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PROFESSIONAL INVESTMENT ADVISORY SERVICES

**Standalone Cancer Placemat  
(Early / Intermediate / Advanced)**

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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 **26 Feb 2024**

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Company	Plan name	What we like about the plan
China Life	SOPHY	<ul style="list-style-type: none"> <li>- Offers coverage from <a href="#">early, intermediate and severe stage of cancer</a></li> <li>- Offers flexibility with <a href="#">yearly renewability up till age ALB85</a></li> <li>- <a href="#">Competitive early/intermediate cancer payout over total premium paid</a> for male ALB29, ALB34 &amp; ALB39 and female profile across all ages compared with 10 year policy term.</li> <li>- Relatively competitive issue limit of \$300K per life limit</li> <li>- <a href="#">Covers life insured as young as up to 15 days</a></li> <li>- <a href="#">Pay 100% of the sum insured upon occurrence of impairment or conditions that required the undergoing of surgery to the life insured's cardiovascular and neurological systems, including conditions that are not yet known today during the policy term.</a> This benefit is unique among the plans in comparison.</li> <li>- <a href="#">No requirement for survival period</a></li> <li>- Provides the <a href="#">high death coverage of \$20,000</a></li> </ul>
Etiqua	Essential Cancer Care	<p><u>For 5 year renewal term</u></p> <ul style="list-style-type: none"> <li>- Competitive for Annual Premium for Male with approximity \$100k SA for older ages (ANB45 &amp; 50)</li> <li>- Competitive Annual Premium and Total Premium Payable value comparison of approximity \$200k SA for most ages compared (ANB30, 35, 40, 45, 50).</li> <li>- For 200K SA comparison, it generally provides better value for Male compared to 10 years renewal term for most ages.</li> </ul> <p><u>For 10 year renewal term</u></p> <ul style="list-style-type: none"> <li>- Competitive for Total Premium Payable for Female with \$200k SA for most ages compared (ANB30, 35, 40, 45, 50)</li> <li>- Competitive Annual Premium for Female with approximity \$100k SA for ANB 30</li> <li>- For 200K SA comparison, it generally provides better value for Female compared to 5 years renewal term for most ages.</li> </ul> <ul style="list-style-type: none"> <li>- Provides coverage for early, intermediate and severe stage cancer</li> <li>- <a href="#">Wide range of policy term for clients to choose from</a> where premiums are level throughout the renewed term, including 5-year /10-year renewable term, 20 years fixed policy term and up to age 65 policy term options.</li> <li>- Provides an <a href="#">additional monthly payout of 1% of the Sum Insured over the course of 12 months upon the diagnosis of a severe stage cancer.</a></li> <li>- Allows for increase in sum insured subject to satisfaction of life assured's insurability</li> <li>- Easy to apply with simplified underwriting (3 questions asked)</li> </ul>
Income	Complete Cancer Care	<ul style="list-style-type: none"> <li>- Provides the best value for Advanced Cancer over the total premium paid for sum assured of \$200k for Male across all ages compared for Care 50 option.</li> <li>- Has <a href="#">unique benefits</a> such as <a href="#">Monthly Cancer Benefit</a> that provides monthly payout upon start of cancer treatment, <a href="#">Guaranteed Post-Cancer Cover Option</a> that allows the insured to take up a new term policy from Income without health assessment and <a href="#">Cancer Hospice Care Benefit</a> that pays 10% of the sum assured after the insured is admitted to an inpatient hospice palliative or engages in palliative care services</li> <li>- <a href="#">Wide range of entry ages ranging from ALB 0 to ALB74</a> that allows ease of entry for this plan.</li> <li>- Offers <a href="#">2 choices of coverage of Care 50 and Care 100</a>, to meet the client's needs for cancer coverage.</li> <li>- Ease of application with 3 questions asked and no health checkup required.</li> </ul>
Tokio Marine	Protect Cancer	<ul style="list-style-type: none"> <li>- Competitive Annual Premium for Male with approximity \$100k SA for advanced cancer for ANB30, 35, 40</li> <li>- Competitive Total Premium Payable and Annual Premium for Female with approximity \$100k SA for advanced cancer</li> <li>- <a href="#">Offers flexibility with yearly renewability up till age ANB85</a></li> <li>- Easy to apply with simplified underwriting (7 questions asked)</li> </ul>

