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PROFESSIONAL INVESTMENT ADVISORY SERVICES

## **Limited-Pay Whole Life Placemat (with Multiplier)**

Limited Pay Whole Life Product Comparison

Important Notes

1. This insurance product comparison has been produced by Propel Product Management on behalf of PIAS, and is solely meant for FA Representatives of PIAS as a quick reference and not meant to be reproduced in any manner.
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5. This information is from all providers of PIAS and is accurate as of 24 January 2025

Features Overview								
Plan Name	Singlife Whole Life Choice	China Life Whole Life Guardian Series 2	China Life Multiplier Guardian	China Life Multiplier Guardian Plus	China Taiping I-Secure Legacy (II)	Etiqua Essential lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
For full product features comparison, refer to 'Feature' tab or click here.								
Age Basis	ANB	ALB	ALB	ALB	ANB	ANB	ALB	ALB
Premium Term	10,15,20,25, up to 65	5, 10, 15, 20, 25	10, 15, 20, 25	10, 15, 20, 25	5, 10, 15, 20, 25	5, 10, 15, 20, 25 and 30	5,10,15,20,25,30, up to age 64	10,15,20,25, up till age 99
Multiplier - options	Additional Cover (AC): 100%, 200%, 300%, 400%	N.A.	Booster: 1x, 2x, 3x, 4x	Booster: 1x, 2x, 3x, 4x	Guaranteed Benefit (GB): 2x, 3x, 4x, 5x	Multiplier Benefit (MB): 2x, 3x, 4x, 5x	Multiplier Cover (MC): 100%, 200%, 300%, 400%, 500%	Life Multiplier Benefit (LBM): 1x, 2x, 3x, 4x, 5x
Multiplier - expiry age	65, 70, 75, 80, 85	N.A.	88	88	76, 86	66, 71, 76, 81, 86	65, 75, 80	70, 80
Multiplier - beyond expiry age	✓				✓	✓		
Option to Purchase New Plan Without Health Underwriting at Covered Life-stage Events	✓		✓	✓		✓		✓
Income Payout Option	✓		✓	✓		✓	✓	✓
Retrenchment Benefit	✓		✓	✓		✓	✓	✓
Life Stage Withdrawal Benefit	✓							
Basic Coverage	1. Death 2. TI	1. Death 2. TI 3. TPD	1. Death 2. TI 3. TPD	1. Death 2. TI 3. TPD	1. Death 2. TI 3. TPD	1. Death 2. TI 3. TPD	1. Death 2. TPD	1. Death 2. TI 3. TPD
TPD rider	Optional	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
TPD - coverage age	Whole of life	65	85	85	Whole of life	Whole of life	Whole of life	99
Advanced Critical Illness (CI) rider	Optional	Optional	Embedded	Embedded	Optional	Optional	Optional	Optional
Advanced CI conditions - CI rider	36	36	38	38	55	63	54	56
ICU Benefits - CI rider							✓	✓
Child Benefit - CI rider								✓
Early Critical Illness (ECI) rider	Optional	N.A.	N.A.	N.A.	Optional	Optional	Optional	Optional
ECI and Intermediate conditions - ECI rider	72	N.A.	N.A.	N.A.	82	76	66	70
Advanced CI conditions - ECI rider	59	N.A.	N.A.	N.A.	55	63	54	55
Total ECI and CI conditions - ECI rider	131	N.A.	N.A.	N.A.	137	139	120	125
Juvenile conditions - ECI rider	11	N.A.	N.A.	N.A.	12	18	17	13
Special conditions - ECI rider	16	N.A.	N.A.	N.A.	12	11	17	10
Mental conditions - ECI rider	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5	N.A.
Benign Tumour Coverage - ECI rider	✓						✓	
Option to purchase term policy after DD diagnosis - ECI rider							✓	
ICU Benefits - ECI rider	✓							
Automatic payout for specific conditions - ECI rider						✓	✓	
Par Fund Returns	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -3.40% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -2.48% 5-year average (2019 to 2023): 1.26% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	2022: -4.92% 2023: -1.48% 3-year average (2021 to 2023): NA 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA

Profile	Age 1 (next birthday) Overview			
	Sum Assured: 100K for death, 50k for ECI, 50k for CI Multiplier or Equivalent: 3X Multiplier expiry age: 75 & below Premium Payment Term: 20 years premium payment term		Sum Assured: 100K for death, 50k for ECI, 50k for CI Multiplier or Equivalent: 3X Multiplier expiry age: 80 & above Premium Payment Term: 20 years premium payment term	
	Male	Female	Male	Female
	1MNS (Exp. Age <= 75)	1FNS (Exp. Age <= 75)	1MNS (Exp. Age >= 80)	1FNS (Exp. Age >= 80)
Detailed value comparison				
Premiums				
Lowest annual premium (Basic + ECI + CI)	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)
Lowest basic premium	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Lowest ECI rider premium	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure
Lowest CI rider premium	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Lowest premium payable over premium payment term	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)
Coverage @ Policy Year 65 / ANB 66 / ALB 65				
	Plans with ongoing multiplier benefit: All			
Guaranteed Death Benefit over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Total Death Benefit over total basic premium paid	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice
Guaranteed Surrender Value over total basic premium paid	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Coverage @ Policy Year 80 / ANB 81 / ALB 80		Coverage @ Policy Year 85 / ANB 86 / ALB 85		
	Plans with ongoing multiplier benefit: Singlife Whole Life Choice, China Taiping i-Secure Legacy (II), Etiqua Essential lifetime secure			
Guaranteed Death Benefit over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Total Death Benefit over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Guaranteed Surrender Value over total basic premium paid	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Income Complete Life Secure	Etiqua Essential Lifetime secure
Coverage @ Policy Year 90 / ANB 91 / ALB 90				
	Plans with ongoing multiplier benefit: China Taiping i-Secure Legacy (II), Etiqua Essential lifetime secure			
Guaranteed Death Benefit over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Total Death Benefit over total basic premium paid	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure
Guaranteed Surrender Value over total basic premium paid	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure
Total Illustrated Yield at age 65 (Based on 4.25% IRR)	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure	Etiqua Essential Lifetime secure

