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PROFESSIONAL INVESTMENT ADVISORY SERVICES

Long Term Endowment

Long-term Endowment

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5. This information is from all providers of PIAS and is accurate as of **07 March 2025**

Plan	Features Overview					
	Singlife Choice Saver (to be withdrawn on 24 March 2025)	Singlife Smart Saver	China Life Eternal Wealth	Étiqa Enrich flex plus	Manulife ReadyBuilder (II)	Income Gro Saver Flex Pro
For full product features comparison, refer to 'Product Features' tab or click here.						
Death Benefit	✓	✓	✓	✓	✓	✓
Accidental Death Benefit	✓	✓	✓	✓	✓	✓
Terminal Illness (TI)	✓	✓	✓	✓	✓	✓
TPD Premium Waiver	✓	✓	✓	✓	✓	✓
100% Capital Guaranteed before end of policy term	✓	✓	✓	✓	✓	✓
Maturity Benefit	✓	✓	✓	✓	✓	✓
Change of Life Assured	✓	✓	✓	✓	✓	✓
Secondary Insured Option	✓	✓	✓	✓	✓	✓
Waiver of Interest Benefit/Premium Freeze Option/Premium Deferment	✓	✓	✓	✓	✓	✓
Guarantee Insurability Option to Buy Another Life Policy	✓	✓	✓	✓	✓	✓
Life Stage Add-on	✓	✓	✓	✓	✓	✓
Legacy Distribution Option	✓	✓	✓	✓	✓	✓
Regular Withdrawal	✓	✓	✓	✓	✓	✓
Par Fund Returns(March 2025)	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): N.A	3-year average (2021 to 2023): -2.48% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): N.A.	2023: 10.06% 2022: -4.92%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%

Plan Name	Summary
Singlife Choice Saver (to be withdrawn on 24 March 2025)	<ul style="list-style-type: none"> - Only plan in our approved product suite where the guaranteed and total yield increases with entry age. As such, based on our comparisons, it has relatively competitive total yield for clients age 40 in the later policy years, suitable for policyholders who seek a much long term wealth accumulation beyond 50 years and also useful for those who make use of the change of life insured option to utilise it to their advantage. - Wide range of premium payment terms as well as policy terms to customize the plan to suit customer's needs depending on whether its a medium to long term endowment. - 100% capital guaranteed before the end of policy term inclusive of a lump sum payout - Change of life insured option applicable up to 3 times, leaving a lasting legacy for loved ones and also helps with long term wealth accumulation given the choice of a longer policy term - Waiver of Interest Benefit upon retrenchment or unemployment - Various rider choices to choose from for premium waiver benefits in the case of CI or additional coverage in the event of Death, TI or TPD with their EasyTerm rider
Singlife Smart Saver	<ul style="list-style-type: none"> - Competitive guaranteed yield for single premium - Competitive total yield for all premium term compared - Life Stage Add-on to buy another add-on savings plan at life stage. - Legacy Distribution Option to distribute the Policy into sub-policies before the policy matures. - Retrenchment Benefit that waives premium payments for up to 12 months if the Life Assured becomes involuntarily unemployed for 3 consecutive months. - Both change of life insured and secondary life insured option is available - Availability of single premium payment option (SRS available)
China Life Eternal Wealth	<ul style="list-style-type: none"> - Earliest breakeven point for Single Premium & 25Pay - Relatively competitive total yield at policy year 30 onwards. - For multi-generational wealth accumulation, this plan provides unlimited number of times change of life insured option & contingent life insured option to ensure policy continuity up to age 138 of new life insured. Other approved plans in our suite typically only provide either change of life insured option or secondary life insured option and for a limited number of times. - Wide range of premium payment terms, including single premium option. - Covers life insured as young as up to 15 days - Premium Freeze option which is applicable to 15pay, 20pay & 25pay can be exercised after the 10th policy year onwards for up to 3 times
Étiqa Enrich flex plus	<ul style="list-style-type: none"> - Relatively competitive guaranteed yield - Earliest breakeven year. - Short limited pay of 3 years is available - For wealth accumulation, it offers a much longer policy term to age 125 of the primary life insured - Provides death benefit which include accidental death coverage until age 80 which pays an additional 100% guaranteed death benefit. - Option to appoint secondary life insured for policy continuity and long term wealth accumulation to make use of the long policy term and leave a legacy for loved ones - Allows regular withdrawal as an added option to withdraw from the policy. This option is not available for other similar plans. - Premium deferment option is available for one year and it can be exercised up to 2 times depending on the premium payment term option
Manulife ReadyBuilder (II)	<ul style="list-style-type: none"> - Earliest breakeven year for 20Pay - Relatively competitive total yield at policy year 20. - Single premium and SRS premium payment option available for clients who prefer a one time premium commitment and also for clients who wants to attain potentially higher returns in their SRS account in the long run. - Change of Life Insured option available to individual and corporate owned policies to continue wealth accumulation (Unlimited times for corporate owned policies and 2 times for individual owned policies) - Premium Freeze option for policyholder to stop paying premium for 1 year (subject to T&C) while keeping policy in force - Waiver of premium upon Total and Permanent Disability coverage as part of their basic coverage which the only product in this category that offers this. - Retrenchment benefit (lump sum payout) in the event of a retrenchment. Additional benefit allows clients to access this payout to ease their commitments during the unemployment phase. - Wide range of supplementary benefits (premium waiver riders) to add on to basic plan for additional coverage
Income Gro Saver Flex Pro	<ul style="list-style-type: none"> - Provides competitive total yield at the later policy years for single pay & 5-Pay. This is suitable for clients who are looking into appointing a secondary life insured to ensure policy continuity and also have the potential of gaining more returns to fulfil long term needs. - Wide range of premium payment terms as well as policy terms to customize the plan to suit customer's needs depending on the client's medium to long term needs. - Single Premium and SRS Premium payment option available for clients who are seeking single premium commitment or to enhance their SRS interest by allocating some of their funds into this product for a higher potential returns - Option to appoint secondary life insured for policy continuity as well as wealth accumulation. - Deferring of premiums applicable under Retrenchment Benefit to help clients who are undergoing a hard time during their unemployment phase. - Only plan in this category that allows policyholder to purchase a new policy from income with death and TPD benefits on the life of the original insured without evidence of good health up to 2 times on different life event. This additional coverage will be especially useful for clients who seeks additional coverage but have substandard health during the policy term.