Tokio Marine	#go TotalProtect Cancer	<ul style="list-style-type: none"><li>- Competitive Total Premium Payable for Male with approximity \$200k SA for most ages compared (ANB30, 35, 40, 45, 50)</li><li>- Competitive Total Premium Payable for Female with approximity \$200k SA for the younger age (ANB 30 &amp; 35)</li><li>- For most model points, <a href="#">it provides best value for both early/intermediate cancer and advanced cancer over total premium paid</a></li><li>- Its <a href="#">minimum entry age is Age Next Birthday 1</a>, the lowest amongst the plans in the comparison, allowing entry for a wider age group of clients.</li><li>- <a href="#">Flexibility of both limited pay and regular premium payment options</a></li><li>- The only plan that <a href="#">pays out 100% of the sum assured for early and intermediate stage cancer</a></li><li>- <a href="#">Highest advanced stage cancer payout of up to 150% of the sum assured</a> amongst the plans compared.</li><li>- Offers enhanced protection coverage to provide <a href="#">additional payouts for persistent advanced-stage cancer, ICU admissions and reimbursements for Cancer Supportive Therapy</a>. These benefits are unique to Tokio Marine #go TotalProtect Cancer based on our approved product suite.</li><li>- Provides <a href="#">monthly income upon a successful admission of claim on advanced-stage cancer</a>, monthly payout of 2% of the sum assured over 25 months.</li><li>- Offers the <a href="#">broadest range of sum assured from \$50K to \$500K</a> (In multiple of \$1,000)</li><li>- <a href="#">Highest sum insured</a> amongst all the plans compared.</li><li>- <a href="#">Highest issue limit</a> of \$500k per life across the plans in the comparison.</li><li>- Only plan in our comparison with <a href="#">riders attachable for more comprehensive protection</a>.</li></ul>
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Features and Comparison  
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Provider	China Life	Etiqua	Income	Tokio Marine	Tokio Marine
Plan Name	SOPHY	Essential Cancer Care	Complete Cancer Care	Protect Cancer	#go TotalProtect Cancer
Age Basis	ALB	ANB	ALB	ANB	ANB
Entry Age (Policyowner / Life Insured)	<b>Policyowner:</b> ALB 18-NA  <b>Life Insured:</b> <b>ALB0 (15 days)</b> – 65	<b>Policyowner and Life Insured:</b> <u>5 years (renewable)/ 10 years (renewable)/ 20 years (fixed term):</u> ANB 17-65  <u>To age 65:</u> ANB 17-55	<b>Policyowner:</b> ALB 16 & above  <b>Life Insured:</b> ALB 0 - 74	<b>Policyowner:</b> ANB 19 & above  <b>Life Insured:</b> ANB 30-65	<b>Policyholder:</b> ANB 19 - 99  <b>Life Insured:</b> <u>Limited pay to-age 60</u> <b>ANB1</b> – 50  <u>Limited pay to-age 65/Regular pay 30 years</u> <b>ANB1</b> – 55  <u>Regular pay 25 years</u> <b>ANB1</b> – 60  <u>Regular pay to-age 75/ to-age 85/ 10/15/20 years</u> <b>ANB1</b> – 65
Policy Term	Yearly renewable to age 85 ALB	- 5 years renewable (max renewal of age 80 ANB) - 10 years renewable (max renewal of age 75 ANB) - 20 years - To age 65	10 years renewable to age 84 ALB	Yearly renewable to age 85 ANB	- 10 years - 15 years - 20 years - 25 years - 30 years - To-age 75 - To-age 85
Premium Term	Yearly renewable term for coverage up to life insured’s age of 85 years old, with maximum renewable age up to age of 84 years.	Regular pay over the policy term	Regular pay over the policy term	Regular pay over the policy term	<u>For policy term 10/15/20/25/30-years:</u> - Regular pay  <u>For policy term to-age 75 and to-age 85:</u> - Regular pay - Limited-pay to-age 60 - Limited-pay to-age 65
Basic Coverage	Death / <b>Early, Intermediate &amp; Severe Stage Cancer/ Upon occurrence of impairment or conditions that required the undergoing of surgery to the life insured’s cardiovascular and neurological systems, including conditions that are not yet known today during the policy term</b>	Death / Early, <b>Intermediate &amp; Severe Stage Cancer</b>	Death / Accidental Death / Early, Intermediate & Advanced Stage Cancer	Death / Early & Severe Stage Cancer	Death / Early, Intermediate & Severe Stage Cancer
Death Benefit	<b>\$20,000</b>	\$3,000	First policy year: 100% return of premiums Thereafter: \$5,000 (before ALB60) / \$10,000 (on & after ALB60)	\$5,000	<b>\$10,000</b>
Cancer Coverage	Refer to list of cancer coverage tab				
Claim amount (% of SA)	Early to Late-stage Cancer: 100% of Sum assured  Cardiovascular System (Impairment/Surgery): 100% of Sum Assured  Neurological System (Impairment/Surgery): 100% of Sum Assured  Angioplasty & Other Invasive Treatment for Coronary Artery (max 10% of Sum assured, subject to a max amount of \$25k	<b>Early &amp; Intermediate stage:</b> 50% of the sum insured  <b>Severe stage:</b> 100% of the sum insured less any early or intermediate stage Cancer Benefit paid	<b>Early Stage:</b> 50% of sum assured (Care 50) / 100% of sum assured (Care 100)  <b>Severe Stage:</b> 100% of sum assured (For Care 50, 50% of sum assured will be paid if there is any previous early/intermediate stage cancer claim)	<b>Early Stage:</b> 50% of sum assured  <b>Severe Stage:</b> 100% of sum assured less any early-stage Cancer Benefit paid	<b>Early &amp; Intermediate stage:</b> 100% of the sum assured  <b>Severe stage:</b> 150% of the sum assured less any early or intermediate stage Cancer Benefit paid
Choice of Sum Assured	Plan A: \$50,000 Plan B: \$100,000 Plan C: \$200,000 Plan D: \$250,000 Plan E: \$300,000	Plan A: \$50,000 Plan B: \$100,000 Plan C: \$150,000 Plan D: \$200,000 Plan E: \$250,000	Min: \$50,000  Max: S\$100,000 (0 - 15 ALB) \$250,000 (16 ALB and above)	\$50,000 to \$150,000	<b>Min:</b> \$50,000 <b>Max: \$500,000</b>  Subjected to minimum annual premium of \$350.
Issue Limit	\$300k per life limit (multiple policies is not allowed, each life insured can only have one SOPHY)	\$250k per life limit (Multiple policies is allowed)	\$100,000 - 0 ALB to 15 ALB \$250,000 - 16 ALB and above  Above limit includes existing Cancer Protect and Sliver Protect sum assured	\$150k per life limit (Multiple policies is allowed)	<b>\$500k per life limit</b> <b>(Multiple policies is allowed)</b>
Waiting Period	Within 90 days from the date of policy issuance, date of reinstatement of this policy, or the effective date of endorsement issued for upgrade of plan type, whichever is later	Within 90 days from the policy issue date or the date of reinstatement of the policy, whichever is later.	Within 90 days from the date of issue	Within 90 days from: a) the Issue date of this policy; b) the last increased sum assured of this policy; or c) the last Reinstatement date of this policy, whichever is later.	Within 90 days from: a) the Issue date of this policy; b) the last increased sum assured of this policy; or c) the last Reinstatement date of this policy, whichever is later.

