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



# Single Premium Whole Life with yearly/monthly Income

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This information is accurate as of **06 December 2024** 

Provider	Plan	Source of Fund	Туре	Product Info
AIA	AIA Platinum Gift for Life Plus (II))	Cash	Single Premium with Payout	https://www.aia.com.sg/en/our-products/platinum/wealth-accumulation/aia-platinum-gift-for-life-series
FWD	FWD Life Income Plus	Cash	Single Premium with Payout	https://www.fwd.com.sg/personalised-financial-advice/life-income-plus/
Great Eastern	Prestige Life Rewards 5A (SGD)	Cash	Single Premium with Payout	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
Great Eastern	Prestige Life Rewards 5 (SGD)	Cash	Single Premium with Payout	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
Great Eastern	Prestige Life Rewards 4 (USD)	Cash	Single Premium with Payout	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
Great Eastern	Prestige Life Rewards 4 (USD)	Cash	Single Premium with Payout	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/wealth-accumulation/prestige-life-rewards-series.html
HSBC Life	Prestige Life Rewards 5 (SGD)	Cash	Single Premium with Payout	https://www.hsbc.com.sg/insurance/products/life/sapphire-prestige-income/
Prudential	PRUWealth Income	Cash	Single Premium with Payout	https://www.prudential.com.sg/products/wealth-accumulation/savings/pruwealth-income

Disclaimer: All references made are based on PIAS suite

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Company	Plan name	Summary
Singlife	Singlife Flexi Life Income II	Provides certainity, flexibility and upside potential in retirement planning  Certainty  Relatively competitive guaranteed yearly income over single premium paid  Offers certainty with competitive total guaranteed payouts (inclusive of total guaranteed yearly income & guaranteed surrender value) over the same single premium paid across our comparisons for age5, 40 and 55  Guaranteed surrender value is 80% of single premium after policy is incepted and increase gradually at 0.25% per annum (compounded) starting from the 5th policy year after the end of the Accumulation Period  Relatively short breakeven period: 100% capital guaranteed at the end of accumulation period or the end of the 8th policy year for single premium payment term whichever is earliest  Has the earliest breakeven year at 3rd policy year  Flexibility  -\$R5 is also available for Single Premium option  Besides single premium, there are also other choices of premium payment terms: 3, 5, 10, 15, 20 or 25 year.  -Flexible choice of accumulation periods from 2 to 20 years for single premium mode  - Payout as early as from 3rd policy anniversary  Option to partial surrender the policy by reducing the Sum Assured and withdraw the cash surrender value partially anytime  - Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully Upside Potential  - Booster Bonus of 0.50% of Sum Assured (non-guaranteed) every Policy Year starting from the Policy Anniversary when life assured attain age 60 or end of 20th policy year after accumulation period ends (whichever is later)
Singlife	Singlife Legacy Income	- Offers one of the earliest payout from 13th monthiversary - Provides step-up guaranteed income up to a high of 1.37% of single premium from policy year 17 onwards till 100th policy year SRS option available
Etiqa	Esteem Eternity II	- Early Payout Commencement at the start of 3rd policy year - Relatively high total yearly income of up to 3.40% of single premium
Etiqa	Esteem income II	-One of the earliest payout commencement from the end of 13th policy monthiversary onwards (start of the 2nd policy year), payable up till policy maturity at age 125.  -Competitive guaranteed yearly income @ 1.4% of single premium -Competitive total guaranteed yearly income over single premium paid; total yearly income over single premium paid due to its one time step-up in non-guaranteed monthly payout starting from end of 37th policy monthiversary -Change of life insured option for both corporate and individual owned policies
Income	Luxe Plus Solitaire II	- Policy term up till age 120 for a longer payout - Secondary Life Insured option during the policy term to ensure continuity of the policy - More flexibility with Change of Insured option - Pays 105% of SP and a non-guaranteed terminal bonus as a Maturity Benefit at age 120
Income	Wealth Plus Solitaire	Offers ease of entry with a wide range of entry age for Life Insured aged ALB 0 - 75 Offers option for appointment of Secondary Life Insured available up to 3 times during the policy term to ensure the continuity of the policy Pays one of the highest Maturity Benefit (120% of Single Premium and Terminal Bonus) at policy maturity at age 120 Relatively competitive non-guaranteed yearly income at 2.886% of single premium Guaranteed issuance with no medical underwriting needed
Manulife	Signature Income (III) SGD	- In terms of retirement planning, it offers competitive total payout at age 80. This might appeal for retirees seeking to encash in their latter years.  - Competitive in its total payouts (inclusive of total yearly income and total surrender value) over single premium paid, especially for MNS Age 5.8 MNS Age 40  - 2 monthly payout options from 37th policy monthiversary or 49th policy monthiversary till age 120  - SGD and USD currency options available  - (For corporate and Individual owned policy) Change of life insured option available after 2 years from the Policy Issue Date to prolong the duration of the policy payouts  - Allow to withdraw any re-invested yearly income (with accrued interest) either partially or fully  - Pays a Maturity Benefit

