

STRICTLY FOR PIAS' FA REPRESENTATIVES REFERENCE ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



PROFESSIONAL INVESTMENT ADVISORY SERVICES

Single Premium Whole Life Plan with Multiplier

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)**



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Source: This information is from all providers of PIAS and is accurate as of **06 December 2024**

Disclaimer: All references made are based on PIAS suite of products in this category only.

Company	Plan name	Summary
China Taiping	Infinite Legacy (II)	<ul style="list-style-type: none"> - Competitive in terms of its guaranteed & total death benefit over single premium paid even after the multiplier expiry age, especially at ANB30 & ANB40, providing greater certainties for legacy planning. - Competitive MDB value at inception over single premium paid across all ages compared - Competitive multiplier across different entry age bands, especially at ANB30 & ANB40 - Offers choice of MPC coverage expiry up till ANB 86 - Unique feature that decreases the multiplier factor from age 86 by 10% and maintaining at 50% of multiplier factor after age 90. This is its standout feature compared to similar plans in our approved suite as it provides high guaranteed coverage even after age 86 for legacy planning purposes. - For legacy planning purposes, it allows for the secondary life insured to continue with the same insurance coverage upon the death of the primary insured. No medical underwriting is required on the secondary life insured (if any). It helps to facilitate the transfer of a legacy across generations as the primary insured might be a father, and his son or daughter might be the secondary life insured. In this structure, the death benefit then effectively goes to the primary insured's grandchild, in other words, to the third generation. - Offers 3 years premium payment term for clients other than single premium payment term which may appeal to clients who cannot afford the single premium outlay or who prefer to spread out the premium payment.
Etika	Esteem Legacy II	<ul style="list-style-type: none"> - Highest guaranteed & total death benefit over single premium paid, especially at PY20 and PY40 for entry age ANB30 male and female across all plans compared - Also highest guaranteed & total death benefit over single premium paid at PY20 and PY 40 for ANB40 male and female across all plans compared - Guaranteed Surrender Value can increase beyond the single premium paid and breakeven at policy year 25. - Highest MDB Value over single premium paid at inception among the comparison for SGD plans, especially for entry age ANB30 & ANB40 male and female; second highest MDB Value over single premium paid at inception among the comparison for SGD plans for entry age ANB50 male and female - Highest Guaranteed Death Benefit (GDB) of up to 383% of sum insured for entry age 0 - 25 and 356% of sum insured for entry age 26-30 - Relatively competitive yield upon surrender at age 80 especially for ANB40 male and female profile. - Change of Life Insured option
Income	Provenance Solitaire	<ul style="list-style-type: none"> - Competitive total cash value over single premium paid based on the comparison for ALB29 & ALB39 with Minimum Protection Value of \$3million. - Competitive yield upon surrender especially for ALB29, ALB39 & ALB49 male profile. - Relatively high Minimum Protection Value (MPV) of up to 320% of sum assured for entry age 0 - 45 - Lower entry age for policyholder for ease of entry to buy into the plan - Complimentary 1 time medical concierge for full medical check up arrangements only for policies with minimum protection value of \$3million which is unique in the market
Manulife	Signature Life (II) (SGD)	<ul style="list-style-type: none"> - Competitive Guaranteed Cash Value over single premium paid, especially at 20th & 40th policy year - Earliest breakeven point at the 20th policy year among the comparison for SGD plans - Relatively low minimum entry at \$150K sum insured for clients who do not want to opt for a high coverage - Change of life insured for corporate policies allowed
China Taiping	Infinite Elite Legacy (USD)	<ul style="list-style-type: none"> - Competitive MDB Value over single premium paid at inception - Offers choice of MPC coverage expiry up till ANB 86 - Competitive multiplier across different entry age bands - Based on 5-pay, it has the earliest breakeven point at the 15th policy year among the comparison for USD plans - Competitive coverage amount (guaranteed and total) over single premium paid at inception across all ages compared. This is mainly due to the higher Applicable Multiplier at the entry age and unique feature that decreases the multiplier factor from age 86 by only 10% and maintaining at 50% of multiplier factor after age 90. With this, this will appeal to clients as it gives more certainty in terms of legacy planning. - For legacy planning purposes, it has a unique feature that reduces GB by 10% yearly from age 86 all the way till age 90 where it maintains at 50% of GB. This is its standout feature compared to similar plans in our approved suite as it provides high guaranteed coverage even after age 86. - Wide range of premium classes for non-smoker and smoker status which clients can qualify for a better premium class to enjoy a lower premium. - Offers 3 premium payment term options (single premium, 5 years and 10 years) for clients to choose from instead of only single premium payment term which may appeal to clients who cannot afford the single premium outlay or who prefer to spread out the premium payment. - For single premium payment term plan, it allows for the secondary life insured to continue with the same insurance coverage upon the death of the primary insured. No medical underwriting is required on the secondary life insured (if any). It helps to facilitate the transfer of a legacy across generations as the primary insured might be a father, and his son or daughter might be the secondary life insured. In this structure, the death benefit then effectively goes to the primary insured's grandchild, in other words, to the third generation.
Manulife	Signature Life (USD)	<ul style="list-style-type: none"> - Competitive guaranteed cash value over single premium paid before and after expiry of the multiplier across all ages compared - Relatively competitive MDB value over single premium paid at inception - Breakeven second earliest at 20th policy year - Relatively low minimum entry at \$150K sum insured for clients who do not want to opt for a high coverage - Allowed change of life insured for corporate(unlimited) and individual(up to 2 times) owned policies.

Non-providers Products

This information is accurate as at [06/12/2024](#)

Provider	Plan
Great Eastern	PremierLife Legacy 4 (SGD)
Great Eastern	Prestige Life Gold 4 (SGD)
HSBC Life	HSBC Life Emerald Life Legacy III
Prudential	PRULife Vantage Achiever Prime II

Product Info
https://www.ocbc.com/personal-banking/premier-banking/solutions/premierlife_universal
https://www.greateasternlife.com/sg/en/personal-insurance/our-products/life-insurance/prestige-life-gold.html
https://www.hsbc.com.sg/insurance/products/life/emerald-legacy-plan-iii/
https://www.prudential.com.sg/products/legacy-planning/prulife-vantage-achiever-prime-series

