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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**.

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