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Insurer Dendant Maries	Singlife Singlife Devi Life Income II	Singlife Singlife Legacy Income	China Taiping	Drigs Extrem income II	Etiqu Esteem Eternity II	Manuffe Signature Income (III) 500	Manufife Signature I listime Research (III) (SCD)	Income	Income Wealth the Solitaire	China Taiping	Manuffe Signature Income (III) USD
ANB/ALB Policy Term	ANB Whole of Life	ANS 100 years	ANB Up till age 120	AND Up till age 125	ANB Whole of Life	ALS Up till age 120	ALB Up till age 120	ALB Up till age 120	ALB Up till age 120	ANB Up till age 120	ALS Up till age 120
Premium Term SRS Option	Single Premium Yes	Single Premium Yes	Single Premium No	Single Premium No	Single Premium No	Single Premium No	Single Premium No	Single Premium No	Single Premium No	Single Premium No	Single Premium No
Minimum Single Premium	Subject to minimum sum assured of \$25,000	Subject to minimum sum assured of \$25,000	\$75,000	\$200,000 Note: In the campaign period from 23 May 2024 -	\$100,000	As long as it fulfils the minimum policy size (sum insured or monthly income)	As long as it fulfils the minimum policy size (sum insured or monthly income)	\$100,000	\$100,000	US\$150,000	As long as it fulfils the minimum policy size (sum insured or monthly income)
				Note: In the campaign period from 23 May 2024 – 30 June 2025, this is reduced to \$80,000.							
Maximum Single Premium	Subject to maximum sum assured of \$6,000,000	Subject to maximum sum assured of \$6,000,000	\$7,200,000	Subject to Etiqu's approval	Subject to Etiqa's approval	As long as the policy satisfies the maximum initial monthly income of \$500,000 (guaranteed plus non-	As long as the policy satisfies the maximum initial monthly income of \$250,000 (guaranteed plus non-	\$10,000,000	\$10,000,000	US\$5,000,000	As long as the policy satisfies the maximum initial monthly income of US\$500,000 (guaranteed plus non
Entry Age, Policy Owner (Min-Max)	ANE 17 - 99	ANII 17 - 99	ANS 19 - 70	ANE 17 - 100	ANS 17 - 75	ALE 16-99	ALE 16 - 99	ALB16 & above	ALBI 6 & above	ANE 19 - 70	ALE 16-99
Entry Age, Life Insured (Min-Max)	Cash: ANB 1 - 70	Cash: ANS 1 - 70	ANS 1 - 70	ANII 1 - 70	ANB 1 - 70	ALS 0 (15 days old) - 70	ALB 0 (15 Days Old) - 70	ALB 0 - 75	ALE 0 - 75	ANE 1 (at least 30 days after birth) - 70	ALS 0 (15 days old) - 70
	SRS:	SRS:									
Coverage	ANE 19 - 70 Death / TI	ANB 19 - 70 Death / Ti	Death, Refund of premium if death due to	Death / TI	Death	Death / Ti	Death / TI	Death / TI	Death / TI	Death	Death / Ti
Death Benefit	The higher of:	The higher of:	any causes other than Accident within 1 year from the issue date The sum of:	The higher of:	The sum of:	The sum of:	The higher of:	The sum of:	The sum of:	The following, less any indebtedness will be	The sum of:
	(i)101% of total premiums paid for the basis	II 101% of total premiums maid for the basis	a) Higher of c () 105% of the Single Premium paid; or	(I)101% of single premium paid less all guaranteed	(i) 101% of single premium plus any	(I)105% of single premium and	(() 105% of single premium + non-guaranteed claim	(1) The higher of:	(i) 105% of the net single premium paid; and (ii) 100% of terminal borus	paid:	(()105% of single premium and
	plan up to the date of death (excluding advance premiums and premiums for	plan up to the date of death (excluding advance premiums and premiums for	ii) a non-guaranteed surrender value, and b) a non-guaranteed terminal dividend	monthly income paid & any performance bonuses; or (ii) Total surrender value plus any monthly income	performance bonuses; and (II)Any monthly income deposited with Etiqa pilas its non-guaranteed interest	(ii) Non-guaranteed claim bonus (if any),	bonus (if any) - guaranteed & non-guaranteed monthly income paid;	((105% of the net single premium paid less all monthly cash benefits paid; or	(ii) 100% of terminal bonus  Any accumulated cash benefits and cash bonuses will	(a) 105% of the single premium less guaranteed MCB paid out or Guaranteed	(ii) Non-guaranteed claim bonus (if any), Less any amount owing to Manufife.
	supplementary benefits (if any) attached to the policy); or (ii) The maranteed cash surrender value:	supplementary benefits (if any) attached to the policy) less the total Guaranteed Income paid out to	Refund of premium if death due to any causes other than Accident within 1 year	deposited with Etiqa with non-guaranteed interest less any amounts owing to Etiqa	Etiqu plus its non-guaranteed interest	Any monthly income left to accumulate with Manufile	(ii) The sum of the surrender value, including non- guaranteed surrender bonus (if any) and the surrender topics booster benefit (if any).	(ii)The guaranteed surrender value, and (2)100% of terminal bonus less cash bonuses said	also be paid out.	Surrender Value, whichever is higher; and (b) a non-guaranteed terminal dividend.	Any monthly income left to accumulate with Manuali
	Plus	date; or (ii) The guaranteed cash surrender value;	from the Issue Date.		Less any amounts owing to Etiqu.	will also be paid out with interest (if any).	Less any amount owing to Manufife	If the surrender value is higher that the benefit shown above, the surrender value will be paid instead	Less any amount owing to Income.	Any accumulated MCB with interest accrued will be paid.	will also be paid out with interest (if any).
	(i) Terminal Bonus (if any) and	Plus					Any monthly income left to accumulate with Manulife will also be paid out with interest (if any)	shown above, the surrender value will be paid instead			
	(ii)Any re-invested Yearly Income and Booster Bonus with non-guaranteed interes (if any and not previously withdrawn).	tt (i) Terminal Bonus (if any) and (ii)Any re- invested Guaranteed Income and Cash					em and de pass det was manted in any				
	less any amount owing to Singlife	Borus (if any) with non-guaranteed interest (if any and not previously withdrawn).									
Payout Frequency	Yearly or Accumulated	less any amount owing to Singlife Monthly or Accumulated	Yearly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated	Monthly or Accumulated
Payout Commence	- As early as from 3rd Policy Anniversary	From end of policy month 13	From end of 3rd policy year	From the end of 13th policy monthlyemary	From the end of the 2nd policy anniversary	Monthly Payout	From the end of 13th policy monthiversary	From the 37th monthlyersary	From the 49th monthlversary (start of 5th policy year)	Guaranteed MCB:	Monthly Payout:
	Flexibility to choose from an accumulation period range of 2 to 20 year (accumulation period must be in multiples)				onwards (start of the 3rd policy year).	- From 37th policy monthiversary (start of 4th policy year)		(start of 4th policy year)		From 3rd Policy Anniversary (start of 4th policy year)	- From 37th policy monthiversary (start of 4th policy year)
	(accumulation period must be in multiples of 1 year)					- From 49th policy monthiversary (start of 5th policy year)				Non-Guaranteed MCB:	- From 49th policy monthleenary (start of 5th policy year)
	(subject to entry age + premium term + Accumulation Period x 80 ANR)		L						L	From 4th Policy Anniversary (start of 5th policy year)	
Income Type	Level (until policy maturity)	Monthly income which is paid out as early as the end of policy month 13 with step-up in monthly income at policy year 4 and 17	Level (until policy maturity)	Monthly income which is paid out as early as the end of policy month 12, with step-up non- guaranteed monthly payout starting from end of	Level (until policy maturity)	Level (until policy maturity)	Monthly income which is paid out as early as the end of policy month 13, with step-up in monthly payout starting from end of policy month 61 onwards	Level (until policy maturity)	Level (until policy maturity)	Level (until policy maturity)	Level (until policy maturity)
		(until policy maturity)		policy month 37 onwards							
Currency Non-guaranteed Accumulation rate	SGD 3% @ 888 4.25%	9GD 3% @ RR 4.25%	SGD 2% @ IRR 4.25%	5GD 1.2% @ RR 4.25%	SCD 1.2% @ RR 4.25%	5GD 2% @ BR 425%	SCD 2% @ RR 4.25%	SCD 2% @ 188 4.25%	9CD 3% @ 88 4.25%	USD 3.25% p.a. @ IRR 4.99%	USD 3.25% p.a. @ IRR 5.20%
Underwriting	an	GIO	igo	GIO .	GIO .	cao	GID	GIO	go	GIO	GID .
Guaranteed Yearly Income (% of Single Premium/% of SA)	2.2%p.a of SA	Policy Year 2 & 3: 1.00% of SP	1.30% - 1.50% of SP, depending on entry age of primary life insured	1.4% p.a of SP	0.5%p.a of SP	From 37th/49th policy monthiversary: 1.2408% p.a of SA	From end of 13th policy month/versary to end of 60th month/versary: 1.0008% p.a of 5P	1.308%p.a. of SP	0.864% p.a. of SP	1.80%p.a of SP	From 37th/49th policy monthlyemary: 1.7004% of 5P
		Policy Year 4 to 16: 1.28% of SP					From end of 61st policy monthiversary to policy maturity: 1.2000% p.a of 5P				
		Dollar Year 17 connects									
Non-guaranteed Yearly Income (% of Single	3.0% p.s of SA	1.37% of SP Policy Year 2 & 3: 1.35% of SP	1.70% - 2.00% of SP, depending on entry	From end of 13th policy monthivenary to end of 36th	2.9% p.a of 59	From 17th policy monthlyersary	From end of 13th policy monthlyersary to end of 60th	2.442% of SP	2.886% of SP	2.7% (RR 4.99%) of SP	From 37th policy monthlyersary
Premium ((IRR 4.25%)			age of primary life insured	monthiversary: 1.7% p.a of SP		From 27th policy monthlyversary 2.3616% p.a of SA	monthivemary: 1.9992% p.a of SP				From 37th policy month/wersary 2.8500% of SP (IRR 5.20%)
		Policy Year 4 to 16: 2.16% of SP		From end of 37th policy monthiversary to policy maturity: 2.3% p.a of SP		From 49th policy monthlyersary 2.0256% p.a.of SA	From end of 61st policy monthivenary to policy maturity: 2.2500% p.a of SP				From 49th policy month/versary 2.49960% of SP (BR 5.20%)
		Policy Year 17 onwards: 2.38% of SP				202301930134					
Cash Booster/Booster Bonus	Non-Guaranteed Booster Bonus of 0.50%	NA NA	0.27% - 0.35% of SP, depending on entry	NA .	NA NA	NA .	NA NA	NA .	NA NA	NA.	NA NA
	of Sum Assured (IRR4.25%) (non- guaranteed) payable every Policy Year starting from the policy anniversary immediately following:		age of primary life insured								
	((The date on which the life assured attained ANSSO;										
	or										
	(ii) The end of the 20th policy year after the										
Minimum Monthly Income	end of the accumulation period,  Subject to minimum sum assured: \$25,000	Subject to minimum sum assured: \$25,000	Subject to minimum single premium: \$75,000	Subject to minimum single premium: \$100,000 Note: In the campaign period from 23 May 2024 – 30 June 2025, this is reduced to \$80,000.	Subject to minimum single premium: \$100,000	\$300	\$250	Subject to minimum single premium: \$300,000	Subject to minimum single premium: \$100,000	Subject to minimum single premium: US\$150,000	U5\$300
				30 June 2025, this is reduced to \$80,000.							
Maximum Monthly Income	Subject to single premium: \$6 million	Subject to single premium: \$6 million	Subject to maximum single premium: \$7.2 million	NA .	NA .	\$500,000	\$250,000	Subject to maximum single premium: \$10 million	Subject to maximum single premium: \$10 million	Subject to maximum single premium: US\$5 million	U5\$500,000
Guaranteed Cash Surrender Value	Equivalent to 80% of the Single Premium from Day 1.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy	Equivalent to 80% of the Single Premium from Day 1.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy term.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy term.	Equivalent to BON of the Single Premium from Day 1 and level throughout the policy term.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy term.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy term.	Equivalent to 80% of the Single Premium from Day 1 and level throughout the policy	Equivalent to 80% of the Single Premium from Day I and level throughout the policy term.
	Increase at 0.25% per annum (compounded) starting from the 5th policy	term.	Reaches 100% of the single premium at the end of the 3rd policy year and increases until it reaches 105% of the		term.					term.	
	year after the end of the Accumulation Period.	1	increases until it reaches 105% of the single premium at the end of the 25th policy year and stays level thereafter.								
Premium Financing Facility	Available (DBS)	Available (CBS)	policy year and stays level thereafter.  Available (CMS)	Not available	Not available	Available (CIMB and RHB)	Available (CIMB and RMB)	Available (CIMB and RHB)	Available (CIMB and RHB)	Available (CIME)	Available (CIMB and RHB)
Maturity Benefit	NA .	Yes, at end of policy term at age 100	Yes, at end of policy term at age 120	Yes, at end of policy term at age 125	NA .	Yes, at end of policy term at age 120	Yes, at end of policy term at age 120	Yes, at end of policy term at age 120	Yes, at end of policy term at age 120	Yes, at policy maturity at age 120	Yes, at policy maturity at age 120.
		Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any);	Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any):	Sum of the following: (a) guaranteed surrender value; and (b) (last monthly income		Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any);	Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any);	Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any);	Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any):	Sum of the following: (a) guaranteed surrender value; (b) non-guaranteed terminal dividend;	Sum of the following: (a) guaranteed surrender value; and (b) non-guaranteed maturity bonus (if any);
				(b )last monthly income (c) Any performance bonus							
		Less policy debt (if any)	Less policy debt (if any)  Any accumulated income plus interest	Less policy debt (if any)		Less policy debt (if any)	Less policy debt (if any)  Any accumulated income plus interest accrued will also	Less policy debt (if any)	Less policy debt (if any)  Any accumulated income plus interest accrued will also	Less policy debt (if any)	Less policy debt (if any)
		Any accumulated income plus interest accrued will also be paid	accrued will also be paid	Any accumulated income plus interest accrued will also be paid		also be paid	be paid	will also be paid	be paid	accrued will also be paid	also be paid
Capital Guaranteed	Yes, at the end of accumulation period or the end of the 8th policy year for single	Yes, before policy maturity.	Yes, at the end of 3rd policy year	Yes, before policy maturity.	Yes, before policy maturity.	Yes, before policy maturity.	Nes, before policy maturity.	Yes, before policy maturity.	Yes, before policy maturity	Yes, before end of policy maturity	Yes, before policy maturity.
Secondary Insured Option	premium payment term, whichever is	No	Up to 2 times.	No	No	No	No	Up to 3 times	Up to 3 times	Up to 2 times	No
Change of Insured Option	No	Allowed after first policy year	No	Allowed after second policy year.	No	Allowed after second policy year.	Allowed after second policy year.	Allowed after second policy year.	No	No	Allowed after second policy year.
		Up to 2 times for individual owned policies and unlimited times for corporate owned		Up to 3 times for individual owned policies and unlimited times for corporate-owned policies		Up to 2 times for individual owned policies and unlimited times for corporate-owned policies	Up to 2 times for individual owned policies and unlimited times for corporate-owned policies	Unlimited times for both individual and corporate-owned policies.			Up to 2 times for individual owned policies and unlimited times for corporate-owned policies
Change in Sum Assured / Sinsle Premism/	Increase in Sum Assured:	policies	Not allowed	Reduction in monthly income is allowed, uplied in a	Reduction in monthly income is allowed	unlimited times for corporate-owned policies  Increase in Sum Assured:	Not allowed	corporate-owned policies.  Decrease of single premium is allowed but it will	Increase of single premium is allowed before well-via	Increase in Monthly Income:	Increase in Sum Assured:
Monthly Income	Increase in Sum Assured: Allowed during the 1st policy year only	Increase in Sum Assured: Allowed during the Lst policy year only		remaining single premium of \$\$100k.	subject to a remaining single premium of S\$100k	Allowed before policy is incepted		be classified as partial withdrawal.	incepted.	Increase in Monthly Income: Allowed during free-look period via Alteration-from-inception (AFI) (Not allowed if premium financing is in place fo	Allowed before policy is incepted
	Reduction in Sum Assured: Allowed, anytime.	Reduction in Sum Assured: Allowed, anytime.		Note: In the campaign period from 23 May 2024 - 20 June 2025, this is reduced to \$80,000.		Reduction in Sum Assured: Allowed before policy is incepted			Decrease of single premium is allowed but it will be classified as partial withdrawal.	allowed if premium financing is in place fo the policy)	Reduction in Sum Assured: Allowed before policy is incepted
										Reduction in Monthly Income: - May be decreased at any time after the	
										policy is incepted, but must satisfy the	
Optional Riders	NA	NA.	NA.	NA .	NA.	NA NA	NA NA	NA .	NA NA	- Not allowed if premium financing is in NA	NA NA
Par Fund Returns	3-year average (2021 to 2023): -2.51%	3-year average (2021 to 2023): -2.51%	3-year average (2021 to 2023): -1.4%	3-year average (2021 to 2023): -2.46%	3-year average (2021 to 2023): -2.48%	2022: 492%	2022: -4.92%	3-year average (2021 to 2023): -1.48%	3-year average (2021 to 2023): -1.48%	2022:-13.1%	3-year average (2020 to 2022): -1.93%
	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): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -3.4% 5-year average (2019 to 2023): NA 50-year average (2014 to 2023): NA	3-year average (2021 to 2023): -2.46% 5-year average (2019 to 2023): 1.26% 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%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 30-year average (2014 to 2023): 3.50%	2022: 4.6%	3-year average (2020 to 2022): -1.93% 5-year average (2018 to 2022): 1.40% 10-year average (2013 to 2022): NA
Historical Expense Ratios	3-year average (2021 to 2023): 2.21% 5-year average (2019 to 2023): 2.38% 10-year average (2014 to 2023): 2.58%	3-year average (2021 to 2023): 2.25% 5-year average (2019 to 2023): 2.38% 10-year average (2014 to 2023): 2.58%	3-year average (2021 to 2023): 7.2% 5-year average (2019 to 2023): N.A. 30-year average (2014 to 2023): N.A.	3-year average (2021 to 2023): 1.86% 5-year average (2019 to 2023): 3.02% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): 1.86% 5-year average (2019 to 2023): 3.02% 10-year average (2014 to 2023): NA	3-year average (2020 to 2022): 2.98% 5-year average (2018 to 2022): 3.43% 10-year average (2013 to 2022): 3.39%	3-year average (2020 to 2022): 2.98% 5-year average (2018 to 2022): 3.42% 10-year average (2013 to 2022): 3.29%	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.92% 10-year average (2014 to 2023): 0.88%	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.93% 20-year average (2014 to 2023): 0.88%	2021: 11.40% 2022: 6.30% 2022: 5.8%	3-year average (2020 to 2022): 2.98% 5-year average (2018 to 2022): 3.43% 10-year average (2013 to 2022): 3.39%
USPs	10-year average (2014 to 2023): 2.58%  -Offers other premium payment terms such as 3,5,10,15, 20, 25 years	10-year average (2014 to 2022): 2.58% -Offers other premium payment terms sucl as 3,5,10 years	20-year average (2014 to 2023): N.A.  h -Short, limited pay option of 3 years and 5 years are available other than single	10-year average (2014 to 2023): NA  - Competitive guaranteed yearly income @ 1.4% of	10-year average (2014 to 2023): NA  - Relatively high non-guaranteed yearly income @ 2.9% of single premium	10-year average (2013 to 2002): 3.39%  -For corporate and individual owned policies, client has option to change the life insured over to another		10-year average (2014 to 2023): 0.88%  - Secondary Insured Option introduced allows for the option to appoint a secondary life insured to	30-year average (2014 to 2023): 0.88% - Secondary Insured Option introduced allows for the option to appoint a secondary life insured to ensure	-Offers 3Pay & 5Pay	10-year average (2013 to 2022); 3.39%  - For corporate and individual owned policies, client has option to change the life insured over to another
	as 3,5,10,15, 20, 25 years -100% capital guaranteed at the end of	as 3,5,10 years - Step up guaranteed yearly income from	years are available other than single premium option. - Secondary life insured option is available		- Early payout commencement at start of	has option to change the life insured over to another valuable employee - No limit to the number of times for change of life	end of 12th policy monthlyersary crowards (start of the 2nd policy year), payable up till policy maturity at age	the option to appoint a secondary life insured to ensure continuity of the policy	option to appoint a secondary life insured to ensure continuity of the policy	- Secondary Insured Option introduced allows for the option to appoint a secondar life insured to ensure continuity of the	has option to change the life insured over to another y saluable employee - No limit to the number of times for change of life
	as 3,50,35,00,57,00,25 years -100% capital guaranteed at the end of accumulation period or the end of the 8th policy year for single premium payment term whichever is earliest	- Step up guaranteed yearly income from 1,00% to 1,28% for payout year 3 to 15; to 1,37% payout year 16 onwards - Centennial Benefit of 105% of the Total	- Secondary life insured option is available - Refund of premium if death due to any causes other than Accident within 1 year	Monthly cash benefit is payable as early from end of 13th policy monthlyersary till the end of policy term - One time step-up in non-guaranteed monthly payout starting from end of 37th policy monthlyersary	3rd policy year	- No limit to the number of times for change of life insured for corporate polices	120.  - One time step-up in monthly payout starting from end of 61st policy monthlyersary	ensure continuity of the policy  - No limit for both individual and Corporate policies for Change of Insured Option  - Pays 105% of SP and a non-guaranteed terminal	continuity of the policy -Pays 120% of 5P and a non-guaranteed terminal bonus as a maturity benefit at age 120	are insured to ensure continuity of the policy	No limit to the number of times for change of life insured for corporate polices     Also available in SGD currency
	(non-surranteed)	Premiums Paid and non-guaranteed terminal bonus (if any) will be paid if the	from the Issue Date - Short breakeven at end of 3rd policy year	Change of life insured option for both corporate and individual owned policies			Change of life insured option for both corporate and individual owned policies	bonus as a maturity benefit at age 120			,
	- SRS option available for SP version	policy is still in force at the end of the policy term and no claims for benefits have been	1								
		made - SRS option available for SP version - For inchitical owned policies, client has									
		-For individual owned policies, client has option to change the life insured up to 2 times; for corporation owned policies, there is no limit to the number of times for									
		there is no limit to the number of times for change of life insured									
	1	1		l	l	1	1	1	I	1	1



