

Male, Non Smoker

Sum Assured (Death/TPD/Ci) \$500,000

Lowest Premium

2nd Lowest Premium



		Singlife	China Life	China Taiping	China Taiping	Etiga	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	TermLife Solitaire	Term Assure II
Coverage		Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD
		(till age 99)	(till age 65)	(till age 99)	(till age 85)	(till age 86)	(till age 85)	(till age 70)	(till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$295	\$510	-	\$230	\$316	\$346	-	\$283
	10 (renewal)	\$288	-	-	\$258	\$334	\$366	\$355	\$289
	to age 65 (25)	\$491	\$930	-	\$469	\$679	\$685	\$700	\$490
	to age 85 (45)	\$1,137	-	-	\$1,341	\$1,840	-	\$1,303	\$992
	to age 99 (59)	\$2,925	-	\$2,981	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$3,113	-	\$2,848	-
Coverage + Accelerated CI		Death/TPD	Death/TPD	-	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD
		(till age 99)	(till age 65)	-	(till age 85)	(till age 86)	(till age 85)	(till age 70)	(till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
ALB / ANB	Policy Term	ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$783	\$1,370	-	\$698	\$1,111	\$1,144	-	\$810
	10 (renewal)	\$1,046	-	-	\$1,268	\$1,164	\$1,164	\$1,244	\$855
	to age 65 (25)	\$1,808	\$2,865	-	\$1,522	\$2,149	\$1,924	\$3,160	\$1,235
	to age 85 (45)	\$3,503	-	-	\$3,369	\$4,520	-	\$5,555	\$2,395
	to age 99 (59)	\$5,945	-	-	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$6,305	-	\$6,911	-

Notes

- Advance CI Riders are attached to the basic term plans for comparison
China Life Term Guardian does not offer 10-year policy renewal term. Options for policy term are 5-year/20-year renewal term or up to age 65.
China Taiping i-Assure99 is a non-participating whole life(till age 99) plan, and it has been included for completeness of comparison against till age 99/100 term plans. It does not provide Terminal Illness(TI) coverage.
China Taiping i-Assure99 does not have an attachable Advance CI rider.
Income Star Term Protect has not been included for \$500,000 sum assured comparison as it exceeds the plan's maximum sum assured of \$499,999.

Do note the following:

- (i) Premium rates for China Life Term Guardian for policy term up to age 65 is based on rates for ALB64
(ii) Premium rates for Etiga Essential Term Life Cover for policy term up to age 100 is based on rates for ANB100.
(iii) For Manulife ManuProtect Term II, there are no premium rates shown for policy term up to age 85 for entry age at ALB29, ALB34 & ALB39 in the value comparison as there is no policy term for ManuProtect Term II that provides coverage to age 85(ALB84) based on those entry ages. Premium rates for policy term up to age 65 is based on rates for ALB64; policy term up to age 85 is based on rates for ALB84.
(iv) Premiums rates for Income TermLife Solitaire for policy term up to age 85 is based on rates for ALB84; policy term to age 100 is based on rates for ALB100.

- Premium rates in this comparison are inclusive of applicable discounts and cashback unless otherwise stated in the Premium Discount Detail tab.

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		Singlife	China Life	China Taiping	China Taiping	Etiga	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cover	ManuProtect Term II	TermLife Solitaire	Term Assure II
Coverage		Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD
		(till age 99)	(till age 65)	(till age 99)	(till age 85)	(till age 86)	(till age 85)	(till age 70)	(till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$195	\$445	-	\$212	\$276	\$301	-	\$236
	10 (renewal)	\$200	-	-	\$223	\$289	\$316	\$325	\$239
	to age 65 (25)	\$373	\$635	-	\$344	\$512	\$511	\$528	\$281
	to age 85 (45)	\$881	-	-	\$1,008	\$1,397	-	\$1,057	\$776
	to age 99 (59)	\$2,406	-	\$1,865	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$2,714	-	\$2,345	-
Coverage + Accelerated CI		Death/TPD	Death/TPD	-	Death/TPD	Death/TPD	Death/TPD	Death/TPD	Death/TPD
		(till age 99)	(till age 65)	-	(till age 85)	(till age 86)	(till age 85)	(till age 70)	(till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
ALB / ANB	Policy Term	ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
39/40	5 (renewal)	\$1,126	\$1,879	-	\$949	\$1,646	\$1,279	-	\$987
	10 (renewal)	\$1,483	-	-	\$1,153	\$1,909	\$1,332	\$2,100	\$1,095
	to age 65 (25)	\$1,905	\$2,780	-	\$1,560	\$2,482	\$1,914	\$3,156	\$1,129
	to age 85 (45)	\$2,667	-	-	\$2,705	\$4,287	-	\$5,004	\$2,003
	to age 99 (59)	\$4,419	-	-	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$5,768	-	\$6,070	-