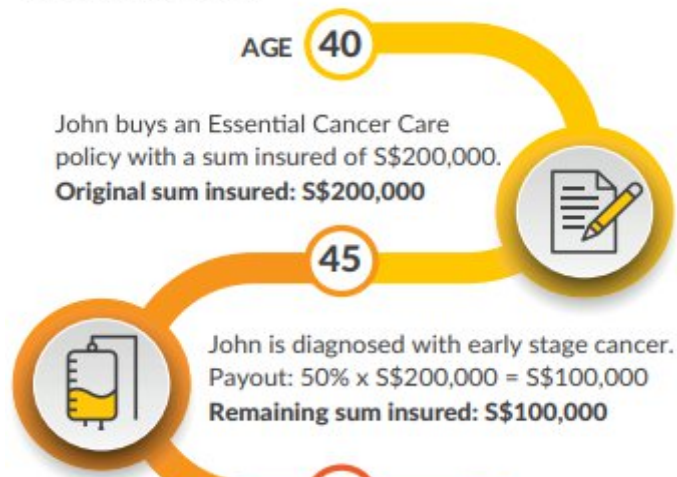
Survival Period (Cancer Benefit)	NA	7 days after date of diagnosis	30 days after date of diagnosis	7 days after date of diagnosis	7 days after date of diagnosis
Underwriting	Simplified Underwriting with 5 questions asked	Simplified Underwriting with 3 questions asked	Simplified Underwriting with 3 questions asked	Simplified Underwriting with 7 questions asked	Full medical underwriting
Other Benefits / USP	<p>-Pays 100% of the sum insured upon occurrence of impairment or conditions that required the undergoing of surgery to the life insured's cardiovascular and neurological systems, including conditions that are not yet known today during the policy term</p> <p>-No requirement for survival period unlike the other plans in comparison.</p>	- Pays an additional monthly income of 1% of the sum insured over the course of 12 months upon diagnosis of a severe stage cancer	<p>- Embedded premium waiver benefit</p> <p>- Cancer Hospice Care benefit that pays 10% of the sum assured after the insured is admitted to an inpatient hospice palliative or engages in palliative care services</p> <p>- Monthly Cancer Therapy Benefit upon start of cancer treatment for up to 24 months</p> <p>- Guaranteed Post-Cancer Cover Option to purchase a new term plan without health assessment</p> <p>- Provides coverage for accidental death: 100% of sum assured will be payable</p>	NA	<p>- Persistent Advanced Stage Cancer Benefit – additional 100% SA up to 2 times – covers new cancer, continual of existing cancer, metastasis, relapse, as long as life assured is receiving cancer treatment, or the cancer is confirmed to be terminal in nature</p> <p>- Monthly Income Benefit for 25 months</p> <p>- ICU Admission Benefit</p> <p>- Cancer Wallet Benefit – for cancer supportive therapies including mental illness &amp; pain management treatment (1st in the market)</p> <p>- High potential payout of 475% SA (Based on 100K SA)</p>
Currency	SGD	SGD	SGD	SGD	SGD
Increase in Sum Assured	Allowed, subject to that no claim has been made on or admitted under this Policy	<p>Allowed, during and after freelook period. subject to satisfaction of life assured's insurability.</p> <p>After freelook period, only alteration from next policy anniversary is available.</p>	Allowed (subject to underwriting and the sum assured limit of the policy) if policy is in force for less than 1 year.	Allowed, subject to underwriting. Increase will be in effect on next renewal.	Allowed within the first 6 months after inception, subject to underwriting and maximum SA allowed
Decrease in Sum Assured	Allowed, subject to that no claim has been made on or admitted under this Policy.	Allowed, within and after free look period	Allowed (subject to the minimum sum assured limit of the policy) It can be done anytime but there is no refund of difference in premium. Policyholders will pay the new premium from next premium due date.	Allowed, must satisfy policy minimum sum insured of \$50k.	Allowed, within and after free look period. Must satisfy the minimum basic sum assured requirement of the plan.
Guaranteed Renewability	No	<p>Yes</p> <p>- 5-year renewal with max renewal age at ANB 80</p> <p>- 10-year renewal with max renewal age at ANB 75</p>	Yes, 10-year renewal till ALB84	Yes, yearly renewal till ANB85	No
Optional Riders	No	No	No	No	<p>Yes</p> <p>- Waiver of premium rider</p> <p>- Payer Benefit Rider</p> <p>- Enhanced Payer Benefit Rider</p> <p>- Spouse Rider</p> <p>- Enhanced Spouse Rider</p> <p>- KidAssure GIO Rider</p> <p>- Protect 1 Lite Rider</p>

## Etiqua Essential Cancer Care

Here's how it works:



John, age 40, and a non-smoker, is looking for an affordable term life plan to cover himself against all stages of cancer. He signs up for Essential Cancer Care with a sum insured of S\$200,000 and chooses a policy and a premium term of 20 years. He pays S\$99 premiums monthly.



55

John's condition worsens  
and he is diagnosed with  
severe stage cancer.