Paid out Mode										PERSONAL PROPERTY AND PROPERTY.
	Singlife	Singlife	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
intry Age	ANB6	ANB6	ALB5	ANB6	ANB6	ANB6	ALB5	ALB5	ALB5	ALB5
lingle Premium	\$199,887	\$200,000	\$199,478	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
ium Assured	\$128,000	\$200,000	\$141,000		\$202,000 End of 13th		\$200,000	\$200,000		
Payout commence	3rd policy year/ANB9	Start of 2nd policy year/ANB8	5th policy year/ALB10	End of 3rd policy year/ANB9	monthiversary/ANB8	Start of 3rd policy year/ANB9	5th policy year/ALB10	End of 13th monthiversary/ALB7	Start of 4th policy year /ALB9	Start of 5th policy year / ALB10
Guaranteed Yearly Income	\$2,816	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,128	\$3,000	\$2,800	\$1,000	\$2,482	Policy Year 2-5: \$2,002 From Policy Year 6 onwards: \$2,400	\$2,616	\$1,728
Total Yearly Income (Guaranteed and non- guaranteed )	Policy Year 3 to 53: \$6,656 From policy year 54 onwards: \$7,296 (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: \$6,879 Policy year 17 onwards: \$7,499	\$7,473	Policy Year 3 to 34: \$7,000 Policy Year 35 onwards with Booster Bonus: \$7,700	Policy Year 2 & 3: \$6.200 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	Policy Year 2-5: \$6,000 From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/ Single Premium	1.41%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.50%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/ Single Premium	Policy Year 3 to 53: 3.33% From policy year 54 onwards: 3.65%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy Year 17 onwards: 3.75%	3.75%	Policy Year 3 to 34: 3.50% Policy Year 35 onwards with Booster Bonus: 3.85%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,909	\$160,000	\$159,182	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,886	\$202,000	\$201,473	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 41 (ANB), Age 40 (ALB) / Policy Year 35 Death Benefit										
Guaranteed Death Benefit (A)	\$214,359	\$160,000	\$212,863	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$221,514	\$170,260	\$218,847	\$224,000	\$170,600	\$228,660	\$293,078	\$165,529	\$192,000	\$216,000
A/Single Premium	1.07	0.80	1.07 1.10	1.05 1.12	0.80	1.01 1.14	1.05 1.47	0.80	0.80	1.05 1.08
B/Single Premium Guaranteed Payouts: Yearly Income + Surrend	der Value	0.83	1.10	1.12	0.63	2.14	1.97	0.03	0.70	1.00
Total Guaranteed Yearly Income (C)	\$92,928	\$89,308	\$34,968	\$99,000	\$95,200	\$33,000	\$76,930	\$80,006	\$83.712	\$53,568
	\$214.359		\$212.863	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	* *	
Guaranteed Surrender Value (D)  C/Single Premium	\$214,359 0.46	\$160,000 0.45	\$212,863 0.18	\$210,000 0.50	\$160,000 0.48	\$160,000 0.17	\$160,000 0.38	\$160,000	\$160,000 0.42	\$160,000 0.27
C+D/Single Premium	1.54	1.25	1.24	1.55	1.28	0.17	1.18	1.20	1.22	1.07
Total Payouts (Including Non-Guaranteed): Ye	early Income + Surrender Value									
Total Yearly Income, Including Non-guaranteed	\$219,648	\$241,308	\$231,663	\$231,700	\$249,200	\$224,400	\$202,517	\$231,000	\$240,000	\$232,500
Total Surrender Value (F)	\$221,514	\$169,760	\$218,847	\$216,000	\$170,600	\$206,960	\$291,729	\$165,529	\$192,000	\$212,000
E/Single Premium	1.10	1.21	1.16	1.16	1.25	1.12	1.01	1.16	1.20	1.16
E+F/Single Premium @ Age 61 (ANB), Age 60 (ALB) / Policy Year 55	2.21	2.06	2.26	2.24	2.10	2.16	2.47	1.98	2.16	2.22
Death Benefit										
Guaranteed Death Benefit (A) Total Death Benefit (B)	\$225,333 \$237,066	\$160,000 \$170,260	\$223,754 \$229,738	\$210,000 \$231.000	\$160,000 \$170,600	\$202,000 \$228.660	\$210,000 \$426,027	\$160,000 \$200,000	\$160,000 \$282,000	\$210,000 \$220,000
VSingle Premium	\$237,066	\$170,260	\$229,738 1.12	\$231,000 1.05	\$170,600	\$228,660	\$426,027 1.05	\$200,000	\$282,000	\$220,000 1.05
B/Single Premium	1.19	0.85	1.15	1.16	0.85	1.14	2.13	1.00	1.41	1.10
Guaranteed Payouts: Yearly Income + Surrend Total Guaranteed Yearly Income (C)	s149,248	\$144,088	\$57,528	\$159,000	\$151,200	\$53,000	\$126,582	\$128,006	\$136,032	\$88,128
Guaranteed Surrender Value (D)	\$225,333	\$160,000	\$223,754	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.75	0.72	0.29	0.80	0.76	0.27	0.63	0.64	0.68	0.44
C+D/Single Premium Fotal Payouts (Including Non-Guaranteed): Ye	1.87 early Income + Surrender Value	1.52	1.41	1.85	1.56	1.07	1.43	1.44	1.48	1.24
otal Yearly Income, Including Non-guaranteed	\$353,408	\$391.288	\$381,123	\$385,700	\$397.200	\$360,400	\$333.173	\$369,000	\$390.000	\$382.500
E)			\$229,738							
Total Surrender Value (F) E/Single Premium	\$237,066 1.77	\$169,760 1.96	\$229,738 1.91	\$224,700 1.93	\$170,600 1.99	\$206,960 1.80	\$424,269 1.67	\$200,000 1.85	\$282,000 1.95	\$218,000 1.91
+F/Single Premium	2.95	2.81	3.06	3.05	2.84	2.84	3.79	2.85	3.36	3.00
Age 81 (ANB), Age 80 (ALB) / Policy Year 75						\$202.000	\$210,000	\$160.000	\$160,000	\$210,000
Death Benefit Guaranteed Death Benefit (A)	\$236,886	\$160,000	\$235,224	\$210,000	\$160,000					
Death Benefit Guaranteed Death Benefit (A) (otal Death Benefit (B)	\$236,886 \$256,115	\$170,260	\$241,208	\$237,000	\$170,600	\$228,660	\$709,851	\$200,000	\$474,000	\$228,000
Death Benefit Guaranteed Death Benefit (A) (otal Death Benefit (B)  WSingle Premium										
Death Benefit Guaranteed Death Benefit (A) (otal Death Benefit (B)  WSingle Premium	\$256,115 1.19	\$170,260 0.80	\$241,208 1.18	\$237,000 1.05	\$170,600 0.80	\$228,660 1.01	\$709,851 1.05	\$200,000 0.80	\$474,000 0.80	\$228,000 1.05
Death Benefit Suaranteed Death Benefit (A) (Otal Death Benefit (B) A/Single Premium 3/Single Premium	\$256,115 1.19	\$170,260 0.80	\$241,208 1.18	\$237,000 1.05	\$170,600 0.80	\$228,660 1.01	\$709,851 1.05	\$200,000 0.80	\$474,000 0.80	\$228,000 1.05
Death Benefit  Guaranteed Death Benefit (A)  Total Death Benefit (B)  A/Single Premium  B/Single Premium  Guaranteed Payouts: Yearly Income + Surrend  Total Guaranteed Yearly Income (C)	\$256,115 1.19 1.28 der Value	\$170,260 0.80 0.85	\$241,208 1.18 1.21	\$237,000 1.05 1.19	\$170,600 0.80 0.85	\$228,660 1.01 1.14	\$709,851 1.05 3.55	\$200,000 0.80 1.00	\$474,000 0.80 2.37	\$228,000 1.05 1.14
Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Single Premium Guaranteed Payouts Yearly Income + Surrend Total Guaranteed Payouts Yearly Income (C) Guaranteed Surrender Value (D) C/Single Premium	\$256,115 1.19 1.28 Ser Value \$205,568 \$236,886 1.03	\$170,260 0.80 0.85 \$198,868 \$160,000 0.99	\$241,208 1.18 1.21 \$80,088 \$235,224 0.40	\$237,000 1.05 1.19 \$219,000 \$210,000	\$170,600 0.80 0.85 \$207,200 \$160,000	\$228,660 1.01 1.14 \$73,000 \$160,000	\$709,851 1.05 3.55 \$176,194 \$160,000 0.88	\$200,000 0.80 1.00 \$176,006 \$160,000 0.88	\$474,000 0.80 2.37 \$188,352 \$160,000 0.94	\$228,000 1.05 1.14 \$122,688 \$160,000 0.61
Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Kingle Premium B/Kingle Premium B/Kingle Premium B/Kingle Premium B/Kingle Premium Cuaranteed Payouts: Vearly Income + Surrend Total Guaranteed Vearly Income (C) Guaranteed Surrender Value (D) C/Kingle Premium Col/Kingle Premium	\$256,115 1.19 1.28 fer Value \$205,568 \$236,886 1.03 2.21	\$170,260 0.80 0.85 \$198,868 \$160,000	\$241,208 1.18 1.21 \$80,088 \$235,224	\$237,000 1.05 1.19 \$219,000 \$210,000	\$170,600 0.80 0.85 \$207,200 \$160,000	\$228,660 1.01 1.14 \$73,000 \$160,000	\$709,851 1.05 3.55 \$176,194 \$160,000	\$200,000 0,80 1.00 \$176,006 \$160,000	\$474,000 0.80 2.37 \$188,352 \$160,000	\$228,000 1.05 1.14 \$122,688 \$160,000
Death Benefit  Quaranteed Death Benefit (A)  Total Death Benefit (B)  A Single Fremium  B/Single Fremium  B/Single Fremium  Colaranteed Fyaruts Yearly Income + Surrend  Total Guaranteed Yaruts (C)  Guaranteed Surrender Value (D)  CSingle Fremium  CO-DSingle Fremium  CO-DSingle Fremium	\$256.115 1.19 1.28 ler Value \$205.568 \$236.886 1.03 2.23 carly Income + Surrender Value	\$170,260 0.80 0.85 \$198,868 \$160,000 0.99 1.79	\$241,208 1.18 1.21 \$80,088 \$235,224 0.40 1.58	\$237,000 1.05 1.19 \$219,000 \$210,000 1.10 2.15	\$170,600 0.80 0.85 \$207,200 \$160,000 1.04 1.84	\$228,660 1.01 1.14 \$73,000 \$160,000 0.37 1.17	\$709.851 1.05 3.55 \$176,194 \$160,000 0.88 1.68	\$200,000 0.80 1.00 \$176,006 \$160,000 0.88 1.68	\$474,000 0.80 2.37 \$188,352 \$160,000 0.94 1.74	\$228,000 1.05 1.14 \$122,688 \$160,000 0.61 1.41
Death Benefit  Coaranteed Death Benefit (A) Total Death Benefit (B) Afringle Frenhun  R Mingle Frenhun  R Mingle Frenhun  R Mingle Frenhun  Coaranteed Tearly Income + Surrend Total Claranteed Tearly Income (C) Coaranteed Surrend  Coaranteed Surre	\$256.115 1.19 1.28 ter Value \$205.568 \$236.886 1.03 2.21 carly income + Surender Value \$499.328	\$170,240 0.80 0.85 \$198,868 \$160,000 0.99 1.79	\$241,208 118 121 \$80,088 \$235,224 0.40 1.58 \$530,583	\$237,000 1.05 1.19 \$219,000 \$210,000 1.10 2.15 \$539,700	\$170,600 0.80 0.85 \$207,200 \$160,000 1.04 1.84	\$228,660 1.01 1.14 \$73,000 \$160,000 0.37 1.17	\$700.851 1.05 3.55 \$176.194 \$150.000 0.88 1.68	\$200,000 0.80 1.00 \$176,006 \$140,000 0.88 1.68	\$474,000 0.80 2.37 \$188,352 \$160,000 0.94 1.74	\$228,000 1.05 1.14 \$122,688 \$160,000 0.61 1.41
Death Benefit  Cauranteed Death Benefit (A) Total Death Benefit (B) AShigie Premium B/Single Premium B/Single Premium Total Guaranteed Payouts Yearly Income + Surrend Total Guaranteed Varyouts Yearly Income (C) Guaranteed Surrender Value (D) Cylingle Premium Cel-Distingle Premium Total Payouts (Uncluding Non-Guaranteed): Ye	\$256.115 1.19 1.28 ler Value \$205.568 \$236.886 1.03 2.23 carly Income + Surrender Value	\$170,260 0.80 0.85 \$198,868 \$160,000 0.99 1.79	\$241,208 1.18 1.21 \$80,088 \$235,224 0.40 1.58	\$237,000 1.05 1.19 \$219,000 \$210,000 1.10 2.15	\$170,600 0.80 0.85 \$207,200 \$160,000 1.04 1.84	\$228,660 1.01 1.14 \$73,000 \$160,000 0.37 1.17	\$709.851 1.05 3.55 \$176,194 \$160,000 0.88 1.68	\$200,000 0.80 1.00 \$176,006 \$160,000 0.88 1.68	\$474,000 0.80 2.37 \$188,352 \$160,000 0.94 1.74	\$228,000 1.05 1.14 \$122,688 \$160,000 0.61 1.41



Single Premium approximately \$500,000 Paid out Mode											
and out 1900s	Singlife	Singlife	China Life	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
lustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
try Age	ANB6	ANB6	ALB5	ALB5	ANB6	ANB6	ANB6	ALB5	ALB5	ALB5	ALB5
ngle Premium	\$499,622	\$500,000	\$499,975	\$498,760	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
m Assured	\$322,000	\$500,000	\$357,000	\$296,000		\$505,000 End of 13th		\$500,000	\$500,000	-	-
yout commence	3rd policy year/ANB9	Start of 2nd policy year/ANB8	5th policy year/ALB10	5th policy year/ALB10	End of 3rd policy year/ANB9	monthiversary/ANB8	Start of 3rd policy year/ANB9	5th policy year/ALB10	End of 13th monthiversary/ALB7	Start of 4th policy year /ALB9	Start of 5th policy year / A
uaranteed Yearly Income	\$7,084	Policy Year 2 & 3: \$5,000 Policy Year 4 to 16: \$6,399 Policy year 17 onwards: \$6,849	\$2,856	\$5,328	\$7,500	\$7,000	\$2,500	\$6,204	Policy Year 2-5: \$5,004 From Policy Year 6 onwards: \$6,000	\$6,540	\$4,320
otal Yearly Income (Guaranteed and on-guaranteed )	Policy Year 3 to 53: \$16,744 From policy year 54 onwards: \$18,354 (including booster bonus)	Policy Year 2 & 3: \$11,750 Policy Year 4 to 16: \$17,199 Policy year 17 onwards: \$18,749	\$18,921	\$17,760	Policy Year 3 to 34: \$17,500 Policy Year 35 onwards with Booster Bonus: \$19,250	Policy Year 2 & 3: \$15,500 Policy Year 4 onwards: \$18,500	\$17,000	\$16,332	Policy Year 2-5: \$15,000 From Policy Year 6 onwards: \$17,250	\$18,750	\$18,750
uaranteed Yearly Income/ ingle Premium	1.42%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.07%	1.50%	1.40%	0.50%	124%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.25%	1.31%	0.86%
otal Yearly Income/ ingle Premium	Policy Year 3 to 53: 3.35% From policy year 54 onwards: 3.67%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.78%	3.56%	Policy Year 3 to 34: 3.50% Policy Year 35 onwards with Booster Bonus: 3.85%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
ear 1 Guaranteed iurrender Cash Value	\$399,697	\$400,000	\$399,979	\$399,008	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
fear 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
ireakeven Year (Guaranteed Yearly ncome + Guaranteed Surrender Value)	3rd	17th	5th	Sth	3rd	16th	42nd	21st	18th	19th	28th
iuaranteed Death Benefit @ Inception	\$504,617	\$505,000	\$504,974	\$503,747	\$525,000	\$505,000	\$505,000	\$525,000	\$525,000	\$525,000	\$525,000
Suaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
Age 41 (ANB), Age 40 (ALB) / Policy Y	ear 35										
eath Benefit				1							
aranteed Death Benefit (A)	\$535,794	\$400,000	\$533,523	\$532,226	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
otal Death Benefit (B)	\$553,680	\$425,650	\$548,522	\$547,188	\$560,000	\$426,500	\$571,650	\$732,694	\$413,822	\$480,000	\$540,000
Single Premium Single Premium	1.07	0.80 0.85	1.07	1.07	1.05	0.80 0.85	1.01 1.14	1.05 1.47	0.80	0.80	1.05 1.08
iaranteed Payouts: Yearly Income + Su	urrender Value	0.83	1.10	1.10	1.12	0.83	1.14	LW/	0.63	0.70	1.00
otal Guaranteed Yearly Income (C)	\$233,772	\$223.318	\$88.536	\$165,168	\$247.500	\$238,000	\$82.500	\$192,324	\$200.016	\$209,280	\$133,920
uaranteed Surrender Value (D)	\$535,794	\$400,000	\$533,523	\$532,226	\$525,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Single Premium	9333,774	0.45	0.18	0.33	9323,000	0.48	0.17	0.38	0.40	0.42	0.27
D/Single Premium	1.54	1.25	1.24	1.40	1.55	1.28	0.97	1.18	1.20	1.22	1.07
tal Payouts (Including Non-Guarantee tal Yearly Income, Including Non-	ed): Yearly Income + Surrender Va	lue									
aranteed (E)	\$552,552	\$603,318	\$586,551	\$550,560	\$579,250	\$623,000	\$561,000	\$506,292	\$577,500	\$600,000	\$581,250
tal Surrender Value (F)	\$553,680	\$424,400	\$548,522	\$547,188	\$540,000	\$426,500	\$517,400	\$729,323	\$413,822	\$480,000	\$530,000
Single Premium F/Single Premium	1.11 2.21	1.21 2.06	1.17 2.27	1.10 2.20	1.16 2.24	1.25 2.10	1.12 2.16	1.01	1.16 1.98	1.20 2.16	1.16 2.22
Age 61 (ANB), Age 60 (ALB) / Policy Yo											
ath Benefit aranteed Death Benefit (A)	\$563,223	\$400.000	\$560.821	\$559,459	\$525,000	\$400,000	\$505.000	\$525,000	\$400,000	\$400,000	4575.000
al Death Benefit (B)	\$592,550	\$425,650	\$575,820	\$559,459 \$574,421	\$577,500	\$426,500	\$571,650	\$1,065,067	\$500,000	\$705,000	\$525,000 \$550,000
Single Premium	1.13	0.80	1.12	1.12	1.05	0.80	1.01	1.05	0.80	0.80	1.05
Single Premium aranteed Payouts: Yearly Income + Su	1.19 urrender Value	0.85	1.15	1.15	1.16	0.85	1.14	2.13	1.00	1.41	1.10
ial Guaranteed Yearly Income (C) aranteed Surrender Value (D)	\$375.452	\$360,298 \$400,000	\$145,656 \$560,821	\$271,728 \$559,459	\$397,500 \$525,000	\$378,000 \$400,000	\$132,500 \$400,000	\$316,404 \$400,000	\$320,016	\$340,080 \$400,000	\$220,320 \$400,000
aranteed Surrender Value (D)	\$563,223 0.75	\$400,000 0.72	\$560,821 0.29	\$559,459 0.54	\$525,000 0.80	\$400,000 0.76	\$400,000 0,27	\$400,000 0.63	\$400,000 0.64	\$400,000 0.68	\$400,000 0,44
Single Premium D/Single Premium	1.88	1.52	1.41	1.67	1.85	1.56	1.07	1.43	1.44	1.48	1.24
al Payouts (Including Non-Guarantee	ed): Yearly Income + Surrender Va	ue									
al Yearly Income, Including Non- tranteed (E)	\$889,042	\$978,298	\$964,971	\$905,760	\$964,250	\$993,000	\$901,000	\$832,932	\$922,500	\$975,000	\$956,250
al Surrender Value (F)	\$592,550	\$424,400	\$575,820	\$574,421	\$561,750	\$426,500	\$517,400	\$1,060,672	\$500,000	\$705,000	\$545,000
ingle Premium	1.78	1.96	1.93	1.82	1.93	1.99	1.80	1.67	1.85	1.95	1.91
/Single Premium ige 81 (ANB), Age 80 (ALB) / Policy Yo	2.97 ear 75	2.81	3.08	2.97	3.05	2.84	2.84	3.79	2.85	3.36	3.00
th Benefit											
ranteed Death Benefit (A)	\$592,101	\$400,000	\$589,570	\$588,137	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
al Death Benefit (B) Single Premium	\$640,164 1.19	\$425,650 0.80	\$604,569 1.18	\$603,099 1.18	\$592,500 1.05	\$426,500 0.80	\$571,650 1.01	\$1,774,628 1.05	\$500,000 0.80	\$1,185,000	\$570,000 1.05
ingle Premium	1.28	0.85	1.21	1.21	1.19	0.85	1.14	3.55	1.00	2.37	1.14
aranteed Payouts: Yearly Income + Su	urrender Value										
al Guaranteed Yearly Income (C)	\$517,132	\$497,278	\$202,776	\$378,288	\$547,500	\$518,000	\$182,500	\$440,484	\$440,016	\$470,880	\$306,720
aranteed Surrender Value (D)	\$592,101	\$400,000	\$589,570	\$588,137	\$525,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Single Premium	1.04	0.99	0.41	0.76	1.10	1.04	0.37	0.88	0.88	0.94	0.61
D/Single Premium	2.22	1.79	1.58	1.94	2.15	1.84	1.17	1.68	1.68	1.74	1.41
tal Payouts (Including Non-Guarantee tal Yearly Income, Including Non-											
aranteed (E)	\$1,256,122	\$1,353,278	\$1,343,391	\$1,260,960	\$1,349,250	\$1,363,000	\$1,241,000	\$1,159,572	\$1,267,500	\$1,350,000	\$1,331,250
tal Surrender Value (F)	\$640,164	\$424,400	\$604,569	\$603,099	\$579,000	\$426,500	\$517,400	\$1,767,010	\$500,000	\$1,185,000	\$560,000
/Single Premium +F/Single Premium	2.51	2.71	2.69	2.53	2.70	2.73	2.48	2.32	2.54 3.54	2.70 5.07	2.66
/ Jungic + Termium	3.00	3.30	3.70	3.74	3.00	3.30	0.32	3.63	0.34	5.07	3.78





