\$1,726,289	\$1,323,590	\$2,049,869
Gurrender Charges (A-B)	\$28,611	\$28,610	\$0	\$0	\$0	\$0
3/Single Premium @ 65	0.78	1.28	0.84	1.29	0.84	1.30
At age 66		-120	-10 ,	1127		2.00
Policy Value (A)	\$1,067,660	\$1,800,230	\$1,113,327	\$1,779,763	\$1,307,608	\$2,108,214
Surrender Value (B)	\$1,058,124	\$1,790,693	\$1,113,327	\$1,779,763	\$1,307,608	\$2,108,214
Surrender Charges (A-B)	\$9,536	\$9,537	\$0	\$0	\$0	\$0
3/Single Premium @ 66	0.79	1.340	0.830	1.33	0.832	1.341
At age 67		· · · · · · · · · · · · · · · · · · ·			· · · · · · · · · · · · · · · · · · ·	
Policy Value (A)	\$1,068,201	\$1,867,081	\$1,103,037	\$1,834,018	\$1,287,669	\$2,166,976
Gurrender Value (B)	\$1,068,201	\$1,867,081	\$1,103,037	\$1,834,018	\$1,287,669	\$2,166,976
Surrender Charges (A-B)	\$1,000,201		\$1,103,037	\$1,034,010		\$2,100,970
		\$0			\$0 0.840	
3/Single Premium @ 67	0.80	1.40	0.823	1.37	0.819	1.38
At age 69						
Policy Value (A)	\$1,062,832	\$2,006,376	\$1,073,006	\$1,944,320	\$1,233,201	\$2,284,788
urrender Value (B)	\$1,062,832	\$2,006,376	\$1,073,006	\$1,944,320	\$1,233,201	\$2,284,788
urrender Charges (A-B)	\$0	\$0	\$3,054,884	\$0	\$0	\$0
/Single Premium @ 69	0.796	1.50	0.800	1.45	0.78	1.45
t age 79	5.7,5	_100		21.0		1
olicy Value (A)	\$750,770	\$2,785,381	\$630,492	\$2,631,364	\$463,368	\$2,982,432
urrender Value (B)	\$750,770	\$2,785,381	\$630,492	\$2,631,364	\$463,368	\$2,982,432
urrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
/Single Premium @ 79	0.56	2.09	0.47	1.96	0.29	1.90
t age 99						
olicy Value (A)	\$0	\$4,795,901	\$0	\$4,769,768	\$0	\$4,777,322
,	\$0	\$4,795,901	\$0 \$0	\$4,769,768	\$0 \$0	\$4,777,322
urrender Value (B)			.∌U	φπ,/07,/00	φU	φπ,///,322
	-			10	40	10
Surrender Value (B) Surrender Charges (A-B) B/Single Premium @ 99	\$0 \$0 0.00	\$0 3.59	\$0 0.00	\$0 3.56	\$0 0.00	\$0 3.04



Universal Life (5 Million Sum Assured Comparison, Female)



		All figures are based on USD, Standard rates (Singa	porean) and current crediting rate & charges	of the individual policies			
	remains the same in subsequent years unless there i (ii) **The general crediting rates are subject to change						
Female, non smoker ALB29 \$5M sum assured	be eligible to enjoy the offer of welcome Lock-in CIR via PIAS Business Support to Transamerica by 22 Sep (iv) For Transamerica Universal Life Alpha Pro Centu insured's age 100 (v) For Transamerica Universal Life Alpha Pro & Univ	iversal Life Alpha Pro Century, all successful applications will at of 4.50% p.a. for the first two (2) Policy Years. Submission obsember 2023, policies to be issued by 30 November 2023. pry, no lapse guarantee is activated at the lapse age until oversal Life Alpha Pro Century, starting from Policy Year 26, interest based on the Loyalty Bonus Crediting Interest Rate of plicable to all premium received)		The highest SV/SP based on General Crediting Rate			
Product Name		Manulife eirloom VII		The highest SV/SP based on Guaranteed Mini america ife Alpha Pro	Transan Universal Life Alp		
Premium Term	Sin	gle Premium		Premium	Single Pr		
Single Premium		\$553,782		3,113	\$625,°		
*Guaranteed Crediting Rate	4.2	0% (1st Year)		& 2nd year)	4.50%(1st &		
**General Crediting Rate (Subsequent Years) Guaranteed minimum crediting rate by insurer	re	4.20% 1.60%		10% 50%	4.10 1.50		
Day 1 cash value		\$460,468	\$418	3,449	\$500,	962	
Day 1 cash value/Single Premium		83%		8%	809		
Death benefit/Single Premium Illustration:		9.03	9.	.29	7.9	y	
First Year Based on Guaranteed Crediting Rate		4.20%	4.5	50%	4.50	%	
Subsequent Years Based on General Crediting Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%	
Guaranteed Minimum Crediting Rate Breakeven Year (Policy Year)	-	8th	-	12th	-	11th	
Lapse age based on guaranteed minimum crediting rate		81	;	79	77		
At age 34							
Policy Value (A) Surrender Value (B)	\$513,393 \$462,438	\$571,139 \$520,185	\$467,126 \$405,776	\$506,219 \$444,869	\$558,122 \$496,772	\$604,486 \$543,136	
Surrender Charges (A-B)	\$50,955	\$520,183 \$50,954	\$61,350	\$61,350	\$61,350	\$61,350	
B/Single Premium @ 34	0.84	0.94	0.75	0.83	0.79	0.87	
At age 39	\$494,707	\$637,697	¢407.410	¢519.204	¢501.077	\$633,769	
Policy Value (A) Surrender Value (B)	\$494,707 \$450,456	\$037,097 \$593,447	\$407,419 \$376,719	\$518,204 \$487,504	\$501,077 \$470,377	\$633,769 \$603,069	
Surrender Charges (A-B)	\$44,251	\$44,250	\$30,700	\$30,700	\$30,700	\$30,700	
B/Single Premium @ 39	0.81	1.07	0.70	0.91	0.75	0.96	
At age 45 Policy Value (A)	\$473,990	\$747,660	\$430,957	\$646,911	\$525,941	\$786,384	
Surrender Value (B)	\$465,945	\$739,614	\$430,957	\$646,911	\$525,941	\$786,384	
Surrender Charges (A-B)	\$8,045 0.841	\$8,046 1.34	\$0 0.80	\$0 1.20	\$0 0.840	\$0 1.26	
B/Single Premium @ 45 At age 46	0.841	1.34	0.80	1.20	0.840	1.26	
Policy Value (A)	\$469,370	\$768,250	\$434,567	\$671,127	\$529,501	\$814,933	
Surrender Value (B) Surrender Charges (A-B)	\$466,688 \$2,682	\$765,568 \$2,682	\$434,567 \$0	\$671,127 \$0	\$529,501 \$0	\$814,933 \$0	
B/Single Premium @ 46	\$2,082 0.84	\$2,082 1.38	0.81	1.25	0.85	1.30	
At age 47							
Policy Value (A) Surrender Value (B)	\$464,303 \$464.303	\$789,492 \$789,492	\$437,956 \$437,956	\$696,128 \$696,128	\$532,713 \$532,713	\$844,337 \$844,337	
Surrender Charges (A-B)	\$404,3U3 \$0	\$789,492 \$0	\$437,956 \$0	\$690,128 \$0	\$532,713 \$0	\$844,337 \$0	
