

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

Provider	Singlife	Singlife	Singlife	China Life	China Taiping	China Taiping	Etiga	Manulife	Income	Income	Tokio Marine
Plan Name	Singlife Simple Term (formerly known as MySimpleTermPlan)	Singlife Elite Term II (Regular Pay)	Singlife Elite Term II (Limited Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	Star Term Protect	Termilife Solitaire	Term Assure II
Basic Coverage	Death / TI / TPD	Death / TI	Death / TI	Death / TI	Death / TPD	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI
TPD (max coverage)	Compulsory (age 86)	Optional (age 99)	Optional (age 99)	Compulsory (age 65)	Compulsory (age 99)	Optional (age 85)	Optional (age 86)	Optional (age 85)	Compulsory (age 70)	Optional (age 70)	Compulsory (age 85)
Policy Term (Level)	N.A.	11 years to 85 ANB (at every one-year interval) or up to 99 ANB	Up to 99 ANB	20 years / To age 64 ALB	Whole Life till age 99		11 - 40 years (max age 85) at every 1 year interval or up to age 65/75/85	10 years to 86 ANB (at every one-year interval) or up to 100 ANB	to age 54 / 64 / 74 ALB	to age 64 / 74 / 84 / 100 ALB	11 years - 85 ANB
Policy Term (Guaranteed Renewability)	Yearly Renewable (max renewable age 85 ANB) coverage till 86 ANB	5 / 10 years (max renewal age 99)	N.A.	5 years (max renewal age 79)	N.A.	5 / 10 years (max renewal to age 84)	5 years (max renewable age 85 ANB)	5 / 10 years (max renewal to age 85)	5 / 10 / 15 / 20 / 25 / 30 / 35 years (max renew to age 84)	10 / 15 / 20 / 25 / 30 / 35 / 40 years (max renewal at age 75)	5 / 10 years (max renewal age 80 / 75)
Minimum Sum Assured	\$150,000	\$100,000 (Applicable to all 4 currencies)	\$100,000 (Applicable to all 4 currencies)	\$401,000	\$500,000	\$200,000	\$401,000	\$75,000	\$2,481 (based on min. annual premium of \$5115.40)	\$500,000	\$100,000 (Applicable to all 4 currencies)
Maximum Sum Assured	\$500,000	ANB1 - 18: \$3,000,000 ANB 19-70: Subject to underwriting	ANB1 - 18: \$3,000,000 ANB 19-70: Subject to underwriting	Subject to underwriting	Subject to underwriting	Subject to underwriting	Subject to underwriting	\$20,000,000	\$499,999	\$20mil / life	\$99,999,000 (PI limit)
Entry Age (Min - Max)	3rd Party Life Insured: 17- 99 (ANB) 3rd Party Life Insured: 1 - 65 (ANB) Single Life Insured: 17 - 65 (ANB)	Policyholder: 17- 99 (ANB) 3rd Party Life Insured: 1 - 75 (ANB) Single Life Insured: 17 - 75 (ANB)	Policyholder: 17- 99 (ANB) 3rd Party Life Insured (Limited Pay 10 years): 1 - 65 (ANB) 3rd Party Life Insured (Limited Pay 5 & Pay till 75): 1 - 70 (ANB) 50 / Joint Life Insured (Pay till 65): 1 - 60 (ANB) Single / Joint Life Insured (Limited Pay 10 years): 1 - 65 (ANB) Single / Joint Life Insured (Limited Pay 5 & Pay till 75): 1 - 70 (ANB)	Life Insured & Policyholder: 5/20-year term: 18 - 64 (ALB) To age 64: 18 - 59 (ALB)	Policyholder: 19 - NA (ANB) Life Insured Payment Term to age 65: 19 - 60 (ANB) Payment term to age 99: 19 - 70 (ANB)	Life Insured & Policyholder: Renewable 5,10 years = 19 - 70 (ANB) Level (11-40 years) = 19-70 (ANB) to age 65 + 19-54 (ANB) to age 75 + 19-64 (ANB) to age 85 + 19 - 70 (ANB)	Policyholder: 17- 75 (ANB) Life Assured: 5 years (renewable): 1 - 70 (ANB) 10 years - To age 86: 1 - 70 (ANB) To age 100: 1 - 70 (ANB)	Policyholder: 16 - 70 (ALB) Life Insured: 5, 10, 15, 20, 25, 30, 35 years: 0 - 79 (ALB) Up to age 54: 0 - 49 (ALB) Up to age 64: 0 - 59 (ALB) Up to age 74: 0 - 69 (ALB)	Policyholder: 16 - N.A. (ALB) Life Insured: Policy term 10, 15, 20, 25, up to age 84 and up to age 100: 18 - 74 years (ALB) 30: 18 - 70 (ALB) 35: 18 - 65 (ALB) 40: 18 - 60 (ALB) up to age 64: 18 - 54 (ALB) up to age 74: 18 - 64 (ALB)	Policyholder: 19 - 70 Life Insured: 1 - 70 (ANB)	
Currency	SGD	SGD/ USD/ GBP/ EUR/ AUD/ HKD	SGD/ USD/ GBP/ EUR/ AUD/ HKD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD/USD/GBP/AUD
Guaranteed Convertibility	N.A.	Up to age 65	Up to age 65	N.A.	N.A.	Up to age 65	Up to age 66	Up to age 65	N.A.	N.A.	Up to age 60
GIO at life event	N.A.	Increase up to \$500K for a maximum of 6 key life events per insured	Increase up to \$500K for a maximum of 6 key life events per insured	N.A.	N.A.	N.A.	Increase up to \$500K for a maximum of 2 key life events per insured	N.A.	N.A.	N.A.	- Option to purchase a new insurance policy ("GIAI Insurance") and a disability benefit made available to the GIAI insurance at TMLS discretion at the time this GIAI option is exercised, on the life assured's life, without further medical evidence of the life assured - The sum insured of the new policy is limited to a maximum of \$500,000 or 50% of the basic sum assured, whichever is lower (for policies issued in other currencies, a conversion rate as determined by TMLS will apply)
Increase in Sum Assured (With exception on the option to increase sum insured due to key life events)	Not allowed	Not allowed	Not allowed	Yes, allowed before policy is accepted.	Not allowed	Not allowed	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 12 months, subject to underwriting and sum assured limits	Yes, allowed within the first 12 months, subject to underwriting	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits
Decreased in Sum Assured	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum requirements under the policy.	Yes, allowed and subject to the minimum requirements under the policy.	Yes, allowed and subject to the minimum sum assured limit and premium.	Yes, allowed and subject to the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of difference in premium	Yes, allowed and subject to the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of the difference in premium.	Yes, allowed and subject to the minimum sum assured limit and premium.