illustrated Investment Rate of Return Entry Age.  Soling Permitten Doin Accured Payout commence  Guaranteed Yearly Income	Singlife Singlife Flexi Life Income II	Singlife									
Entry Age Single Premium Sum Assured Payout commence	Singlife Flexi Life Income II		China Life	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
Entry Age Single Premium Sum Assured Payout commence		Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
iingle Premium ium Assured Payout commence	n 4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Sum Assured Payout commence	ANB6	ANB6	ALB5	ALB5	ANB6	ANB6	ANB6 \$1,000,000	ALB5	ALB5	ALB5	ALB5
	\$999,046 \$647,000	\$1,000,000 \$1,000,000	\$999,350 \$716,000	\$999,600 \$595,000	\$1,000,000	\$1,000,000 \$1,010,000		\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000	\$1,000,000	\$1,000,000
	3rd policy year/ANB9	Start of 2nd policy year/ANB8	5th policy year/ALB10	5th policy year/ALB10	End of 3rd policy year/ANB9	End of 13th	Start of 3rd policy	5th policy year/ALB10		Start of 4th policy year /ALB9	Start of 5th policy year / ALE
	\$14,234	Policy Year 2 & 3: \$9,999 Policy Year 4 to 16: \$12,800 Policy year 17 onwards: \$13,700	\$5,728	\$10,710	\$15,000	monthiversary/ANB8	year/ANB9 \$5,000	\$12,408	Policy Year 2-5: \$10,008 From Policy Year 6 onwards: \$12,000	\$13,080	\$8,640
Total Yearly Income (Guaranteed an non-guaranteed )	onwards: \$36,879 (including booster	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	\$37,948	\$35,700	Policy Year 3 to 34: \$35,000 Policy Year 35 onwards with Booster Bonus: \$38,500	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	bonus)	Policy Year 2 & 3: 1.00% Policy Year 3 to 16: 1.28% Policy year 17 onwards: 1.37%	0.57%	1.07%	1.50%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2000%	1.31%	0.86%
Total Yearly Income/Single Premium	Policy Year 3 to 53:3.37% From policy year 54 onwards: 3.69%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3,80%	3.57%	Policy Year 3 to 34: 3.50%  Policy Year 35 onwards with Booster Bonus: 3.85%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$799,236	\$800,000	\$799,479	\$799,680	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Year) Income + Guaranteed Surrender Value)	y 3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,009,036	\$1,010,000	\$1,009,343	\$1,009,596	\$1,050,000	\$1,010,000	\$1,010,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 41 (ANB), Age 40 (ALB) / Po Death Benefit	licy Year 35										
Guaranteed Death Benefit (A)	\$1.071.376	48nn nnn	\$1.066.406	\$1.066.673	\$1,050,000	\$800,000	\$1.010.000	\$1,050,000	4800 000	4800 000	\$1,050,000
Total Death Benefit (B)	\$1,107,141	\$851,300	\$1,096,386	\$1,096,661	\$1,120,000	\$853,000	\$1,143,300	\$1,465,387	\$1,000,001	\$960,000	\$1,080,000
A/Single Premium	1.07	0.80	1.07	1.07 1.10	1.05	0.80	1.01 1.14		0.80	0.80	1.05
B/Single Premium	1.11	0.85	1.10	1.10	1.05 1.12	0.85	1.14	1.05 1.47	1.00	0.96	1.08
Guaranteed Payouts: Yearly Incom Total Guaranteed Yearly Income (C)		\$446,698	\$177,568	\$332,010	\$495,000	\$476,000	\$165,000	\$384,648	\$460,032	\$418,560	\$267,840
Guaranteed Surrender Value (D)	\$1,071,376	\$800,000	\$1,066,406	\$1,066,673	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium C+D/Single Premium	0.47 1.54	0.45 1.25	0.18 1.24	0.33 1.40	0.50 1.55	0.48 1.28	0.17	0.38 1.18	0.46 1.26	0.42 1.22	0.27 1.07
Total Payouts (Including Non-Guar	ranteed): Yearly Income + Surre	ender Value									
Total Yearly Income, Including Non- guaranteed (E)	\$1,110,252	\$1,206,679	\$1,176,388	\$1,106,700	\$1,158,500	\$1,246,000	\$1,122,000	\$1,012,584	\$1,327,500	\$1,200,000	\$1,162,500
Total Surrender Value (F)	\$1,107,141	\$848,800	\$1,096,386	\$1,096,661	\$1,080,000	\$853,000	\$1,034,800	\$1,458,646	\$1,000,001	\$960,000 1.20	\$1,060,000
E/Single Premium	1.11	1.21 2.06	1.18 2.27	1.11 2.20	1.16 2.24	1.25 2.10	1.12 2.16	1.01 2.47	1.33 2.33	1.20 2.16	1.16
ExE/Clarks December	2.22 Ilicy Year 55	2.00	221	2.20	2.24	2.10	2.10	247	2.33	2.10	2.22
E+F/Single Premium  @ Age 61 (ANB), Age 60 (ALB) / Po											
@ Age 61 (ANB), Age 60 (ALB) / Po Death Benefit	\$1,126,224 \$1,184,867	\$800,000 \$851,300	\$1,120,970 \$1,150,950	\$1,121,251 \$1,151,239	\$1,050,000 \$1,155,000	\$800,000 \$853,000	\$1,010,000 \$1,143,300	\$1,050,000 \$2,130,134	\$800,000 \$1,000,001	\$800,000 \$1,410,000	\$1,050,000 \$1,100,000
@ Age 61 (ANB), Age 60 (ALB) / Po Death Benefit Guaranteed Death Benefit (A)		0.80	1.12			0.80			0.80	0.90	
@ Age 61 (ANB), Age 60 (ALB) / Po Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Single Premium	1.13			1.12	1.05		1.01	1.05			1.05
@ Age 61 (ANB), Age 60 (ALB) / Po Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Single Premium B/Single Premium	1.13 1.19 te + Surrender Value	0.85	1.15	1.12	1.16	0.85	1.01	2.13	1.00	0.80 1.41	1.05 1.10
@ Age 61 (ANB), Age 60 (ALB) / Po Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Single Premium B/Single Premium Guaranteed Psyouts: Yearly Incom Total Guaranteed Yearly Income (C)	1.13 1.19 ne + Surrender Value \$754,402	\$720,698	\$292,128	\$546,210	\$795,000	0.85 \$756,000	\$265,000	\$632,808	1.00 \$640,032	1.41 \$680,160	\$440,640
@ Age 61 (ANS). Age 60 (ALS) / Po Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A/Single Premium B/Single Premium Guaranteed Payouts: Yearly Income (C) Guaranteed Surrender Value (D) C/Single Premium	1.13 1.19 ne + Surrender Value \$754,402 \$1,126,224 0.76	\$720,698 \$800,000 0.72	\$292,128 \$1,120,970 0.29	\$546,210 \$1,121,251 0.55	\$795,000 \$1,050,000 0.80	9.85 \$756,000 \$800,000 9.76	\$265,000 \$800,000 0.27	\$632,808 \$800,000 <b>0.63</b>	\$640,032 \$800,000 0.64	1.41 \$680,160 \$800,000 0.68	\$440,640 \$800,000 0.44
@ Age 6.1 ANB). Age 60 (ALB) / Po Death Benefit Guaranteed Death Benefit (A) Total Death Benefit (B) A.f. Single Premium B.f. Single Premium B.f. Single Premium Guaranteed Paywotts: Yearly Income (C) Guaranteed Surrender Value (D) C. Visingle Premium C-0/Single Premium	1.13 1.19 se + Surrender Value \$754,402 \$1,126,224 0.76 1.88	\$720,698 \$800,000 0.72 1.52	\$292,128 \$1,120,970	\$546,210	\$795,000	\$756,000 \$800,000	\$265,000 \$800,000	\$632,808 \$800,000	1.00 \$640,032 \$800,000	1.41 \$680,160 \$800,000	\$440,640 \$800,000
© Age 6.1 (ANB), Age 60 (ALB) / Po Death Benefit (A) Total Doath Benefit (B) A/Single Premium B/Single Premium B/Single Premium Guaranteed Payouts: Yearly Income (C) Guaranteed Yearly Income (C) Guaranteed Surrender Value (D) C/Single Premium TctD/Single Premium TctD/Single Premium	1.13 1.19 le + Surrender Value \$754,402 \$1,126,224 0.76 1.88 ranteed): Yearly Income + Surre	\$720,698 \$800,000 0.72 1.52 ender Value	\$292,128 \$1,120,970 0.29 1.41	\$546,210 \$1,121,251 0,55 1,67	\$795,000 \$1,050,000 0.80 1.85	0.85 \$756,000 \$800,000 0.76 1.56	\$265,000 \$800,000 0.27 1.07	\$632,808 \$800,000 0.63 1.43	1,00 \$640,032 \$800,000 0,64 1,44	1.41 \$680,160 \$800,000 0.68 1.48	\$440,640 \$800,000 0.44 1.24
© Age 61 (ANB), Age 60 (ARB) / Po Death Benefit (A) Guaranteed Death Benefit (A) Total Death Benefit (B) A / Single Premium Guaranteed Payouts: Yearly Income Collaranteed Payouts: Yearly Income Collaranteed Sarrender Value (D) Cylingle Premium Total Payouts (Including Non-Guar Total Payouts (Including Non-Guar Total Yearly Income, Including Non-guaranteed (E)	1.13 1.19 be + Surrender Value \$754,402 \$1,126,224 0.76 1.88 ranteed): Yearly Income + Surre \$1,786,367	\$720,698 \$800,000 0.72 1.52 ender Value \$1,956,659	\$292,128 \$1,120,970 0.29 1.41 \$1,935,348	\$546,210 \$1,121,251 0.55 1.67	\$795,000 \$1,050,000 0.80 1.85	0.85 \$756,000 \$800,000 0.76 1.56 \$1,986,000	\$265,000 \$800,000 0.27 1.07 \$1,802,000	\$632,808 \$800,000 0.63 1.43 \$1,665,864	1.00 \$640,032 \$800,000 0.64 1.44 \$1,845,000	1.41 \$480,160 \$800,000 0.68 1.48 \$1,950,000	\$440,640 \$800,000 0.44 1.24 \$1,912,500
28 Age 61 (ANB), Age 60 (ALB) / Po- beath Benefit (A) Greath Benefit (A) Great Benefit (A) Great Benefit (B) A/Single Premium B/Single Premium B/Single Premium Gold Guaranteed Payouts: Yearly Incomodal Guaranteed Payouts: Yearly Incomodal Guaranteed Payouts: Wearly Incomodal Guaranteed Payouts: Old Guaranteed Payouts: Old Guaranteed Surembur Gold Payouts (Including Non-Guaranteed (E) Greath Yearly Incomo, Including Non- guaranteed (E) Greath Yearly Incomo, Including Non- guaranteed (E) Greath Yearly Incomo, Including Non- Guaranteed (E) Greath Surrender Value (F)	1.13 1.19 se + Surrender Value \$754,402 \$1,126,224 0.76 1.88 ranteed): Yearly Income + Surre \$1,786,367	\$720,698 \$800,000 0.72 1.52 ender Value \$1,956,659 \$848,800	\$292,128 \$1,120,970 0.29 1.41 \$1,935,348 \$1,150,950	\$546.210 \$1,121,251 0.55 1.67 \$1,820,700 \$1,151,239	\$795,000 \$1,050,000 0.80 1.85 \$1,928,500 \$1,123,500	0.85 \$756,000 \$800,000 0.76 1.56	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800	\$632,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344	\$640,032 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001	1.41 \$480,160 \$800,000 0.68 1.48 \$1,950,000 \$1,410,000	\$440,640 \$800,000 0.44 1.24 \$1,912,500 \$1,090,000
2 Age 61 (AMS), Age 60 (AMS) / Po- baseh Benefit (A) Guaranteed Death Benefit (A) (A) Single Fremium Guaranteed Paywotts Yearly Isone Guaranteed Paywotts Yearly Isone Guaranteed Surrender Value (D) (Single Premium CHO-Single Premium CHO-Sing	1.13 1.19 te + Surrender Value 5755-402 51,126,224 0.76 vanteed): Yearly Income + Surre \$1,786,367 \$1,184,867	\$720,698 \$800,000 0.72 1.52 ender Value \$1,956,659 \$848,800 1.96	\$292.128 \$1,120,970 0.29 1.41 \$1,935,348 \$1,150,950 1.94	\$546.210 \$1,121,251 0.55 1.67 \$1,820,700 \$1,151,239	\$795,000 \$1,030,000 0.80 1.85 \$1,928,500 \$1,123,500	0.85 \$756,000 \$800,000 0.76 1.56 \$1,966,000 \$853,000 1.99	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80	\$632,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344	\$640,032 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001	1.41 \$480,160 \$800,000 0.68 1.48 \$1,990,000 \$1,410,000 1.95	\$440,640 \$800,000 0,44 1,24 \$1,912,500 \$1,990,000
a Age 51 (AMI), Age 60 (AMI) / Por Describ Benefit (A Guaranteed Death Benefit (A) (A Dingle Perenium Guaranteed Payant Section (B) (A Dingle Perenium Guaranteed Payant Section (G) (C) Single Perenium (C) Single Perenium	1.13 1.19 se + Surrender Value \$754,402 \$1,126,224 0.76 1.88 ranteed): Yearly Income + Surre \$1,786,367	\$720,698 \$800,000 0.72 1.52 ender Value \$1,956,659 \$848,800	\$292,128 \$1,120,970 0.29 1.41 \$1,935,348 \$1,150,950	\$546.210 \$1,121,251 0.55 1.67 \$1,820,700 \$1,151,239	\$795,000 \$1,050,000 0.80 1.85 \$1,928,500 \$1,123,500	0.85 \$756,000 \$800,000 0.76 1.56 \$1,986,000	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800	\$632,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344	\$640,032 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001	1.41 \$480,160 \$800,000 0.68 1.48 \$1,950,000 \$1,410,000	\$440,640 \$800,000 0.44 1.24 \$1,912,500 \$1,090,000
a Age 51 (AMI), Age 60 (AMI) / Pobush Benefit (ADI) Guaranteed Doubh Benefit (A) Guaranteed Doubh Benefit (A)	1.13 se + Surrender Value 1754.602 1754.602 1756.204 1.88 ranteed): Yearly Income + Surre 1776.367 11.184.867 1.79 2.77	\$720.6/8 \$800.000 0.72 1.52 ander Value \$1,956.659 \$444.800 1.96 2.81	\$292.128 \$1.120,970 0.29 1.41 \$1,935,348 \$1,150,950 1.94 3.09	\$546.210 \$1,221.251 0.55 1.67 \$1,820,700 \$1,151.239 1.82 2.97	\$795,000 \$1,030,000 0.800 1.85 \$1,728,500 \$11,723,500 1.93 3.005	0.85  \$756,000  \$800,000  0.76  1.56  \$1,986,000  \$853,000  1.99  2.84	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80 2.84	\$632,808 \$900,000 0.63 1.43 \$1,665,864 \$2,121,344 1.67 3.79	\$440,002 \$640,002 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001 1.85 2.85	1.41 \$480,160 \$800,000 0.68 1.48 \$1,950,000 \$1,410,000 1.55 3.36	\$440,640 \$800,000 0.44 1.24 \$1,912,500 \$1,090,000 1.01 3.00