Profile	Age 30 (next birthday) Overview			
	Sum Assured: 100K for death, 50k for ECI, 50k for CI Multiplier or Equivalent: 3X Multiplier expiry age: 75 & below Premium Payment Term: 20 years premium payment term		Sum Assured: 100K for death, 50k for ECI, 50k for CI Multiplier or Equivalent: 3X Multiplier expiry age: 80 & above Premium Payment Term: 20 years premium payment term	
	Male	Female	Male	Female
	30MNS (Exp. Age <= 75)	30FNS (Exp. Age <= 75)	30MNS (Exp. Age >= 80)	30FNS (Exp. Age >= 80)
Premiums				
Lowest annual premium (Basic + ECI + CI)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Lowest basic premium	Income Complete Life Secure	Etiqua Essential Lifetime secure	Income Complete Life Secure	Etiqua Essential Lifetime secure
Lowest ECI rider premium	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure
Lowest CI rider premium	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Lowest premium payable over premium payment term	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Coverage @ Policy Year 65 / ANB 66 / ALB 65				
	Plans with ongoing multiplier benefit: All			
Guaranteed Death Benefit over total basic premium paid	Income Complete Life Secure	Etiqua Essential Lifetime secure	Income Complete Life Secure	Etiqua Essential Lifetime secure
Total Death Benefit over total basic premium paid	Income Complete Life Secure	Singlife Whole Life Choice	Singlife Whole Life Choice	Singlife Whole Life Choice
Guaranteed Surrender Value over total basic premium paid	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	Singlife Whole Life Choice	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure
Coverage @ Policy Year 50 / ANB 80 / ALB 79   ALB 80 for Manulife      Coverage @ Policy Year 55 / ANB 85 / ALB 84   Policy Year 56 ALB 85 for Manulife ANB 86 for China Taiping				
	Plans with ongoing multiplier benefit: Singlife Whole Life Choice, China Taiping I-Secure Legacy (II), Etiqua Essential lifetime secure			
Guaranteed Death Benefit over total basic premium paid	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Total Death Benefit over total basic premium paid	Income Complete Life Secure	Singlife Whole Life Choice	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Guaranteed Surrender Value over total basic premium paid	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	Income Complete Life Secure	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure
Coverage @ Policy Year 60 / ANB 90 / ALB 89   ANB 91 for China Taiping / ALB 90 Manulife				
	Plans with ongoing multiplier benefit: China Taiping I-Secure Legacy (II), Etiqua Essential lifetime secure			
Guaranteed Death Benefit over total basic premium paid	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)
Total Death Benefit over total basic premium paid	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure
Guaranteed Surrender Value over total basic premium paid	China Taiping I-Secure Legacy (II)	China Taiping I-Secure Legacy (II)	Income Complete Life Secure	Singlife Whole Life Choice
Total Surrender Value over total basic premium paid	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure	Income Complete Life Secure
Total Illustrated Yield at age 70 (Based on 4.25% IRR)	Income Complete Life Secure	Income Complete Life Secure	Singlife Whole Life Choice	Income Complete Life Secure

