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PROFESSIONAL INVESTMENT ADVISORY SERVICES

Disability Income Placemat

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Source: This information is accurate as of **07 Feb 2024**.

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| Plan Provider | Singlife | Tokio Marine |
|----------------------------|--|---|
| Plan Name | Singlife Disability Income (formerly known as IdealIncome) | Protect 1 |
| Disability Benefit | <p><u>TOTAL DISABILITY BENEFIT</u></p> <p><u>During Working Periods:</u></p> <ul style="list-style-type: none"> - 1st 24 months: Totally unable to perform in own occupation/profession. - 25th months onwards: Unable to perform in any occupation / profession suited by training/education/experience. (Life Assured is not performing any work to earn an income.) <p><u>During Non-Working Period:</u></p> <ul style="list-style-type: none"> - The policy will continue for 2 years from non-working period started, or until benefit cessation date. - Inability to perform 3 out of 6 ADLs - Benefit is \$500, increasing at 3%p.a.compound, starting from 1st policy anniversary. | <ul style="list-style-type: none"> - Inability to perform at least 1 out of 6 ADLs - Choice of 3 years or 6 years payout. |
| Partial Disability Benefit | <ul style="list-style-type: none"> - After the Total Disability Benefit has been payable and Life Assured return to employment (full/part time) in reduced capacity. - Unable to perform his own occupation/profession, and resulted earning is less than 75% of pre-disability. - Calculation: $\frac{\text{Monthly pre-disability earnings} - \text{present earned income}}{\text{Total monthly pre-disability earnings}} \times \text{Monthly Disability Benefit}$ | N.A. |
| Other Benefits | <ul style="list-style-type: none"> - Waiver of premium while receiving benefits - Rehabilitation Benefit (up to 3X monthly benefit) | <ul style="list-style-type: none"> - Get Well Benefit (Lump sum 3x monthly income or remaining monthly benefit, whichever is lower) - Care Giver Benefit (100% monthly benefit on certification of ADL) - Disability due to Heart Attack/Stroke - additional lump sum 200% of monthly benefit - Rehabilitation Benefit - reimburse up to 100% of monthly benefit per policy year. - Mobility Aids Reimbursement Benefit - reimbursement up to 50% of monthly benefit - Transport Benefit - reimbursement up to 20% of monthly benefit per policy year. - Home Improvement Benefit - reimbursement up to 300% of monthly benefit per policy lifetime. |
| Sum Assured Range | <ul style="list-style-type: none"> - \$500 to \$20,000 Monthly - Cover up to 75% of regular income. | -\$1,000 to \$5,000 monthly. |
| Deferment Period | 3 or 6 months | 90 days |
| Death Coverage | \$5,000 (during the period where Total/Partial Disability Benefit is payable) | \$5,000 |
| Cover Term | Expiry age 55 / 60 / 65 | Up till 70 ANB |
| Min/ Max Entry Age | 22/60 ANB | 19 / 60 ANB |
| Underwriting | Full Underwriting | Simplified Underwriting / no Financial Underwriting |
| USP | Choice of escalating monthly benefit to 3% per annum, to keep up with inflation | Pay out upon inability to perform 1 out of 6 ADLs, and not related to inability to work. |

Based on MNS, ALB 29 / ANB 30, coverage till ANB 65, Annual income \$36K

| Company | Plan | Deferment period | Annual Premium | Policy Expiry | Benefit Payout term | Monthly Income Benefit | Death Benefit |
|-------------|--|------------------|----------------|---------------|---------------------|------------------------|---------------|
| Singlife | Disability Income (previously known as IdealIncome) (Def 3 mths) | 3 months | \$ 574 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| Singlife | Disability Income (previously known as IdealIncome) (Def 6 mths) | 6 months | \$ 531 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan A 36 months) | 3 months | \$ 210 | age 70 | 3 years | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan B 72 months) | 3 months | \$ 288 | age 70 | 6 years | \$ 3,000 | \$ 5,000 |

Based on MNS, ALB 34 / ANB 35, coverage till ANB 65, Annual income \$36K

| Company | Plan | Deferment period | Annual Premium | Policy Expiry | Benefit Payout term | Monthly Income Benefit | Death Benefit |
|-------------|--|------------------|----------------|---------------|---------------------|------------------------|---------------|
| Singlife | Disability Income (previously known as IdealIncome) (Def 3 mths) | 3 months | \$ 690 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| Singlife | Disability Income (previously known as IdealIncome) (Def 6 mths) | 6 months | \$ 635 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan A 36 months) | 3 months | \$ 240 | age 70 | 3 years | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan B 72 months) | 3 months | \$ 336 | age 70 | 6 years | \$ 3,000 | \$ 5,000 |

Based on MNS, ALB 39 / ANB 40, coverage till ANB 65, Annual income \$36K

| Company | Plan | Deferment period | Annual Premium | Policy Expiry | Benefit Payout term | Monthly Income Benefit | Death Benefit |
|-------------|--|------------------|----------------|---------------|---------------------|------------------------|---------------|
| Singlife | Disability Income (previously known as IdealIncome) (Def 3 mths) | 3 months | \$ 864 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| Singlife | Disability Income (previously known as IdealIncome) (Def 6 mths) | 6 months | \$ 790 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan A 36 months) | 3 months | \$ 270 | age 70 | 3 years | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan B 72 months) | 3 months | \$ 390 | age 70 | 6 years | \$ 3,000 | \$ 5,000 |

Based on MNS, ALB 44 / ANB 45, coverage till ANB 65, Annual income \$36K

| Company | Plan | Deferment period | Annual Premium | Policy Expiry | Benefit Payout term | Monthly Income Benefit | Death Benefit |
|-------------|--|------------------|----------------|---------------|---------------------|------------------------|---------------|
| Singlife | Disability Income (previously known as IdealIncome) (Def 3 mths) | 3 months | \$ 1,004 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| Singlife | Disability Income (previously known as IdealIncome) (Def 6 mths) | 6 months | \$ 913 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan A 36 months) | 3 months | \$ 330 | age 70 | 3 years | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan B 72 months) | 3 months | \$ 480 | age 70 | 6 years | \$ 3,000 | \$ 5,000 |

Based on MNS, ALB 49 / ANB 50, coverage till ANB 65, Annual income \$36K

| Company | Plan | Deferment period | Annual Premium | Policy Expiry | Benefit Payout term | Monthly Income Benefit | Death Benefit |
|-------------|--|------------------|----------------|---------------|---------------------|------------------------|---------------|
| Singlife | Disability Income (previously known as IdealIncome) (Def 3 mths) | 3 months | \$ 1,223 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| Singlife | Disability Income (previously known as IdealIncome) (Def 6 mths) | 6 months | \$ 1,103 | age 65 | to age 65 | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan A 36 months) | 3 months | \$ 420 | age 70 | 3 years | \$ 3,000 | \$ 5,000 |
| TokioMarine | Protect 1 (Plan B 72 months) | 3 months | \$ 630 | age 70 | 6 years | \$ 3,000 | \$ 5,000 |