P Age 51 (ANN), Age 50 (ANN) / Po- bash Benefit (An insuranteed Dashh Benefit (A) insuranteed Dashh Benefit (A) insuranteed Dashh Benefit (A) insuranteed Provincian insuranteed Provincian insuranteed Provincian insuranteed Provincian insuranteed Provincian insuranteed Servincian insuranteed Servincian insuranteed Servincian insuranteed Servincian insuranteed (Servincian insuranteed Servincian insuranteed (Servincian insuranteed Servincian insuranteed (Servincian insuranteed Servincian insura	1.13 e + Surrender Value 1.17 1.774.402 1.1.16.224 0.76 1.1.26.237 1.1.26.367 1.1.26.367 1.1.26.367 1.1.27 1.1.27 1.1.28.366 1.1.28.366 1.1.28.366 1.1.28.366 1.1.28.366	\$720.6/8 \$800.000 0.72 152 ander Value \$1,956.659 \$848.800 1.96 2.81	\$792.128 \$1.120.970 0.29 1.41 \$1,935.348 \$1,150.950 1.94 3.09 \$1,178.433 \$1,178.433	\$546.210 \$1,21,251 9,55 1.67 \$1,820,700 \$1,151,239 1.82 2.97 \$1,178,728 \$1,178,728 \$1,208,716	\$795,000 \$1,000,000 0.89 1.85 \$1,228,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,133,500 \$1,133,500 \$1,133,500 \$1,133,500	9.85 \$754,000 \$80,000 9.76 1.56 \$1,56,000 \$83,000 1.99 2.84 \$80,000 \$83,000	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80 2.84	\$632,808 \$800,000 9.63 1.43 \$1,665,864 \$2,121,344 1.67 3.79 \$1,000,000 \$3,549,257	\$49,032 \$49,000 \$190,000 0.64 1.44 \$1,865,000 \$1,000,001 1.85 2.85	\$480,140 \$480,000 \$490,000 0.68 1.48 \$1,990,000 \$1,440,000 1.75 3.36 \$600,000 \$2,270,000	\$440,640 \$800,000 0,44 1,24 \$1,912,500 \$1,090,000 1,91 3,000 \$1,050,000 \$1,160,000 \$1,140,000
e Age 15 (AMI), Age 60 (AMI) / Po- count Benefit (A) Guaranteed Dush Benefit (A) Guaranteed Dush Benefit (A) Aylingia Premium (B) Aylin	1.13 he + Surrender Value 1774.402 1774.402 11.126.224 0.76 1.180 anteed); Yearly Income + Surre 11.786.367 1.179 2.97 1.79 115; Year 75 1.184.968 11.280.076 11.380.076	\$770,698 \$800,000 \$72 \$152 ender Value \$1,926,659 \$448,000 \$1,956 \$2,81 \$1,950,000 \$851,300 \$851,300 \$0,000	\$792.128 \$1.120,070 0.29 1.41 \$1,935.348 \$1,195.348 \$1,195.90 2.09	\$546,210 \$1,212,251 0.55 1.67 \$1,820,700 \$1,151,239 1.482 2.97 \$1,178,728 \$1,120,726	\$775,000 \$1,000,000 \$80 \$1,85 \$1,728,500 \$1,123,500 \$1,	0.85 \$756,000 \$800,000 0.76 1.15 \$1,996,000 \$83,000 1.99 2.24	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80 2.84 \$1,010,100 \$1,143,300	\$652,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344 1.67 3.79 \$1,050,000 \$3,549,257 1.05	\$40,002 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001 1.85 2.85	144 \$480,140 \$600,000 0.48 1.48 \$1,980,000 \$1,980,000 1.55 3.36	\$440,640 \$800,000 0.44 1.24 \$1,912,900 \$1,990,000 \$1,090,000 \$1,090,000 \$1,140,000 \$1,140,000
2 Age 15 (ANII), Age 06 (ANII) / Per Describe Besenfer Grand Besenfer Grand Control (1) (Artiging Premission Control (1) (Artiging Premission Control (1) (Artiging Premission College (1) (Artiging Premission	1.33 ac + Surrender Value 1.3754.402 1.3754.402 1.1.16.224 0.76 0.76 1.78 1.786.367 1.79 2.77 11.188.675 1.79 2.77 11.188.796 11.28 11.28.076	\$720.6/8 \$800.000 0.72 152 ander Value \$1,956.659 \$848.800 1.96 2.81	\$792.128 \$1.120.970 0.29 1.41 \$1,935.348 \$1,150.950 1.94 3.09 \$1,178.433 \$1,178.433	\$546.210 \$1,21,251 9,55 1.67 \$1,820,700 \$1,151,239 1.82 2.97 \$1,178,728 \$1,178,728 \$1,208,716	\$795,000 \$1,000,000 0.89 1.85 \$1,228,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,123,500 \$1,133,500 \$1,133,500 \$1,133,500 \$1,133,500	9.85 \$754,000 \$80,000 9.76 1.56 \$1,56,000 \$83,000 1.99 2.84 \$80,000 \$83,000	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80 2.84	\$632,808 \$800,000 9.63 1.43 \$1,665,864 \$2,121,344 1.67 3.79 \$1,000,000 \$3,549,257	\$49,032 \$49,000 \$190,000 0.64 1.44 \$1,865,000 \$1,000,001 1.85 2.85	\$480,140 \$480,000 \$490,000 0.68 1.48 \$1,990,000 \$1,440,000 1.75 3.36 \$600,000 \$2,270,000	\$440,640 \$800,000 0,44 1,24 \$1,912,500 \$1,090,000 1,91 3,000 \$1,050,000 \$1,160,000 \$1,140,000
e Age 15 (AMI), Age 60 (AMI) / Po- count Benefit (A) Guaranteed Dush Benefit (A) Guaranteed Dush Benefit (A) Aylingia Premium (B) Aylin	1.13 a + Surrender Value  1.10	\$770,698 \$800,000 \$72 \$152 ender Value \$1,926,659 \$448,000 \$1,956 \$2,81 \$1,950,000 \$851,300 \$851,300 \$0,000	\$792.128 \$1.120,070 0.29 1.41 \$1,935.348 \$1,195.348 \$1,195.90 2.09	\$546,210 \$1,212,251 0.55 1.67 \$1,820,700 \$1,151,239 1.482 2.97 \$1,178,728 \$1,120,726	\$775,000 \$1,000,000 \$80 \$1,85 \$1,728,500 \$1,123,500 \$1,	0.85 \$756,000 \$800,000 0.76 1.15 \$1,996,000 \$83,000 1.99 2.24	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.80 2.84 \$1,010,100 \$1,143,300	\$652,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344 1.67 3.79 \$1,050,000 \$3,549,257 1.05	\$40,002 \$800,000 0.64 1.44 \$1,845,000 \$1,000,001 1.85 2.85	144 \$480,140 \$600,000 0.48 1.48 \$1,980,000 \$1,980,000 1.55 3.36	\$440,640 \$800,000 0.44 1.24 \$1,912,900 \$1,990,000 1.91 3.00 \$1,090,000 \$1,140,000 \$1,140,000
28 Age 51 (ANII), Age 50 (ANII) / For Death Boundit Guaranteed Death (E) Charles (E) (ANII) (ANII) (ANII) (ANII) (ANII) ANII) (ANII) (ANII) (ANII) (ANII) (ANII) ANII) (ANII) (ANII) (ANII) (ANII) (ANII) ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANII) (ANIII) (ANI	1.33 1.37 1.37 1.37 1.37 1.37 1.37 1.37	\$770,698 \$800,000 0.72 1.52 order Value \$1,956,659 \$1,956,659 \$1,956,800 \$1,956 \$2,81 \$800,000 \$851,300 0.85	\$292,128 \$1,120,070 0.29 1.41 \$1,793,348 \$1,1793,348 \$1,179,35,48 \$1,178,432 \$1,178,432 \$1,178,432 \$1,178,432 \$1,178,432 \$1,28,413	\$546.210 \$1,121.251 0.55 1.67 \$1,830.700 \$1,830.700 \$1,830.700 \$1,830.700 \$1,830.700 \$1,830.700 \$1,830.700 \$1,830.710 \$1,	\$793.000 \$1,000.000 0.80 1.85 \$1,723.000 \$1,123.000 \$1,	0.85 \$774,000 \$500,000 0.76 \$1.96 \$1.966,000 \$1.97 \$1.97 \$1.97 \$2.84 \$1.97 \$2.85 \$1.000 \$1.97 \$2.85 \$1.000 \$1.97 \$2.85 \$1.000 \$1.97 \$2.85 \$1.000 \$1.97 \$2.85	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,004,800 1.80 2.84 \$1,010,100 \$1,144,300 1.144 \$365,000	\$602,808 \$800,000 \$800,000 \$1,43 \$1,665,864 \$1,121,344 \$2,121,344 \$2,77 \$3,79 \$1,560,000 \$1,569,237	\$40,032 \$40,032 \$100,000 0.44 \$1,845,000 \$1,000,001 \$1,000,001 \$1,000,001 \$1,000,001 \$1,000,001 \$1,000,001 \$1,000,001 \$1,000,001	1.41  \$480,150  \$500,000  0.68  1.48  \$1,920,000  \$1,430,000  \$1,430,000  \$1,430,000  \$1,430,000  \$2,277,000  0.80  2.277  \$941,760	\$440,640 \$800,000 044 124 \$1,912,500 \$1,972,500 \$1,972,000 \$1,972,000 \$1,140,
2 Age 51 (ANN). Age 50 (ANN) / Po- count Benefit Guarantees Don'th Benefit Guarantees Don'th Benefit Guarantees Don'th Benefit Affright Premium Guaranteed Payords York's broom Fold Guaranteed Payords York's broom Fold Guaranteed Payords York's broom Fold Guaranteed Payords York's Name Fold Guaranteed Payords York's Name Fold Payords Fold Payords Fold Payords Fold Payords Foldeding Non- Guaranteed Payords Fold Payords Foldeding Non- Guaranteed Payords Fold	1.13 a + Surrender Value  1.10	\$720,698 \$500,002 0.72 1.52 	\$792.128 \$1,120.070 0.29 1.41 \$1,935.348 \$1,195.348 \$1,150.950 1.54 3.09 \$1,170.433 \$1,170.433	\$546,210 \$1,127,251 0.35 1.47 \$1,120,700 \$1,120,700 \$1,120,700 \$1,120,700 \$1,120,700 \$1,120,710 \$1,120,710 \$1,120,710 \$1,120,710	\$775,000 \$1,050,000 0.80 1.85 \$1,928,500 \$1,123,500 \$1,	0.85 \$756,000 \$100,000 0.76 1.156 \$1,986,000 \$853,000 \$853,000 \$853,000 \$853,000 \$853,000 \$853,000 \$853,000 \$853,000	\$265,000 \$800,000 0,27 107 \$1,802,000 \$1,034,800 1,80 2,84 \$1,001,100 \$1,143,300 1,14	\$632,808 \$800,000 0.63 1.43 \$1,665,864 \$2,121,344 \$1,77 3.79 \$1,050,000 \$3,549,257 1.05	\$640,032 \$600,000 0.64 1.44 \$1,845,000 \$1,000,001 1.85 2.85 \$600,000 \$1,000,000 0.80 1.000,000	1.41  \$480,150  \$800,000  0.48  1.48  \$1,750,000  \$1,410,000  \$1,410,000  \$2,270,000  0.80  0.80  2.37	\$440,640 \$800,000 0.44 1.24 \$1,912,500 \$1,090,000 1.91 3.00 \$1,140,000 \$1,140,000 1.05
28 Age 15 (AMI), Age 06 (AMI) / Per Death Bounts  Death Bounts  The Committee of the Commit	1.57 1.57 1.57 1.57 1.57 1.57 1.57 1.57	\$720,698   \$50,000   \$60,000   \$150,000   \$150,000   \$152,000   \$152,000   \$152,000   \$152,000   \$152,000   \$150,000   \$1	\$292,128 \$1,120,070 0.29 1.41 \$1,793,348 \$1,1793,348 \$1,179,35,48 \$1,178,432 \$1,178,432 \$1,178,432 \$1,178,432 \$1,178,432 \$1,28,413	\$546,210 \$1,171,251 0.35 1.87 \$1,172,070 \$1,172,070 \$1,151,239 1.82 2.97 \$1,178,728 \$1,178,728 \$1,208,746 1.18 1.20 \$1,008,746 \$1,178,728 \$1,178,728 \$1,178,728	\$793.000 \$1,000.000 0.80 1.85 \$1,723.000 \$1,123.000 \$1,	0.85 976,000 976,000 0.76 1.156 11,986,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000 185,000	\$265,000 \$800,000 \$27 1.07 \$1,802,000 \$1,034,800 1.80 2.84 \$1,141,300 1.01 \$1,144,300 \$1,144,300 \$1,144,300 \$1,144,300 \$1,144,300 \$1,044,800 \$1	\$602,808 \$800,000 0.43 1.43 \$1,665,864 \$21212,344 \$21212,347 3.79 \$1,090,000 \$3,140,237 \$2,500,000 \$3,500,000 \$4,500,000	\$60,022 \$60,022 \$80,000 0.64 1.44 \$1,845,000 \$1,000,001 \$2,85 \$80,000 \$1,000,001 \$1,000,	\$40,160 \$40,000 0.48 \$10,000 0.48 \$11,970,000 \$11,410,000 \$14,410,000 \$13,770,000 \$2,370,000 \$2,370,000 \$2,370,000 \$400,000 \$2,370,000 \$40	\$40,640 \$800,000 0.44 1.24 \$1,912,500 \$1,090,000 \$1,090,000 \$1,400,000 \$1,400,000 \$1,440,000 \$13,440
28 Age 61 JANEL, Age 06 JANEL / Pro- Count intends (1) Annual Country	15 15 15 15 15 15 15 15 15 15 15 15 15 1	1770.0/8	\$277.128 \$1,150,700 \$27 \$44. \$1,505,548 \$1,5	1544.210 1121.221 142 142 142 1425.000 11250.000 11251.229 127 127 127 127 127 127 127 127	1770,000 1100,000 188 188 1112,500 1112,500 1112,500 1112,500 1110,000 1110,000 1110,000 1100,000 1100,000 1100,000 1100,000	925 172,000 172,000 172,000 135,000 136,000 139,000 139,000 130,000 130,000 130,000 130,000 130,000 130,000 130,000	\$255,000 \$800,000 Q27 107 \$1,802,000 \$1,003,800 180 2,84 \$1,010,100 \$1,143,300 \$1,144,300 \$1,144,300 \$1,144 \$1,010,100 \$1,144 \$1,000,000 \$1,000	\$602,808 \$800,000 \$43 \$1,43 \$1,666,864 \$1,217,344 \$1,57 \$3,79 \$1,050,000 \$1,0	\$60,000   \$60,00	144  1460,140  1500,140  1500,140  148  148  1174,0000  137  135  140,0000  137,000  140,0000  140,0000  140,0000  140,0000  140,0000  140,0000  140,0000  150,0000  1	\$40,640 \$800,000 0.44 1.24 \$1,192,500 \$1,925,000 \$1,925,000 \$1,100,000 1.08 \$1,000,000 1.14 \$603,440 \$800,000 0.61 1.41
a Age 51 AVMI, Age 06 (AMI), Por Branch Bountin.  Branch Bountin.  Tendal Death Branch (1)  Trical Death Branch (1)  Tric	1.57 1.57 1.57 1.57 1.57 1.57 1.57 1.57	1770.098 1770.098 100.000 100.000 100.000 100.000 11.076.609 1564.800 1564.800 156.0000 1661.000 1661.000 1661.000 1661.000 1660.0000 1670.0000 1770.6009 1270.6079 1270.6079	1275.128 11.103.707 14.113.707 14.4 11.705.540 11.106.707 11.106.707 11.177.4.12 11.774.12 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13 11.774.13	1594.510 1177.251 11820.700 11820.700 11830.700 11830.700 11831.227 297 1170.728 1170.7	1776.000 1100.0000 1100.0000 1178.0000 1178.0000 1178.0000 1178.00000 1178.00000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.0000 1180.00000 1180.00000 1180.00000 1180.00000 1180.000000 1180.0000000000	0.85 175.000 180.000 15.86 11.96.000 189.000 189.000 189.000 180.0000 180.000 180.000 180.000 180.000 180.000 180.000 180.0	\$265,000 \$800,000 0.27 1.07 \$1,802,000 \$1,034,800 1.40 2.44 \$1,034,800 1.14 \$1,144,300 1.14 \$2,482,000 \$2,482,000	\$622,808 \$600,000 \$6.8 \$1.665,864 \$2.212,344 \$1.67,227 \$1.900,000	\$60,000 \$1,000 \$	144  \$400.160  \$400.160  \$400.160  \$400.160  \$448  \$1,990.000  \$1,900.000  \$2,37  \$400.000  \$2,37  \$41,760  \$400.000  \$41,760  \$4	\$40,640 \$100,000 0.44 \$2.4 \$1,912,500 \$1,912,500 \$1,912,500 \$1,912,500 \$1,140,000 \$1,140
e Age 51 (ANN). Age 06 (ANN) / Po- chath Beereld 1.  Grant State 1.  Grant Sta	15 15 15 15 15 15 15 15 15 15 15 15 15 1	1770.0/8	\$277.128 \$1,150,700 \$27 \$44. \$1,505,548 \$1,5	1544.210 1121.221 142 142 142 1425.000 11250.000 11251.229 127 127 127 127 127 127 127 127	1770,000 1100,000 188 188 1112,500 1112,500 1112,500 1112,500 1110,000 1110,000 1110,000 1100,000 1100,000 1100,000 1100,000	925 172,000 172,000 172,000 135,000 136,000 139,000 139,000 130,000 130,000 130,000 130,000 130,000 130,000 130,000	\$255,000 \$800,000 Q27 107 \$1,802,000 \$1,003,800 180 2,84 \$1,010,100 \$1,143,300 \$1,144,300 \$1,144,300 \$1,144 \$1,010,100 \$1,144 \$1,000,000 \$1,000	\$602,808 \$800,000 \$43 \$1,43 \$1,666,864 \$1,217,344 \$1,57 \$3,79 \$1,050,000 \$1,0	\$60,000   \$60,00	144  1460,140  1500,140  1500,140  148  148  1174,0000  137  135  140,0000  137,000  140,0000  140,0000  140,0000  140,0000  140,0000  140,0000  140,0000  150,0000  1	\$40,640 \$800,000 0644 124 \$1,925,500 \$1,990,000 \$3,91 3,00 \$1,050,000 \$1,140,000 \$1,140,000 \$41,440,000 \$41,440,000 \$41,441,440