Features and Comparison Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)						
Insurer	China Taiping	Etiqua	Income	Manulife	China Taiping	Manulife
Product Name	Infinite Legacy (II)	Esteem Legacy II	Provenance Solitaire	Signature Life (II)	Infinite Elite Legacy (USD)	Signature Life (USD)
ALB/ANB	ANB	ANB	ALB	ALB	ANB	ALB
Policy Term	Whole of Life	Whole of Life	Whole of Life	ALB 120	Whole of Life	ALB 99
Premium Term	Single Premium / 3pay	Single Premium	Single Premium	Single Premium	Single Premium / 5pay / 10pay	Single Premium
Entry Age (Life Assured, Adult)	19 - 70	17 - 70	16 - 75	16 - 70	19 - 70	16 - 70
Entry Age (Life Assured, Juvenile)	1 - 18	1 - 16	0 - 15	0 - 15	1 - 18	0 - 15
Entry Age (Policy Owner)	19 - 70	17 - 70	16 - N.A. (no limit)	16 - 99	19 - 70	16 - 99
Coverage	Death, TI	Death, TI	Death, TI	Death, TI	Death	Death, TI
Risk Class Available	<ul style="list-style-type: none"> - Preferred Plus Non-Smoker - Preferred Non-Smoker - Standard Plus Non-Smoker - Standard Non-Smoker - Preferred Smoker - Standard Smoker (Total Count: 6 - 4 non-smoker class, 2 smoker class)	<ul style="list-style-type: none"> - Non-Smoker Preferred - Non-Smoker Standard - Smoker Standard (Total Count: 2 non-smoker class, 1 smoker class)	<ul style="list-style-type: none"> - Preferred - Standard (Total Count: 2)	<ul style="list-style-type: none"> - Non-Smoker Super Preferred - Non-Smoker Preferred - Non-Smoker Standard - Non-Smoker Standard Plus - Smoker Preferred - Smoker Standard (Total Count: 6 - 4 non-smoker class, 2 smoker class)	<ul style="list-style-type: none"> - Preferred Plus Non-Smoker - Preferred Non-Smoker - Standard Plus Non-Smoker - Standard Non-Smoker - Preferred Smoker - Standard Smoker (Total Count: 6 - 4 non-smoker class, 2 smoker class)	<ul style="list-style-type: none"> - Non-Smoker Preferred - Non-Smoker Standard - Smoker Preferred - Smoker Standard (Total Count: 4 - 2 non-smoker class, 2 smoker class)
MDB Factor	Age 1 - 29 = 3.5X basic sum assured 30 - 39 = 3.25 40 - 49 = 3 50 - 54 = 2.75 55 - 59 = 2.5 60 - 64 = 2.25 65 - 70 = 2	Age 0 - 25 = 3.833X basic sum assured 26 - 30 = 3.56 31 - 45 = 2.743 46 - 50 = 2.472 51 - 56 = 2.301 57 - 59 = 2.083 60 = 1.625 61 - 65 = 1.379 66 - 70 = 1.277	Age 0 - 45 = 3.0X of sum assured 46 - 50 = 2.80X 51 - 55 = 2.50X 56 - 60 = 2.10X 61 - 65 = 1.80X 66 - 70 = 1.50X 71 - 75 = 1.15X Provenance Solitaire - Protection benefit (compulsory rider) pays part of the minimum protection value.	Age 0 - 35 = 3X basic sum assured 36 - 45 = 2.75 46 - 50 = 2.5 51 - 56 = 2.25 57 - 58 = 2.1 59 - 60 = 2 61 - 63 = 1.75 64 - 65 = 1.7 66 - 68 = 1.5 69 - 70 = 1.25	Age 1 - 29 = 3.5X basic sum assured 30 - 39 = 3.25 40 - 49 = 3 50 - 54 = 2.75 55 - 59 = 2.5 60 - 64 = 2.25 65 - 70 = 2	Age 0 - 35 = 3X basic sum assured 36 - 45 = 2.75 46 - 50 = 2.5 51 - 56 = 2.25 57 - 58 = 2.1 59 - 60 = 2 61 - 63 = 1.75 64 - 65 = 1.7 66 - 68 = 1.5 69 - 70 = 1.25
Guaranteed MDB Age Limit / Expiry Age	ANB 86	ANB 85	ALB 85	ALB 85	ANB 86	ALB 85
Minimum Sum Assured (SA) / Guaranteed Benefit (GB)	Min GB: \$1,000,000	Min GB: \$500,000 Note: In the campaign period from 23 May 2024 - 30 June 2025, this is reduced to \$350,000.	Min SA: \$250,000	Min SA: \$150,000	Min GB: \$1,000,000	Min SA: \$150,000
Maximum Sum Assured (SA) / Guaranteed Benefit (GB)	Subject to underwriting	Subject to underwriting	Subject to underwriting	Based on capacity Manulife has available	Subject to underwriting	Based on capacity Manulife has available
Guaranteed Surrender Value (GSV)	Minimum 80% of SP at Day 1 and increases yearly starting from policy year 16. Guaranteed Surrender Value will be equivalent to 100% of the single premium paid (inclusive of any additional premiums payable due to health loadings which carry a guaranteed surrender value) at the end of year 35.	Minimum 80% of SP at Day 1 and increases yearly. Guaranteed Surrender Value will be equivalent to 100% of the single premium paid (inclusive of any additional premiums payable due to health loadings which carry a guaranteed surrender value) at the end of year 25.	SP: 80% of Provenance Solitaire & Provenance Solitaire - Protection Benefit single premium on day 1 and thereafter increases year by year until it breakeven at policy year 40.	Minimum 80% of SP at Day 1 and increases year by year until it breakeven at policy year 20.	Minimum 80% of SP at Day 1 and increases yearly starting from policy year 16.	Minimum 80% of SP at Day 1 and increases yearly starting from policy year 2
Secondary Life Insured Option	Yes, during the policy term - Appoint/change/remove a secondary life insured up to 2 times during the policy term while the primary life insured is alive and the policy is in-force - Medical underwriting is not required on the secondary life insured (if any).	NA	NA	NA	For single premium Yes, during application or the policy term subject to acceptance by China Taiping - Appoint/change/remove a secondary life insured up to 2 times during the policy term while the primary life insured is alive and the policy is in-force - Medical underwriting is not required on the secondary life insured (if any). - Appointment of Secondary Life Insured is not allowed for premium financing policy.	NA
Changed in Life Insured	NA	Available after 2nd policy year - Unlimited for corporate owned policy - Once for individual owned policy	NA	Available 2 years after policy issuance - Unlimited for corporator owned policy - Not allowed for individual owned policy	NA	Available 2 years after policy issuance - Up to 2X for individual owned policies - Unlimited for corporate owned policy (change is allowed only if the new Life Insured meets its underwriting requirements)
Currency	SGD	SGD	SGD	SGD	USD	USD
Reversionary Bonus	\$5 per \$1,000 basic sum insured	\$7 per \$1,000 basic sum insured	\$3.50 per \$1,000 sum assured	\$4.50 per \$1,000 basic sum insured	\$7 per \$1,000 basic sum insured @ IRR 4.99% p.a.	\$9 per \$1,000 basic sum insured @ IRR 5.00% p.a
Underwriting	Full Medical Underwriting	Full Medical Underwriting	Full Medical Underwriting	Full Medical Underwriting	Full Medical Underwriting	Full Medical Underwriting
Non-Medical Limit	Country Group P & A ANB 19-55: Up to \$44 million Country Group B ANB 19-55: Up to \$42.7 million Please refer to the next tab for Residency Code P, A & B	Region 1 ANB 6-16: Up to \$81 million ANB 17-55: Up to \$82.5 million & total sum assured with Etiqa does not exceed \$84 million Region 2 ANB 6-16: Up to \$81 million ANB 17-55: Up to \$82 million & total sum assured with Etiqa does not exceed \$83 million Please refer to the next tab for Region Classification	Region A: ALB15 days-16: Up to \$81 million ALB17-40: Up to \$83 million ALB41-50: Up to \$82.5 million ALB51-65: Up to \$8650K Region B & C: NA Please refer to the next tab for Region A, B & C	Country Class P & A ALB 18-55: \$84.2 million Country Class A* ALB 18-55: \$82.8 million Country Class B&C (HNW Clients only) ALB 18-55: \$82.1 million Please refer to the next tab for Residency Code P, A, B & C	Country Group P & A ALB 19-55: US\$3 million Country Group B ALB 19-55: US\$2.8 million Please refer to the next tab for Residency Code P, A & B	Country Class P & A ALB 18-55: US\$3 million Country Class A* ALB 18-55: US\$2.8 million Country Class B (HNW Clients only) ALB 18-55: US\$1.5 million Please refer to the next tab for Residency Code P, A & B. Kindly note that Country C Classification is not applicable to this plan. Those countries will use Country B with loading.
Par Fund Returns	2021: NA 2022: -13.1% 2023: 4.6%	3-year average (2021 to 2023): 2.48% 5-year average (2019 to 2023): 1.26% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	2021: NA 2022: -4.92% 2023: 10.06%	2021: NA 2022: -13.1% 2023: 4.6%	3-year average (2021 to 2023): -1.58% 5-year average (2019 to 2023): 3.09% 10-year average (2014 to 2023): NA
Historical Expense Ratios	3-year average (2021 to 2023): 7.2% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): 1.86% 5-year average (2019 to 2023): 3.02% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): 1.00% 5-year average (2019 to 2023): 0.93% 10-year average (2014 to 2023): 0.88%	3-year average (2021 to 2023): 2.19% 5-year average (2019 to 2023): 2.64% 10-year average (2014 to 2023): 2.93%	3-year average (2021 to 2023): 7.2% 5-year average (2019 to 2023): NA 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): 2.19% 5-year average (2019 to 2023): 2.64% 10-year average (2014 to 2023): 2.93%
Rider	NA	<ul style="list-style-type: none"> - Esteem legacy II (non-par rider) (embedded) - Terminal illness (embedded) 	<ul style="list-style-type: none"> - Provenance Disability Accelerator - Provenance Solitaire - Protection benefit (compulsory) 	<ul style="list-style-type: none"> - Non-Par term rider (embedded) 	N.A.	N.A.
Premium Financing	Single premium payment term: Yes (CIMB) 3 pay: N.A.	NA	Yes (CIMB and RHB)	Yes (CIMB and RHB)	Single premium payment term: Yes (CIMB) 5 pay/10 pay: N.A.	Yes (CIMB and RHB)
USP	<ul style="list-style-type: none"> - Unique feature that decreases the multiplier factor from age 86 by only 10% and maintaining at 50% of multiplier factor after age 90. - Before Age 86 - 100% of multiplier factor Starting from - Age 86 - 90% - Age 87 - 80% - Age 88 - 70% - Age 89 - 60% - Age 90 onwards - 50% - Secondary Life Insured option that prolongs the continuity of the plan - Guaranteed cash value can increase beyond the single premium paid 	<ul style="list-style-type: none"> - High protection coverage of up to 383% of sum insured - Peace of mind with lifetime coverage to ensure legacy remains for the family - Continuity of wealth accumulation for legacy planning with Change of Life Insured Option - Guaranteed cash value can increase beyond the single premium paid and breakeven at policy year 25. 	<ul style="list-style-type: none"> - Medical Concierge service with minimum sum insured of \$3million (after MPV) - Guaranteed Surrender Value that increases each year until it breakeven at policy year 40. 	<ul style="list-style-type: none"> - Option to change life insured for corporate owned policies - Policy term up to age 120 	<ul style="list-style-type: none"> - Unique feature that decreases the multiplier factor from age 86 by only 10% and maintaining at 50% of multiplier factor after age 90. - For single premium payment term, there is option to appoint a secondary life insured for continuity of policy benefits. Medical underwriting is not required on the secondary life insured (if any). 	<ul style="list-style-type: none"> - Option to change life insured for corporate and individual owned policies