Summary				
Provider	Plan	Feature - Main plan	Feature - Riders	Value (Competitive)
Singlife	Whole Life Choice	<ul style="list-style-type: none"> <li>- Protection against death and terminal illness</li> <li>- Base Cover provides lifelong coverage</li> <li>- Additional Cover options: 100%, 200%, 300%, or 400% of Base Cover</li> <li>- Additional Cover reduces by 12.5% annually over 8 years after a certain age</li> <li>- Flexible Additional Cover Age options: Up to 65, 70, 75, 80, or 85 ANB</li> <li>- Premium payment terms: 10, 15, 20, 25 years, or up to 65 ANB</li> <li>- Life Stage Withdrawal Benefit for key life events</li> <li>- Income Payout Option starting from age 65 ANB or end of premium payment term</li> <li>- Guaranteed Extra Protection Option for key life events, up to 2 times per life</li> <li>- Retrenchment Benefit waives premiums for 12 months</li> <li>- Participates in Singlife Ltd's Participating Fund for non-guaranteed bonuses</li> <li>- Full underwriting required</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Total and Permanent Disability Advance Cover V:</b> Accelerates Death Benefit upon total and permanent disability</li> <li>- <b>Critical Illness Advance Cover VI:</b> Accelerates Death Benefit upon diagnosis of severe stage critical illnesses</li> <li>- <b>Early Critical Illness Advance Cover VI:</b> Accelerates Death Benefit upon diagnosis of early, intermediate, severe stage critical illnesses; includes Intensive Care Benefit, Benign and Borderline Malignant Tumour Benefit, Special Benefit: whole life coverage; up to 2 early/intermediate stage CI claims from different CI Groups; premiums waived upon first admitted early/intermediate stage CI claim.</li> <li>- <b>Early Critical Illness Premium Waiver:</b> Waives future premiums upon diagnosis of early, intermediate, severe stage critical illnesses</li> <li>- <b>Critical Illness Premium Waiver II:</b> Waives future premiums upon diagnosis of severe stage critical illnesses; covers 35 severe stage critical illness conditions;</li> <li>- <b>Payer Critical Illness Premium Waiver II:</b> Waives future premiums upon diagnosis of severe stage critical illnesses on the Assured</li> <li>- <b>Payer Premium Waiver Benefit:</b> Waives future premiums upon death, diagnosis of terminal illness, total and permanent disability of the Assured;</li> </ul>	<p><b>ALB 0/ ANB 1</b></p> <ul style="list-style-type: none"> <li>- Competitive Total Death Benefit over total basic premium paid @ Policy Year 65 / ANB 66 / ALB 65</li> <li>- Competitive Guaranteed Surrender Value over total basic premium paid</li> </ul> <p><b>ALB29/ ANB 30</b></p> <ul style="list-style-type: none"> <li>- Best Guaranteed Surrender Value over total basic premium paid</li> <li>- Competitive Total Death Benefit over total basic premium paid @ Policy Year 65 / ANB 66 / ALB 65</li> </ul>
China Life	Whole Life Guardian Series 2	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Basic Guaranteed Benefit (GB) based on basic sum assured.</li> <li>- Provides non-guaranteed Reversionary Bonus (RB) and Terminal Bonus (TB).</li> <li>- Premium payment terms: 5, 10, 15, 20, or 25 years.</li> <li>- Full underwriting required.</li> <li>- Participates in China Life Insurance (Singapore) Pte Ltd's Participating Fund for non-guaranteed bonuses</li> <li>- Policy term: Whole life till the life insured is age 100.</li> </ul>	N.A.	-
China Life	Multiplier Guardian	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Basic Guaranteed Benefit (GB) based on basic sum assured multiplied by GB Factor.</li> <li>- GB Factor options: 1x, 2x, 3x, or 4x.</li> <li>- GB Age Option: Policy anniversary at age 88.</li> <li>- Includes compulsory Total and Permanent Disability (TPD) Rider.</li> <li>- Participates in China Life Insurance (Singapore) Pte Ltd's Participating Fund for non-guaranteed bonuses</li> <li>- Death/T/TPD Benefit based on higher of two amounts.</li> <li>- Premium payment terms: 5, 10, 15, or 20 years.</li> <li>- Full underwriting required.</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Payer Premium Waiver Benefit:</b> Waives future premiums upon death, diagnosis of terminal illness, total and permanent disability of the Assured.</li> <li>- <b>Enhanced Payer Premium Waiver Benefit:</b> Waives future premiums upon death, diagnosis of terminal illness, total and permanent disability, or critical illness of the Assured.</li> </ul>	-
China Life	Multiplier Guardian Plus	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Basic Guaranteed Benefit (GB) based on basic sum assured multiplied by GB Factor.</li> <li>- GB Factor options: 1x, 2x, 3x, or 4x.</li> <li>- GB Age Option: Policy anniversary at age 88.</li> <li>- Includes compulsory Total and Permanent Disability (TPD) Rider.</li> <li>- Participates in China Life Insurance (Singapore) Pte Ltd's Participating Fund for non-guaranteed bonuses</li> <li>- Death/T/TPD Benefit based on higher of two amounts.</li> <li>- Premium payment terms: 5, 10, 15, or 20 years.</li> <li>- Full underwriting required.</li> <li>- Additional critical illness (CI) benefits covering 38 critical illnesses.</li> </ul>	N.A.	-
China Taiping	i-Secure Legacy (II)	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Basic Guaranteed Benefit (GB) based on basic sum assured multiplied by GB Factor</li> <li>- GB Factor options: 2X, 3X, 4X, or 5X</li> <li>- GB Age Option: Policy anniversary at age 76 or 86 ANB</li> <li>- GB reduces by 10% each policy year for 5 years after age 76 or 86 ANB</li> <li>- Includes compulsory Total and Permanent Disability (TPD) Rider</li> <li>- Participates in China Taiping's Participating Fund for non-guaranteed bonuses</li> <li>- Death/T/TPD Benefit based on higher of two amounts</li> <li>- Premium payment terms: 5, 10, 15, 20, or 25 years</li> <li>- Full underwriting required</li> </ul>	<ul style="list-style-type: none"> <li>- <b>EarlyCare Rider:</b> Covers early, intermediate and advanced stages of 55 critical illnesses; covers special and juvenile conditions;</li> <li>- <b>AdvancedCare Rider:</b> Covers 55 advanced stage critical illnesses;</li> <li>- <b>Early Spouse Rider:</b> Waives premiums upon spouse's death/TPD/covered critical illness.</li> <li>- <b>Enhanced Waiver Rider:</b> Waives premiums if life insured is diagnosed with advanced stage critical illness;</li> <li>- <b>Enhanced Payer Rider:</b> Waives premiums upon policy owner's death/TPD/advanced stage critical illness;</li> <li>- <b>Payer Rider:</b> Waives premiums upon policy owner's death/TPD/TPD/</li> <li>- <b>Spouse Rider:</b> Waives premiums upon spouse's death/TPD/TPD/</li> <li>- <b>Early Waiver Rider:</b> Waives premiums if life insured is diagnosed with any covered critical illness;</li> <li>- <b>Early Payer Rider:</b> Waives premiums upon policy owner's death/TPD/covered critical illness;</li> <li>- <b>Enhanced Spouse Rider:</b> Waives premiums upon spouse's death/TPD/TPD/advanced stage critical illness;</li> </ul>	<p><b>ALB 0/ ANB 1</b></p> <ul style="list-style-type: none"> <li>- Lowest annual premium (Basic + ECI + CI) for female</li> <li>- Competitive ECI rider premium</li> <li>- Lowest CI rider premium</li> <li>- Competitive Guaranteed Death Benefit over total basic premium paid for Multiplier expiry age 80 &amp; above @ Policy Year 85 / ANB 86 / ALB 85</li> </ul> <p><b>ALB29/ ANB 30</b></p> <ul style="list-style-type: none"> <li>- Lowest annual premium (Basic + ECI + CI)</li> <li>- Competitive ECI rider premium</li> <li>- Lowest CI rider premium</li> <li>- Best Guaranteed Surrender Value over total basic premium paid for Multiplier expiry age 75 &amp; below</li> <li>- Competitive Guaranteed Death Benefit over total basic premium paid</li> </ul>
Etiga	Essential lifetime secure	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Participates in Etiga's Participating Fund for non-guaranteed bonuses</li> <li>- Multiplier Benefit for high coverage: 2X, 3X, 4X, or 5X basic sum insured</li> <li>- Multiplier Benefit reduces by 10% each year for 5 years after selected expiry age</li> <li>- Retirement Option: 10 yearly payments starting from age 65</li> <li>- Premium Relief Benefit for unforeseen circumstances</li> <li>- Guaranteed Insurability Benefit Option for key life events</li> <li>- Surrender Benefit paid in lump sum</li> <li>- Full underwriting required</li> </ul>	<ul style="list-style-type: none"> <li>- <b>CI benefit rider:</b> accelerates Death Benefit for 63 severe-stage critical illnesses;</li> <li>- <b>Early CI benefit rider:</b> accelerates Death Benefit for early, intermediate, severe stage illnesses; additional coverage for Special &amp; Juvenile conditions, top 3 Critical Illnesses: monthly payout for severe illnesses; future premiums waived for early, intermediate stages;</li> <li>- <b>Extra secure waiver:</b> waives premiums for covered critical illness</li> <li>- <b>Extra payer waiver:</b> waives premium for policy owner's death/TPD/CI</li> </ul>	<p><b>ALB 0/ ANB 1</b></p> <ul style="list-style-type: none"> <li>- Lowest annual premium (Basic + ECI + CI) for male</li> <li>- Lowest basic premium</li> <li>- Competitive Guaranteed Death Benefit over total basic premium paid</li> <li>- Competitive Total Death Benefit over total basic premium paid</li> <li>- Competitive Total Surrender Value over total basic premium paid</li> <li>- Highest Total Illustrated Yield at age 65 (Based on 4.25% IRR)</li> </ul> <p><b>ALB29/ ANB 30</b></p> <ul style="list-style-type: none"> <li>- Lowest basic premium for female</li> <li>- Competitive Guaranteed Death Benefit over total basic premium paid for female</li> </ul>
Income	Complete Life Secure	<ul style="list-style-type: none"> <li>- Protection against death, terminal illness, total and permanent disability, and accidental death</li> <li>- Multiplier Cover (MC): 100%, 200%, 300%, 400%, or 500% of sum assured</li> <li>- MC applicable before age 65, 75 or 80, chosen by the policyholder</li> <li>- Premium payment terms: 5, 10, 15, 20, 25, 30 years, or up to age 64</li> <li>- Participates in Income's Life Participating Fund for non-guaranteed bonuses</li> <li>- Retrenchment Benefit waives premium for up to six months</li> <li>- Request to exercise Flexi Cash Access option to use a percentage of the basic policy's sum insured for its cash value to receive an annual cash payout to supplement retirement income.</li> <li>- Offers Guaranteed Insurability Option to Buy Another Life Policy from Income with only death, and total and permanent disability benefits on the insured's own life upon reaching different covered life events.</li> <li>- Full underwriting required</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Early Critical Secure:</b> Coverage for early, intermediate, advanced stage specified dread diseases; Coverage up to age 65, 75 or 80; Advanced Restoration Benefit; Guaranteed Post-Early DD cover option; Special and Mental Benefit for five claims; Juvenile Benefit</li> <li>- <b>Advanced Critical Secure:</b> Coverage for 54 specified dread diseases; Coverage up to age 65, 75 or 80; Major Impact Benefit;</li> <li>- <b>Hospital CashAid:</b> Pays Hospital Cash Benefit; Pays double sum assured for ICU; Pays 10 times sum assured for Major Impact; Recovery Benefit; Guaranteed Insurability Option (GIO);</li> <li>- <b>Dread Disease Premium Waiver:</b> waives future premiums upon specified dread diseases (except for angioplasty and other invasive treatment for Coronary Artery); Option of renewability;</li> <li>- <b>Payer Premium Waiver:</b> waives future premiums upon Death/TPD of the policyholder;</li> <li>- <b>Enhanced Payer Premium Waiver:</b> waives future premiums upon Death/TPD/specified dread disease of the policyholder; Option of renewability;</li> </ul>	<p><b>ALB 0/ ANB 1</b></p> <ul style="list-style-type: none"> <li>- Best value for Total Surrender Value over total basic premium paid @ Policy Year 90 / ANB 91 / ALB 90</li> </ul> <p><b>ALB 29/ ANB 30</b></p> <ul style="list-style-type: none"> <li>- Lowest basic premium for male</li> <li>- Best in Total Surrender Value over total basic premium paid</li> <li>- Competitive Total Illustrated Yield at age 70 (Based on 4.25% IRR)</li> </ul>
Manulife	LifeReady Plus (II)	<ul style="list-style-type: none"> <li>- Coverage against death, terminal illness, and total and permanent disability</li> <li>- Optional Life Benefit Multiplier (II) for enhanced coverage: 2X, 3X, 4X, or 5X up to age 70 or 80</li> <li>- Premium payment terms: 10, 15, 20, 25 years, or up to age 99</li> <li>- Health Advantage Benefit for premium discount based on health criteria</li> <li>- Option to purchase a new policy without proof of good health at key life events</li> <li>- Retrenchment Benefit waives premiums for six months</li> <li>- Financial Flexibility option for annual payout and additional interest</li> <li>- Full underwriting required</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Early Critical Care Rider (III):</b> Covers early to advanced stage CI; Accelerates death benefit; Special Benefit conditions(max six claims); Serious illness of a Child Benefit; Recovery Plus Benefit for ICU coverage</li> <li>- <b>Critical Care Rider (III):</b> Covers advanced stage CI; Accelerates death benefit (except Angioplasty and Other Invasive Treatment for Coronary Artery) upon diagnosis of CI; Serious Illness of a Child Benefit; Recovery Plus Benefit for ICU coverage</li> <li>- <b>Early Critical Care Waiver Rider:</b> Waiver of all future premiums on the Basic plan including supplements when diagnosed with covered CI</li> <li>- <b>Payer Benefit Plus Rider (II) Spouse:</b> Waiver of premiums on juvenile or third-party policies (except company-owned) when spouse of the owner dies or sustains total and permanent disability, terminal illness or covered Advanced stage CI</li> <li>- <b>Critical Care Waiver (III):</b> Waiver of premiums when diagnosed with covered advanced stage CI</li> <li>- <b>Payer Benefit Rider (II):</b> Waiver of premiums on juvenile or third-party policies (except company-owned) when owner dies or sustains total and permanent disability or terminal illness</li> <li>- <b>Payer Benefit Plus Rider (II):</b> Waiver of premiums on juvenile or third-party policies (except company-owned) when owner dies or sustains total and permanent disability, terminal illness or covered Advanced stage CI</li> </ul>	-