B/Single Premium @ 47	0.84	1.43	0.81	1.29	0.85	1.35	
At age 49 Policy Value (A)	\$472,594	\$854,370	\$444,112	\$748,717	\$538,117	\$905,961	
Surrender Value (B)	\$472,594 \$472,594	\$854,370 \$854,370	\$444,112 \$444,112	\$748,717 \$748,717	\$538,117 \$538,117	\$905,961 \$905,961	
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0	
B/Single Premium @ 49 At age 59	0.85	1.54	0.83	1.39	0.86	1.45	
Policy Value (A)	\$491,044	\$1,259,291	\$475,890	\$1,118,741	\$1,118,741	\$1,333,651	
Surrender Value (B)	\$491,044	\$1,259,291	\$475,890	\$1,118,741	\$1,118,741	\$1,333,651	
Surrender Charges (A-B)							
	\$0	\$0	\$0 0.88	\$0 2.08	\$0 1.70	\$0	
B/Single Premium @ 59 At age 69			\$0 0.88	\$0 2.08	\$0 1.79	\$0 2.13	

Surrender Value (B)	\$450,695	\$1,851,364	\$440,493	\$1,716,117	\$1,716,117	\$2,003,797
Surrender Charges (A-B)	\$0	\$0	\$0	\$O	\$0	\$0
B/Single Premium @ 69	0.81	3.34	0.82	3.19	2.74	3.20
At age 79			•			
Policy Value (A)	\$104,465	\$2,628,185	\$0	\$2,493,729	\$0	\$2,811,480
Surrender Value (B)	\$104,465	\$2,628,185	\$0	\$2,493,729	\$O	\$2,811,480
Surrender Charges (A-B)	\$0	\$0	\$0	\$O	\$0	\$0
B/Single Premium @ 79	0.19	4.75	0.00	4.63	0.00	4.49
At age 99			•			
Policy Value (A)	\$0	\$4,794,364	\$0	\$4,768,628	\$0	\$4,775,606
Surrender Value (B)	\$0	\$4,794,364	\$0	\$4,768,628	\$0	\$4,775,606
Surrender Charges (A-B)	\$0	\$0	\$0	\$O	\$0	\$0
B/Single Premium @ 99	0.00	8.66	0.00	8.86	0.00	7.63

	I., .				,	
	Notes: (i) *The guaranteed crediting rate lock will apply	y to the first premium throughout such guaranteed period and it				
		ere is a change in the rates being announced by insurers.				
	(ii) **The general crediting rates are subject to c					
		Universal Life Alpha Pro Century, for new applications				
Female, non smoker ALB39		to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for the usiness Support to Transamerica by 30 June 2023, policies to be		The highest SV/SP based on General Creditin	g Pate	
\$5M sum assured	issued by 31 August 2023.	usiness support to Transamerica by 30 June 2023, policies to be		The highest 34/3F based on General Crediting	6 Nate	
		entury, no lapse guarantee is activated at the lapse age until				
	insured's age 100					
		Universal Life Alpha Pro Century, starting from Policy Year 26,				
		nal interest based on the Loyalty Bonus Crediting Interest Rate of				
	1.00% per annum up until the Insured's Age 100	(applicable to all premium received) Manulife	Tra	The highest SV/SP based on Guaranteed Min nsamerica		america
Product Name		Manuffe	IIai	iisanierica	ITalisa	iniciica
r routet Name		Heirloom VII	Universa	l Life Alpha Pro	Universal Life A	Ipha Pro Century
Premium Term		Single Premium	Singl	le Premium	Single F	Premium
Single Premium		\$824,920		789,427		0,112
*Guaranteed Crediting Rate		4.20% (1st Year)	4 50%(1	lst & 2nd year)	4 50%/1ct	& 2nd year)
**General Crediting Rate (Subsequent Years)		4.20% 1.60%		4.10% 1.50%		10% 50%
Guaranteed minimum crediting rate by insurers Day 1 cash value	9	1.60% \$670,971		1.50%		3,742
Day 1 cash value/Single Premium		81%		79%	8:	1%
Death benefit/Single Premium		6.06		6.33	5.	43
Illustration: First Year Based on Guaranteed Crediting Rate		4.20%		4.50%		50%
Guaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Breakeven Year (Policy Year)	-	10th	-	11th	-	9th
Lapse age based on guaranteed minimum		85		83		30
crediting rate		65		65	,	
At age 44	4754 000	\$840,467	*700.000	\$767,700	\$843,778	4040,000
Policy Value (A) Surrender Value (B)	\$754,800 \$664,832	\$840,467 \$750,499	\$708,989 \$622,639	\$767,700 \$681,350	\$843,778 \$757,428	\$913,288 \$826,938
Surrender Charges (A-B)	\$89,968	\$89,968	\$86,350	\$86,350	\$86,350	\$86,350
B/Single Premium @ 44	0.81	0.910	0.79	0.86	0.82	0.90
At age 49						
Policy Value (A)	\$713,613	\$924,767	\$649,256	\$819,402	\$786,881	\$989,576
Surrender Value (B) Surrender Charges (A-B)	\$635,483 \$78,130	\$846,636 \$78,131	\$606,056 \$43,200	\$776,202 \$43,200	\$743,681 \$43,200	\$946,376 \$43,200
B/Single Premium @ 49	0.77	1.026	0.77	0.98	0.81	1.029
At age 54		<u> </u>		-		
Policy Value (A)	\$671,309	\$1,038,056	\$676,066	\$982,123	\$812,843	\$1,178,916
Surrender Value (B)	\$647,633	\$1,014,380	\$676,066	\$982,123	\$812,843	\$1,178,916
Surrender Charges (A-B) B/Single Premium @ 54	\$23,676 0.79	\$23,676 1.23	\$0 0.86	\$0 1.24	\$0 0.88	\$0 1.28
At age 55		2120	5,00	112.	5.55	1.20
Policy Value (A)	\$676,809	\$1,078,912	\$680,413	\$1,017,850	\$816,386	\$1,220,139
Surrender Value (B)	\$662,604	\$1,064,707	\$680,413	\$1,017,850	\$816,386	\$1,220,139
Surrender Charges (A-B)	\$14,205	\$14,205	\$0	\$0	\$0	\$0
B/Single Premium @ 55 At age 56	0.80	1.29	0.86	1.29	0.89	1.33
Policy Value (A)	\$681,937	\$1,121,288	\$684,394	\$1,054,758	\$819,356	\$1,262,631
Surrender Value (B)	\$677,202	\$1,116,553	\$684,394	\$1,054,758	\$819,356	\$1,262,631
Surrender Charges (A-B)	\$4,735	\$4,735	\$0	\$0	\$0	\$0
B/Single Premium @ 56	0.82	1.35	0.87	1.34	0.89	1.37
At age 59 Policy Value (A)	\$696,138	\$1,259,290	\$693,310	\$1,172,457	\$823,377	\$1,397,205
Surrender Value (B)	\$696,138	\$1,259,290	\$693,310	\$1,172,457	\$823,377	\$1,397,205
Surrender Charges (A-B)	\$0	\$0	\$0	\$O	\$0	\$0
B/Single Premium @ 59	0.84	1.53	0.88	1.49	0.89	1.52
At age 69	4707.000	44.074.070	4/0/ 40/	44.74/.447	47/4//0	40.000.700
Policy Value (A) Surrender Value (B)	\$706,892 \$706,892	\$1,851,363 \$1,851,363	\$686,124 \$686,124	\$1,716,117 \$1,716,117	\$764,660 \$764,660	\$2,003,793 \$2,003,793