Eligible cities under specific countries:

- ¹ Indonesia: Bali, Jakarta, Makassar, Medan, Pontianak, Semarang, Surabaya, Yogyakarta
- ² Philippines: Cebu City, Manila City, Mandaue City, Marikina City, Quezon City
- ³ Thailand: Ayudhya, Bangkok, Chiang Mai, Chiang Rai, Koh Phi, Hua Hin, Lampang, Mae Hong Son, Nonthaburi, Pak Kret, Pattaya, Phang Nga, Phuket, Ramong, Sukho-Thadi, Trang, U-Bonrath, Ubon-Ra
- ⁴ Vietnam: Da Nang, Hanoi, Ho Chi Minh, Hoiphong (refer to NMBE regarding city in Vietnam)

Europe				
Country	Region	Comments	Maximum Capacity per Site (MW)	Import Limits (\$G)
Austria	1		75 million	75 million
Azerbaijan	2	Excludes Nagorno-Karabakh and Armenian border area	75 million	75 million
Belarus				
Belgian Overseas Territories		Covers Anguilla, Bermuda, British Virgin Islands, Cayman Islands, Montserrat, Turks and Caicos Islands	75 million	75 million
Bosnia				
Brazil				
Canada				
Chad				
China				
Colombia				
Croatia				
Czechia				
Denmark				
Dominican Republic				
Egypt				
Ecuador				
El Salvador				
Equatorial Guinea				
Estonia				
Finland				
France				
Germany				
Ghana				
Greece				
Guatemala				
Honduras				
Hungary				
India				
Indonesia				
Italy				
Jamaica				
Japan				
Kenya				
Korea				
Kuwait				
Latvia				
Lebanon				
Lithuania				
Madagascar				
Malaysia				
Mali				
Mexico				
Moldova				
Morocco				
Mozambique				
Netherlands				
Nicaragua				
Niger				
Nigeria				
North Macedonia				
Poland				
Portugal				
Romania				
Russia				
Saudi Arabia				
Senegal				
Sierra Leone				
Slovakia				
Slovenia				
Spain				
Sweden				
Switzerland				
Taiwan				
Tanzania				
Togo				
Turkey				
Uganda				
Ukraine				
United Kingdom				
United States				
Uruguay				
Uzbekistan				
Vanuatu				
Vatican City				
Zambia				
Zimbabwe				

Exclusion Clause:

No benefit shall be payable under the policy if the death of the insured results from direct or indirect consequences of war, marine operations (whether it is declared or not), conventional, biological, chemical or nuclear weapons, acts of foreign enemies, hostilities, acts of terrorism, terrorist sabotage, rebellions, rioting, civil commotion, civil war, revolution, insurrection, military or usurped power, maritime law, embargo, or any act committed by one person or persons for the purpose of overthrowing a government by violent force or to influence political decision making. Terrorism (suspected or proven) shall be understood to include the consequences of hostage taking, drive-by shootings, planting of bombs, and other forms of physical violence.

List of Sanction Countries - Decline

Please note that the list is not exhaustive and subject to changes from time to time. For any country / city / province not stated below, please refer to New Business Underwriting for further evaluation.

4. List of Sanction Countries - Decline

Please note that the list is not exhaustive and subject to changes from time to time. For any country / city / province not stated below, please refer to New Business Underwriting for further evaluation.

The list of sanction countries applies to **both** nationality and country of residency.