### Non-Provider Plans

This information is accurate as at [24/01/2025](#)

Provider	Plan	Product Info
AIA	AIA Guaranteed Protect Plus (IV)	<a href="https://www.aia.com.sg/en/our-products/life-insurance/whole-life-insurance/aia-guaranteed-protect-plus-iv">https://www.aia.com.sg/en/our-products/life-insurance/whole-life-insurance/aia-guaranteed-protect-plus-iv</a>
FWD	FWD Life Protection	<a href="https://www.fwd.com.sg/personalised-financial-advice/life-protection/">https://www.fwd.com.sg/personalised-financial-advice/life-protection/</a>
Great Eastern	GREAT Flexi Protect 3	<a href="https://www.greasternlife.com.sg/en/personal-insurance/our-products/life-insurance/great-flexi-protect-series.html">https://www.greasternlife.com.sg/en/personal-insurance/our-products/life-insurance/great-flexi-protect-series.html</a>
HSBC Life	Life Treasure III	<a href="https://www.insurance.hsbc.com.sg/life-and-critical-illness/products/life-treasure-iii/">https://www.insurance.hsbc.com.sg/life-and-critical-illness/products/life-treasure-iii/</a>
Prudential	PRUActive Life III	<a href="https://www.prudential.com.sg/products/life-insurance/whole-life-insurance/pruactive-life-iii">https://www.prudential.com.sg/products/life-insurance/whole-life-insurance/pruactive-life-iii</a>

The above are similar products from non-providers of PIAS. We have included them for your reference to facilitate your comparisons against similar products from PIAS approved suite.



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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



PROFESSIONAL INVESTMENT ADVISORY SERVICES

#### Notes

1. The value comparison is based on the specified sum assured and the premium payment term.
  - Sum assured: Death/TPD/TI: \$100k, ECI rider: \$50k, CI rider: \$50k
  - Premium Payment Term: 20 years
2. The comparison includes two different ages (ANB 1 and ANB 30) and two different multiplier expiry ages (75 and below, and 80 and above).
3. The values in the comparison are derived from the respective policy illustrations.
4. Customer promotions are excluded from the comparison unless they are reflected in the policy illustration.

#### Plan exclusions

1. For the value comparison with a Multiplier Expiry Age of 75 or below, the following plans have been excluded from the comparison
  - China Life Whole Life Guardian Series 2 has is no multiplier benefit.
  - China Life Multiplier Guardian/ Guardian Plus only have multiplier expiry age is till age 88. Refer to Multiplier Exp. Age  $\geq$  80 for the value comparison against other plans.
2. For the value comparison with a Multiplier Expiry Age of 80 or above, the following plan has been excluded from the comparison
  - China Life Whole Life Guardian Series 2 has is no multiplier benefit.