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 69	0.86	2.24	0.87	2.17	0.83	2.18
At age 79						
Policy Value (A)	\$443,427	\$2,628,183	\$332,904	\$2,493,728	\$129,493	\$2,811,472
Surrender Value (B) Surrender Charges (A-B)	\$443,427 \$0	\$2,628,183 \$0	\$332,904 \$0	\$2,493,728 \$0	\$129,493 \$0	\$2,811,472 \$0
B/Single Premium @ 79	0.54	3.19	0.42	3.16	0.14	3.06
At age 99				-		
Policy Value (A)	\$0	\$4,794,353	\$0	\$4,768,621	\$0	\$4,775,506
Surrender Value (B) Surrender Charges (A-B)	\$0 \$0	\$4,794,353 \$0	\$0 \$0	\$4,768,621 \$0	\$0 \$0	\$4,775,506 \$0
B/Single Premium @ 99	0.00	5.81	\$0 0.00	6.04	0.00	5.19
	0.00	5.01	3.00	VIV-	3.00	3.17

	remains the same in subsequent years unless the (ii) **The general crediting rates are subject to cl (iii) For Transamerica Universal Life Alpha Pro &	y to the first premium throughout such guaranteed period and it ere is a change in the rates being announced by insurers. nanges by insurers. Universal Life Alpha Pro Century, for new applications to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for the				
Female, non smoker ALB49		usiness Support to Transamerica by 30 June 2023, policies to be		The highest SV/SP based on General Crediting	Rate	1
\$5M sum assured	issued by 31 August 2023.	asiness support to Transanterieu by Gosante 2020, ponetes to be				
/		entury, no lapse guarantee is activated at the lapse age until				
/	insured's age 100					
/		Universal Life Alpha Pro Century, starting from Policy Year 26,				
		al interest based on the Loyalty Bonus Crediting Interest Rate of				
	1.00% per annum up until the Insured's Age 100	(applicable to all premium received)		The highest SV/SP based on Guaranteed Minir	num Crediting Rate	
		Manulife	Transa	america	Transa	merica
Product Name						
		Heirloom VII	Universal Li	ife Alpha Pro	Universal Life Al	pha Pro Century
Premium Term		Single Premium	Single F	Premium	Single Pi	remium
Single Premium		\$1,206,896		0,790	\$1,399	
*Guaranteed Crediting Rate		4.20% (1st Year)	4.50%(1st	& 2nd year)	4.50%(1st &	2nd year)
**Conoral Crediting Date (Cubes guest Verse)						· · · · · · · · · · · · · · · · · · ·
**General Crediting Rate (Subsequent Years) Guaranteed minimum crediting rate by insurers		4.20% 1.60%		10% 50%	4.1	
Day 1 cash value		\$962,181		3,686	\$1,136	
Day 1 cash value/Single Premium		80%		9%	81	
Death benefit/Single Premium		4.14	4.	.13	3.5	
Illustration:		4.000/		500/		00/
First Year Based on Guaranteed Crediting Rate Subsequent Years Based on General Crediting		4.20%	4.5	50%	4.50	0%
Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Guaranteed Minimum Crediting Rate	2.00%		2.5575	2070	2.00/3	2070
Breakeven Year (Policy Year)	-	10th	-	10th	-	9th
apse age based on guaranteed minimum		88	s	36	84	4
rediting rate		00			-	•
At age 54 Policy Value (A)	\$1,104,914	\$1,231,021	\$1,098,428	\$1,189,227	\$1,291,381	\$1,397,767
Gurrender Value (B)	\$1,104,914 \$954,749	\$1,231,021 \$1,080,856	\$1,098,428	\$1,189,227 \$1,061,027	\$1,291,381 \$1,163,181	\$1,397,767
urrender Charges (A-B)	\$150,165	\$150,165	\$128,200	\$128,200	\$128,200	\$128,200
3/Single Premium @ 54	0.79	0.90	0.80	0.88	0.83	0.91
At age 59						
Policy Value (A)	\$1,044,417	\$1,356,052	\$1,012,507	\$1,278,541	\$1,205,459	\$1,518,545
urrender Value (B) urrender Charges (A-B)	\$914,011 \$130,406	\$1,225,646 \$130,406	\$948,407 \$64,100	\$1,214,441 \$64,100	\$1,141,359 \$64,100	\$1,454,445 \$64,100
8/Single Premium @ 59	0.76	1.02	0.78	1.00	0.82	1.04
At age 65						
Policy Value (A)	\$991,832	\$1,587,399	\$1,044,100	\$1,576,358	\$1,225,579	\$1,854,932
Surrender Value (B)	\$968,122	\$1,563,689	\$1,044,100	\$1,576,358	\$1,225,579	\$1,854,932
furrender Charges (A-B)	\$23,710 0.80	\$23,710 1.30	\$0 0.86	\$0 1.30	\$0 0.88	\$0 1.33
s/Single Premium @ 65 at age 66	0.00	1.30	0.00	1.30	U.00	1.33
olicy Value (A)	\$999,709	\$1,650,700	\$1,044,967	\$1,630,253	\$1,222,189	\$1,914,731
urrender Value (B)	\$991,806	\$1,642,797	\$1,044,967	\$1,630,253	\$1,222,189	\$1,914,731
urrender Charges (A-B)	\$7,903	\$7,903	\$0	\$0	\$0	\$0
/Single Premium @ 66	0.82	1.36	0.86	1.35	0.87	1.37
at age 67 Policy Value (A)	\$1,006,220	\$1,715,873	\$1,043,814	\$1,685,059	\$1,215,710	\$1,975,076
urrender Value (B)	\$1,006,220	\$1,715,873	\$1,043,814	\$1,685,059	\$1,215,710	\$1,975,076
urrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
/Single Premium @ 67	0.83	1.42	0.86	1.39	0.87	1.41
t age 69	44.040.440	44.054.044	+4 000 670	M 707 500	44.400.507	40.007.007
olicy Value (A) urrender Value (B)	\$1,013,660 \$1,013,660	\$1,851,361 \$1,851,361	\$1,033,470 \$1,033,470	\$1,796,588 \$1,796,588	\$1,190,536 \$1,190,536	\$2,096,084 \$2,096,084
irrender Value (b) irrender Charges (A-B)	\$1,013,660	\$1,051,361 \$0	\$1,033,470 \$0	\$1,790,500	\$1,190,536 \$0	\$2,090,004
/Single Premium @ 69	0.84	1.53	0.854	1.48	0.850	1.50
age 79						
olicy Value (A)	\$849,298	\$2,628,180	\$764,770	\$2,493,723	\$699,036	\$2,811,472
urrender Value (B)	\$849,298 \$0	\$2,628,180 \$0	\$764,770 \$0	\$2,493,723 \$0	\$699,036 \$0	\$2,811,472 \$0
urrender Charges (A-B) /Single Premium @ 79	\$0 0.70	2.18	\$U 0.63	2.06	0.50	2.01
t age 99	0.70	2.10	0.00	2.00	0.30	2.01
olicy Value (A)	\$0	\$4,794,332	\$0	\$4,768,591	\$0	\$4,775,505
urrender Value (B)	\$0	\$4,794,332	\$0	\$4,768,591	\$0	\$4,775,505