**PAYOUT:**

**S\$100,000 + Monthly payout benefit**

**(1% x S\$200,000 x 12 = S\$24,000)**

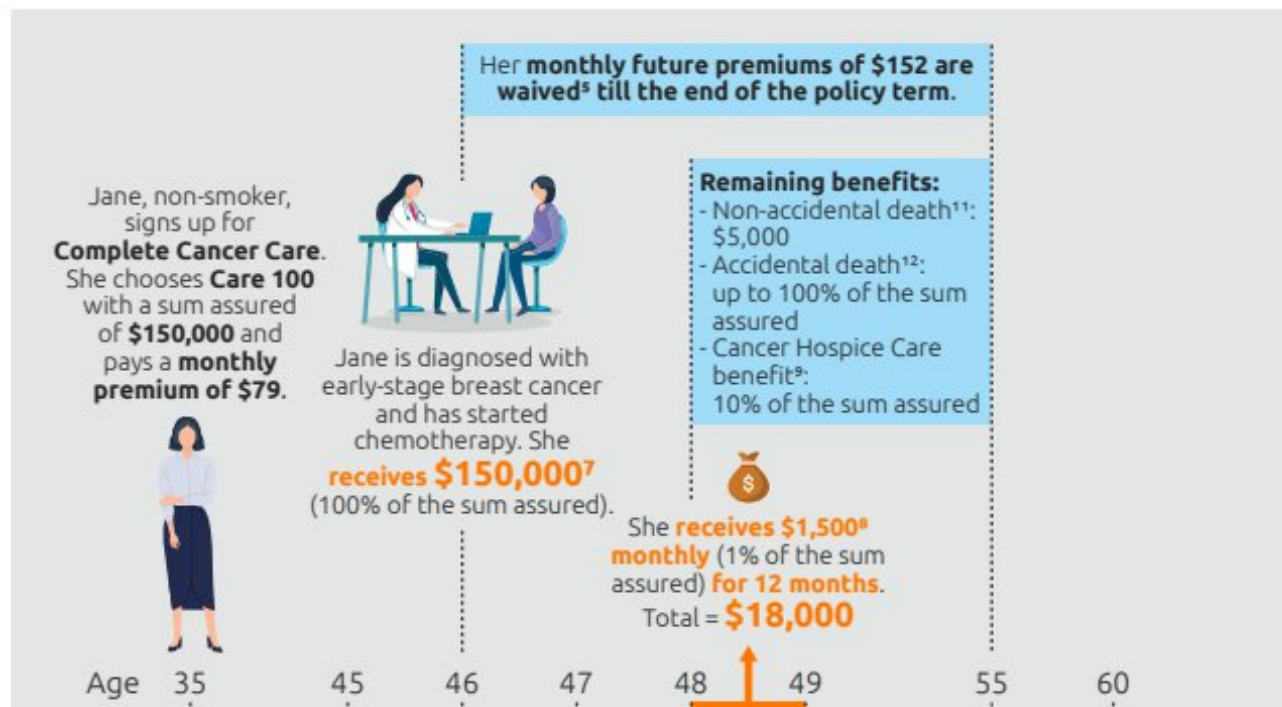
**Total payout received: S\$124,000**

**John has received a grand total payout of  
S\$224,000 from Essential Cancer Care.**



## Income Complete Cancer Care

### Care 100



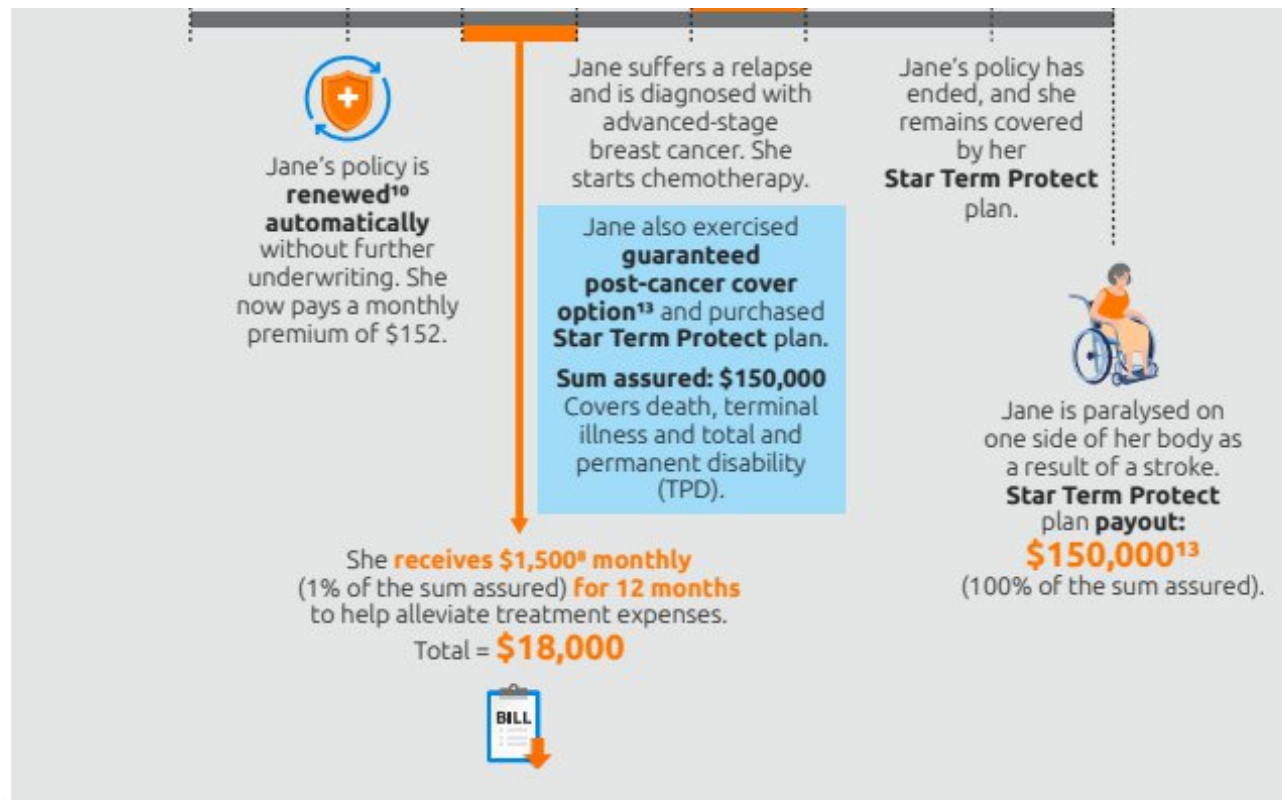