<b>Profile:</b> ANB1 MNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 75 and below 20 years premium payment term	Singlife Whole Life Choice	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>					
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 75)	3x (till ANB 76)	3x (till ANB 76)	3x (till ALB 75)	3x (till ALB 70)
<b>Premium</b>					
Premium Term (years)	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 1,200	\$ 1,129	\$ 889	\$ 1,158	\$ 1,188
Annual Rider Premium (ECI)	\$ 452	\$ 254	\$ 392	\$ 697	\$ 485
Annual Rider Premium (CI)	\$ 211	\$ 122	\$ 138	\$ 270	\$ 242
Total Annual Premium	\$ 1,863	\$ 1,505	\$ 1,419	\$ 2,125	\$ 1,915
Total Basic Premium	\$ 24,000	\$ 22,584	\$ 17,780	\$ 23,157	\$ 23,763
Total Rider Premium (ECI)	\$ 9,030	\$ 5,082	\$ 7,830	\$ 13,938	\$ 9,700
Total Rider Premium (CI)	\$ 4,220	\$ 2,435	\$ 2,760	\$ 5,400	\$ 4,835
Total Premium Payable	\$ 37,250	\$ 30,101	\$ 28,370	\$ 42,495	\$ 38,299
<b>Coverage @ Inception (Sum Assured)</b>					
Death/TPD/TI over Annual Basic Premium	250.00	265.67	337.46	259.10	252.49
ECI over Annual Rider Premium (ECI)	332.23	590.32	383.14	215.24	309.27
CI over Annual Rider Premium (CI)	710.90	1232.03	1086.96	555.56	620.42
<b>Coverage @ Policy Year 65 / ANB 66 / ALB 65</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	12.50	13.28	16.87	12.96	12.62
Death/TPD/TI over Total Basic Premium	19.06	13.28	17.03	14.07	13.16
Guaranteed Surrender Value over Total Basic Premium	2.60	2.17	2.17	1.81	1.16
Total Surrender Value over Total Basic Premium	6.92	6.32	7.81	7.02	6.05
<b>Coverage @ Policy Year 80 / ANB 81 / ALB 80</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	6.25	6.64	8.44	4.32	4.21
Total Death/TPD/TI over Total Basic Premium	15.61	17.45	22.72	18.40	15.94
Guaranteed Surrender Value over Total Basic Premium	3.35	3.04	3.00	2.66	1.57
Total Surrender Value over Total Basic Premium	11.06	11.99	12.47	12.46	9.58
<b>Coverage @ Policy Year 90 / ANB 91 / ALB 90</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	4.17	6.64	8.44	4.32	4.21
Total Death/TPD/TI over Total Basic Premium	15.66	19.48	25.41	21.81	17.98
Guaranteed Surrender Value over Total Basic Premium	3.80	3.83	3.48	3.20	1.82
Total Surrender Value over Total Basic Premium	14.31	15.95	15.80	16.82	12.29
<b>Total Illustrated Yield at age 65 (Based on 4.25% IRR)</b>	3.60%	3.33%	3.73%	3.54%	3.26%

Best Value

2nd Best Value

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<b>Profile:</b> ANB1 FNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 75 and below 20 years premium payment term	<b>Singlife Whole Life Choice</b>	<b>China Taiping I-Secure Legacy (II)</b>	<b>Etiqua Essential Lifetime secure</b>	<b>Income Complete Life Secure</b>	<b>Manulife LifeReady Plus (II)</b>
<b>Sum Assured</b>					
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 75)	3x (till ANB 76)	3x (till ANB 76)	3x (till ALB 75)	3x (till ALB 70)
<b>Premium</b>					
Premium Term (years)	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 1,115	\$ 1,062	\$ 857	\$ 1,105	\$ 1,188
Annual Rider Premium (ECI)	\$ 531	\$ 286	\$ 670	\$ 768	\$ 485
Annual Rider Premium (CI)	\$ 234	\$ 135	\$ 255	\$ 279	\$ 242
Total Annual Premium	\$ 1,879	\$ 1,482	\$ 1,782	\$ 2,152	\$ 1,915
Total Basic Premium	\$ 22,300	\$ 21,242	\$ 17,140	\$ 22,107	\$ 23,763
Total Rider Premium (ECI)	\$ 10,610	\$ 5,715	\$ 13,390	\$ 15,357	\$ 9,700
Total Rider Premium (CI)	\$ 4,670	\$ 2,692	\$ 5,100	\$ 5,584	\$ 4,835
Total Premium Payable	\$ 37,580	\$ 29,649	\$ 35,630	\$ 43,048	\$ 38,299
<b>Coverage @ Inception (Sum Assured)</b>					
Death/TPD/TI over Annual Basic Premium	269.06	282.46	350.06	271.41	252.49
ECI over Annual Rider Premium (ECI)	282.75	524.93	224.05	195.35	309.27
CI over Annual Rider Premium (CI)	642.40	1114.41	588.24	537.25	620.42
<b>Coverage @ Policy Year 65 / ANB 66 / ALB 65</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	13.45	14.12	17.50	13.57	12.62
Death/TPD/TI over Total Basic Premium	20.51	14.12	17.67	14.74	13.16
Guaranteed Surrender Value over Total Basic Premium	2.64	2.20	2.25	1.78	1.16
Total Surrender Value over Total Basic Premium	7.04	6.42	8.11	6.90	6.05
<b>Coverage @ Policy Year 80 / ANB 81 / ALB 80</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	6.73	7.06	8.75	4.52	4.21
Total Death/TPD/TI over Total Basic Premium	16.80	18.56	23.57	19.27	15.94
Guaranteed Surrender Value over Total Basic Premium	3.48	3.18	3.11	2.71	1.57
Total Surrender Value over Total Basic Premium	11.50	12.53	12.93	12.67	9.58
<b>Coverage @ Policy Year 90 / ANB 91 / ALB 90</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	4.48	7.06	8.75	4.52	4.21
Total Death/TPD/TI over Total Basic Premium	16.86	20.71	26.36	22.85	17.98
Guaranteed Surrender Value over Total Basic Premium	3.97	3.81	3.61	3.26	1.82
Total Surrender Value over Total Basic Premium	14.96	16.78	16.39	17.10	12.29
<b>Total Illustrated Yield at age 65 (Based on 4.25% IRR)</b>	3.60%	3.36%	3.80%	3.51%	3.26%

