

Premium Discount Details



Note: Kindly note that PIAS internal submission cut-off date to Propel Business Support applies to all promotions, please refer to the respective promotion email from PIAS for more details.

Provider	Plan	Premium Discount	Promotion Details
China Taiping	i-Protect	First Year Premium Discount	25% off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and policy inception by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
China Taiping	i-Assure99	First Year Premium Discount	5% (for premium term 5 - 9 years) / 15% (for premium term 10 years and above) off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and applicable to policy inception by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
Etiqua	Essential Term Life Cover	Perpetual Premium Discount	Up to 47% perpetual discount for Etiqua Essential Term Life Cover; up to 71% perpetual discount for Extra disability care rider; up to 27% perpetual discount for Early CI rider. However, do note that rates shown in the comparison tables do not include the premium discount as the discount in terms of % varies based on different entry age/policy term. Rates generated from Etiqua i-Connect are discounted rates. Promotion period from 23 May 2024 onwards.
Income	TermLife Solitaire	Cashback on Annualised Premiums	15% cashback on first-year annual premium above \$1,200 for insured below ALB45; 30% cashback on first-year annual premium above \$1,200 for insured ALB45 & above. Promotion from 1 April 2025 to 30 June 2025 (both dates inclusive). Applicable to policy inception by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates (after cashback).
Manulife	ManuProtect Term II	Perpetual Premium Discount	8% perpetual discount applicable to main plan and all riders. Premium discount will still be applicable upon renewal of the policy only if there is no change in sum insured or premium/addition or deletion of rider. Applications must be signed between 1 Apr 2025 and 30 June 2025 (both dates inclusive), submitted to Manulife by 8 July 2025 and issued by 8 Sept 2025. Premiums shown in the comparison tables are discounted rates.
Singlife	Elite Term II	\$60 SG60 First Year Premium Discount	Additional rebate of \$60 (in contract currency) on first-year premium paid on top of perpetual premium discount, applicable to minimum basic plan sum assured of \$500,000 (in contract currency). Applicable to policy signed from 21 Jan 2025 to 31 August 2025, submitted to Singlife by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates (after first year premium discount).
Singlife	Elite Term II	Perpetual Premium Discount	<u>Singlife Elite Term II (Regular Pay)</u> 30% perpetual discount on Singlife Elite Term II (Regular Pay) and TPD Advance Cover Plus III (rider); 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider), applicable to minimum basic plan sum assured per policy of \$5500,000 (in contract currency). Promotion period from 14 March 2024 onwards <u>Singlife Elite Term II (Limited Pay)</u> 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider) for Singlife Elite Term II (Limited Pay). Promotion Period on or after 5 September 2024. Premiums shown in the comparison tables are discounted rates.
Tokio Marine	Term Assure II	First 3 Years Premium Discount	Applicable from 01 Apr to 30 June 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion and the policy must be issued by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates. (i) 5 or 10 years renewable & convertible term: 30% premium discount for first 3 years (ii) 11 years to age 85 level & convertible term: 40% premium discount for first 3 years