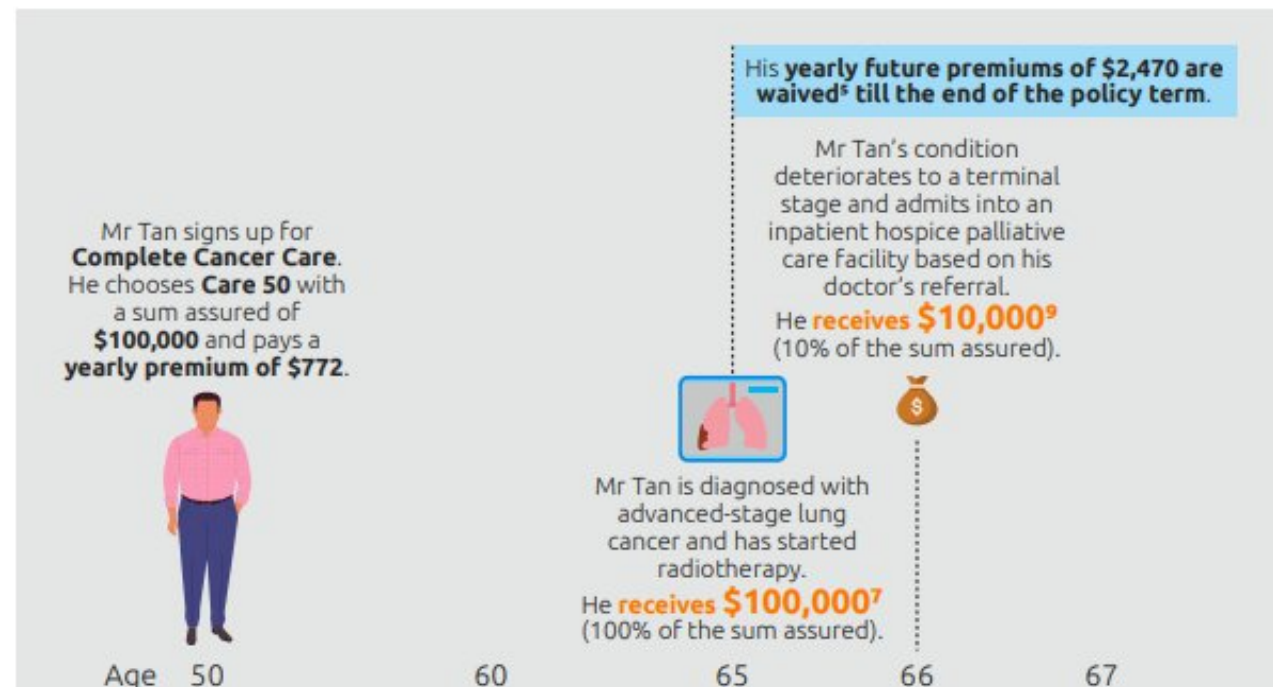


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

Mr Tan, age 50, non-smoker, is looking for a term life insurance plan to provide protection against cancer. Although he has diabetes<sup>6</sup>, he is still able to sign up for Complete Cancer Care plan with a sum assured of \$100,000.