Non-providers Products

This information is accurate as at [07/03/2025](#)

Provider	Plan	Product Info
AIA	AIA Smart Wealth Builder (II)	https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-wealth-builder-series
Great Eastern	GE Life GREAT Wealth Multiplier 3	https://www.greasternlife.com.sg/en/personal-insurance/our-products/wealth-accumulation/great-wealth-multiplier.html
Great Eastern	GE Life GREATLife Endowment Insurance 3	https://www.ocbc.com/personal-banking/insurance/greatlife-endowment-insurance-3.page
HSBC Life	HSBC Life Wealth Builder	https://www.insurance.hsbc.com.sg/savings/wealth-builder/
Prudential	Prudential PRUWealth Plus (SGD)	https://www.prudential.com.sg/products/wealth-accumulation/savings/pruwealth-plus-sgd

The above are similar products from non-providers of PIAS. We have included them for your reference to facilitate your comparisons against similar products from PIAS approved suite.

Risk		Feature Comparison					
Plan Provider	Singlife	Singlife	China Life	Etiga	Manulife	Income	
Plan Name	Choice Saver (to be withdrawn on 24 March 2025)	Smart Saver	Eternal Wealth	Enrich flex plus	ReadyBuilder (II)	Gro Saver Flex Pro	
Age Basis	ANB	ANB	ALB	ANB	ALB	ALB	
Premium Term	5/10/12/15/18/20/25 years Premium payment term = policy term	SP (incl. SRS) 3/5/10/12/15/18/20/25 years Premium payment term = policy term	SP 5/10/15/20/25 years	3/5/10/15/20 years	SP (incl. SRS) 5/10/15/20 years	SP (incl. SRS) 5/10/15/20/25/30 years	
Policy Term for long term endowment	Up to 99ANB (i.e. policy term = 99 - Life Assured's entry age) Choice of policy terms 10 to 25 years is also available for medium term. Please refer to the medium-term endowment comparison placemat for comparisons	Up to 99ANB (i.e. policy term = 99 - Life Assured's entry age) Policy Term must be 3 years or longer than Premium Term. Notes: - Premium payment term = policy term - Choice of policy terms 10 to 25 years is also available for medium term. Please refer to the medium-term endowment comparison placemat for comparisons	Up to new life insured age ALB18	Up to 125 ANB	Up to ALB120	Choice of policy terms 10/15/20/25/25/30 years is also available for medium term. Please refer to the medium-term endowment comparison placemat for comparisons	
Entry Age (Life Insured)	ANB 1-70 (subject to life assured's entry age + premium payment term = 80ANB)	ANB 1-70 (subject to life assured's entry age + premium payment term = 80ANB)	Single Premium: ALB0 (15 days)-65 5pay: ALB0 (15 days)-65 10pay: ALB 0 (15 days)-60 15pay: ALB 0 (15 days)-55 20pay: ALB 0 (15 days)-50 25pay: ALB 0 (15 days)-45	3pay/5pay: ANB 1- 75 10pay: ANB 1- 70 15pay: ANB 1- 65 20pay: ANB 1- 60	Single premium: 0 (15 days) - 70 5pay: 0 (15 days) - ALB 65 10pay: 0 (15 days) - ALB 60 15pay: 0 (15 days) - ALB 55 20pay: 0 (15 days) - ALB 50	Base Plan Single premium term: ALB0-75 5, 10, 15, 20, 25, 30pay: ALB0-75 minus premium term Savings Protector Pro (Optional Rider) 5, 10, 15, 20, 25, 30-pay: ALB0-75 minus premium term	
Entry Age (Policyholder)	ANB 17- 99	ANB 17- 99	ALB 18-70	ANB 17-70	Single premium: ALB 16 - 70 SRS Single Premium: ALB 18 - 70 5pay: ALB 16 - 65 10pay: ALB 16 - 60 15pay: ALB 16 - 60 20pay: ALB 16 - 55	Base Plan Single premium term/ 5, 10, 15, 20, 25, 30-pay: ALB 16 - no limit Savings Protector Pro (Optional Rider) 5, 10, 15, 20, 25, 30-pay: ALB 16 - 49	
Issuance basis	GIO	GIO	GIO	GIO	GIO	GIO	
Mode of Premium Payment	Cash	SRS/Cash	Cash	Cash	SRS/Cash	SRS/Cash	
Sum Assured (SA)/Premium	Minimum SA: \$30,000 Maximum SA: \$1,000,000	Minimum: \$10,000 (SP) \$30,000 (limited pay) Maximum: \$3,000,000	Minimum SA: \$50,000 (In multiples of SGD 1000) Maximum SA: Subject to financial underwriting	Minimum Premium (Annual): 3Pay: \$6,000 5Pay: \$4,800 10Pay: \$3,600 15Pay: \$2,400 20Pay: \$1,200 Maximum Premium: No maximum premium set	Minimum SA Single Premium: \$13,000 5pay: \$32,500 10pay: \$31,500 15pay: \$33,400 2039,600 Maximum SA Single Premium: \$7,000,000 5/10/15/20/25/30-pay: \$2,000,000 Policy Term till age 120: \$3,500,000	Minimum SA: Single Premium: \$10,000 5/10/15/20/25/30-pay: \$25,000 Policy Term till age 120: \$25,000 Maximum SA: Single Premium: \$7,000,000 5/10/15/20/25/30-pay: \$2,000,000 Policy Term till age 120: \$3,500,000	
Death Benefit	Yes	Yes	Yes	Yes	Yes	Yes	
Accidental Death Benefit	Yes, until age 80	Yes, until age 80	N.A.	Yes, until age 100	N.A.	N.A.	