Income
ealth Plus Solitaire
4.25%
ALB5 \$1,000,000
5th policy year / ALB10
\$8,640
\$37,500
0.86%
3.75%
\$800,000
80%
28th
\$1,050,000
1.05
\$1,050,000
\$1,080,000 1.05 1.08
\$267,840
\$800,000 0.27 1.07
\$1,162,500
\$1,060,000 1.16 2.22
\$1,050,000 \$1,100,000 1.05 1.10
\$440.640
\$800,000 0.44 1.24
\$1,912,500 \$1,090,000
\$1,090,000 1,91 3.00
\$1,050,000 \$1,140,000 1.05 1.14
\$613,440 \$800,000 0.61 1.41
\$2,662,500 \$1,120,000
2.66 3.78

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

Male/Female, non smoker ANB 41/ALB 40 Single Premium approximately \$200,000



Paid out Mode	Singlife	Singlife	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ANB 41	ALB40	ANB 41	ANB41	ANB 41	ALB 40	ALB 40	ALB 40	ALB 40
Single Premium	\$199,760	\$200,000	\$199,498	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Sum Assured	\$125,000	\$200,000	\$139,000		\$202,000		\$200,000	\$200,000		-
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	5th policy year/ALB45	End of 3rd policy year/ANB9	End of 13th monthiversary/ANB43	Start of 3rd policy year/ANB 4	5th policy year/ALB 45	End of 13th monthiversary/ ALB42 Policy Year 2-5:	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$2,750	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,112	\$2,900	\$2,800	\$1,000	\$2,482	\$2,002 From Policy Year 6 onwards: \$2,400	\$2,616	\$1,728
Yearly Income (Guaranteed and non-guaranteed )	From policy year 3 to 22: \$6,500 From policy year 23 onwards: \$7,125 (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: \$6,879 Policy year 17 onwards: \$7,499	\$7,367	Policy Year 3 to 24: \$6,900  Policy Year 25 onwards with Booster Bonus: \$7,540	Policy Year 2 & 3: \$6,200 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	Policy Year 2-5: \$6,000 From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/Single Premium	1.38%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.56%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.25% From policy year 23 onwards: 3.57% (including booster bonus)	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.69%	Policy Year 3 to 24: 3.45%  Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,808	\$160,000	\$159,598	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,757	\$202,000	\$201,493	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 20 Death Benefit										
Guaranteed Death Benefit (A)	\$206,352	\$160,000	\$205,044	\$210,000	\$160,000	\$202,000	\$210,000	\$165.994	\$165,528	\$210,000
Total Death Benefit (B)	\$210,966	\$170,080	\$211,028	\$218,000	\$170,600	\$215,340	\$226,988	\$166,124	\$166,000	\$212,000
A/Single Premium	1.03	0.80	1.03	1.05	0.80	1.01	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.06	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender										
Total Guaranteed Yearly Income (C) Guaranteed Surrender Value (D)	\$49,500 \$206,352	\$48,223 \$160,000	\$17,792 \$205.044	\$52,200 \$207,220	\$53,200 \$160,000	\$18,000 \$160,000	\$39,706 \$160,000	\$44,006 \$160,000	\$44,472 \$160.000	\$27,648 \$160,000
C/Single Premium	\$206,352 0.25	0.24	\$205,044	\$207,220 0.26	0.27	0.09	0.20	\$160,000 0.22	0.22	9160,000
C+D/Single Premium	1.28	1.04	1.12	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Yearl										
Total Yearly Income, Including Non-guaranteed	\$117,000	\$128,823	\$117,872	\$124,200	\$138,200	\$122,400	\$104,525	\$127,500	\$127,500	\$120,000
(E)	· · · · · · · · · · · · · · · · · · ·				· ·		·			
Total Surrender Value (F)	\$210,966	\$168,580	\$211,028	\$211,220	\$170,600	\$179,340	\$216,891	\$164,647	\$166,000	\$192,000
E/Single Premium E+F/Single Premium	0.59	0.64	0.59 1.65	0.62 1.68	0.69 1.54	0.61 1.51	0.52 1.61	0.64 1.46	0.64	0.60 1.56
@ Age 81 (ANB), Age 80 (ALB) / Policy Year 40	1.04	1,47	1,03	1.00	1.54	1.01	1.01	1,40	1.47	1.50
Death Benefit										
Guaranteed Death Benefit (A)	\$216,919	\$160,000	\$215,557	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$225,029	\$170,260	\$221,541	\$228,500	\$170,600	\$228,660	\$326,868	\$200,000	\$210,000	\$216,000
A/Single Premium	1.09	0.80	1.08	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium  Guaranteed Payouts: Yearly Income + Surrender	1.13	0.85	1.11	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Total Guaranteed Yearly Income (C)	\$104.500	\$103.003	\$40.032	\$110,200	\$109.200	\$38,000	\$89.338	\$92.006	\$96.792	\$62,208
Guaranteed Surrender Value (D)	\$216,919	\$160,000	\$215,557	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.52	0.52	0.20	0.55	0.55	0.19	0.45	0.46	0.48	0.31
C+D/Single Premium	1.61	1.32	1.28	1.60	1.35	0.99	1.25	1.26	1.28	1.11
Total Payouts (Including Non-Guaranteed): Yearl	y Income + Surrender Value									
Total Yearly Income, Including Non-guaranteed (E)	\$258,250	\$278,803	\$265,212	\$272,440	\$286,200	\$292,400	\$235,181	\$265,500	\$277,500	\$270,000
Total Surrender Value (F)	\$225,029	\$169,760	\$221,541	\$220,000	\$170,600	\$206,960	\$325,796	\$200,000	\$210,000	\$212,000
E/Single Premium	1.29	1.39	1.33	1.36	1.43	1.46	1.18	1.33	1.39	1.35
E+F/Single Premium	2.42	2.24	2.44	2.46	2.28	2.50	2.80	2.33	2.44	2.41

Singlife Singlife China Life China Talping Etiqa Etiqa Manulife Manulife Income Income

#### Male/Female, non smoker ANB 41/ALB 40 Single Premium approximately \$500,000

\$648,724

\$697,063

\$669,708

\$617,760

Paid out Mode

	Singlife	Singlife	China Life	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ANB 41	ALB40	ALB40	ANB 41	ANB41	ANB 41	ALB 40	ALB 40	ALB 40	ALB 40
Single Premium	\$498,657	\$500,000	\$498,767	\$498,798	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Sum Assured	\$314,000	\$500,000	\$351,000	\$286,000	-	\$505,000	-	\$500,000	\$500,000	-	-
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	5th policy year/ALB45	5th policy year/ALB45	End of 3rd policy year/ANB9	End of 13th monthiversary/ANB43	tart of 3rd policy year/ANB 4	5th policy year/ALB 45	End of 13th monthiversary/ ALB42	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$6,908	Policy Year 2 & 3: \$5,000 Policy Year 4 to 16: \$6,399 Policy year 17 onwards: \$6,849	\$2,808	\$5,148	\$7,250	\$7,000	\$2,500	\$6,204	Policy Year 2-5: \$5,004 From Policy Year 6 onwards: \$6,000	\$6,540	\$4,320
Yearly Income (Guaranteed and non-guaranteed )	From policy year 3 to 22: \$16,328 From policy year 23 onwards: \$17,898 (including booster bonus)	Policy Year 2 & 3: \$11,750 Policy Year 4 to 16: \$17,199 Policy year 17 onwards: \$18,749	\$18,603	\$17,160	Policy Year 3 to 24: \$17,250  Policy Year 25 onwards with Booster Bonus: \$18,850	Policy Year 2 & 3: \$15,500 Policy Year 4 onwards: \$18,500	\$17,000	\$16,332	Policy Year 2-5: \$15,000 From Policy Year 6 onwards: \$17,250	\$18,750	\$18,750
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.56%	1.03%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.27% From policy year 23 onwards: 3.59% (including booster bonus)	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.73%	3.44%	Policy Year 3 to 24: 3.45%  Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$398,925	\$400,000	\$399,013	\$399,038	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$503,643	\$505,000	\$503,755	\$503,786	\$525,000	\$505,000	\$505,000	\$525,000	\$525,000	\$525,000	\$525,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 20									,		
Death Benefit											
Guaranteed Death Benefit (A)	\$515,112	\$400,000	\$512,633	\$512,664	\$525,000	\$400,000	\$505,000	\$525,000	\$414,984	\$413,820	\$525,000
Total Death Benefit (B)	\$526,630	\$425,200	\$527,596	\$527,627	\$545,000	\$426,500	\$538,350	\$567,471	\$415,310	\$415,000	\$530,000
A/Single Premium	1.03	0.80	1.03	1.03	1.05	0.80	1.01	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.06	1.06	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender	r Value	,				,	,			,	
Total Guaranteed Yearly Income (C)	\$124.344	\$120,583	\$44,928	\$82.368	\$130,500	\$133,000	\$45,000	\$99,264	\$110,016	\$111,180	\$69.120
Guaranteed Surrender Value (D)	\$515,112	\$400,000	\$512,633	\$512,664	\$518.050	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
C/Single Premium	0.25	0.24	0.09	0.17	0.26	0.27	0.09	0.20	0.22	0.22	0.14
C+D/Single Premium	1.28	1.04	1.12	1.19	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Year											
Total Yearly Income, Including Non-guaranteed	\$293,904	\$322,083	\$297,648	\$274,560	\$310,500	\$345,000	\$306,000	\$261,312	\$318,750	\$318,750	\$300,000
Total Surrender Value (F)	\$526.630	\$421.450	\$527.596	\$527.627	\$528.050	\$426.500	\$448.350	\$542.228	\$411.616	\$415,000	\$480.000
E/Single Premium	0.59	0.64	0.60	0.55	0.62	0.69	0,61	0.52	0.64	0.64	0.60
E-F/Single Premium E+F/Single Premium	1.65	1.49	1.65	1.61	1.68	1.54	1.51	1.61	1.46	1.47	1.56
	1.03	1.49	1.03	1.01	1.00	1.54	1.51	1.01	1.40	1.47	1.50
@ Age 81 (ANB), Age 80 (ALB) / Policy Year 40											
Death Benefit											I
Guaranteed Death Benefit (A)	\$541,491	\$400,000	\$538,918	\$538,951	\$525,000	\$400,000	\$505,000	\$525,000	\$400,000	\$400,000	\$525,000
Total Death Benefit (B)	\$561,736	\$425,650	\$553,881	\$553,914	\$571,250	\$426,500	\$571,650	\$817,171	\$500,000	\$525,000	\$540,000
A/Single Premium	1.09	0.80	1.08	1.08	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.13	0.85	1.11	1.11	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Guaranteed Payouts: Yearly Income + Surrender											
Total Guaranteed Yearly Income (C)	\$262,504	\$257,563	\$101,088	\$185,328	\$275,500	\$273,000	\$95,000	\$223,344	\$230,016	\$241,980	\$155,520
Guaranteed Surrender Value (D)	\$541.491	\$400,000	\$538,918	\$538.951	\$525,000	\$400,000	\$400,000	\$400.000	\$400,000	\$400,000	\$400,000