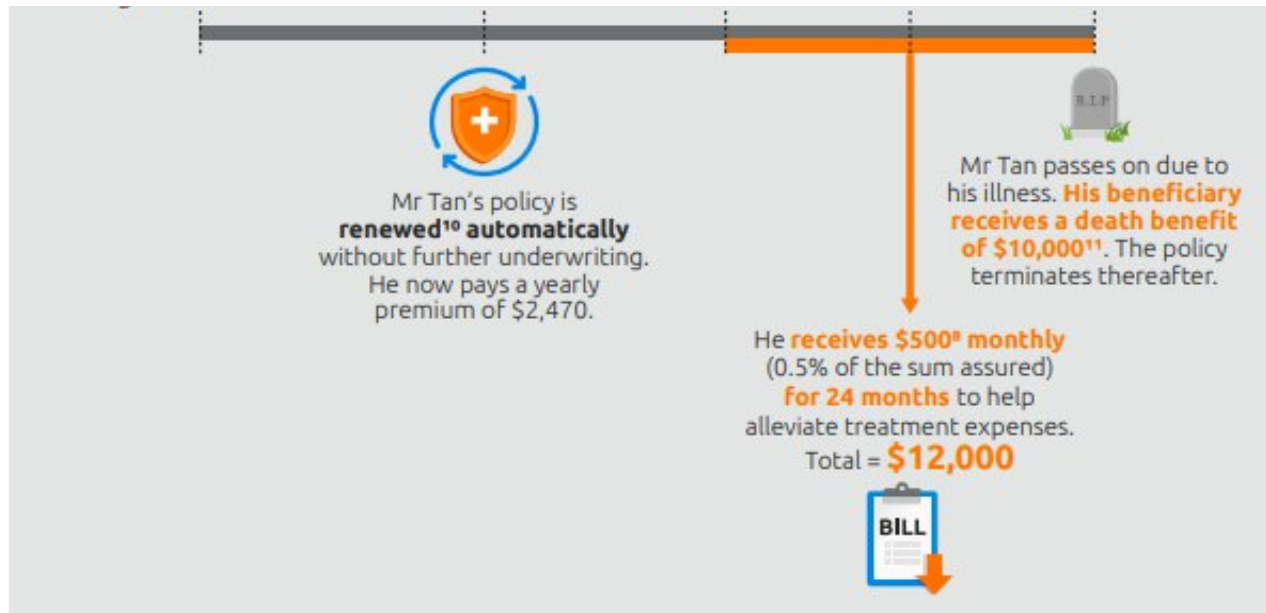


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

Tokio Marine Protect Cancer

Life assured takes up  
TM Protect Cancer with  
sum assured of  
\$100,000.

The life assured is  
diagnosed with early  
stage breast cancer

Three months later, her  
breast cancer evolved  
into advanced stage

She will receive the  
payout of:

**$\$100,000 \times 50\% =$   
 $\$50,000$**

Sum assured of \$50,000  
remains in force after  
the payout of 50% of  
sum assured for early  
stage breast cancer.

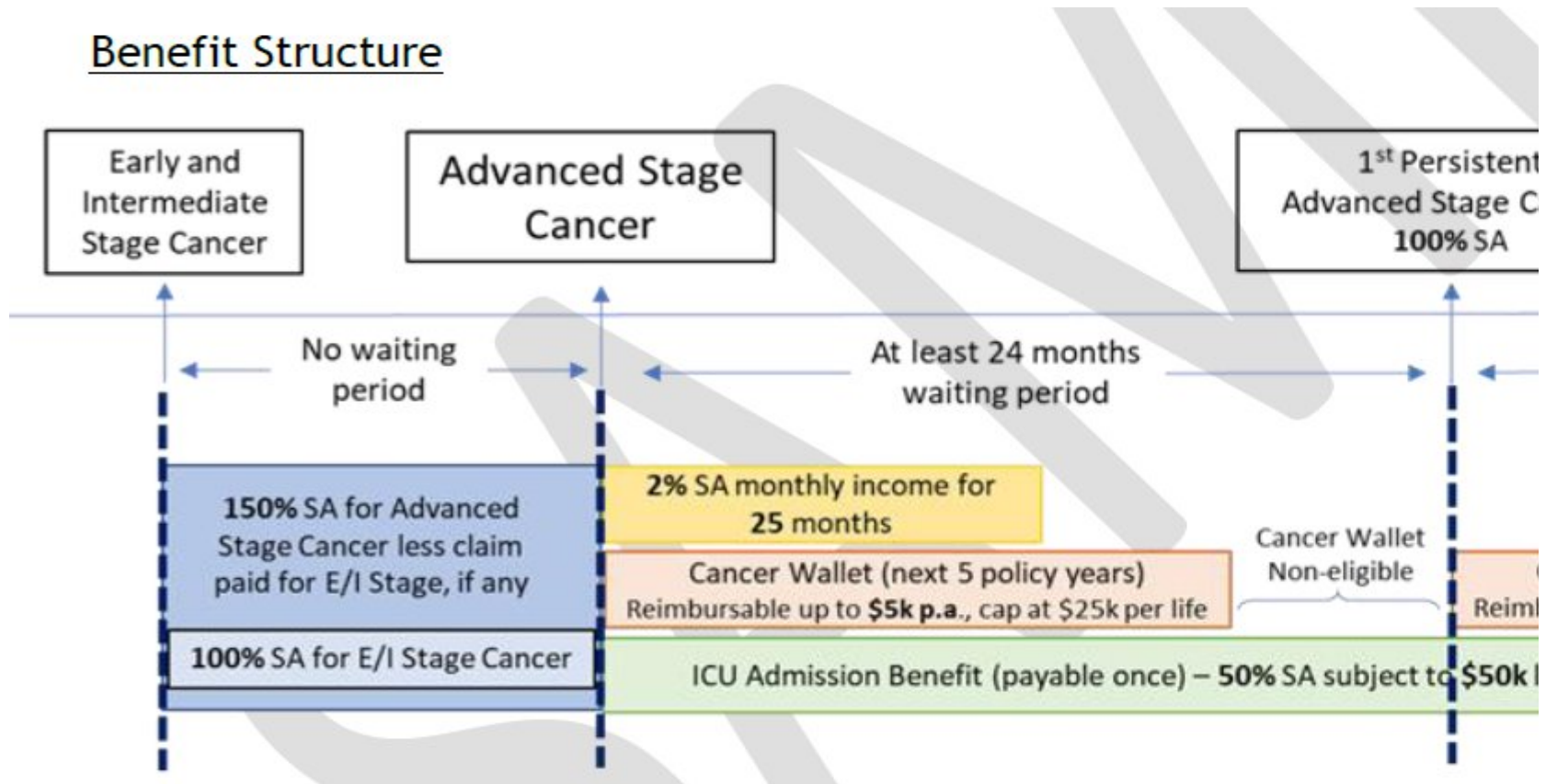
She will receive the  
payout of:

**Remaining sum  
assured of \$50,000.**

Thereafter, the policy  
terminates.