Terminal illness (TI)	Yes	Yes	Yes	Yes	N.A.	Yes	
TPD Premium Waiver	N.A.	N.A.	N.A.	N.A.	Yes	N.A.	
Death Benefit - Definition	The sum of: (a) The higher of: (i) 105% of Total Premiums Paid for the basic plan or (ii) The Guaranteed Cash Surrender Value; and (b) The accumulated Reversionary Bonus (if any); and (c) The Terminal Bonus as declared by Singapore Life (if any). less any amounts owing to Singlife	The sum of: (a) The higher of: (i) 105% of Total Premiums Paid for the basic plan and (ii) The Guaranteed Cash Surrender Value; and (b) Accumulated Reversionary Bonus (if any); and (c) A non-guaranteed terminal bonus (if any) less any amounts owing to Singlife	The sum of: (i) 108% of total yearly premiums due-to-date or guaranteed cash value, whichever is higher, (ii) Accumulated reversionary bonuses (if any); and (iii) A non-guaranteed terminal bonus (if any). less any amounts owing to China Life, any outstanding premium and future installment premiums which are required to make up the full year's premiums.	Higher of: (a) 101% of (total premiums paid on the basic plan up to the date of death) less withdrawals; or (b) 101% of the total surrender value. less any amounts owing to Etiga.	Higher of (a) 105% of (the total premiums paid to date on the basic plan inclusive of embedded riders, less any advance premiums); or (b) 101% of surrender (cash-in) value less any amounts owing to Manulife	The higher of: (a) 105% of all net premiums paid; or (b) 101% of the surrender value less any amounts owing to Income.	
100% Capital Guaranteed before end of policy term	Yes	Yes	Yes	Yes	Yes	Yes	
Maturity Benefit	100% Sum Assured + Accumulated Reversionary Bonus (if any) + Terminal Bonus (if any) less any amount owing to Singapore Life	The sum of: (a) 100% Sum Assured (b) Accumulated Reversionary Bonus (if any) (c) A non-guaranteed terminal bonus (if any) less any amounts owing to Singlife	Guaranteed cash value + Accumulated reversionary bonuses (if any) + A non-guaranteed terminal bonus (if any) less any amounts owing to China Life	Guaranteed Maturity Benefit + Reversionary Bonus (if any) + Performance Bonus (if any) less any amounts owing to Etiga	Guaranteed Surrender Value + Accumulated reversionary bonus (if any); and Surrender Bonus at maturity date (if any) less any amount owing to Manulife.	Surrender Value less any amounts owing to Income	
Change of Life Assured	Allowed after the 1st Policy Year up to 3X	Allowed after the 1st Policy Year, up to 3X	Allowed unlimited of times during policy term, can only be exercised from the first policy anniversary onwards while the policy is in force, and that all premiums due are already paid for. Change of life insured to new life insured only when current life insured is alive May be appointed at application or during the policy term to ensure the continuity of the policy upon the death of the current Life Insured, and the Contingent Life Insured shall become the new Life Insured of the policy. The appointment / change / removal of contingent Life Insured can be made for an unlimited number of times, subject to maximum of 2 contingent life insureds at any one time of appointment	N.A.	Allowed after 2 years from policy issue date; Unlimited times for corporate owned policies and 2 times for individual owned policies)	N.A.	
Secondary Insured Option	N.A.	Original policy owner can appoint, change or remove the secondary life insured up to 3 times during the policy term	Original policy owner can appoint, change or remove the secondary life insured up to 3 times during the policy term to ensure the continuity of the policy upon the death of the current Life Insured, and the Contingent Life Insured shall become the new Life Insured of the policy.	Original policy owner can appoint, change or remove the secondary life insured up to 3 times during the policy term	N.A.	Option to appoint a secondary insured for a maximum of 3 times (Not applicable for SRS)	
Life Stage Add on	N.A.	Option to buy another add-on savings plan at life stage.	N.A.	N.A.	N.A.	N.A.	
Legacy Distribution Option	N.A.	Option to distribute the Policy into sub-policies before the policy matures	N.A.	N.A.	N.A.	N.A.	
Option to Withdraw from Policy	Bonus Withdrawal Partial/Full Surrender	Bonus Withdrawal Partial/Full Surrender	Bonus Withdrawal Partial/Full Surrender	Bonus Withdrawal Partial/Full Surrender Regular Withdrawal	Bonus Withdrawal Partial/Full Surrender	Bonus Withdrawal Partial/Full Surrender	