Surrender Charges (A-B)	\$0	\$0	\$0 0.00	\$0 3.94	\$0	\$0
3/Single Premium @ 99	0.00	3.97	0.00	2.04	0.00	3.41



Universal Life (10 Million Sum Assured Comparison, Male)



	A	II figures are based on USD, Standard rates (Singaporean) an	d current crediting rate & charges of the	e individual policies		
Male, non smoker ALB29	Notes: (i) "The guaranteed crediting rate lock will apply to the first remains the same in subsequent years unless there is a chan (ii) ""The general crediting rates are subject to changes by in (iii) For Transamerica Universal Life Alpha Pro & Universal Lie eligible to enjoy the offer of welcome Lock-in Clar of 4.50% p	The highest SV/SP based on General Crediting Rate				
\$10M sum assured	Business Support to Transamerica by 22 September 2023, po (iv) For Transamerica Universal Life Alpha Pro Century, no la age 100 (v) For Transamerica Universal Life Alpha Pro & Universal Lif Account Value will be credited with additional interest base annum up until the Insured's Age 100 (applicable to all prem		The highest SV/SP based on Guarant	eed Minimum Crediting Rate		
Product Name	Man Heirlor		Transar Universal Life		Transai Universal Life Al	
Premium Term						
Single Premium	Single Pr \$1,247		Single Pr \$1,200		Single Pi \$1,415	
*Guaranteed Crediting Rate	4.20% (1	st Year)	4.50%(1st &	a 2nd year)	4.50%(1st 8	2nd year)
**General Crediting Rate (Subsequent Years)	4.2		4.10		4.10	
Guaranteed minimum crediting rate by insurers Day 1 cash value	1.60 \$1,027		1.50 \$934,		1.50 \$1,13d	
Day 1 cash value Day 1 cash value/Single Premium	\$1,02, 82		\$934, 78 9		\$1,130	
Death benefit/Single Premium	8.0		8.3		7.0	
Illustration:						
First Year Based on Guaranteed Crediting Rate Subsequent Years Based on General Crediting Rate/	4.2	0%	4.50	0%	4.5	0%
Guaranteed Minimum Crediting Rate Breakeven Year (Policy Year)	1.60%	4.20% 8th	1.50%	4.10% 12th	1.50%	4.10% 11th
Lapse age based on guaranteed minimum crediting rate	7:		76		- 11th	
At age 34						
Policy Value (A)	\$1,158,821	\$1,289,324	\$1,053,966	\$1,141,834	\$1,278,737	\$1,384,504
Surrender Value (B) Surrender Charges (A-B)	\$1,035,410 \$123,411	\$1,165,912 \$123,412	\$915,766 \$138,200	\$1,003,634 \$138,200	\$1,140,537 \$138,200	\$1,246,304 \$138,200
B/Single Premium @ 34	0.83	0.93	0.76	0.84	0.81	0.88
At age 39						
Policy Value (A)	\$1,118,074	\$1,441,805	\$932,416	\$1,182,661	\$1,165,551	\$1,469,962
Surrender Value (B) Surrender Charges (A-B)	\$1,010,901 \$107,173	\$1,334,632 \$107,173	\$863,316 \$69,100	\$1,113,561 \$69,100	\$1,096,451 \$69,100	\$1,400,862 \$69,100
B/Single Premium @ 39	0.81	1.07	0.72	0.93	0.77	0.99
At age 45						_
Policy Value (A) Surrender Value (B)	\$1,069,940 \$1,050,454	\$1,690,839 \$1,671,353	\$983,919 \$983,919	\$1,474,381 \$1,474,381	\$1,220,952 \$1,220,952	\$1,821,942 \$1,821,942
Surrender Value (B) Surrender Charges (A-B)	\$1,050,454	\$1,071,353 \$19,486	\$903,919	\$1,474,361	\$1,220,932 \$0	\$1,021,742
B/Single Premium @ 45	0.84	1.34	0.82	1.23	0.86	1.29
At age 46						
Policy Value (A) Surrender Value (B)	\$1,058,925 \$1,052,430	\$1,737,234 \$1,730,738	\$990,864 \$990,864	\$1,528,662 \$1,528,662	\$1,227,588 \$1,227,588	\$1,886,898 \$1,886,898
Surrender Charges (A-B)	\$1,032,430	\$1,730,736 \$6,496	\$0	\$1,326,062	\$1,227,386	\$1,000,070
B/Single Premium @ 46	0.84	1.39	0.83	1.27	0.87	1.33
At age 47 Policy Value (A)	#1.04/.744	\$1,784,969	\$997,192	\$1,584,604	\$1,233,183	\$1,953,603
Surrender Value (B)	\$1,046,711 \$1,046,711	\$1,784,969 \$1,784,969	\$997,192 \$997,192	\$1,584,604 \$1,584,604	\$1,233,183 \$1,233,183	\$1,953,603 \$1,953,603
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 47	0.84	1.43	0.83	1.32	0.87	1.38
At age 49 Policy Value (A)	\$1,061,263	\$1,928,439	\$1,007,691	\$1,701,524	\$1,240,917	\$2,092,384
Surrender Value (B)	\$1,061,263	\$1,920,439 \$1,928,439	\$1,007,691	\$1,701,524	\$1,240,917 \$1,240,917	\$2,092,384 \$2,092,384
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 49	0.85	1.55	0.84	1.42	0.88	1.48
At age 59 Policy Value (A)	\$1,045,932	\$2,798,232	\$1,028,593	\$2,503,423	\$1,211,869	\$3,025,140
Surrender Value (B)	\$1,045,932	\$2,798,232	\$1,028,593	\$2,503,423	\$1,211,869	\$3,025,140
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 59	0.84	2.24	0.857	2.09	0.856	2.14
At age 69 Policy Value (A)	\$799,395	\$4,012,749	\$750,827	\$3,716,611	\$686,131	\$4,371,775
Surrender Value (B)	\$799,395	\$4,012,749	\$750,827	\$3,716,611	\$686,131	\$4,371,775
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 69 At age 79	0.64	3.22	0.63	3.10	0.48	3.09
AL age / 7						

Policy Value (A)	\$0	\$5,570,759	\$0	\$5,262,733	\$O	\$5,964,876
Surrender Value (B)	\$0	\$5,570,759	\$0	\$5,262,733	\$O	\$5,964,876
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 79	0.00	4.47	0.00	4.38	0.00	4.21
At age 99						
Policy Value (A)	\$0	\$9,591,771	\$0	\$9,539,577	\$0	\$9,554,837
Surrender Value (B)	\$0	\$9,591,771	\$0	\$9,539,577	\$O	\$9,554,837
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	7.69	0.00	7.95	0.00	6.75

	Notes: (i) *The guaranteed crediting rate lock will apply to the first prremains the same in subsequent years unless there is a change (ii) *"The general crediting rates are subject to changes by insu (iii) For Transamerica Universal Life Alpha Pro & Universal Life.	e in the rates being announced by insurers. urers.				