Country Group A

[illegible]

Continents		Region		Economics		Maximum Capacity Per Site (MW)		Average Price (\$/MWh)	
Africa	Angola	1	25	25	25	25	25	25	25
	Benin	2	25	25	25	25	25	25	25
	Burkina Faso	2	25	25	25	25	25	25	25
	Burundi	2	25	25	25	25	25	25	25
	Cameroon	2	25	25	25	25	25	25	25
Caribbean Island Countries		1	Crown Arches, Barbados, Puerto Rico, Curaçao, Aruba and Bonaire, Antigua and Barbuda, St. Kitts and Nevis, St. Vincent and the Grenadines, Grenada, Saint Lucia, St. John and The Virgin Islands, Trinidad and Tobago				75	25	25
Chile		1	25	25	25	25	25	25	25
Colombia Major Cities		2	Only cities Bogotá, Medellín, Cali, Barranquilla, Cartagena and Bucaramanga				75	25	25
Costa Rica		2	25	25	25	25	25	25	25
Cuba		2	25	25	25	25	25	25	25
Dominican Republic		2	25	25	25	25	25	25	25
Ecuador		2	25	25	25	25	25	25	25
El Salvador		2	25	25	25	25	25	25	25
Guatemala		2	25	25	25	25	25	25	25
Honduras		2	25	25	25	25	25	25	25
Nicaragua		2	25	25	25	25	25	25	25
Panama		2	25	25	25	25	25	25	25
Paraguay		2	25	25	25	25	25	25	25
Peru		2	25	25	25	25	25	25	25
Uruguay		2	25	25	25	25	25	25	25
Venezuela		2	25	25	25	25	25	25	25

Country	Region	Comments	Maximum Capacity Per Site (2020)	Sanctus Limits (2020)
Bahrain	2	Restriction clause to apply	75 million	75 million
Cape Verde	2		75 million	75 million
Equat	2	Restriction clause to apply	75 million	75 million
Guinea	2		75 million	75 million
Japan	2		75 million	75 million
Kenya	2		75 million	75 million
Lebanon	2	Restriction clause to apply	75 million	75 million
Mauritius	2		75 million	75 million
Mexico	2		75 million	75 million
Oman	2		75 million	75 million
Qatar	2		75 million	75 million
UAE	2		75 million	75 million
South Africa	2	Restriction clause to apply	75 million	75 million
The Republic of Namibia	2		75 million	75 million

Country Group A (certified)	
Middle East	<ul style="list-style-type: none"> UAE (Abu Dhabi, Dubai)
North America	<ul style="list-style-type: none"> Canada United States
Oceania	<ul style="list-style-type: none"> Australia New Zealand
Others	<ul style="list-style-type: none"> Bermuda

Country	2019-2020				2020-2021				Country	2019-2020				2020-2021				Country	2019-2020				2020-2021					
	2019	2020	2021	2022	2019	2020	2021	2022		2019	2020	2021	2022	2019	2020	2021	2022		2019	2020	2021	2022						
Algeria	1	10	10	1	1	10	10	1	Algeria	1	10	10	1	Algeria	1	10	10	1	Algeria	1	10	10	1	Algeria	1	10	10	1
Angola	1	10	10	1	1	10	10	1	Angola	1	10	10	1	Angola	1	10	10	1	Angola	1	10	10	1	Angola	1	10	10	1
Argentina	1	10	10	1	1	10	10	1	Argentina	1	10	10	1	Argentina	1	10	10	1	Argentina	1	10	10	1	Argentina	1	10	10	1
Australia	1	10	10	1	1	10	10	1	Australia	1	10	10	1	Australia	1	10	10	1	Australia	1	10	10	1	Australia	1	10	10	1
Austria	1	10	10	1	1	10	10	1	Austria	1	10	10	1	Austria	1	10	10	1	Austria	1	10	10	1	Austria	1	10	10	1
Bahamas	1	10	10	1	1	10	10	1	Bahamas	1	10	10	1	Bahamas	1	10	10	1	Bahamas	1	10	10	1	Bahamas	1	10	10	1
Bahrain	1	10	10	1	1	10	10	1	Bahrain	1	10	10	1	Bahrain	1	10	10	1	Bahrain	1	10	10	1	Bahrain	1	10	10	1
Bangladesh	1	10	10	1	1	10	10	1	Bangladesh	1	10	10	1	Bangladesh	1	10	10	1	Bangladesh	1	10	10	1	Bangladesh	1	10	10	1
Barbados	1	10	10	1	1	10	10	1	Barbados	1	10	10	1	Barbados	1	10	10	1	Barbados	1	10	10	1	Barbados	1	10	10	1
Belize	1	10	10	1	1	10	10	1	Belize	1	10	10	1	Belize	1	10	10	1	Belize	1	10	10	1	Belize	1	10	10	1
Bermuda	1	10	10	1	1	10	10	1	Bermuda	1	10	10	1	Bermuda	1	10	10	1	Bermuda	1	10	10	1	Bermuda	1	10	10	1
Bhutan	1	10	10	1	1	10	10	1	Bhutan	1	10	10	1	Bhutan	1	10	10	1	Bhutan	1	10	10	1	Bhutan	1	10	10	1
Bolivia	1	10	10	1	1	10	10	1	Bolivia	1	10	10	1	Bolivia	1	10	10	1	Bolivia	1	10	10	1	Bolivia	1	10	10	1
Bosnia and Herzegovina	1	10	10	1	1	10	10	1	Bosnia and Herzegovina	1	10	10	1	Bosnia and Herzegovina	1	10	10	1	Bosnia and Herzegovina	1	10	10	1	Bosnia and Herzegovina	1	10	10	1
Brazil	1	10	10	1	1	10	10	1	Brazil	1	10	10	1	Brazil	1	10	10	1	Brazil	1	10	10	1	Brazil	1	10	10	1
Bulgaria	1	10	10	1	1	10	10	1	Bulgaria	1	10	10	1	Bulgaria	1	10	10	1	Bulgaria	1	10	10	1	Bulgaria	1	10	10	1
Burkina Faso	1	10	10	1	1	10	10	1	Burkina Faso	1	10	10	1	Burkina Faso	1	10	10	1	Burkina Faso	1	10	10	1	Burkina Faso	1	10	10	1
Burundi	1	10	10	1	1	10	10	1	Burundi	1	10	10	1	Burundi	1	10	10	1	Burundi	1	10	10	1	Burundi	1	10	10	1

Albania
 Anguilla
 Australia
 Austria
 Belgium
 Bermuda
 British Virgin Islands
 Brunei
 Canada
 Cayman Islands
 Cyprus (Greek Cyprus only)
 Finland
 France
 Germany
 Greece
 Iceland
 Ireland
 Italy
 Japan
 Republic of Korea (South Korea)
 Liechtenstein

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB29/ANB30
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			Etiqa			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	3.25X			3.56x			320%			3X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$461,141			\$410,760			\$533,920			\$491,905		
Sum Assured	\$924,000			\$842,697			\$940,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$368,913			\$328,608			\$429,806			\$393,524		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			81%			80%		
MDB Value at Inception	\$3,003,000			\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium	6.51			7.30			5.63			6.10		
Policy year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$0	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,825,037	\$3,000,000	\$3,000,000	\$3,295,385	\$3,008,000	\$3,098,588	\$4,296,411	\$3,000,000	\$3,000,000	\$3,872,201
Guaranteed Death Benefit / Single Premium	6.51	6.51	3.91	7.30	7.30	0.00	5.63	5.63	1.76	6.10	6.10	2.03
Total Death Benefit / Single Premium	6.51	6.51	8.29	7.30	7.30	8.02	5.63	5.80	8.05	6.10	6.10	7.87
Guaranteed Cash Value	\$378,135	\$463,446	\$472,669	\$402,545	\$416,921	\$425,137	\$480,528	\$533,920	\$533,920	\$491,905	\$491,905	\$491,905
Total Projected Cash Value	\$432,239	\$1,084,178	\$2,468,583	\$517,504	\$1,047,845	\$1,811,256	\$795,870	\$1,866,294	\$3,890,331	\$628,444	\$1,313,317	\$2,355,314
Guaranteed Cash Value / Single Premium	0.82	1.00	1.02	0.98	1.01	1.04	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.94	2.35	5.35	1.26	2.55	4.41	1.49	3.50	7.29	1.28	2.67	4.79
Breakeven Point	36th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69 / ANB70 (IRR 4.25%)	2.16%			2.37%			3.18%			2.48%		