Bonus Withdrawal (Partial/Full)	Allowed, minimum withdrawal \$1,000 (in multiples of \$10)	Allowed, minimum withdrawal \$1,000 (in multiples of \$10)	Allowed, minimum \$1,000	Allowed, minimum \$1,000	Allowed, minimum \$500 or the bonus available in the policy, whichever is lower	Allowed, as long as the remaining sum assured meets the minimum sum assured requirement	
Partial/ Full Surrender	Partial withdrawal: Allowed, subject to the minimum sum assured of the basic plan. Full withdrawal: The total surrender value available in the policy	Partial withdrawal: Allowed, subject to the minimum sum assured of the basic plan. Full withdrawal: The total surrender value available in the policy	Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy	Partial withdrawal/Full surrender: Allowed, minimum \$1,000 subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. No withdrawal is allowed when premium deferment is activated	Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured Full withdrawal: The total surrender value available in the policy	Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement Full withdrawal: The total surrender value available in the policy	
Regular Withdrawal	N.A.	N.A.	N.A.	Regular Withdrawal: Allowed, minimum \$100 per month Regular withdrawal allowed for the following premium payment terms: 3Pay/5Pay: 61st policy month onwards 10Pay: 121st policy month onwards 15Pay: 181st policy month onwards 20Pay: 241st policy month onwards	N.A.	N.A.	
Increase/Decrease Sum Insured	Increase in sum assured is only allowed during the 1st policy year. Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of cash surrender value (if any) less any amounts owing to Singlife	Increase in sum assured is only allowed during the 1st policy year. Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of cash surrender value (if any) less any amounts owing to Singlife	Increase in Sum Insured is not allowed Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured	Increase in Sum Insured is allowed (within the first 6 months), increase in face value is in multiples of \$1,000 Decrease in Sum Insured is allowed anytime during policy term.	Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed. Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.	Single Premium - Increase of sum assured is not allowed after policy is accepted - Decrease in sum assured is subject to the minimum sum assured limit Premium Term of 5, 10, 15, 20, 25 and 30 years - Increase & decrease in sum assured (subject to the minimum sum assured limit) are allowed	
Bonuses (non-guaranteed)	RB: \$5 per \$1,000 of the sum assured and compound at SGDS per SGD1,000 on the accumulated RB TB: Payable upon surrender of the policy, death of life assured or upon maturity of policy; expressed as a % of accumulated RB	RB: \$5 per \$1,000 of the sum assured and compound at SGDS per SGD1,000 on the accumulated RB TB: Payable upon surrender of the policy, death of life assured or upon maturity of policy; expressed as a % of accumulated RB	RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year. TB: One-off bonus payable upon policy surrender, the death of the life insured, the life insured being diagnosed with TI or paid upon surrender, claim (death or TI) or maturity of the policy; expressed as a % of accumulated reversionary bonuses	RB: \$3.50 per \$1,000 Face value per year and \$3.50 per \$1,000 on accumulated RB and payable after the policy is in force for 3 years Performance Bonus: One-off bonus which may be paid upon surrender, claim (death or TI) or maturity of the policy; expressed as a % of accumulated RB (if any). - For premium payment term of 10, 15, 20 years, policyowner is allowed to request to exercise this option 2 times consecutively provided there is sufficient surrender value to cover the outstanding premium owed.	RB: \$4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term Surrender Bonus: Manulife may declare a surrender (cash-in) bonus after the policy is in force for at least 3 years. The bonus rate is not guaranteed. It is expressed as a percentage of the cash value of the accumulated reversionary bonus.	TB: Payable upon surrender of the policy, time of a claim or upon maturity of policy; expressed as a % of accumulated RB	