fale, non smoker ALB39 10M sum assured	or after 2 January 2023 are eligible to enjoy the offer of welcom Years. Submission via PIAS Business Support to Transamerica b (iv) For Transamerica Universal Life Alpha Pro Century, no laps	me Lock-in CIR of 4.50% p.a. for the first two (2) Policy by 30 June 2023, policies to be issued by 31 August 2023.		The highest SV/SP based on General Co	rediting Rate	
	age 100 (v) For Transamerica Universal Life Alpha Pro & Universal Life A Account Value will be credited with additional interest based o annum up until the Insured's Age 100 (applicable to all premiur	on the Loyalty Bonus Crediting Interest Rate of 1.00% per		The highest SV/SP based on Guarantee	-d & distributor Conditions Date	
	annum up until the insured's Age 100 (applicable to all premiur Manulif		Transan		ed Minimum Crediting Rate Transan	nerica
Product Name	Heirloom	ı VII	Universal Life	e Alpha Pro	Universal Life Alp	
remium Term	Single Prem		Single Pr		Single Pro	
ingle Premium	\$1,830,36	63	\$1,768	,570	\$2,092	,074
Guaranteed Crediting Rate *General Crediting Rate (Subsequent Years)	4.20% (1st \ 4.20%		4.50%(1st & 4.10		4.50%(1st & 4.10	
uaranteed minimum crediting rate by insurers	1.60%		1.50	0%	1.50	0%
ay 1 cash value	\$1,470,82		\$1,391		\$1,695	
Day 1 cash value/Single Premium Death benefit/Single Premium	80% 5.46		799 5.6		819 4.7	
Ilustration:						
First Year Based on Guaranteed Crediting Rate Guaranteed Minimum Crediting Rate	1.60%	4.20% 10th	4.50%	0% 4.10% 11th	4.50 1.50%	0% 4.10% 9th
Breakeven Year (Policy Year) Lapse age based on guaranteed minimum crediting rate	82	10th	- 80		- 78	
At age 44						
Policy Value (A)	\$1,683,478	\$1,874,797	\$1,601,804	\$1,734,210	\$1,936,209	\$2,095,418
urrender Value (B) urrender Charges (A-B)	\$1,466,644 \$216,834	\$1,657,964 \$216,833	\$1,408,204 \$193,600	\$1,540,610 \$193,600	\$1,742,609 \$193,600	\$1,901,818 \$193,600
/Single Premium @ 44	\$210,634 0.80	\$210,033 0.906	0.80	0.87	0.83	0.909
t age 49						
olicy Value (A)	\$1,598,061	\$2,071,311	\$1,472,456	\$1,858,457	\$1,812,816	\$2,279,719
urrender Charges (A.P.)	\$1,409,758 #188,303	\$1,883,008 #199,303	\$1,375,656 \$96,800	\$1,761,657 \$96,800	\$1,716,016 \$96,800	\$2,182,919 \$96,800
surrender Charges (A-B) B/Single Premium @ 49	\$188,303 0.77	\$188,303 1.03	\$96,800 0.78	\$96,800 1.00	96,800 0.82	\$96,800 1.04
At age 54	0.77	1.00	0.75	1.00	VIEZ	
Policy Value (A)	\$1,504,384	\$2,329,801	\$1,519,783	\$2,216,784	\$1,854,435	\$2,701,049
Surrender Value (B)	\$1,447,322	\$2,272,739	\$1,519,783	\$2,216,784	\$1,854,435	\$2,701,049
urrender Charges (A-B) 5/Single Premium @ 54	\$57,062 0.79	\$57,062 1.24	\$0 0.86	\$0 1.25	\$0 0.89	\$0 1.29
At age 55	0.77	1.24	0.00	1.23	0.67	1.2/
Policy Value (A)	\$1,511,369	\$2,417,302	\$1,525,231	\$2,294,288	\$1,856,552	\$2,791,094
Surrender Value (B)	\$1,477,132	\$2,383,065	\$1,525,231	\$2,294,288	\$1,856,552	\$2,791,094
Surrender Charges (A-B)	\$34,237	\$34,237	\$0	\$0	\$0 0.80	\$0
8/Single Premium @ 55 At age 56	0.81	1.30	0.86	1.30	0.89	1.33
Policy Value (A)	\$1,517,067	\$2,507,820	\$1,528,890	\$2,373,617	\$1,855,913	\$2,882,819
urrender Value (B)	\$1,505,654	\$2,496,408	\$1,528,890	\$2,373,617	\$1,855,913	\$2,882,819
furrender Charges (A-B)	\$11,413	\$11,412	\$0	\$0	\$0 0.80	\$0 1.38
/Single Premium @ 56 t age 59	0.82	1.36	0.86	1.34	0.89	1.38
olicy Value (A)	\$1,524,853	\$2,798,233	\$1,526,424	\$2,622,266	\$1,833,427	\$3,167,126
urrender Value (B)	\$1,524,853	\$2,798,233	\$1,526,424	\$2,622,266	\$1,833,427	\$3,167,126
urrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
:/Single Premium @ 59 tt age 69	0.83	1.53	0.86	1.48	0.88	1.51
olicy Value (A)	\$1,408,498	\$4,012,751	\$1,332,105	\$3,716,608	\$1,440,872	\$4,371,769
urrender Value (B)	\$1,408,498	\$4,012,751	\$1,332,105	\$3,716,608	\$1,440,872	\$4,371,769
urrender Charges (A-B)	\$0	\$0	\$0 	\$0	\$0	\$0
/Single Premium @ 69	0.77	2.19	0.75	2.10	0.69	2.09
at age 79 Policy Value (A)	\$518,277	\$5,570,762	\$186,331	\$5,262,726	\$0	\$5,964,865
Gurrender Value (B)	\$518,277	\$5,570,762	\$186,331	\$5,262,726	\$0	\$5,964,865
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 79	0.28	3.04	0.11	2.98	0.00	2.85
At age 99 Policy Value (A)	\$0	\$9,591,800	\$ 0	\$9,539,522	\$0	\$9,554,646
Surrender Value (B)	\$0	\$9,591,800	\$0 \$0	\$9,539,522	\$0 \$0	\$9,554,646
Surrender Charges (A-B)	\$0	\$0	\$O	\$0	\$0	\$0
B/Single Premium @ 99	0.00	5.24	0.00	5.39	0.00	4.57

Male, non smoker ALB49 \$10M sum assured	(i) *The guaranteed crediting rate lock will apply to the first pre remains the same in subsequent years unless there is a change i (ii) *The general crediting rates are subject to changes by insur (iii) For Transamerica Universal Life Alpha Pro & Universal Life or after 2 January 2023 are eligible to enjoy the offer of welcome Years. Submission via PIAS Business Support to Transamerica by (iv) For Transamerica Universal Life Alpha Pro Century, no lapse age 100 (v) For Transamerica Universal Life Alpha Pro & Universal Life Account Value will be credited with additional interest based or annum up until the Insured's Age 100 (applicable to all premium	n the rates being announced by insurers. ers. Alpha Pro Century, for new applications submitted on e Lock-in CIR of 4.50% p.a. for the first two (2) Policy y 30 June 2023, policies to be issued by 31 August 2023. I guarantee is activated at the lapse age until insured's lipha Pro Century, starting from Policy Year 26, the n the Loyalty Bonus Crediting Interest Rate of 1.00% per	The highest SV/SP based on General Crediting Rate The highest SV/SP based on Guaranteed Minimum Crediting Rate			