Joint Lives Allowed	No	Yes	Yes	No	No	No	No	No	No	No	No
Option to buy on corporate website	Yes (no commission for advisers if customers buy via this option)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other USP	- Has a simplified underwriting process as compared to the other term plans where full underwriting is required - Unique Personal Accident cover as an optional rider	- Interim accidental death benefit (up to \$500,000 or its equivalent in other currencies) - Joint lives application - Interim accidental death benefit (up to \$500,000 or its equivalent in other currencies) - Joint lives application - Limited Pay premium term available for coverage till ANB 99 - Surrender Benefit available from 3rd policy year onwards. - Longevity Reward that pays out total premium paid for basic plan if life assured is still alive at end of policy term (age 99).	- Interim accidental death benefit (up to \$500,000 or its equivalent in other currencies) - Joint lives application - Limited Pay premium term available for coverage till ANB 99 - Surrender Benefit available from 3rd policy year onwards. - Longevity Reward that pays out total premium paid for basic plan if life assured is still alive at end of policy term (age 99).	-	- Longevity Benefit that pays out basic sum assured if life assured is still alive at end of policy term (age 99) - Surrender Benefit: Guaranteed Surrender Value is available starting for policy anniversary which the life insured's age is 80. Guaranteed surrender value is a % of the basic sum assured depending on the premium term and the payment term chosen. - Partial Surrender allows the policyholder to partially surrender the basic sum assured of in return for a guaranteed surrender value that is a % of the basic sum assured to be surrendered from the policy anniversary on which the life insured's age is 80	- Total of 55 CI conditions are covered under AdvancedCare Rider	- Provides an upfront payment (up to \$3,000) of funeral expense financial aid from Death Benefit	- Quit Smoking incentive - Preferred rates available for \$1mil Sum Assured and above	-	-	- Guaranteed Insurability Option upon milestone events - Early Critical Illness Coverage (add rider)
Riders	- Critical Illness cover - Personal Accident cover	- MultiPay Critical Illness Cover IV - Early Critical Illness Cover II - Total and Permanent Disability Advance Cover Plus III - Critical Illness Advance Cover Plus IV - Singlife Big 3 Critical Illness Cover - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II - Payer Premium Waiver Benefit	- MultiPay Critical Illness Cover IV - Early Critical Illness Cover II - Total and Permanent Disability Advance Cover Plus III (Limited Pay) - Critical Illness Advance Cover Plus IV - Singlife Big 3 Critical Illness Cover - Critical Illness Premium Waiver II - Payer Critical Illness Premium Waiver II - Payer Premium Waiver Benefit	- Early Critical Care Rider (attachable to 5-year renewable term and 20-year term only). - Critical Care Rider - Premium Waiver Rider - Payer Benefit Rider - Enhanced Payer Benefit Rider	- Enhanced Waiver Rider - Early Waiver Rider - Payor Rider - Enhanced Payor Rider - Early Payor Rider	- DisabilityCare Rider - AdvancedCare Rider - EarlyCare Rider - Enhanced Waiver Rider - Payer Rider - Enhanced Payer Rider - Early Waiver Rider - Early Payer Rider - Early Spouse Rider	- Extra disability care Rider - Advanced CI Rider - Early CI Rider - Extra secure waiver	- Critical Care Enhancer Rider (II) - Accidental Death Benefit - Total and Permanent Disability Plus Rider (II) - Critical Care Waiver Rider (II) - Payer benefit plus rider (I) - Payor benefit plus rider (I) - Payer benefit plus rider (I) spouse - Early Critical Care Waiver Rider	- Hospital Cash/Aid - Disability Accelerator - Total Protect - Payor Premium Waiver - Enhanced Payor Premium Waiver - Dread Disease Premium Waiver	- Hospital Cash/Aid - Disability Accelerator - Total Protect - Payor Premium Waiver - Enhanced Payor Premium Waiver - Dread Disease Premium Waiver - Essential Protect	- Critical Illness Accelerator Rider - Early Critical Illness Accelerator Rider - Total and Permanent Disability Rider (embedded) - Waiver of Premium Rider and Enhanced Payer benefit Rider - Early Critical Illness Premium Waiver Rider - KidAssure GIO Rider - Protect 1 Lite Rider