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Female Non-smoker ALB29/ANB30
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			Etiqa			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	3.25X			3.56			320%			3X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$415,006			\$371,190			\$513,240			\$454,751		
Sum Assured	\$924,000			\$842,697			\$940,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$332,004			\$296,952			\$413,158			\$363,801		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			80%			80%		
MDB Value at Inception	\$3,003,000			\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium	7.24			8.08			5.86			6.60		
Policy year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$0	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,825,037	\$3,000,000	\$3,000,000	\$3,295,385	\$3,008,000	\$3,098,588	\$4,296,411	\$3,000,000	\$3,000,000	\$3,872,201
Guaranteed Death Benefit / Single Premium	7.24	7.24	4.34	8.08	8.08	0.00	5.86	5.86	1.83	6.60	6.60	2.20
Total Death benefit / Single Premium	7.24	7.24	9.22	8.08	8.08	8.88	5.86	6.04	8.37	6.60	6.60	8.51
Guaranteed Cash Value	\$340,304	\$417,080	\$425,380	\$363,766	\$376,758	\$384,182	\$461,916	\$513,240	\$513,240	\$454,751	\$454,751	\$454,751
Total Projected Cash Value	\$390,246	\$1,004,150	\$2,398,085	\$468,582	\$972,695	\$1,759,001	\$777,258	\$1,845,614	\$3,869,651	\$591,290	\$1,276,163	\$2,318,160
Guaranteed Cash Value / Single Premium	0.82	1.00	1.02	0.98	1.02	1.04	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.94	2.42	5.78	1.26	2.62	4.74	1.51	3.60	7.54	1.30	2.81	5.10
Breakeven Point	36th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69 / ANB70 (IRR 4.25%)	2.23%			2.44%			3.25%			2.61%		

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Male Non-smoker ALB29/ANB30
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	3.25X			320%			3X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$495,024			\$533,920			\$491,905		
Sum Assured	\$924,000			\$940,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$118,805			\$429,806			\$393,524		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 Premium Paid	72%			81%			80%		
MDB Value at Inception	\$3,003,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	6.07			5.63			6.10		
Policy year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,825,037	\$3,008,000	\$3,098,588	\$4,296,411	\$3,000,000	\$3,000,000	\$3,872,201
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	6.07	6.07	3.64	5.63	5.63	1.76	6.10	6.10	2.03
Total Death benefit / Single Premium or Total Premiums Paid	6.07	6.07	7.73	5.63	5.80	8.05	6.10	6.10	7.87
Guaranteed Cash Value	\$405,919	\$497,499	\$507,399	\$480,528	\$533,920	\$533,920	\$491,905	\$491,905	\$491,905
Total Projected Cash Value	\$460,023	\$1,118,231	\$2,503,313	\$795,870	\$1,866,294	\$3,890,331	\$628,444	\$1,313,317	\$2,355,314
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	1.00	1.02	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.93	2.26	5.06	1.49	3.50	7.29	1.28	2.67	4.79
Breakeven Point	35th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69 / ANB70 (IIRR 4.25%)	2.11%			3.18%			2.48%		

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Female Non-smoker ALB29/ANB30
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	3.25X			320%			3X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$445,849			\$513,240			\$454,751		
Sum Assured	\$924,000			\$940,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$107,003			\$413,158			\$363,801		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 Premium Paid	72%			80%			80%		
MDB Value at Inception	\$3,003,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	6.74			5.86			6.60		
Policy year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,825,037	\$3,008,000	\$3,098,588	\$4,296,411	\$3,000,000	\$3,000,000	\$3,872,201
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	6.74	6.74	4.04	5.86	5.86	1.83	6.60	6.60	2.20
Total Death benefit / Single Premium or Total Premiums Paid	6.74	6.74	8.58	5.86	6.04	8.37	6.60	6.60	8.51
Guaranteed Cash Value	\$365,595	\$448,077	\$456,994	\$461,916	\$513,240	\$513,240	\$454,751	\$454,751	\$454,751
Total Projected Cash Value	\$415,537	\$1,035,147	\$2,429,699	\$777,258	\$1,845,614	\$3,869,651	\$591,290	\$1,276,163	\$2,318,160
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	1.00	1.02	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.93	2.32	5.45	1.51	3.60	7.54	1.30	2.81	5.10
Breakeven Point	36th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69 / ANB70 (IIRR 4.25%)	2.18%			3.25%			2.61%		

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB39/ANB40
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			Etiqa			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	3X			2.743x			320%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$638,045			\$612,300			\$672,100			\$685,300		
Sum Assured	\$1,000,000			\$1,093,693			\$940,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$510,436			\$489,840			\$541,041			\$548,240		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			81%			80%		
MDB Value at Inception	\$3,000,000			\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium	4.70			4.90			4.48			4.38		
Policy year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$0	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,000,000	\$3,549,031	\$3,000,000	\$3,064,859	\$3,649,757	\$3,008,000	\$3,098,588	\$3,687,043	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium	4.70	4.70	2.82	4.90	4.90	0.00	4.48	4.48	1.40	4.38	4.38	1.59
Total Death benefit / Single Premium	4.70	4.70	5.56	4.90	5.01	5.96	4.48	4.61	5.49	4.38	4.50	5.31
Guaranteed Cash Value	\$523,196	\$641,235	\$647,615	\$600,054	\$621,485	\$627,608	\$604,890	\$672,100	\$672,100	\$685,300	\$685,300	\$685,300
Total Projected Cash Value	\$601,900	\$1,483,520	\$2,245,461	\$793,685	\$1,599,253	\$2,072,149	\$920,232	\$2,004,474	\$2,902,390	\$884,159	\$1,754,485	\$2,295,446
Guaranteed Cash Value / Single Premium	0.82	1.00	1.01	0.98	1.02	1.03	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.94	2.33	3.52	1.30	2.61	3.38	1.37	2.98	4.32	1.29	2.56	3.35
Breakeven Point	35th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 4.25%)	2.13%			2.43%			2.77%			2.37%		

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Female Non-smoker ALB39/ANB40
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			Etiqa			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	3X			2.743x			320%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$573,220			\$561,360			\$639,200			\$636,523		
Sum Assured	\$1,000,000			\$1,093,693			\$940,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$458,576			\$449,088			\$514,556			\$509,218		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			80%			80%		
MDB Value at Inception	\$3,000,000			\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium	5.23			5.34			4.71			4.71		
Policy year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$0	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,000,000	\$3,549,031	\$3,000,000	\$3,064,859	\$3,649,757	\$3,008,000	\$3,098,588	\$3,687,043	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium	5.23	5.23	3.14	5.34	5.34	0.00	4.71	4.71	1.47	4.71	4.71	1.71
Total Death benefit / Single Premium	5.23	5.23	6.19	5.34	5.46	6.50	4.71	4.85	5.77	4.71	4.85	5.72
Guaranteed Cash Value	\$470,040	\$576,086	\$581,818	\$550,133	\$569,780	\$575,394	\$575,280	\$639,200	\$639,200	\$636,523	\$636,523	\$636,523
Total Projected Cash Value	\$542,817	\$1,395,055	\$2,161,084	\$727,308	\$1,520,305	\$2,008,159	\$890,622	\$1,971,574	\$2,869,490	\$835,382	\$1,705,707	\$2,246,669
Guaranteed Cash Value / Single Premium	0.82	1.00	1.01	0.98	1.01	1.03	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.95	2.43	3.77	1.30	2.71	3.58	1.39	3.08	4.49	1.31	2.68	3.53
Breakeven Point	35th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 4.25%)	2.25%			2.52%			2.86%			2.49%		