Product Name	Manulife Heirloom	e	Transan Universal Life	nerica	Transan Universal Life Alp	,
Premium Term	Single Prem	ium	Single Pr	emium	Single Pro	emium
Single Premium	\$2,653,75		\$2,681		\$3,144	
Guaranteed Crediting Rate	4.20% (1st Y	ear)	4.50%(1st &		4.50%(1st &	
General Crediting Rate (Subsequent Years) Guaranteed minimum crediting rate by insurers	4.20%		4.10		4.10 1.50	
Day 1 cash value	\$2,081,97	2	\$2,128		\$2,562	
Day 1 cash value/Single Premium	78%		799		829	
Death benefit/Single Premium	3.77		3.7	3	3.1	8
Illustration: First Year Based on Guaranteed Crediting Rate	4.20%		4.50	19%	4.50	0%
Subsequent Years Based on General Crediting Rate/		. 220/				
Guaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Breakeven Year (Policy Year) Lapse age based on guaranteed minimum crediting arte	- 85	10th	<u>-</u> 84	10th	<u>-</u> 82	9th
ate						,
olicy Value (A)	\$2,437,862	\$2,717,341	\$2,446,114	\$2,648,140	\$2,915,464	\$3,155,613
urrender Value (B)	\$2,075,461	\$2,354,940	\$2,164,314	\$2,366,340	\$2,633,664	\$2,873,813
urrender Charges (A-B)	\$362,401	\$362,401	\$281,800	\$281,800	\$281,800	\$281,800
8/Single Premium @ 54 At age 59	0.78	0.89	0.81	0.88	0.84	0.91
Policy Value (A)	\$2,296,245	\$2,990,727	\$2,248,982	\$2,847,885	\$2,709,814	\$3,424,110
Gurrender Value (B)	\$1,981,528	\$2,676,010	\$2,108,082	\$2,706,985	\$2,568,914	\$3,283,210
urrender Charges (A-B)	\$314,717	\$314,717	\$140,900	\$140,900	\$140,900	\$140,900
3/Single Premium @ 59	0.75	1.01	0.79	1.01	0.82	1.04
At age 65 Policy Value (A)	\$2,134,377	\$3,470,451	\$2,242,026	\$3,452,580	\$2,647,181	\$4,099,739
Surrender Value (B)	\$2,077,155	\$3,414,230	\$2,242,026	\$3,452,580	\$2,647,181	\$4,099,739
Surrender Charges (A-B)	\$57,222	\$56,221	\$0	\$0	\$0	\$0
3/Single Premium @ 65	0.78	1.29	0.84	1.29	0.84	1.30
At age 66						1
Policy Value (A) Surrender Value (B)	\$2,139,198 \$2,120,124	\$3,600,458 \$3,581,384	\$2,226,654 \$2,226,654	\$3,559,527 \$3,559,527	\$2,615,217 \$2,615,217	\$4,216,428 \$4,216,428
urrender Value (B) urrender Charges (A-B)	\$2,120,124 \$19,074	\$3,301,304 \$19,074	\$2,220,034	\$3,337,327	\$2,013,217 \$0	\$4,210,420 \$0
/Single Premium @ 66	0.80	1.35	0.83	1.33	0.83	1.34
t age 67						
olicy Value (A)	\$2,140,375	\$3,734,161	\$2,206,074	\$3,668,036	\$2,575,338	\$4,333,953
urrender Value (B) urrender Charges (A-B)	\$2,140,375 \$0	\$3,734,161 \$0	\$2,206,074 \$0	\$3,668,036 \$0	\$2,575,338 \$0	\$4,333,953 \$0
8/Single Premium @ 67	0.81	1.41	0.823	1.37	0.819	1.38
At age 69						
Policy Value (A)	\$2,129,842	\$4,012,750	\$2,146,013	\$3,888,640	\$2,466,402	\$4,569,577
urrender Value (B)	\$2,129,842	\$4,012,750	\$2,146,013	\$3,888,640	\$2,466,402	\$4,569,577
urrender Charges (A-B) 5/Single Premium @ 69	\$0 0.803	\$0 1.51	\$0 0.800	\$0 1.45	\$0 0.78	\$0 1.45
t age 79						
Policy Value (A)	\$1,507,270	\$5,570,759	\$1,260,985	\$5,262,728	\$926,735	\$5,964,865
urrender Value (B) urrender Charges (A-B)	\$1,507,270	\$5,570,759	\$1,260,985	\$5,262,728	\$926,735	\$5,964,865
urrender Charges (A-B) 3/Single Premium @ 79	\$0 0.57	\$0 2.10	\$0 0.47	\$0 1.96	\$0 0.29	\$0 1.90
t age 99	0.57	2.20	U1/	1.70	5.27	1.70
olicy Value (A)	\$0	\$9,591,776	\$0	\$9,539,536	\$0	\$9,554,640
urrender Value (B)	\$0	\$9,591,776	\$0	\$9,539,536	\$0	\$9,554,640
urrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
3/Single Premium @ 99	0.00	3.61	0.00	3.56	0.00	3.04



Universal Life (10 Million Sum Assured Comparison, Female)



		All figures are based on USD, Standard	rates (Singaporean) and current crediting rate & char	ges of the individual policies		
	Notes: (i) *The guaranteed crediting rate lock will apply to the first pren same in subsequent years unless there is a change in the rates be id; (ii) *The general crediting rates are subject to changes by insure (iii) For Transamerica Universal Life Alpha Pro & Universal Life Al	ing announced by insurers. rs.		The highest SV/SP based on General Crediting Rate		
Female, non smoker ALB29 \$10M sum assured	to enjoy the offer of welcome Lock-in CIR of 4.50% p.a. for the fir Support to Transamerica by 22 September 2023, policies to be iss (iv) For Transamerica Universal Life Alpha Pro Century, no lapse g. (v) For Transamerica Universal Life Alpha Pro & Universal Life Alp Value will be credited with additional interest based on the Loyal	st two (2) Policy Years. Submission via PIAS Business ued by 30 November 2023. guarantee is activated at the lapse age until insured's age 100 sha Pro Century, starting from Policy Year 26, the Account				
	until the Insured's Age 100 (applicable to all premium received)			The highest SV/SP based on Guaranteed Minimum Cre		
	Manul	ife	Transa	merica	Trans	america
Product Name	Heirloon	n VII	Universal Li	fe Alpha Pro	Universal Life A	Alpha Pro Century
Premium Term	Single Pre		Single P			Premium
Single Premium *Guaranteed Crediting Rate	\$1,100,4 4.20% (1st		\$1,07 4.50%(1st a			& 2nd year)
**General Crediting Rate (Subsequent Years)			4.1			10%
Guaranteed minimum crediting rate by insure			1.5			50% 01,922
Day 1 cash value Day 1 cash value/Single Premium	\$914,3: 83%		\$836 78	,897 %		01,922 1 0%
Death benefit/Single Premium	9.09		9.			.99
Illustration: First Year Based on Guaranteed Crediting Rat	te 4.209	,	4.5	0%		50%
First Year Based on Guaranteed Crediting Rat Subsequent Years Based on General Crediting		0	4.5	0/6	4.	30%