Retrenchment Benefit	N.A.	Waives premium payments for up to 12 months if the Life Assured becomes involuntarily unemployed for 3 consecutive months.	N.A.	N.A.	Provides payout of 12.5% of the single premium for SP policies or 50% of the total annual premium for RP policies if the policyowner is retrenched and remains unemployed for at least 30 consecutive days before the policy anniversary following their 65th birthday.	N.A.	
Waiver of Interest Benefit/Premium Freeze Option/Premium Deferment	Waiver of Interest Benefit -Policyholder who is unemployed or retrenched for a period of 3 consecutive months may request not to pay premiums of up to 12 months -Policyholder to pay back the overdue premiums within the next 12 months from the end of the Waiver of Interest Period (Repayment Period) -This Waiver of Interest Option can be exercised 2 times per policy	N.A.	Premium Freeze Option -Applicable to premium payment terms of 15, 20 & 25 years. -It offers the policy owner an option to stop paying premiums at any time for 1 year while keeping the policy in force. -Depending on the selected premium payment term, this option can be exercised after the 10th policy year onwards for up to 3 times, with a minimum of 4-year interval between each premium freeze application during the policy term would be required. -15-pay allows to exercise premium freeze option for up to 1 time; -20-pay allows to exercise premium freeze option for up to 2 times; and -25-pay allow to exercise premium freeze option for up to 3 times	Premium Deferment (Not available for 3-Pay) -Premium deferment period is for one year -Can be exercised up to 1 time for policies with premium payment term of 5 years; 2 times with premium payment term of 10, 15 & 20 years -During the premium deferment period, policy will continue to accumulate surrender value and bonuses (if any). -For premium payment term of 10, 15, 20 years, policyowner is allowed to request to exercise this option 2 times consecutively provided there is sufficient surrender value to cover the outstanding premium owed.	Premium Freeze Option Applicable to premium payment terms of 5, 10, 15, 20 years. Not required to pay premiums for 1 year including riders. Maturity date will be deferred by 1 year. 5-pay allows to exercise premium freeze option for up to 1 time 10, 15 & 20-pay allow to exercise premium freeze option for up to 2 times	Premium Deferment (If Savings Protector Pro rider is attached) -Policyholder has paid at least 6 months' premiums -Retrenchment must have taken place no earlier than 6 months after the cover start date -The policyholder has not been able to find employment for 3 months in a row after being retrenched -Option to defer premiums for basic policy, Savings Protector Pro rider and optional rider for the next 6 months -This retrenchment benefit can only be claimed once under this Savings Protector rider Pro	
Guarantee Insurability Option to Buy Another Life Policy	N.A.	N.A.	N.A.	N.A.	N.A.	Buy a new policy from Income with only death and TPD benefits on the life of the original insured without evidence of good health up to two times on different life event	
Available Riders	GIO, • Cancer Premium Walver II • EasyTerm • EasyPayor Premium Walver Full Medical Underwriting • Critical Illness Premium Walver II • Payor Critical Illness Premium Walver II	GIO, -Cancer Premium Walver II - EasyTerm -EasyPayor Premium Walver Full Medical Underwriting - Critical Illness Premium Walver II - Payor Critical Illness Premium Walver II -Early Critical Illness Premium Walver	GIO, • Premium Walver Rider • Payor Benefit Rider • Enhanced Payor Benefit Rider	SIO • Extra payor walver rider II • Extra secure walver rider II	GIO, • Cancer Care Premium Walver Full Medical Underwriting • Critical Care Walver Rider (II) • Payor Benefit Rider (I) • Payor Benefit Plus Rider (I) • Payor Benefit Plus Rider (I) (Spouse)	• Savings Protector Pro (for regular premium policy) • Cancer Premium Walver (GIO) (for 1st and 3rd party policy)	
Par Fund Returns (March 2025)	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.68% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -2.46% 5-year average (2019 to 2023): 1.26% 10-year average (2014 to 2023): N.A.	2023: 10.06% 2022: -4.92%	3-year average (2021 to 2023): -1.46% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	