\$681,100

\$715,500

\$646,000

\$587,952

\$814,490

\$663,750

\$500,000

\$693,750

\$675,000



## PIAS

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Paid out Mode							PROFESSIONAL INVEST	MENT ADVISORY SERVICES	
	Singlife	Singlife	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB 41	ANB 41	ANB 41	ANB41	ANB 41	ALB 40	ALB 40	ALB 40	ALB 40
Single Premium	\$998,927	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Sum Assured	\$632,000	\$1,000,000	-	\$1,010,000	-	\$1,000,000	\$1,000,000	-	-
Payout commence	3rd policy year/ANB44	Start of 2nd policy year/ANB43	End of 3rd policy year/ANB 44	End of 13th monthiversary/ANB43	Start of 3rd policy year/ANB 44	5th policy year/ALB 45	End of 13th monthiversary/ ALB42	Start of 4th policy year /ALB44	Start of 5th policy year / ALB45
Yearly Income (Guaranteed)	\$13,904	Policy Year 2 & 3: \$9,999 Policy Year 4 to 16: \$12,800 Policy year 17 onwards: \$13,700	\$14,500	\$14,000	\$5,000	\$12,408	Policy Year 2-5: \$10,008 From Policy Year 6 onwards: \$12,000	\$13,080	\$8,640
Yearly Income (Guaranteed and non-guaranteed )	From policy year 3 to 22: \$32,864 From policy year 23 onwards: \$36,024 (including booster bonus)	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	Policy Year 3 to 24: \$34,500  Policy Year 25 onwards with Booster Bonus: \$37,700	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	1.45%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.29% From policy year 23 onwards: 3.61%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	Policy Year 3 to 24: 3.45%  Policy Year 25 onwards with Booster Bonus: 3.77%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$799,141	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,008,915	\$1,010,000	\$1,050,000	\$1,010,000	\$1,010,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 61 (ANB), Age 60 (ALB) / Policy Year 20 Death Benefit									
Guaranteed Death Benefit (A)	\$1,031,891	\$800,000	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$829,968	\$827,640	\$1,050,000
Total Death Benefit (B)	\$1,031,841	\$850,400	\$1,090,000	\$853,000	\$1,076,700	\$1,030,000	\$830,619	\$830,000	\$1,060,000
A/Single Premium	1.03	0.80	1.05	0.80	1.01	1.05	0.83	0.83	1.05
B/Single Premium	1.06	0.85	1.09	0.85	1.08	1.13	0.83	0.83	1.06
Guaranteed Payouts: Yearly Income + Surrender Value	1.00	0.83	1.07	0.63	1.06	1.13	0.63	0.63	1.00
Total Guaranteed Yearly Income (C)	\$250,272	\$241,198	\$261,000	\$266,000	\$90,000	\$198,528	\$220,032	\$222,360	\$138,240
Guaranteed Surrender Value (D)	\$1,031,891	\$800,000	\$1,036,100	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.25	0.24	0.26	0.27	0.09	0.20	0.22	0.22	0.14
C+D/Single Premium	1.28	1.04	1.30	1.07	0.89	1.00	1.02	1.02	0.94
Total Payouts (Including Non-Guaranteed): Yearly Income + Sur									
Total Yearly Income, Including Non-guaranteed (E)	\$591,552	\$644.194	\$621.000	\$691.000	\$612.000	\$522.624	\$637.500	\$637.500	\$600,000
Total Surrender Value (F)	\$1,054,966	\$842,900	\$1,056,100	\$800,000	\$896,700	\$1,084,456	\$823,233	\$830,000	\$960,000
E/Single Premium	0.59	0.64	0.62	0.69	0.61	0.52	0.64	0.64	0.60
E+F/Single Premium	1.65	1.49	1.68	1.49	1.51	1.61	1.46	1.47	1.56
@ Age 81 (ANB), Age 80 (ALB) / Policy Year 40 Death Benefit									
Guaranteed Death Benefit (A)	\$1,084,734	\$800,000	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,125,290	\$851,300	\$1,142,500	\$853,000	\$1,143,300	\$1,634,341	\$1,000,001	\$1,050,000	\$1,080,000
A/Single Premium	1.09	0.80	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.13	0.85	1.14	0.85	1.14	1.63	1.00	1.05	1.08
Guaranteed Payouts: Yearly Income + Surrender Value				1					
Total Guaranteed Yearly Income (C)	\$528,352	\$515,198	\$551,000	\$546,000	\$190,000	\$446,688	\$460,032	\$483,960	\$311,040
Guaranteed Surrender Value (D)	\$1,084,734	\$800,000	\$1,050,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.53	0.52	0.55 1.60	0.55	0.19	0.45	0.46	0.48	0.31
				1.35	0.99	1.25	1.26	1.28	1.11
C+D/Single Premium	1.61	1.32	1.00	2.05					
C+D/Single Premium Total Payouts (Including Non-Guaranteed): Yearly Income + Sur	render Value								
C+D/Single Premium Total Payouts (Including Non-Guaranteed): Yearly Income + Sur Total Yearly Income, Including Non-guaranteed (E)	render Value \$1,305,712	\$1,394,174	\$1,362,200	\$1,431,000	\$1,292,000	\$1,175,904	\$1,327,500	\$1,387,500	\$1,350,000
C+D/Single Premium Total Payouts (Including Non-Guaranteed): Yearly Income + Sur Total Yearly Income, Including Non-guaranteed (E) Total Surrender Value (F)	render Value \$1,305,712 \$1,125,290	\$1,394,174 \$848,800	\$1,362,200 \$1,100,000	\$1,431,000 \$853,000	\$1,292,000 \$1,034,800	\$1,628,980	\$1,000,001	\$1,050,000	\$1,060,000
C+D/Single Premium Total Payouts (Including Non-Guaranteed): Yearly Income + Sur Total Yearly Income, Including Non-guaranteed (E)	render Value \$1,305,712	\$1,394,174	\$1,362,200	\$1,431,000	\$1,292,000				

#### Male/Female, non smoker ANB56/ALB55 y \$200,000



Single	Premiu	m approx	imately	
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Single Premium approximately \$200,000  Paid out Mode										
	Singlife	Singlife	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB56	ANB56	ALB55	ANB56	ANB56	ANB56	ALB55	ALB55	ALB55	ALB55
Single Premium	\$199,995	\$200,000	\$199,905	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Sum Assured Payout commence	\$125,000 3rd policy year/ANB59	\$200,000 Start of 2nd policy year/ANB58	\$132,000 5th policy year/ALB60	End of 3rd policy year/ANB 59	\$202,000 End of 13th monthiversary/ANB58	Start of 3rd policy year/ANB59	\$200,000 5th policy year/ALB60	\$200,000 2nd policy year/ALB57	Start of 4th policy year /ALB59	Start of 5th policy year / ALB60
Yearly Income (Guaranteed)	\$2,750	Policy Year 2 & 3: \$2,000 Policy Year 4 to 16: \$2,559 Policy year 17 onwards: \$2,739	\$1,056	\$2,800	\$2,800	\$1,000	\$2,482	Policy Year 2-5: \$2,002 From Policy Year 6 onwards:	\$2,616	\$1,728
Yearly Income (Guaranteed and non-guaranteed )	From policy year 3 to 22: \$6,500 From policy year 23 onwards: \$7,125 (including booster bonus)	Policy Year 2 & 3: \$4,700 Policy Year 4 to 16: 56,879 Policy year 17 onwards: \$7,499	\$6,996	Policy Year 3 to 24: \$6,800 Policy Year 25 onwards with Booster Bonus: \$7,400	Policy Year 2 & 3: \$6,200 Policy Year 4 onwards: \$7,400	\$6,800	\$6,533	\$2,400  Policy Year 2-5: \$6,000  From Policy Year 6 onwards: \$6,900	\$7,500	\$7,500
Guaranteed Yearly Income/Single Premium	1.38%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.53%	1.40%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.001% From Policy Year 6 onwards: 1.20%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.25% From policy year 23 onwards: 3.56%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.50%	Policy Year 3 to 24: 3.40%  Policy Year 25 onwards with Booster Bonus: 3.70%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$159,996	\$160,000	\$159,923	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$201,994	\$202,000	\$201,903	\$210,000	\$202,000	\$202,000	\$210,000	\$210,000	\$210,000	\$210,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 66 (ANB), Age 65 (ALB) / Policy Year 10  Death Benefit										
Guaranteed Death Benefit (A)	\$201,994	\$180,080	\$201,903	\$210,000	\$176,800	\$202,000	\$210,000	\$189,994	\$191,688	\$210,000
Total Death Benefit (B)	\$204,093	\$189,020	\$207,900	\$213,000	\$179,000	\$205,340	\$215,821	\$190,072	\$191,688	\$212,000
A/Single Premium	1.01	0.90	1.01	1.05	0.88	1.01	1.05	0.95	0.96	1.05
B/Single Premium	1.02	0.95	1.04	1.07	0.90	1.03	1.08	0.95	0.96	1.06
Guaranteed Payouts: Yearly Income + Surrender Va	lue									
Total Guaranteed Yearly Income (C)	\$22,000	\$21.913	\$6.336	\$22.400	\$25,200	\$8,000	\$14.890	\$20,006	\$18.312	\$10.368
Guaranteed Surrender Value (D)	\$201,494	\$160,000	\$200,404	\$202,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.11	0.11	0.03	0.11	0.13	0.04	0.07	0.10	0.09	0.05
C+D/Single Premium	1.12	0.91	1.03	1.12	0.93	0.84	0.87	0.90	0.89	0.85
Total Payouts (Including Non-Guaranteed): Yearly In		0.71	1.00	1.12	0.73	0.04	0.07	0.70	0.07	0.03
Total Yearly Income, Including Non-guaranteed (E)	\$52,000	\$57.553	\$41.976	\$54,400	\$64,200	\$54,400	\$39,197	\$58,500	\$52.500	\$45.000
			. ,							. ,
Total Surrender Value (F)	\$203,593 <b>0.26</b>	\$163,140 0.29	\$206,401 0.21	\$203,500 <b>0.27</b>	\$162,600 0.32	\$165,340 0.27	\$180,119 0.20	\$161,392 0.29	\$162,000 0.26	\$172,000 0.23
E/Single Premium	0.26									
E+F/Single Premium	1.28	1.10	1.24	1.29	1.13	1.10	1.10	1.10	1.07	1.09
@ Age 86 (ANB), Age 85 (ALB) / Policy Year 30										
Death Benefit				T						
Guaranteed Death Benefit (A)	\$211,814	\$160,000	\$210,659	\$210,000	\$160,000	\$202,000	\$210,000	\$160,000	\$160,000	\$210,000
Total Death Benefit (B)	\$218,153	\$170,260	\$216,656	\$221,000	\$170,600	\$228,660	\$266,801	\$164,943	\$178,000	\$214,000
A/Single Premium	1.06	0.80	1.05	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.09	0.85	1.08	1.11	0.85	1.14	1.33	0.82	0.89	1.07
Guaranteed Payouts: Yearly Income + Surrender Va		T		1	I	I	ı			
Total Guaranteed Yearly Income (C)	\$77,000	\$75,613	\$27,456	\$78,400	\$81,200	\$28,000	\$64,522	\$68,006	\$70,632	\$44,928
Guaranteed Surrender Value (D)	\$211,814	\$160,000	\$38,016	\$210,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000
C/Single Premium	0.39	0.38	0.14	0.39	0.41	0.14	0.32	0.34	0.35	0.22
C+D/Single Premium	1.44	1.18	0.33	1.44	1.21	0.94	1.12	1.14	1.15	1.02
Total Payouts (Including Non-Guaranteed): Yearly Ir	ncome + Surrender Value	1			T	Γ	1			T
Total Yearly Income, Including Non-guaranteed (E)  Total Surrender Value (F)	\$187,000 \$218,153	\$203,813 \$169,760	\$181,896 \$216,656	\$194,000 \$216,000	\$212,200 \$170,600	\$190,400 \$206,960	\$169,852 \$266,108	\$196,500 \$164,943	\$202,500 \$178,000	\$195,000 \$210,000
E/Single Premium	0.94	1.02	0.91	0.97	1.06	\$206,960	\$200,100	\$104,943	1.01	0.98
E+F/Single Premium	2.03	1.87	1.99	2.05	1.00	1.99	2.18	1.81	1.90	2.03
e-17 salgle Fremium	2,00	1.0/	2.77	2.03	1.71	2:77	2,10	2,01	1.70	2.03