## Tokio Marine #go TotalProtect Cancer

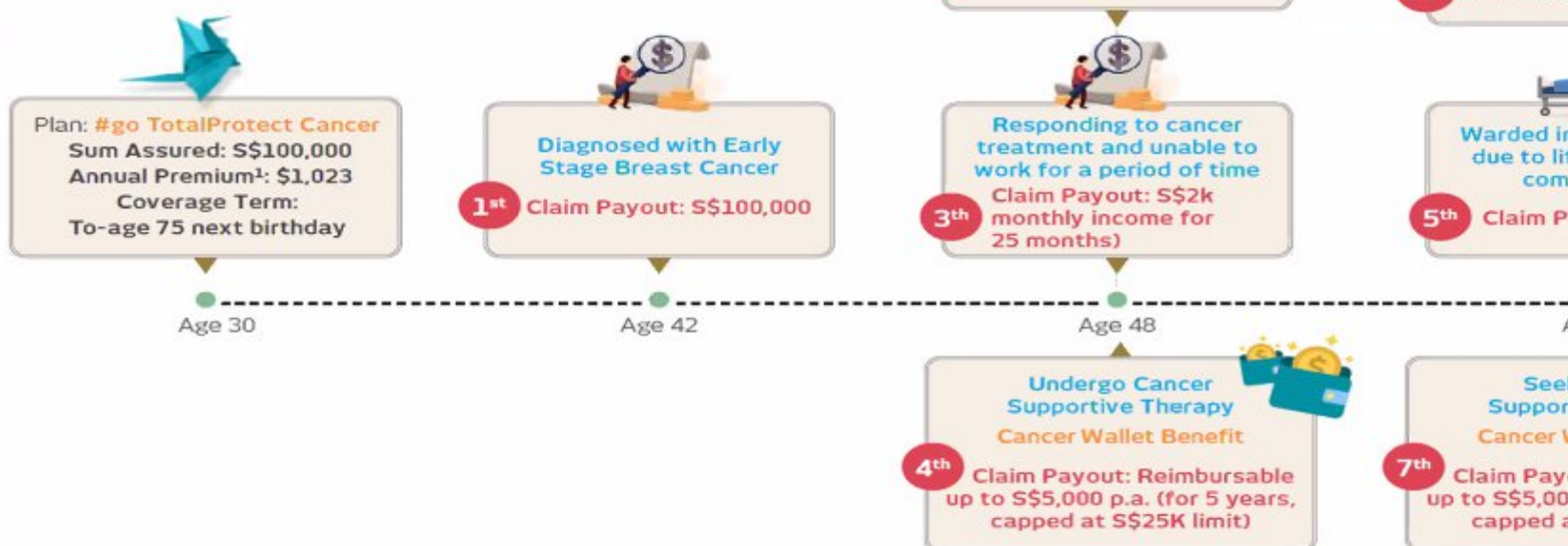
### Benefit Structure







Amy is a young professional, leading a healthy lifestyle. She is aware that cancer is a major killer which comes with huge medical treatment costs and long recovery journey. She takes up **#go TotalProtect Cancer** to ease her financial burden should the illness strikes.



This is a hypothetical illustration of how the plan can provide total payout up to 475% of Sum Assured\*

\*Based on S\$100K Sum Assured

Note<sup>1</sup> - Annual Premium based on a female, age 30 next birthday, non-smoker, with policy term of 45 years and S\$100,000 sum assured.

1 <sup>st</sup> Claim Payout	S\$100,000
2 <sup>nd</sup> Claim Payout	S\$50,000
3 <sup>rd</sup> Claim Payout	S\$50,000
4 <sup>th</sup> & 7 <sup>th</sup> Claim Payouts	S\$25,000
5 <sup>th</sup> Claim Payouts	S\$50,000
6 <sup>th</sup> Claim Payout	at least 5 years

## Etiqua Essential Cancer Care

	Early and Intermediate stages	Severe Stage*
1	<p><b>Carcinoma in-situ (CIS) and Early Cancers</b></p> <p><b>(a) Carcinoma in-situ (CIS)</b></p> <p>CIS of the following organs: breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach, nasopharynx or bladder.</p> <p>CIS means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p> <p><b>(b) Early Cancers</b></p> <ul style="list-style-type: none"> <li>• Early Prostate Cancer: Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.</li> <li>• Early Thyroid Cancer: Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than (one) 1 cm in diameter.</li> <li>• Early Bladder Cancer: Papillary microcarcinoma of Bladder.</li> <li>• Early Chronic Lymphocytic Leukaemia: Chronic Lymphocytic Leukaemia (CLL) Rai Stage 1 or 2.</li> <li>• Early Melanoma: Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3.</li> <li>• Gastro-Intestinal Stromal tumours: All Gastro-Intestinal Stromal tumours histologically classified as T1N0M0 (TNM Classification) with tumour diameter less than two (2) cm and with mitotic count of more than 5/50 HPFs.</li> </ul> <p>The diagnosis of Cancer or Carcinoma in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result.</p>	<p><b>Major Cancer</b></p> <p>A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> <li>• All tumours which are histologically classified as any of the following: <ul style="list-style-type: none"> <li>- Pre-malignant;</li> <li>- Non-invasive;</li> <li>- Carcinoma-in-situ (Tis) or Ta;</li> <li>- Having borderline malignancy;</li> <li>- Having any degree of malignant potential;</li> <li>- Having suspicious malignancy;</li> <li>- Neoplasm of uncertain or unknown behaviour; or</li> <li>- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;</li> </ul> </li> <li>• Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;</li> <li>• Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>• All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate</li> </ul>



examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

The following conditions are specifically excluded from coverage:

- All tumours which are histologically classified as any of the following:
  - Pre-malignant;
  - Having borderline malignancy;
  - Having any degree of malignant potential;
  - Having suspicious malignancy;
  - Neoplasm of uncertain or unknown behavior; or
  - Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without carcinoma in-situ).
- All tumours in the presence of Human Immunodeficiency Virus (HIV) infection;
- All Gastro-Intestinal Stromal tumours histologically classified below T1N0M0 (TNM Classification) and with mitotic count of less than or equal to 5/50 HPFs;
- Carcinoma in-situ of the biliary system is also specifically excluded;
- CLL Rai stage 0 or lower is excluded; and
- Non-invasive melanoma histologically described as "in-situ" is excluded.