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Male Non-smoker ALB39/ANB40
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	3X			320%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$701,235			\$672,100			\$685,300		
Sum Assured	\$1,000,000			\$940,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$168,296			\$541,041			\$548,240		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 Premium P	72%			81%			80%		
MDB Value at Inception	\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	4.28			4.48			4.38		
Policy year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,000,000	\$3,549,031	\$3,008,000	\$3,098,588	\$3,687,043	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	4.28	4.28	2.57	4.48	4.48	1.40	4.38	4.38	1.59
Total Death benefit / Single Premium or Total Premiums Paid	4.28	4.28	5.06	4.48	4.61	5.49	4.38	4.50	5.31
Guaranteed Cash Value	\$575,012	\$704,741	\$711,753	\$604,890	\$672,100	\$672,100	\$685,300	\$685,300	\$685,300
Total Projected Cash Value	\$653,716	\$1,547,026	\$2,309,599	\$920,232	\$2,004,474	\$2,902,390	\$884,159	\$1,754,485	\$2,295,446
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	1.00	1.01	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.93	2.21	3.29	1.37	2.98	4.32	1.29	2.56	3.35
Breakeven Point	35th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 4.25%)	2.05%			2.77%			2.37%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)

Female Non-smoker ALB39/ANB40
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	3X			320%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$630,660			\$639,200			\$636,523		
Sum Assured	\$1,000,000			\$940,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$151,358			\$514,556			\$509,218		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 Premium P	72%			80%			80%		
MDB Value at Inception	\$3,000,000			\$3,008,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	4.76			4.71			4.71		
Policy year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,008,000	\$3,008,000	\$940,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,000,000	\$3,549,031	\$3,008,000	\$3,098,588	\$3,687,043	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	4.76	4.76	2.85	4.71	4.71	1.47	4.71	4.71	1.71
Total Death benefit / Single Premium or Total Premiums Paid	4.76	4.76	5.63	4.71	4.85	5.77	4.71	4.85	5.72
Guaranteed Cash Value	\$517,141	\$633,813	\$640,119	\$575,280	\$639,200	\$639,200	\$636,523	\$636,523	\$636,523
Total Projected Cash Value	\$589,918	\$1,452,782	\$2,219,385	\$890,622	\$1,971,574	\$2,869,490	\$835,382	\$1,705,707	\$2,246,669
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	1.00	1.01	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.94	2.30	3.52	1.39	3.08	4.49	1.31	2.68	3.53
Breakeven Point	35th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 4.25%)	2.16%			2.86%			2.49%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB49/ANB50
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			Etiqua			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	2.75X			2.472x			280%			2.5X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$913,909			\$895,050			\$957,650			\$685,300		
Sum Assured	\$1,091,000			\$1,213,592			\$1,070,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$731,127			\$716,040			\$770,908			\$548,240		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			80%			80%		
MDB Value at Inception	\$3,000,250			\$3,000,000			\$2,996,000			\$3,000,000		
MDB Value at Inception / Single Premium	3.28			3.35			3.13			4.38		
Policy Year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)	20 (ALB 59)	30 (ALB 79)	40 (ALB 89)
Guaranteed Death Benefit	\$3,000,250	\$3,000,250	\$1,800,150	\$3,000,000	\$3,000,000	\$0	\$2,996,000	\$2,996,000	\$1,070,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,250	\$3,000,250	\$3,258,978	\$3,000,000	\$3,000,000	\$3,400,853	\$2,996,000	\$2,996,000	\$3,527,117	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium	3.28	3.28	1.97	3.35	3.35	0.00	3.13	3.13	1.12	4.38	4.38	1.59
Total Death benefit / Single Premium	3.28	3.28	3.57	3.35	3.35	3.80	3.13	3.13	3.68	4.38	4.50	5.31
Guaranteed Cash Value	\$749,405	\$785,961	\$918,478	\$877,149	\$899,525	\$908,476	\$861,885	\$909,768	\$957,650	\$685,300	\$685,300	\$685,300
Total Projected Cash Value	\$862,170	\$1,170,535	\$2,012,294	\$1,145,569	\$1,684,240	\$2,144,591	\$1,220,833	\$1,761,221	\$2,474,290	\$884,159	\$1,754,485	\$2,295,446
Guaranteed Cash Value / Single Premium	0.82	0.86	1.00	0.98	1.00	1.02	0.90	0.95	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.94	1.28	2.20	1.28	1.88	2.40	1.27	1.84	2.58	1.29	2.56	3.35
Breakeven Point	36th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 4.25%)	1.99%			2.21%			2.40%			2.37%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
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Female Non-smoker ALB49/ANB50
SGD Currency
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			Etiqua			Income			Manulife		
Product Name	Infinite Legacy (II)			Esteem Legacy II			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes			Yes		
TI	Yes			Yes			Yes			Yes		
Applicable Multiplier	2.75X			2.472x			280%			2.5X		
Chosen Multiplier Cut Off Age	86			85			85			85		
Premium Term	1			1			1			1		
Single Premium	\$821,327			\$817,530			\$916,990			\$636,523		
Sum Assured	\$1,091,000			\$1,213,592			\$1,070,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$657,061			\$654,024			\$738,177			\$509,218		
Guaranteed Surrender Value Day 1 / Single Premium	80%			80%			81%			80%		
MDB Value at Inception	\$3,000,250			\$3,000,000			\$2,996,000			\$3,000,000		
MDB Value at Inception / Single Premium	3.65			3.67			3.27			4.71		
Policy Year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,250	\$3,000,250	\$1,800,150	\$3,000,000	\$3,000,000	\$0	\$2,996,000	\$2,996,000	\$1,070,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,250	\$3,000,250	\$3,258,978	\$3,000,000	\$3,000,000	\$3,400,853	\$2,996,000	\$2,996,000	\$3,527,117	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium	3.65	3.65	2.19	3.67	3.67	0.00	3.27	3.27	1.17	4.71	4.71	1.71
Total Death benefit / Single Premium	3.65	3.65	3.97	3.67	3.67	4.16	3.27	3.27	3.85	4.71	4.85	5.72
Guaranteed Cash Value	\$673,487	\$706,340	\$825,433	\$801,179	\$821,618	\$829,793	\$825,291	\$916,990	\$916,990	\$636,523	\$636,523	\$636,523
Total Projected Cash Value	\$780,044	\$1,080,349	\$1,906,530	\$1,054,383	\$1,584,467	\$2,055,831	\$1,184,239	\$1,722,594	\$2,573,210	\$835,382	\$1,705,707	\$2,246,669
Guaranteed Cash Value / Single Premium	0.82	0.86	1.00	0.98	1.01	1.02	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium	0.95	1.32	2.32	1.29	1.94	2.51	1.29	1.88	2.81	1.31	2.68	3.53
Breakeven Point	36th Policy Year			25th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 4.25%)	2.13%			2.33%			2.47%			2.49%		