Rate/ Guaranteed Minimum Crediting Rate	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Breakeven Year (Policy Year)	•	8th	<u> </u>	12th	-	11th
Lapse age based on guaranteed minimum crediting rate	81		7	9		77
At age 34						
Policy Value (A) Surrender Value (B)	\$1,022,133 \$920,223	\$1,137,017 \$1,035,107	\$934,251 \$811,551	\$1,012,438 \$889,738	\$1,116,243 \$993,543	\$1,208,971 \$1,086,271
Surrender Value (B) Surrender Charges (A-B)	\$920,223 \$101,910	\$1,035,107 \$101,910	\$12,700	\$889,738 \$122,700	\$993,543 \$122,700	\$1,086,2/1 \$122,700
B/Single Premium @ 34	0.84	0.94	0.75	0.83	0.79	0.87
At age 39	¢097.400	¢4 274 950	\$814,838	#1 004 404	#1 002 152	#1 247 524
Policy Value (A) Surrender Value (B)	\$987,109 \$898,609	\$1,271,850 \$1,183,350	\$814,838 \$753,438	\$1,036,406 \$975,006	\$1,002,153 \$940,753	\$1,267,536 \$1,206,136
Surrender Charges (A-B)	\$88,500	\$88,500	\$61,400	\$61,400	\$61,400	\$61,400
B/Single Premium @ 39 At age 45	0.82	1.08	0.70	0.91	0.75	0.96
Policy Value (A)	\$948,744	\$1,494,308	\$861,913	\$1,293,821	\$1,051,880	\$1,572,766
Surrender Value (B)	\$932,653	\$1,478,217	\$861,913	\$1,293,821	\$1,051,880	\$1,572,766
Surrender Charges (A-B) B/Single Premium @ 45	\$16,091 0.85	\$16,091 1.34	\$0 0.80	\$0 1.20	\$0 0.84	\$0 1.26
At age 46	0.03	1.07	0.00	1.20	0.01	1.20
Policy Value (A)	\$940,052	\$1,535,982	\$869,132	\$1,342,252	\$1,059,002	\$1,629,864
Surrender Value (B) Surrender Charges (A-B)	\$934,688 \$5,364	\$1,530,618 \$5,364	\$869,132 \$0	\$1,342,252 \$0	\$1,059,002 \$0	\$1,629,864 \$0
B/Single Premium @ 46	0.849	1.39	0.81	1.25	0.846	1.30
At age 47 Policy Value (A)	\$930,477	\$1,578,982	\$875,912	\$1,392,254	\$1,065,426	\$1,688,673
Surrender Value (B)	\$930,477	\$1,576,762 \$1,578,982	\$875,912	\$1,392,254	\$1,065,426 \$1,065,426	\$1,688,673
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 47 At age 49	0.846	1.43	0.81	1.29	0.851	1.35
Policy Value (A)	\$947,137	\$1,708,738	\$888,223	\$1,497,432	\$1,076,232	\$1,811,920
Surrender Value (B)	\$947,137	\$1,708,738	\$888,223	\$1,497,432	\$1,076,232	\$1,811,920
Surrender Charges (A-B) B/Single Premium @ 49	\$0 0.861	\$0 1.55	\$0 0.83	\$0 1.39	\$0 0.860	\$0 1.45
At age 59						
Policy Value (A)	\$984,492	\$2,518,578	\$951,779	\$2,237,479	\$1,114,071	\$2,667,299
Surrender Value (B) Surrender Charges (A-B)	\$984,492 \$0	\$2,518,578 \$0	\$951,779 \$0	\$2,237,479 \$0	\$1,114,071 \$0	\$2,667,299 \$0
B/Single Premium @ 59	0.895	2.29	0.88	2.08	0.890	2.13
At age 69	\$904,393	\$3,702,722	\$880,985	\$3,432,229	\$912,034	\$4,007,588
Policy Value (A) Surrender Value (B)	\$904,393 \$904,393	\$3,702,722 \$3,702,722	\$880,985 \$880,985	\$3,432,229 \$3,432,229	\$912,034 \$912,034	\$4,007,588 \$4,007,588
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$O
B/Single Premium @ 69 At age 79	0.822	3.36	0.819	3.19	0.73	3.20
Policy Value (A)	\$212,903	\$5,256,358	\$0	\$4,987,448	\$0	\$5,622,948
Surrender Value (B)	\$212,903	\$5,256,358	\$0	\$4,987,448	\$0	\$5,622,948
Surrender Charges (A-B) B/Single Premium @ 79	\$0	\$0 4.78	\$0 0.00	\$0 4.63	\$0 0.00	\$0 4.49
ا مانان ا مانانانانان ا مانانانانانانانا				7.00	0.00	1.47
At age 99	0.19	4.70	0.000			
Policy Value (A)	\$0	\$9,588,657	\$0	\$9,537,187	\$0	\$9,551,055
At age 99 Policy Value (A) Surrender Value (B) Surrender Charges (A-B)		•		\$9,537,187 \$9,537,187 \$0	\$0 \$0 \$0	\$9,551,055 \$9,551,055 \$0

				+		
Female, non smoker ALB39						
\$10M sum assured						
\$10141 Sulli assured						
	Mo	nulife	Trans	samerica	Transa	merica
	IVId	iluile	ITalis	Sallierica	IIdilSa	illierica
Product Name	Heirl	oom VII	Universal	Life Alpha Pro	Universal Life A	lpha Pro Century
Premium Term	Single	Premium	Single	Premium	Single P	remium
Single Premium		37,783		578,853	\$1,84	
*Guaranteed Crediting Rate	4.20%	(1st Year)	4 50%/1c	t & 2nd year)	4.50%(1st	S 2nd year)
**General Crediting Rate (Subsequent Years) Guaranteed minimum crediting rate by insurers		.60%		l. 10% L. 50%		1.0% 50%
Day 1 cash value		30,812		241,946	\$1,48	
Day 1 cash value/Single Premium		31%		79%		1%
Death benefit/Single Premium		5.11		6.33		43
Illustration:						
First Year Based on Guaranteed Crediting Rate		20%		1.50%		50% 4.40%
Guaranteed Minimum Crediting Rate Breakeven Year (Policy Year)	1.60%	4.20% 9th	1.50%	4.10% 11th	1.50%	4.10% 9th
Lapse age based on guaranteed minimum		'		·	·	·
crediting rate		85		83	8	30
At age 44						
Policy Value (A)	\$1,502,377	\$1,672,727	\$1,417,977	\$1,535,400	\$1,687,557	\$1,826,577
Surrender Value (B)	\$1,322,441	\$1,492,791	\$1,245,277	\$1,362,700	\$1,514,857	\$1,653,877
Surrender Charges (A-B)	\$179,936	\$179,936	\$172,700	\$172,700	\$172,700	\$172,700
B/Single Premium @ 44	0.81	0.91	0.79	0.86	0.82	0.90
At age 49 Policy Value (A)	\$1,424,626	\$1,845,022	\$1,298,511	\$1,638,803	\$1,573,762	\$1,979,153
Surrender Value (B)	\$1,268,366	\$1,688,761	\$1,212,111	\$1,552,403	\$1,487,362	\$1,892,753
Surrender Charges (A-B)	\$156,260	\$156,261	\$86,400	\$86,400	\$86,400	\$86,400
B/Single Premium @ 49	0.77	1.031	0.77	0.98	0.81	1.029
At age 54			-			
Policy Value (A)	\$1,345,046	\$2,076,111	\$1,352,132	\$1,964,244	\$1,625,687	\$2,357,832
Surrender Value (B)	\$1,297,695	\$2,028,760	\$1,352,132	\$1,964,244	\$1,625,687	\$2,357,832
Surrender Charges (A-B) B/Single Premium @ 54	\$47,351 0.79	\$47,351 1.24	\$0 0.86	\$0 1.24	\$0 0.88	\$0 1.28
At age 55	0.77	2,27	0.00	1.27	0.00	1.20
Policy Value (A)	\$1,356,099	\$2,157,824	\$1,360,824	\$2,035,698	\$1,632,773	\$2,440,279