Best Value

2nd Best Value

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<b>Profile:</b> ANB1 MNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 80 and above 20 years premium payment term	Singlife Whole Life Choice	China Life Multiplier Guardian	China Life Multiplier Guardian Plus	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>							
Death/TPD/CI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 80)	3x (till ALB 88)	3x (till ALB 88)	3x (till ANB 86)	3x (till ANB 81)	3x (till ALB 80)	3x (till ALB 80)
<b>Premium</b>							
Premium Term (years)	20	20	20	20	20	20	20
Annual Basic Premium (Death/TPD/CI)	\$ 1,224	\$ 1,600	\$ 1,978	\$ 1,137	\$ 889	\$ 1,169	\$ 1,258
Annual Rider Premium (ECI)	\$ 489	\$ -	\$ -	\$ 256	\$ 392	\$ 713	\$ 540
Annual Rider Premium (CI)	\$ 262	\$ -	\$ -	\$ 123	\$ 138	\$ 284	\$ 274
Total Annual Premium	\$ 1,975	\$ 1,600	\$ 1,978	\$ 1,516	\$ 1,419	\$ 2,166	\$ 2,073
Total Basic Premium	\$ 24,480	\$ 32,000	\$ 39,560	\$ 22,732	\$ 17,780	\$ 23,387	\$ 25,167
Total Rider Premium (ECI)	\$ 9,770	\$ -	\$ -	\$ 5,126	\$ 7,830	\$ 14,261	\$ 10,798
Total Rider Premium (CI)	\$ 5,240	\$ -	\$ -	\$ 2,465	\$ 2,760	\$ 5,677	\$ 5,485
Total Premium Payable	\$ 39,490	\$ 32,000	\$ 39,560	\$ 30,323	\$ 28,370	\$ 43,325	\$ 41,450
<b>Coverage @ Inception (Sum Assured)</b>							
Death/TPD/CI over Annual Basic Premium	245.10	187.50	151.67	263.95	337.46	256.55	238.41
ECI over Annual Rider Premium (ECI)	307.06	-	-	585.25	383.14	210.36	277.83
CI over Annual Rider Premium (CI)	572.52	-	-	1217.04	1086.96	528.45	546.93
<b>Coverage @ Policy Year 65 / ANB 66 / ALB 65</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	12.25	9.38	7.58	13.20	16.87	12.83	11.92
Total Death/TPD/CI over Total Basic Premium	18.09	12.93	10.46	13.20	17.03	13.94	12.43
Guaranteed Surrender Value over Total Basic Premium	2.54	1.28	0.93	2.16	2.17	1.80	1.09
Total Surrender Value over Total Basic Premium	6.78	5.28	3.84	6.28	7.81	6.95	5.71
<b>Coverage @ Policy Year 85 / ANB 86 / ALB 85</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	6.13	9.38	7.58	13.20	8.44	4.28	3.97
Total Death/TPD/CI over Total Basic Premium	16.33	16.75	13.55	18.33	24.09	19.85	16.00
Guaranteed Surrender Value over Total Basic Premium	3.50	2.27	1.76	3.32	3.25	2.91	1.60
Total Surrender Value over Total Basic Premium	12.35	12.16	9.41	13.84	14.16	14.42	10.27
<b>Coverage @ Policy Year 90 / ANB 91 / ALB 90</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	4.08	3.13	2.53	6.60	8.44	4.28	3.97
Total Death/TPD/CI over Total Basic Premium	15.36	17.76	14.37	19.35	25.41	21.60	16.97
Guaranteed Surrender Value over Total Basic Premium	3.72	2.49	1.96	3.60	3.48	3.17	1.72
Total Surrender Value over Total Basic Premium	14.03	14.16	11.12	15.85	15.80	16.65	11.60
<b>Total Illustrated Yield at age 65 (Based on 4.25% IRR)</b>	3.58%	3.02%	2.44%	3.32%	3.73%	3.52%	3.16%

Best Value

2nd Best Value

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<b>Profile:</b> ANB1 FNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 80 and above 20 years premium payment term	Singlife Whole Life Choice	China Life Multiplier Guardian	China Life Multiplier Guardian Plus	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>							
Death/TPD/CI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 80)	3x (till ALB 88)	3x (till ALB 88)	3x (till ANB 86)	3x (till ANB 81)	3x (till ALB 80)	3x (till ALB 80)
<b>Premium</b>							
Premium Term (years)	20	20	20	20	20	20	20
Annual Basic Premium (Death/TPD/CI)	\$ 1,131	\$ 1,450	\$ 2,149	\$ 1,069	\$ 857	\$ 1,117	\$ 1,258
Annual Rider Premium (ECI)	\$ 554	\$ -	\$ -	\$ 288	\$ 255	\$ 817	\$ 540
Annual Rider Premium (CI)	\$ 257	\$ -	\$ -	\$ 136	\$ 670	\$ 286	\$ 274
Total Annual Premium	\$ 1,941	\$ 1,450	\$ 2,149	\$ 1,493	\$ 1,782	\$ 2,220	\$ 2,073
Total Basic Premium	\$ 22,620	\$ 29,000	\$ 42,980	\$ 21,370	\$ 17,140	\$ 22,337	\$ 25,167
Total Rider Premium (ECI)	\$ 11,070	\$ -	\$ -	\$ 5,760	\$ 5,100	\$ 16,349	\$ 10,798
Total Rider Premium (CI)	\$ 5,130	\$ -	\$ -	\$ 2,726	\$ 13,390	\$ 5,723	\$ 5,485
Total Premium Payable	\$ 38,820	\$ 29,000	\$ 42,980	\$ 29,856	\$ 35,630	\$ 44,409	\$ 41,450
<b>Coverage @ Inception (Sum Assured)</b>							
Death/TPD/CI over Annual Basic Premium	265.25	206.90	139.60	280.77	350.06	268.61	238.41
ECI over Annual Rider Premium (ECI)	271.00	-	-	520.83	588.24	183.50	277.83
CI over Annual Rider Premium (CI)	584.80	-	-	1100.51	224.05	524.20	546.93
<b>Coverage @ Policy Year 65 / ANB 66 / ALB 65</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	13.26	10.34	6.98	14.04	17.50	13.43	11.92
Total Death/TPD/CI over Total Basic Premium	20.22	14.27	9.53	14.04	17.67	14.59	12.43
Guaranteed Surrender Value over Total Basic Premium	2.60	1.30	0.79	2.19	2.25	1.76	1.09
Total Surrender Value over Total Basic Premium	6.94	5.37	3.26	6.38	8.11	6.83	5.71
<b>Coverage @ Policy Year 85 / ANB 86 / ALB 85</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	6.63	10.34	6.98	14.04	8.75	4.48	3.97
Total Death/TPD/CI over Total Basic Premium	17.67	18.48	12.47	19.50	24.95	20.79	16.00
Guaranteed Surrender Value over Total Basic Premium	3.68	2.43	1.57	3.47	3.37	2.95	1.60
Total Surrender Value over Total Basic Premium	12.99	13.02	8.41	14.47	14.69	14.65	10.27
<b>Coverage @ Policy Year 90 / ANB 91 / ALB 90</b>							
Guaranteed Death/TPD/CI over Total Basic Premium	4.42	3.45	2.33	7.02	8.75	4.48	3.97
Total Death/TPD/CI over Total Basic Premium	16.62	19.60	13.22	20.59	26.36	22.61	16.97
Guaranteed Surrender Value over Total Basic Premium	3.91	2.71	1.77	3.79	3.61	3.22	1.72
Total Surrender Value over Total Basic Premium	14.75	15.38	10.08	16.67	16.39	16.92	11.60
<b>Total Illustrated Yield at age 65 (Based on 4.25% IRR)</b>	3.59%	3.05%	2.14%	3.35%	3.80%	3.49%	3.16%