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB49/ANB50
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	2.75X			280%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$982,457			\$957,650			\$685,300		
Sum Assured	\$1,091,000			\$1,070,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$235,789			\$770,908			\$548,240		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 P	72%			80%			80%		
MDB Value at Inception	\$3,000,250			\$2,996,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	3.05			3.13			4.38		
Policy year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,250	\$3,000,250	\$1,800,150	\$2,996,000	\$2,996,000	\$1,070,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,250	\$3,000,250	\$3,258,978	\$2,996,000	\$2,996,000	\$3,527,117	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	3.05	3.05	1.83	3.13	3.13	1.12	4.38	4.38	1.59
Total Death benefit / Single Premium or Total Premiums Paid	3.05	3.05	3.32	3.13	3.13	3.68	4.38	4.50	5.31
Guaranteed Cash Value	\$805,614	\$844,912	\$987,368	\$861,885	\$909,768	\$957,650	\$685,300	\$685,300	\$685,300
Total Projected Cash Value	\$918,379	\$1,229,486	\$2,081,184	\$1,220,833	\$1,761,221	\$2,474,290	\$884,159	\$1,754,485	\$2,295,446
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	0.86	1.00	0.90	0.95	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.93	1.25	2.12	1.27	1.84	2.58	1.29	2.56	3.35
Breakeven Point	36th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 4.25%)	1.94%			2.40%			2.37%		

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)

Female Non-smoker ALB49/ANB50
SGD Currency
Single pay / 3 pay for CTP
GB/MPV/MPA/MPC ~ \$3,000,000 (Standard rates)
Based on 4.25% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			Income			Manulife		
Product Name	Infinite Legacy (II)			Provenance Solitaire			Signature Life (II) SGD		
Death	Yes			Yes			Yes		
TI	Yes			Yes			Yes		
Applicable Multiplier	2.75X			280%			2.75X		
Chosen Multiplier Cut Off Age	86			85			85		
Premium Term	3			1			1		
Single Premium / Total Premiums Paid	\$883,301			\$916,990			\$636,523		
Sum Assured	\$1,091,000			\$1,070,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$211,992			\$738,177			\$509,218		
Guaranteed Surrender Value Day 1 / Single Premium or Year 1 P	72%			81%			80%		
MDB Value at Inception	\$3,000,250			\$2,996,000			\$3,000,000		
MDB Value at Inception / Single Premium or Total Premiums Paid	3.40			3.27			4.71		
Policy year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,250	\$3,000,250	\$1,800,150	\$2,996,000	\$2,996,000	\$1,070,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,250	\$3,000,250	\$3,258,978	\$2,996,000	\$2,996,000	\$3,527,117	\$3,000,000	\$3,084,719	\$3,641,680
Guaranteed Death Benefit / Single Premium or Total Premiums Paid	3.40	3.40	2.04	3.27	3.27	1.17	4.71	4.71	1.71
Total Death benefit / Single Premium or Total Premiums Paid	3.40	3.40	3.69	3.27	3.27	3.85	4.71	4.85	5.72
Guaranteed Cash Value	\$724,306	\$759,638	\$887,717	\$825,291	\$916,990	\$916,990	\$636,523	\$636,523	\$636,523
Total Projected Cash Value	\$830,863	\$1,133,647	\$1,968,814	\$1,184,239	\$1,722,594	\$2,573,210	\$835,382	\$1,705,707	\$2,246,669
Guaranteed Cash Value / Single Premium or Total Premiums Paid	0.82	0.86	1.00	0.90	1.00	1.00	1.00	1.00	1.00
Total Cash Value / Single Premium or Total Premiums Paid	0.94	1.28	2.23	1.29	1.88	2.81	1.31	2.68	3.53
Breakeven Point	36th Policy Year			40th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 4.25%)	2.08%			2.47%			2.49%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB29/ANB30
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for China Taiping
Based on 5% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	3.25X			3.25X			3X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Single Premium OR Annual Premium	\$86,034			\$378,651			\$383,894		
Single Premium OR Total Premium	\$430,168			\$378,651			\$383,894		
Sum Assured	\$924,000			\$924,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$21,508			\$302,921			\$307,115		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	25%			80%			80%		
GB/MDV Value at Inception	\$3,003,000			\$3,003,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	6.98			7.93			7.81		
Policy Year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,303,038	\$4,765,890	\$3,003,000	\$3,303,038	\$4,765,890	\$3,000,000	\$3,000,000	\$4,166,384
Guaranteed Death Benefit / Single Premium OR Total Premium	6.98	6.98	4.19	7.93	7.93	4.76	7.81	7.81	2.60
Total Death benefit / Single Premium OR Total Premium	6.98	7.68	11.08	7.93	8.72	12.59	7.81	7.81	10.85
Guaranteed Cash Value	\$430,168	\$430,168	\$430,168	\$340,785	\$386,223	\$401,369	\$383,894	\$468,424	\$571,566
Total Projected Cash Value	\$607,844	\$1,526,905	\$3,073,388	\$418,005	\$1,208,775	\$3,044,589	\$504,775	\$1,161,762	\$2,588,441
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.02	1.06	1.00	1.22	1.49
Total Cash Value / Single Premium OR Total Premium	1.41	3.55	7.14	1.10	3.19	8.04	1.31	3.03	6.74
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69/ANB70 (IRR 5%)	3.39%			2.94%			2.80%		

Female Non-smoker ALB29/ANB30
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for China Taiping
Based on 5% Investment Return

PY 20 best
PY 40 best
PY 60 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	3.25X			3.25X			3X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Single Premium OR Annual Premium	\$79,176			\$341,441			\$342,706		
Single Premium OR Total Premium	\$395,879			\$341,441			\$342,706		
Sum Assured	\$924,000			\$924,000			\$1,000,000		
Guaranteed Surrender Value Day 1	\$19,793			\$273,153			\$274,165		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	25%			80%			80%		
GB/MDV Value at Inception	\$3,003,000			\$3,003,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	7.59			8.80			8.75		
Policy Year	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ANB 50)	40 (ANB 70)	60 (ANB 90)	20 (ALB 49)	40 (ALB 69)	60 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$1,000,000
Total Projected Death Benefit	\$3,003,000	\$3,303,038	\$4,765,890	\$3,003,000	\$3,303,038	\$4,765,890	\$3,000,000	\$3,000,000	\$4,166,384
Guaranteed Death Benefit / Single Premium OR Total Premium	7.59	7.59	4.55	8.80	8.80	5.28	8.75	8.75	2.92
Total Death benefit / Single Premium OR Total Premium	7.59	8.34	12.04	8.80	9.67	13.96	8.75	8.75	12.16
Guaranteed Cash Value	\$395,878	\$395,878	\$395,878	\$307,296	\$348,269	\$361,927	\$342,706	\$418,166	\$510,242
Total Projected Cash Value	\$559,887	\$1,433,138	\$3,008,363	\$378,576	\$1,126,214	\$2,974,412	\$463,587	\$1,111,505	\$2,527,118
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.02	1.06	1.00	1.22	1.49
Total Cash Value / Single Premium OR Total Premium	1.41	3.62	7.60	1.11	3.30	8.71	1.35	3.24	7.37
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB69/ANB70 (IRR 5%)	3.44%			3.03%			2.98%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB39/ANB40
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for CTP
Based on 5% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	3X			3X			2.75X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Single Premium OR Annual Premium	\$127,225			\$558,825			\$568,243		
Single Premium OR Total Premium	\$636,125			\$558,825			\$568,243		
Sum Assured	\$1,000,000			\$1,000,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$31,806			\$447,060			\$454,595		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	25%			80%			80%		
GB/MDV Value at Inception	\$3,000,000			\$3,000,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	4.72			5.37			5.28		
Policy Year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,574,717	\$4,338,706	\$3,000,000	\$3,574,717	\$4,338,706	\$3,000,000	\$3,182,390	\$3,833,263
Guaranteed Death Benefit / Single Premium OR Total Premium	4.72	4.72	2.83	5.37	5.37	3.22	5.28	5.28	1.92
Total Death benefit / Single Premium OR Total Premium	4.72	5.62	6.82	5.37	6.40	7.76	5.28	5.60	6.75
Guaranteed Cash Value	\$636,125	\$636,125	\$636,125	\$502,942	\$570,001	\$581,178	\$568,243	\$693,365	\$765,906
Total Projected Cash Value	\$894,588	\$2,124,311	\$2,933,154	\$615,273	\$1,686,141	\$2,734,642	\$744,299	\$1,662,919	\$2,467,397
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.02	1.04	1.00	1.22	1.35
Total Cash Value / Single Premium OR Total Premium	1.41	3.34	4.61	1.10	3.02	4.89	1.31	2.93	4.34
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 5%)	3.22%			2.80%			2.72%		