Surrender Value (B)	\$1,327,688	\$2,129,413	\$1,360,824	\$2,035,698	\$1,632,773	\$2,440,279
Surrender Charges (A-B)	\$28,411	\$28,411	\$0	\$0	\$0	\$0
B/Single Premium @ 55	0.81	1.30	0.86	1.29	0.89	1.33
At age 56 Policy Value (A)	\$1,366,408	\$2,242,574	\$1,368,788	\$2,109,515	\$1,638,713	\$2,525,263
Surrender Value (B)	\$1,356,938	\$2,242,574	\$1,368,788	\$2,109,515	\$1,638,713 \$1,638,713	\$2,525,263
Surrender Charges (A-B)	\$1,330,730	\$2,233,104	\$1,300,700	\$2,109,515	\$1,030,713	\$2,525,265
B/Single Premium @ 56	0.83	1.36	0.87	1.34	0.89	1.37
At age 59						
Policy Value (A)	\$1,394,976	\$2,518,579	\$1,386,619	\$2,344,913	\$1,646,754	\$2,794,410
Surrender Value (B)	\$1,394,976	\$2,518,579	\$1,386,619	\$2,344,913	\$1,646,754	\$2,794,410
Surrender Charges (A-B) B/Single Premium @ 59	\$0 0.85	\$0 1.54	\$0 0.88	\$0 1.49	\$0 0.89	\$0 1.52
At age 69	0.03	1.34	0.00	1.47	0.07	1.32
Policy Value (A)	\$1,417,157	\$3,702,724	\$1,372,247	\$3,432,230	\$1,529,320	\$4,007,586
Surrender Value (B)	\$1,417,157	\$3,702,724	\$1,372,247	\$3,432,230	\$1,529,320	\$4,007,586
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 69	0.865	2.26	0.869	2.17	0.83	2.18
At age 79	1001.010	15.05/.0/4	1//500/	14.007.450	1050 007	15 (00 045
Policy Value (A) Surrender Value (B)	\$891,318 \$891,318	\$5,256,361 \$5,256,361	\$665,806 \$665,806	\$4,987,450 \$4,987,450	\$258,986 \$258,986	\$5,622,945 \$5,622,945
Surrender Value (B) Surrender Charges (A-B)	\$891,318 \$0	\$5,256,361 \$0	\$665,806 \$0	\$4,987,450	\$258,986 \$0	\$5,622,945 \$0
B/Single Premium @ 79	0.54	3.21	0.42	3.16	0.14	3.06
At age 99						
Policy Value (A)	\$0	\$9,588,677	\$0	\$9,537,201	\$0	\$9,551,009
Surrender Value (B)	\$0	\$9,588,677	\$0	\$9,537,201	\$0	\$9,551,009
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	5.85	0.00	6.04	0.00	5.19

Female, non smoker ALB49						
\$10M sum assured				+		
	Manu	llife	Transa	america	Transar	nerica
Product Name	Heirloo	m VII	Universal L	ife Alpha Pro	Universal Life Al	ha Pro Century
Premium Term	Single Pro	emium	Single I	Premium	Single Pr	emium
Single Premium	\$2,395		\$2,42	21,580	\$2,799	
*Guaranteed Crediting Rate	4.20% (19	<u> </u>	· ·	& 2nd year)	4.50%(1st &	* *
**General Crediting Rate (Subsequent Years)	4.20			10%	4.10	
Guaranteed minimum crediting rate by insurers Day 1 cash value	1.60 \$1,907			50% 17,372	1.50 \$2,272	
Day 1 cash value/Single Premium	809			9%	\$2,272	
Death benefit/Single Premium	4.1			.13	3.5	
Illustration:						
First Year Based on Guaranteed Crediting Rate	4.20	%	4.	50% T	4.50	%
Subsequent Years Based on General Crediting Rate/	1.60%	4.20%	1.50%	4.10%	1.50%	4.10%
Guaranteed Minimum Crediting Rate Breakeven Year (Policy Year)		10th	_	10th		9th
Lapse age based on guaranteed minimum						
crediting rate	88			86	84	
At age 54						
Policy Value (A)	\$2,198,975	\$2,449,713	\$2,196,857	\$2,378,454	\$2,582,760	\$2,795,533
Surrender Value (B) Surrender Charges (A-B)	\$1,898,646 \$300,329	\$2,149,384 \$300,329	\$1,940,457 \$256,400	\$2,122,054 \$256,400	\$2,326,360 \$256,400	\$2,539,133 \$256,400
B/Single Premium @ 54	0.79	0.90	0.80	0.88	0.83	0.91
At age 59	0.77	0.70	0.00	0.00	0.00	677
Policy Value (A)	\$2,084,924	\$2,705,315	\$2,025,014	\$2,557,083	\$2,410,918	\$3,037,090
Surrender Value (B)	\$1,824,112	\$2,444,503	\$1,896,814	\$2,428,883	\$2,282,718	\$2,908,890
Surrender Charges (A-B)	\$260,812 0.76	\$260,812 1.02	\$128,200 0.78	\$128,200 1.00	\$128,200 0.82	\$128,200 1.04
B/Single Premium @ 59 At age 65	0.76	1.02	0.78	1.00	0.82	1.04
Policy Value (A)	\$1,987,420	\$3,174,797	\$2,088,200	\$3,152,717	\$2,451,158	\$3,709,863
Surrender Value (B)	\$1,940,000	\$3,127,377	\$2,088,200	\$3,152,717	\$2,451,158	\$3,709,863
Surrender Charges (A-B)	\$47,420	\$47,420	\$0	\$0	\$0	\$0
B/Single Premium @ 65	0.81	1.31	0.86	1.30	0.88	1.33
At age 66 Policy Value (A)	\$2,003,257	\$3,301,399	\$2,089,935	\$3,260,507	\$2,444,378	\$3,829,461
Surrender Value (B)	\$1,987,451	\$3,285,592	\$2,089,935	\$3,260,507	\$2,444,378	\$3,829,461
Surrender Charges (A-B)	\$15,806	\$15,807	\$0	\$0	\$0	\$0
B/Single Premium @ 66	0.83	1.371	0.86	1.35	0.87	1.368
At age 67 Policy Value (A)	\$2,016,367	\$3,431,744	\$2,087,629	\$3,370,119	\$2,431,419	\$3,950,150
Surrender Value (B)	\$2,016,367 \$2,016,367	\$3,431,744 \$3,431,744	\$2,087,629 \$2,087,629	\$3,370,119 \$3,370,119	\$2,431,419 \$2,431,419	\$3,950,150 \$3,950,150
Surrender Valde (b) Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 67	0.84	1.43	0.86	1.39	0.87	1.41
At age 69			T	I		
Policy Value (A) Surrender Value (B)	\$2,031,434 \$2,031,434	\$3,702,722 \$3,702,722	\$2,066,940 \$2,066,940	\$3,593,176 \$3,593,176	\$2,381,071 \$2,381,071	\$4,192,167 \$4,192,167
Surrender Value (B) Surrender Charges (A-B)	\$2,031,434 \$0	\$3,702,722 \$0	\$2,066,940	\$3,593,176 \$0	\$2,381,0/1 \$0	\$4,192,167 \$0
B/Single Premium @ 69	0.848	1.55	0.854	1.48	0.850	1.50
At age 79		·				
Policy Value (A)	\$1,704,039	\$5,256,357	\$1,529,539	\$4,987,447	\$1,398,070	\$5,622,941
Surrender Value (B) Surrender Charges (A-B)	\$1,704,039 \$0	\$5,256,357 \$0	\$1,529,539 \$0	\$4,987,447 \$0	\$1,398,070 \$0	\$5,622,941 \$0
B/Single Premium @ 79	\$0 0.71	2.19	\$0 0.63	2.06	0.50	2.01
At age 99	U. 2	a147	0.00	2100	3,50	102
Policy Value (A)	\$0	\$9,588,652	\$0	\$9,537,180	\$0	\$9,550,959
Surrender Value (B)	\$0	\$9,588,652	\$0	\$9,537,180	\$0	\$9,550,959
Surrender Charges (A-B)	\$0	\$0	\$0	\$0	\$0	\$0
B/Single Premium @ 99	0.00	4.00	0.00	3.94	0.00	3.41