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

Male/Female, non smoker ANB56/ALB55

Single Premium approximately \$500,000

Paid out Mode Manulife Manulife Singlife Singlife China Life China Life China Taiping Etiga Etiga Income Income Singlife Flexi Life Income II Singlife Legacy Income Lifetime Income Plan Lifetime Income Sunreme Pla Infinite Harvest Plus (II) Esteem income II Esteem Eternity II Signature Income (III) SGD Signature Lifetime Rewards (II) (SGD) Luxe Plus Solitaire II Wealth Plus Solitaire Illustrated Investment Rate of Return 4.25% Entry Age ANB56 ANB56 ALB55 ALB55 ANB56 ANB56 ANB56 ALB55 ALB55 ALB55 ALB55 Single Premium Sum Assured \$499,247 \$500,000 \$499,560 \$499,232 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$314,000 \$500,000 \$333,000 \$278,000 \$505,000 \$500,000 \$500,000 Payout commence 3rd policy year/ANB59 Start of 2nd policy year/ANB58 5th policy year/ALB60 5th policy year/ALB60 End of 3rd policy year/ANB 59 End of 13th monthiversary/ANB58 Start of 3rd policy year/ANB59 5th policy year/ALB60 2nd policy year/ALB57 Start of 4th policy year /ALB59 Start of 5th policy year / ALB60 Policy Year 2-5: Policy Vear 2 & 3: 45 000 \$5,004 early Income (Guaranteed) \$6,908 Policy Year 4 to 16: \$6.399 \$2 664 \$5,004 \$7,000 \$7,000 \$2,500 \$6.204 \$6.540 \$4,320 From Policy Year 6 onwards: Policy year 17 onwards: \$6.849 \$6,000 From policy year 3 to 22: Policy Year 3 to 24: \$17,000 Policy Year 2-5: Policy Year 2 & 3: \$11,750 \$16,328 Policy Vear 2 & 3: \$15 500 \$15,000 Policy Year 4 to 16: \$17,199 \$17,649 \$16,680 \$17,000 \$16,332 \$18,750 \$18,750 Yearly Income (Guaranteed and non-guaranteed ) Policy Year 25 onwards with Policy Year 4 onwards: \$18 500 From Policy Year 6 onwards: From policy year 23 onwards: Policy year 17 onwards: \$18.749 Booster Bonus: \$18,500 \$17,898 (including booster bonus) Policy Year 2-5: Policy Vear 2 & 3: 1 00% 1.40% 1.40% Guaranteed Yearly Income/Single Premium 1.38% Policy Year 4 to 16: 1.28% 0.53% 1.00% 0.50% 1.24% 1.31% 0.86% From Policy Year 6 onwards: Policy year 17 onwards: 1.37% 1.2000% From policy year 3 to 22: Policy Year 3 to 24: 3.40% Policy Year 2-5: Policy Year 2 & 3: 2.35% Policy Year 2 & 3: 3.10% 3.27% Policy Year 4 to 16: 3.45% 3.53% 3.34% 3.40% 3.27% 3.75% 3.75% From policy year 23 onwards: Policy Year 25 onwards with From Policy Year 6 onwards Policy year 17 onwards: 3.75% 3 70% 3.58% Booster Bonus: 3.70% Vear 1 Guaranteed Surrender Cash Value \$400,000 ¢399 647 ¢399 865 ¢399 385 \$400,000 \$400,000 \$400,000 \$400.000 \$400,000 \$400,000 \$400,000 Year 1 Guaranteed Surrender Cash Value /Single 80% 80% 80% 80% 80% 80% 80% 80% reakeven Year (Guaranteed Yearly Income + 17th 5th 5th 3rd 16th 18th 28th 3rd 42nd 21st 19th Guaranteed Death Benefit @ Inception \$504,239 \$505,000 \$504,555 \$504,224 \$525,000 \$505,000 \$505,000 \$525,000 \$525,000 \$525,000 \$525,000 Guaranteed Death Benefit/Single Premium 1.01 1.01 1.01 1.01 1.05 1.01 1.01 1.05 1.05 1.05 1.05 @ Age 66 (ANB), Age 65 (ALB) / Policy Year 10 Death Benefit Guaranteed Death Benefit (A) \$504,239 \$450,200 \$504,555 \$504,224 \$525,000 \$442,000 \$505,000 \$525,000 \$474,984 \$479,220 \$525,000 Total Death Benefit (B) \$509,481 \$472,550 \$519,541 \$519,200 \$532,500 \$447,500 \$513,350 \$539,551 \$475,180 \$479,220 \$530,000 A/Single Premium 1.01 1.01 1.01 0.88 1.01 0.95 0.96 1.04 1.07 0.90 1.03 1.08 0.95 B/Single Premium 1.02 0.95 1.04 0.96 1.06 Guaranteed Payouts: Yearly Income + Surrender Value Total Guaranteed Yearly Income (C) \$55,264 \$54,793 \$15,984 \$30.024 \$56,000 \$63,000 \$20,000 \$37.224 \$50.016 \$45,780 \$25,920 Guaranteed Surrender Value (D) ¢502 991 \$400,000 \$500 808 \$500.480 \$505,000 \$400,000 \$400,000 \$400,000 \$400,000 \$400,000 \$400,000 C/Single Premium 0.11 0.11 0.03 0.06 0.11 0.13 0.04 0.07 0.10 0.09 0.05 1.12 0.91 1.03 1.06 1.12 0.93 0.84 0.87 0.90 0.89 0.85 C+D/Single Premium Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value Total Yearly Income, Including Non-guaranteed (E) \$130,624 \$143,893 \$105,894 \$100,080 \$136,000 \$160,500 \$136,000 \$97,992 \$145,250 \$131,250 \$112,500 Total Surrender Value (F) \$508,233 \$407,850 \$515,794 \$515,456 \$508,750 \$405,500 \$413,350 \$450,298 \$403,479 \$405,000 \$430,000 Single Premium 0.26 0.29 0.21 0.20 0.32 0.27 0.29 0.26 0.23 1.29 1.13 1.10 1.10 1.07 E+F/Single Premium 1.28 1.10 1.24 1.23 1.10 1.09 @ Age 86 (ANB), Age 85 (ALB) / Policy Year 30 Death Benefit Guaranteed Death Benefit (A) \$528,752 \$400,000 \$526,436 \$526,091 \$525,000 \$400,000 \$505,000 \$525,000 \$400,000 \$400,000 \$525,000 Total Death Benefit (B) \$544,578 \$425,650 \$541,422 \$541.067 \$552,500 \$426,500 \$571,650 \$667,004 \$412.357 \$445,000 \$535,000 A/Single Premium 1.06 0.80 1.05 1.05 1.05 0.80 1.01 1.05 0.80 0.80 1.05 B/Single Premium 1.09 0.85 1.08 1.08 1.11 0.85 1.14 1.33 0.82 0.89 1.07 Guaranteed Payouts: Yearly Income + Surrender Value Total Guaranteed Yearly Income (C) \$193.424 ¢189 073 \$69.264 \$130.104 \$196,000 \$203,000 \$70,000 \$161 304 \$170.016 \$176 580 \$112 320 \$400,000 \$526,091 \$400,000 \$400,000 \$400,000 \$400,000 \$400,000 \$400,000 Guaranteed Surrender Value (D) \$528,752 \$526,436 \$525,000 0.41 0.34 0.22 C/Single Premium 0.39 0.38 0.14 0.26 0.39 0.14 0.32 0.35 C+D/Single Premium 1.45 1.18 1.19 1.31 1.44 1.21 0.94 1.12 1.14 1.15 1.02 Total Payouts (Including Non-Guaranteed): Yearly Income + Surrender Value Total Yearly Income, Including Non-guaranteed (E) \$469,744 ¢509 573 \$458.874 \$433,680 \$485,000 \$530,500 \$476,000 \$342,972 \$491.250 \$506,250 \$487,500 Total Surrender Value (F) \$544,578 \$424,400 \$541,422 \$541,067 \$540,000 \$426,500 \$517,400 \$665,269 \$412,357 \$445,000 \$525,000 E/Single Premium 0.94 1.02 0.92 0.87 0.97 1.06 0.95 0.69 0.98 1.01 0.98 E+F/Single Premium 2.03 1.87 2.00 1.95 2.05 1.91 1.99 2.02 1.81 1.90 2.03



## PIAS

Paid out Mode									PROFESSIONAL INVESTMENT ADVISORY SERVICES		
	Singlife	Singlife	China Life	China Life	China Taiping	Etiqa	Etiqa	Manulife	Manulife	Income	Income
	Singlife Flexi Life Income II	Singlife Legacy Income	Lifetime Income Plan	Lifetime Income Supreme Plan	Infinite Harvest Plus (II)	Esteem income II	Esteem Eternity II	Signature Income (III) SGD	Signature Lifetime Rewards (II) (SGD)	Luxe Plus Solitaire II	Wealth Plus Solitaire
Illustrated Investment Rate of Return	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Entry Age	ANB56	ANB56	ALB55	ALB55	ANB56	ANB56	ANB56	ALB55	ALB55	ALB55	ALB55
Single Premium	\$998,532	\$1,000,000	\$998,947	\$999,266	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Sum Assured	\$631,000	\$1,000,000	\$668,000	\$558,000	-	\$1,010,000		\$1,000,000	\$1,000,000	-	-
Payout commence	3rd/ANB59	Start of 2nd policy year/ANB58	5th policy year/ALB60	5th policy year/ALB60	End of 3rd policy year/ANB 59	End of 13th monthiversary/ANB58	Start of 3rd policy year/ANB59	5th policy year/ALB60	2nd policy year/ALB57	Start of 4th policy year /ALB59	Start of 5th policy year / ALB60
Yearly Income (Guaranteed)	\$13,882	Policy Year 2 & 3: \$9,999 Policy Year 4 to 16: \$12,800 Policy year 17 onwards: \$13,700	\$5,344	\$10,044	\$14,000	\$14,000	\$5,000	\$12,408	Policy Year 2-5: \$10,008 From Policy Year 6 onwards: \$12,000	\$13,080	\$8,640
Yearly Income (Guaranteed and non-guaranteed )	From policy year 3 to 22: \$32,812 From policy year 23 onwards: \$35,967 (including booster bonus)	Policy Year 2 & 3: \$23,499 Policy Year 4 to 16: \$34,400 Policy year 17 onwards: \$37,499	\$35,404	\$33,480	Policy Year 3 to 24: \$34,000  Policy Year 25 onwards with Booster Bonus: \$37,000	Policy Year 2 & 3: \$31,000 Policy Year 4 onwards: \$37,000	\$34,000	\$32,664	Policy Year 2-5: \$30,000 From Policy Year 6 onwards: \$34,500	\$37,500	\$37,500
Guaranteed Yearly Income/Single Premium	1.39%	Policy Year 2 & 3: 1.00% Policy Year 4 to 16: 1.28% Policy year 17 onwards: 1.37%	0.53%	1.01%	1.40%	1.40%	0.50%	1.24%	Policy Year 2-5: 1.0008% From Policy Year 6 onwards: 1.2000%	1.31%	0.86%
Total Yearly Income/Single Premium	From policy year 3 to 22: 3.29% From policy year 23 onwards: 3.60%	Policy Year 2 & 3: 2.35% Policy Year 4 to 16: 3.44% Policy year 17 onwards: 3.75%	3.54%	3.35%	Policy Year 3 to 24: 3.40%  Policy Year 25 onwards with Booster Bonus: 3.70%	Policy Year 2 & 3: 3.10% From Policy Year 4 onwards: 3.70%	3.40%	3.27%	Policy Year 2-5: 3% From Policy Year 6 onwards: 3.45%	3.75%	3.75%
Year 1 Guaranteed Surrender Cash Value	\$798,825	\$800,000	\$799,157	\$799,413	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
Year 1 Guaranteed Surrender Cash Value /Single Premium	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Breakeven Year (Guaranteed Yearly Income + Guaranteed Surrender Value)	3rd	17th	5th	5th	3rd	16th	42nd	21st	18th	19th	28th
Guaranteed Death Benefit @ Inception	\$1,008,517	\$1,010,000	\$1,008,936	\$1,009,259	\$1,050,000	\$1,010,000	\$1,010,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Guaranteed Death Benefit/Single Premium	1.01	1.01	1.01	1.01	1.05	1.01	1.01	1.05	1.05	1.05	1.05
@ Age 66 (ANB), Age 65 (ALB) / Policy Year 10											
Death Benefit											
Guaranteed Death Benefit (A)	\$1,008,517	\$900,399	\$1,008,936	\$1,009,259	\$1,050,000	\$884,000	\$1,010,000	\$1,050,000	\$949,968	\$958,440	\$1,050,000
Total Death Benefit (B)	\$1,019,001	\$945,099	\$1,038,904	\$1,039,236	\$1,065,000	\$895,000	\$1,026,700	\$1,079,103	\$950,360	\$958,440	\$1,060,000
A/Single Premium	1.01	0.90	1.01	1.01	1.05	0.88	1.01	1.05	0.95	0.96	1.05
	1.02	0.95	1.04	1.04	1.07	0.90	1.03	1.08	0.95	0.96	1.06
B/Single Premium		0.75	1.04	1.04	1.07	0.70	1.03	1.00	0.75	0.76	1.00
Guaranteed Payouts: Yearly Income + Surrender											
Total Guaranteed Yearly Income (C)	\$83,292	\$109,598	\$32,064	\$60,264	\$112,000	\$126,000	\$40,000	\$74,448	\$100,032	\$91,560	\$51,840
Guaranteed Surrender Value (D)	\$1,006,021	\$800,000	\$1,001,444	\$1,001,764	\$1,010,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000
C/Single Premium	0.08	0.11	0.03	0.06	0.11	0.13	0.04	0.07	0.10	0.09	0.05
C+D/Single Premium	1.09	0.91	1.03	1.06	1.12	0.93	0.84	0.87	0.90	0.89	0.85
Total Payouts (Including Non-Guaranteed): Yearl	y Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)	\$262,496	\$287,798	\$212,424	\$200,880	\$272,000	\$321,000	\$272,000	\$195,984	\$292,500	\$262,500	\$225,000
Total Surrender Value (F)	\$1,016,505	\$815,700	\$1,031,412	\$1,031,741	\$1,017,500	\$811,000	\$826,700	\$900,595	\$806,959	\$810,000	\$860,000
E/Single Premium	0.26	0.29	0.21	0.20	0.27	0.32	0.27	0.20	0.29	0.26	0.23
E+F/Single Premium	1.28	1.10	1.25	1.23	1.29	1.13	1.10	1.10	1.10	1.07	1.09
	,										
@ Age 86 (ANB), Age 85 (ALB) / Policy Year 30											
Death Benefit	T										
Guaranteed Death Benefit (A)	\$1,057,545	\$800,000	\$1,052,690	\$1,053,026	\$1,050,000	\$800,000	\$1,010,000	\$1,050,000	\$800,000	\$800,000	\$1,050,000
Total Death Benefit (B)	\$1,089,198	\$851,300	\$1,082,658	\$1,083,003	\$1,105,000	\$853,000	\$1,143,300	\$1,334,007	\$824,713	\$890,000	\$1,070,000
A/Single Premium	1.06	0.80	1.05	1.05	1.05	0.80	1.01	1.05	0.80	0.80	1.05
B/Single Premium	1.09	0.85	1.08	1.08	1.11	0.85	1.14	1.33	0.82	0.89	1.07
Guaranteed Payouts: Yearly Income + Surrender							•				
Total Guaranteed Yearly Income (C)	\$388,696	\$378,198	\$138,944	\$261,144	\$392,000	\$406,000	\$140,000	\$322.608	\$340,032	\$353,160	\$224,640
			'					\$322,608	· ·	<u> </u>	· · · · · · · · · · · · · · · · · · ·
Guaranteed Surrender Value (D)	\$1,057,545	\$800,000	\$1,052,690	\$1,053,026	\$1,050,000	\$800,000	\$800,000	. ,	\$800,000	\$800,000	\$800,000
C/Single Premium	0.39	0.38	0.14	0.26	0.39	0.41	0.14	0.32	0.34	0.35	0.22
C+D/Single Premium	1.45	1.18	1.19	1.32	1.44	1.21	0.94	1.12	1.14	1.15	1.02
Total Payouts (Including Non-Guaranteed): Yearly	y Income + Surrender Value										
Total Yearly Income, Including Non-guaranteed (E)		\$1,019,184	\$920,504	\$870,480	\$970,000	\$1,061,000	\$952,000	\$849,264	\$982,500	\$1,012,500	\$975,000
Total Surrender Value (F)	\$1,089,198	\$848,800	\$1,082,658	\$1,083,003	\$1,080,000	\$853,000	\$1,034,800	\$1,330,538	\$824,713	\$890,000	\$1,050,000
E/Single Premium	0.95	1.02	0.92	0.87	0.97	1.06	0.95	0.85	0.98	1.01	0.98
	2.04	1.87									
E+F/Single Premium	2.04	1.87	2.01	1.95	2.05	1.91	1.99	2.18	1.81	1.90	2.03

STRICTLE FOR FIRST FAIREFRESHITATIVES ONLY

Based on MNS, ALB 0/ANB 1, Singapore Residency, Single Premium approximately USD\$1,000,000, Payout mode

Based on MNS. ALB29/ ANB30, Singapore Residency, Single Premium USD\$150,000, Payout mode