Female Non-smoker ALB39/ANB40
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for CTP
Based on 5% Investment Return

PY 20 best
PY 40 best
PY 50 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	3X			3X			2.75X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Annual Premium	\$116,443			\$501,825			\$508,670		
Single Premium OR Total Premium	\$582,215			\$501,825			\$508,670		
Sum Assured	\$1,000,000			\$1,000,000			\$1,090,909		
Guaranteed Surrender Value Day 1	\$29,110			\$401,460			\$406,936		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	25%			80%			80%		
GB/MDV Value at Inception	\$3,000,000			\$3,000,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	5.15			5.98			5.90		
Policy Year	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ANB 60)	40 (ANB 80)	50 (ANB 90)	20 (ALB 59)	40 (ALB 79)	50 (ALB 89)
Guaranteed Death Benefit	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$1,800,000	\$3,000,000	\$3,000,000	\$1,090,909
Total Projected Death Benefit	\$3,000,000	\$3,574,717	\$4,338,706	\$3,000,000	\$3,574,717	\$4,338,706	\$3,000,000	\$3,182,390	\$3,833,263
Guaranteed Death Benefit / Single Premium OR Total Premium	5.15	5.15	3.09	5.98	5.98	3.59	5.90	5.90	2.14
Total Death benefit / Single Premium OR Total Premium	5.15	6.14	7.45	5.98	7.12	8.65	5.90	6.26	7.54
Guaranteed Cash Value	\$582,215	\$582,215	\$582,215	\$451,642	\$511,861	\$521,898	\$508,670	\$620,674	\$685,611
Total Projected Cash Value	\$821,215	\$2,029,205	\$2,852,535	\$555,514	\$1,597,103	\$2,650,323	\$684,726	\$1,590,228	\$2,387,101
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.02	1.04	1.00	1.22	1.35
Total Cash Value / Single Premium OR Total Premium	1.41	3.49	4.90	1.11	3.18	5.28	1.35	3.13	4.69
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB79/ANB80 (IIRR 5%)	3.34%			2.94%			2.89%		

STRICTLY FOR PIAS' FA REPRESENTATIVES ONLY
(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)



Male Non-smoker ALB49/ANB50
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for CTP
Based on 5% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	2.75X			2.75X			2.5X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Single Premium OR Annual Premium	\$191,171			\$814,053			\$842,780		
Single Premium OR Total Premium	\$955,855			\$814,053			\$842,780		
Sum Assured	\$1,092,000			\$1,092,000			\$1,200,000		
Guaranteed Surrender Value Day 1	\$47,792			\$651,243			\$674,224		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	25%			80%			80%		
GB/MDV Value at Inception	\$3,003,000			\$3,003,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	3.14			3.69			3.56		
Policy Year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$1,200,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,903,592	\$3,003,000	\$3,003,000	\$3,903,592	\$3,000,000	\$3,000,000	\$3,500,629
Guaranteed Death Benefit / Single Premium OR Total Premium	3.14	3.14	1.89	3.69	3.69	2.21	3.56	3.56	1.42
Total Death benefit / Single Premium OR Total Premium	3.14	3.14	4.08	3.69	3.69	4.80	3.56	3.56	4.15
Guaranteed Cash Value	\$955,855	\$955,855	\$955,855	\$732,647	\$814,053	\$830,334	\$842,780	\$930,954	\$1,028,352
Total Projected Cash Value	\$1,326,511	\$1,927,373	\$2,890,229	\$893,739	\$1,369,206	\$2,281,114	\$1,089,063	\$1,609,273	\$2,391,574
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.00	1.02	1.00	1.10	1.22
Total Cash Value / Single Premium OR Total Premium	1.39	2.02	3.02	1.10	1.68	2.80	1.29	1.91	2.84
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 5%)	2.95%			2.61%			2.64%		

Female Non-smoker ALB49/ANB50
USD Currency
GB/MPA/MPC ~ \$3,000,000 (Standard rates)
Single pay / 5 pay for CTP
Based on 5% Investment Return

PY 20 best
PY 30 best
PY 40 best

Company	China Taiping			China Taiping			Manulife		
Product Name	Infinite Elite Legacy (USD)			Infinite Elite Legacy (USD)			Signature Life (USD)		
Death	Yes			Yes			Yes		
TI	No			No			Yes		
Applicable Multiplier	2.75X			2.75X			2.5X		
Chosen Multiplier Cut Off Age	86			86			85		
Premium Term	5			1			1		
Single Premium OR Annual Premium	\$170,664			\$729,303			\$757,705		
Single Premium OR Total Premium	\$853,322			\$729,303			\$757,705		
Sum Assured	\$1,092,000			\$1,092,000			\$1,200,000		
Guaranteed Surrender Value Day 1	\$39,071			\$583,443			\$606,164		
Guaranteed Surrender Value Day 1 / Single Premium OR Annual Premium	23%			80%			80%		
GB/MDV Value at Inception	\$3,003,000			\$3,003,000			\$3,000,000		
GB/MDV Value at Inception / Single Premium OR Total Premium	3.52			4.12			3.96		
Policy Year	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ANB 70)	30 (ANB 80)	40 (ANB 90)	20 (ALB 69)	30 (ALB 79)	40 (ALB 89)
Guaranteed Death Benefit	\$3,003,000	\$3,003,000	\$1,801,800	\$3,003,000	\$3,003,000	\$1,801,800	\$3,000,000	\$3,000,000	\$1,200,000
Total Projected Death Benefit	\$3,003,000	\$3,003,000	\$3,903,592	\$3,003,000	\$3,003,000	\$3,903,592	\$3,000,000	\$3,000,000	\$3,500,629
Guaranteed Death Benefit / Single Premium OR Total Premium	3.52	3.52	2.11	4.12	4.12	2.47	3.96	3.96	1.58
Total Death benefit / Single Premium OR Total Premium	3.52	3.52	4.57	4.12	4.12	5.35	3.96	3.96	4.62
Guaranteed Cash Value	\$853,321	\$853,321	\$853,321	\$656,372	\$729,303	\$743,889	\$757,705	\$836,977	\$924,544
Total Projected Cash Value	\$1,203,574	\$1,798,149	\$2,765,203	\$808,597	\$1,269,204	\$2,177,800	\$1,003,987	\$1,515,297	\$2,287,765
Guaranteed Cash Value / Single Premium OR Total Premium	1.00	1.00	1.00	0.90	1.00	1.02	1.00	1.10	1.22
Total Cash Value / Single Premium OR Total Premium	1.41	2.11	3.24	1.11	1.74	2.99	1.33	2.00	3.02
Breakeven Point	15th Policy Year			25th Policy Year			20th Policy Year		
Yield Upon Surrender @ age ALB89/ANB90 (IIRR 5%)	3.14%			2.77%			2.80%		