Best Value

2nd Best Value

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<b>Profile:</b> ANB30 MNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 75 and below 20 years premium payment term	Singlife Whole Life Choice	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>					
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
	3x	3x	3x	3x	3x
Multiplier or Equivalent	(till ANB 75)	(till ANB 76)	(till ANB 76)	(till ALB 75)	(till ALB 70)
<b>Premium</b>					
Premium Term (years)	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 2,510	\$ 2,227	\$ 2,372	\$ 2,043	\$ 2,395
Annual Rider Premium (ECI)	\$ 1,200	\$ 784	\$ 1,113	\$ 1,548	\$ 828
Annual Rider Premium (CI)	\$ 614	\$ 458	\$ 598	\$ 783	\$ 534
Total Annual Premium	\$ 4,324	\$ 3,469	\$ 4,083	\$ 4,374	\$ 3,758
Total Basic Premium	\$ 50,200	\$ 44,536	\$ 47,440	\$ 40,854	\$ 47,907
Total Rider Premium (ECI)	\$ 23,990	\$ 15,689	\$ 22,250	\$ 30,968	\$ 16,568
Total Rider Premium (CI)	\$ 12,280	\$ 9,159	\$ 11,960	\$ 15,657	\$ 10,686
Total Premium Payable	\$ 86,470	\$ 69,384	\$ 81,650	\$ 87,479	\$ 75,161
<b>Coverage @ Inception (Sum Assured)</b>					
Death/TPD/TI over Annual Basic Premium	119.52	134.72	126.48	146.86	125.24
ECI over Annual Rider Premium (ECI)	125.05	191.22	134.83	96.87	181.07
CI over Annual Rider Premium (CI)	244.30	327.55	250.84	191.61	280.75
<b>Coverage @ Policy Year 35 / ANB 65 / ALB 64</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	5.98	6.74	6.32	7.34	6.26
Total Death/TPD/TI over Total Basic Premium	7.22	6.74	6.32	7.34	6.26
Guaranteed Surrender Value over Total Basic Premium	1.05	1.07	0.70	0.88	0.62
Total Surrender Value over Total Basic Premium	1.85	1.79	1.37	2.14	1.99
<b>Coverage @ Policy Year 50 / ANB 80 / ALB 79   ALB 80 for Manulife</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	3.49	4.04	3.16	2.45	2.09
Total Death/TPD/TI over Total Basic Premium	5.76	5.11	3.74	6.05	5.38
Guaranteed Surrender Value over Total Basic Premium	1.49	1.51	1.11	1.41	0.84
Total Surrender Value over Total Basic Premium	3.34	3.44	2.92	4.39	3.43
<b>Coverage @ Policy Year 60 / ANB 90 / ALB 89   ANB 91 for China Taiping / ALB 90 Manulife</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	1.99	3.37	3.16	2.45	2.09
Total Death/TPD/TI over Total Basic Premium	5.08	6.24	6.01	7.32	6.19
Guaranteed Surrender Value over Total Basic Premium	1.75	1.84	1.25	1.70	0.95
Total Surrender Value over Total Basic Premium	4.54	5.11	4.01	6.14	4.37
<b>Total Illustrated Yield at age 70 (Based on 4.25% IRR)</b>	3.00%	2.81%	2.09%	3.51%	2.99%

Best Value

2nd Best Value

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<b>Profile:</b> ANB30 FNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 75 and below 20 years premium payment term	Singlife Whole Life Choice	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>					
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 75)	3x (till ANB 76)	3x (till ANB 76)	3x (till ALB 75)	3x (till ALB 70)
<b>Premium</b>					
Premium Term (years)	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 2,253	\$ 2,052	\$ 1,944	\$ 1,995	\$ 2,288
Annual Rider Premium (ECI)	\$ 1,342	\$ 860	\$ 1,468	\$ 1,734	\$ 967
Annual Rider Premium (CI)	\$ 618	\$ 447	\$ 898	\$ 797	\$ 535
Total Annual Premium	\$ 4,213	\$ 3,359	\$ 4,310	\$ 4,526	\$ 3,789
Total Basic Premium	\$ 45,060	\$ 41,036	\$ 38,880	\$ 39,905	\$ 45,751
Total Rider Premium (ECI)	\$ 26,840	\$ 17,201	\$ 29,360	\$ 34,672	\$ 19,338
Total Rider Premium (CI)	\$ 12,350	\$ 8,938	\$ 17,950	\$ 15,934	\$ 10,693
Total Premium Payable	\$ 84,250	\$ 67,175	\$ 86,190	\$ 90,511	\$ 75,782
<b>Coverage @ Inception (Sum Assured)</b>					
Death/TPD/TI over Annual Basic Premium	133.16	146.21	154.32	150.36	131.15
ECI over Annual Rider Premium (ECI)	111.77	174.41	102.18	86.53	155.14
CI over Annual Rider Premium (CI)	242.91	335.65	167.13	188.28	280.56
<b>Coverage @ Policy Year 35 / ANB 65 / ALB 64</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	6.66	7.31	7.72	7.52	6.56
Total Death/TPD/TI over Total Basic Premium	8.95	7.31	7.72	7.52	6.56
Guaranteed Surrender Value over Total Basic Premium	1.10	1.11	0.85	0.86	0.65
Total Surrender Value over Total Basic Premium	1.95	1.85	1.67	2.09	2.08
<b>Coverage @ Policy Year 50 / ANB 80 / ALB 79   Policy Year 51 ALB 80 for Manulife</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	3.88	4.39	3.86	2.51	2.19
Total Death/TPD/TI over Total Basic Premium	6.42	5.54	4.56	6.20	5.63
Guaranteed Surrender Value over Total Basic Premium	1.61	1.61	1.36	1.39	0.88
Total Surrender Value over Total Basic Premium	3.59	3.66	3.56	4.35	3.59
<b>Coverage @ Policy Year 60 / ANB 90 / ALB 89   Policy Year 61 ANB 91 for China Taiping ALB 90 Manulife</b>					
Guaranteed Death/TPD/TI over Total Basic Premium	2.22	3.66	3.86	2.51	2.19
Total Death/TPD/TI over Total Basic Premium	5.66	6.77	7.33	7.49	6.48
Guaranteed Surrender Value over Total Basic Premium	1.89	1.97	1.52	1.67	1.00
Total Surrender Value over Total Basic Premium	4.92	5.48	4.89	6.04	4.58
<b>Total Illustrated Yield at age 70 (Based on 4.25% IRR)</b>	3.13%	2.96%	2.09%	3.40%	3.14%