Age	Gender	Product	Annual Premium/ Policy Term (\$)	Policy Year 2019			Policy Year 2020			Policy Year 2021			Policy Year 2022			Policy Year 2023			Policy Year 2024		
				Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value	Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value	Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value	Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value	Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value	Total Premium/ Payable (\$)	Based on Guaranteed annuities value	Guaranteed annuities value
ALB0000001	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000002	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000003	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000004	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000005	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000006	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000007	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000008	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000009	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000010	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000011	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000012	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000013	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000014	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000015	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000016	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000017	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000018	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000019	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000020	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000021	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000022	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000023	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000024	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000025	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000026	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000027	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000028	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000029	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000030	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000031	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000032	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000033	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000034	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000035	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000036	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000037	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000038	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000039	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000040	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000041	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000042	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000043	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000044	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000045	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000046	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000047	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000048	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000049	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000050	Female	Single	499,772	499,772	12	865,346	869,962	1,445	1,507	97,781	113,627	1,889	3,346	818,962	819,124	1,976	3,465	1130,311	1181,697	1,976	3,576
ALB0000051	Female	Single	499,772	499,772	12	865,346	869,														

Instructions and ways to use this value comparison

1. Comparing Like-for-Like Plans: Ensure both the Age and Premium Term are the same. **Most competitive yields** and **earliest breakeven years** are in blue.
2. Comparing Yields of same plan with different payment term: Select Age and Plan.