Best Value

2nd Best Value

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<b>Profile:</b> ANB30 MNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 80 and above 20 years premium payment term	Singlife Whole Life Choice	China Life Multiplier Guardian	China Life Multiplier Guardian Plus	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>							
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 80)	3x (till ALB 88)	3x (till ALB 88)	3x (till ANB 86)	3x (till ANB 81)	3x (till ALB 80)	3x (till ALB 80)
<b>Premium</b>							
Premium Term (years)	20	20	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 2,630	\$ 3,391	\$ 4,348	\$ 2,423	\$ 2,474	\$ 2,227	\$ 2,635
Annual Rider Premium (ECI)	\$ 1,306	\$ -	\$ -	\$ 818	\$ 1,154	\$ 824	\$ 1,046
Annual Rider Premium (CI)	\$ 789	\$ -	\$ -	\$ 483	\$ 625	\$ 770	\$ 689
Total Annual Premium	\$ 4,725	\$ 3,391	\$ 4,348	\$ 3,724	\$ 4,253	\$ 3,820	\$ 4,370
Total Basic Premium	\$ 52,600	\$ 67,820	\$ 86,960	\$ 48,456	\$ 49,480	\$ 44,537	\$ 52,695
Total Rider Premium (ECI)	\$ 26,110	\$ -	\$ -	\$ 16,369	\$ 23,080	\$ 16,476	\$ 20,923
Total Rider Premium (CI)	\$ 15,780	\$ -	\$ -	\$ 9,656	\$ 12,500	\$ 15,392	\$ 13,786
Total Premium Payable	\$ 94,490	\$ 67,820	\$ 86,960	\$ 74,481	\$ 85,060	\$ 76,405	\$ 87,404
<b>Coverage @ Inception (Sum Assured)</b>							
Death/TPD/TI over Annual Basic Premium	114.07	88.47	69.00	123.82	121.26	134.72	113.86
ECI over Annual Rider Premium (ECI)	114.90	-	-	183.27	129.98	182.08	143.38
CI over Annual Rider Premium (CI)	190.11	-	-	310.69	240.00	194.91	217.61
<b>Coverage @ Policy Year 35 / ANB 65 / ALB 64</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	5.70	4.42	3.45	6.19	6.06	6.74	5.69
Total Death/TPD/TI over Total Basic Premium	6.89	4.42	3.45	6.19	6.06	6.74	5.69
Guaranteed Surrender Value over Total Basic Premium	1.00	0.58	0.37	0.88	0.67	0.91	0.57
Total Surrender Value over Total Basic Premium	1.77	1.26	0.81	1.64	1.31	1.61	1.81
<b>Coverage @ Policy Year 55 / ANB 85 / ALB 84   Policy Year 56 ALB 85 for Manulife ANB 86 for China Taiping</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	3.33	4.42	3.45	6.19	3.03	2.25	1.90
Total Death/TPD/TI over Total Basic Premium	5.88	5.04	3.93	6.19	5.17	5.68	5.25
Guaranteed Surrender Value over Total Basic Premium	1.55	1.05	0.75	1.56	1.14	1.53	0.82
Total Surrender Value over Total Basic Premium	3.73	3.58	2.57	3.82	3.33	4.11	3.50
<b>Coverage @ Policy Year 60 / ANB 90 / ALB 89   Policy Year 61 ALB 90 for Manulife</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	1.90	1.47	1.15	3.71	3.03	2.25	1.90
Total Death/TPD/TI over Total Basic Premium	4.85	5.68	4.43	5.66	5.76	6.16	5.63
Guaranteed Surrender Value over Total Basic Premium	1.67	1.16	0.85	1.67	1.20	1.76	0.87
Total Surrender Value over Total Basic Premium	4.34	4.45	3.28	4.57	3.84	4.84	3.98
<b>Total Illustrated Yield at age 70 (Based on 4.25% IRR)</b>	2.88%	1.72%	0.37%	2.53%	1.95%	2.70%	2.68%

Best Value

2nd Best Value

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<b>Profile:</b> ANB30 FNS 100K for death, 50k for ECI, 50k for CI 3X multiplier with expiry age 80 and above 20 years premium payment term	Singlife Whole Life Choice	China Life Multiplier Guardian	China Life Multiplier Guardian Plus	China Taiping I-Secure Legacy (II)	Etiqua Essential Lifetime secure	Income Complete Life Secure	Manulife LifeReady Plus (II)
<b>Sum Assured</b>							
Death/TPD/TI	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Early Critical Illness (ECI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Advanced Critical Illness (CI)	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Multiplier or Equivalent	3x (till ANB 80)	3x (till ALB 88)	3x (till ALB 88)	3x (till ANB 86)	3x (till ANB 81)	3x (till ALB 80)	3x (till ALB 80)
<b>Premium</b>							
Premium Term (years)	20	20	20	20	20	20	20
Annual Basic Premium (Death/TPD/TI)	\$ 2,337	\$ 3,034	\$ 4,009	\$ 2,239	\$ 2,015	\$ 2,053	\$ 2,501
Annual Rider Premium (ECI)	\$ 1,434	\$ -	\$ -	\$ 896	\$ 1,505	\$ 1,792	\$ 1,162
Annual Rider Premium (CI)	\$ 678	\$ -	\$ -	\$ 474	\$ 931	\$ 929	\$ 663
Total Annual Premium	\$ 4,449	\$ 3,034	\$ 4,009	\$ 3,609	\$ 4,451	\$ 4,774	\$ 4,326
Total Basic Premium	\$ 46,740	\$ 60,680	\$ 80,180	\$ 44,780	\$ 40,300	\$ 41,059	\$ 50,022
Total Rider Premium (ECI)	\$ 28,680	\$ -	\$ -	\$ 17,920	\$ 30,100	\$ 35,837	\$ 23,234
Total Rider Premium (CI)	\$ 13,550	\$ -	\$ -	\$ 9,474	\$ 18,620	\$ 18,588	\$ 13,268
Total Premium Payable	\$ 88,970	\$ 60,680	\$ 80,180	\$ 72,174	\$ 89,020	\$ 95,484	\$ 86,524
<b>Coverage @ Inception (Sum Assured)</b>							
Death/TPD/TI over Annual Basic Premium	128.37	98.88	74.83	133.99	148.88	146.13	119.95
ECI over Annual Rider Premium (ECI)	104.60	-	-	167.41	99.67	83.71	129.12
CI over Annual Rider Premium (CI)	221.40	-	-	316.66	161.12	161.39	226.11
<b>Coverage @ Policy Year 35 / ANB 65 / ALB 64</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	6.42	4.94	3.74	6.70	7.44	7.31	6.00
Total Death/TPD/TI over Total Basic Premium	7.76	4.94	3.74	6.70	7.44	7.31	6.00
Guaranteed Surrender Value over Total Basic Premium	1.06	0.60	0.37	1.02	0.82	0.84	0.60
Total Surrender Value over Total Basic Premium	1.89	1.29	0.81	1.70	1.61	2.03	1.96
<b>Coverage @ Policy Year 55 / ANB 85 / ALB 84   Policy Year 56 ALB 85 for Manulife ANB 86 for China Taiping</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	3.74	4.94	3.74	6.70	3.72	2.44	2.00
Total Death/TPD/TI over Total Basic Premium	6.61	5.64	4.27	6.70	6.34	6.63	5.53
Guaranteed Surrender Value over Total Basic Premium	1.63	1.13	0.79	1.66	1.40	1.49	0.86
Total Surrender Value over Total Basic Premium	4.08	3.87	2.70	4.06	4.09	5.03	3.69
<b>Coverage @ Policy Year 60 / ANB 90 / ALB 89   Policy Year 61 ALB 90 for Manulife</b>							
Guaranteed Death/TPD/TI over Total Basic Premium	2.14	1.65	1.25	4.02	3.72	2.44	2.00
Total Death/TPD/TI over Total Basic Premium	5.46	6.35	4.80	6.13	7.07	7.28	5.93
Guaranteed Surrender Value over Total Basic Premium	1.82	1.27	0.91	1.78	1.47	1.62	0.91
Total Surrender Value over Total Basic Premium	4.74	4.88	3.50	4.88	4.72	5.87	4.19
<b>Total Illustrated Yield at age 70 (Based on 4.25% IRR)</b>	3.04%	1.85%	0.40%	2.67%	2.62%	3.30%	2.85%

Best Value

2nd Best Value

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