- T1N0M0 (TNM Classification) or below, or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than Rai Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.

## Income Complete Cancer Care

### a) Early Stage

- Carcinoma-in-situ (CIS)

Carcinoma-in-situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.

The diagnosis of the Carcinoma-in-situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded. Carcinoma-in-situ of the skin (both Melanoma & Non-melanoma) and Carcinoma-in-situ of the biliary system are specifically excluded. This coverage is available to the first occurrence of CIS only.

- Early prostate cancer

Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or prostate cancers described using another equivalent classification.

- Early thyroid cancer

Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 2cm in diameter.

- Early bladder cancer

Bladder cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of bladder.

- Early chronic lymphocytic leukaemia  
Chronic lymphocytic leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.
- Neuroendocrine Tumours  
All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification)
- Early Melanoma  
Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3.
- Gastro-Intestinal Stromal tumours  
All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual.
- Bone Marrow Malignancies  
All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment.

The diagnosis of the above early cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.

#### **b) Intermediate Stage**

Carcinoma-in-situ of specified organs treated with radical surgery

The actual undergoing of a "Radical Surgery" to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. "Radical Surgery" is defined in this policy as the total and complete removal of one of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (colectomy) or stomach (gastrectomy). The diagnosis of the carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.

Early prostate cancer that is histologically described using the TNM Classification as T1a,



T1b or T1c, or Prostate cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy. All grades of cervical intraepithelial neoplasia (CIN) and prostatic intraepithelial neoplasia (PIN) are specifically excluded.

The actual undergoing of the surgeries listed above and the surgery must be certified to be absolutely necessary by an oncologist. Partial surgical removal such as lumpectomy and partial mastectomy, partial prostatectomy and partial gastrectomy are specifically excluded.

Carcinoma-in-situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

#### c) Advanced Stage

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
  - Pre-malignant;
  - Non-invasive;
  - Carcinoma-in-situ (Tis) or Ta;
  - Having borderline malignancy;
  - Having any degree of malignant potential;
  - Having suspicious malignancy;
  - Neoplasm of uncertain or unknown behavior; or

All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;

- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.

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## Tokio Marine Protect Cancer

**(1) Early Stage Cancer**

Carcinoma in situ of the following sites: Breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach or nasopharynx or bladder.

Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

For the above definition, the following are excluded:

- a) All tumors which are histologically classified as any of the following:
  - i. Pre-malignant;
  - ii. Having borderline malignancy;
  - iii. Having any degree of malignant potential;
  - iv. Having suspicious malignancy;
  - v. Neoplasm of uncertain or unknown behaviour; or
  - vi. Cervical Dysplasia CIN-1, CIN-2 and CIN-3 (severe dysplasia without carcinoma in situ)
  - vii. Carcinoma in situ of the biliary system
  - viii. Carcinoma in situ of skin is also specifically excluded
- b) All tumors in presence of HIV infection



**Early Prostate Cancer**

Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.

**Early Thyroid Cancer**

Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter.

**Early Bladder Cancer**

Papillary microcarcinoma of Bladder.

**Early Chronic Lymphocytic Leukaemia**

Chronic Lymphocytic Leukaemia (CLL) Rai Stage 1 or 2. Rai stage CLL 0 or lower is excluded.

**2) Advanced Stage Cancer**

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are excluded:

- a) All tumours which are histologically classified as any of the following:
  - i. Pre-malignant;
  - ii. Non-invasive;
  - iii. Carcinoma-in-situ;
  - iv. Having borderline malignancy;
  - v. Having any degree of malignant potential;
  - vi. Having suspicious malignancy;

- vii. Neoplasm of uncertain or unknown behavior; or
  - viii. Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
  
  - b) Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
  
  - c) Malignant melanoma that has not caused invasion beyond the epidermis;
  
  - d) All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
  
  - e) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
  
  - f) All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
  
  - g) All Gastro-Intestinal Stromal tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
  
  - h) Chronic Lymphocytic Leukaemia less than Rai Stage 3; and
  
  - i) All tumours in the presence of HIV infection.
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## Tokio Marine #go TotalProtect Cancer

Early Stage Cancer	<p><b>Early Stage Cancer:</b></p> <p><b>Carcinoma in situ</b></p> <p>Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>Carcinoma in situ of the biliary system or Carcinoma in situ of skin is also specifically excluded.</p> <p><b>Early Prostate Cancer</b></p> <p>Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.</p> <p><b>Early Thyroid Cancer</b></p> <p>Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter.</p> <p><b>Early Bladder Cancer</b></p> <p>Bladder cancer that is histologically described using the TNM Classification as Tis or T1N0M0. Non-invasive papillary urothelial carcinoma of the bladder (stage Ta) is excluded.</p> <p><b>Early Chronic Lymphocytic Leukaemia</b></p> <p>Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. RAI stage CLL 0 or lower is excluded.</p> <p><b>Neuroendocrine tumours</b></p>
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	<p><b>Gastro-intestinal Stromal Cancer</b> All Gastro-intestinal Stromal Tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual which are treated with surgery or chemotherapy as recommended by an oncologist.</p> <p><b>Bone Marrow Malignancies</b> All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment;</p> <p>The diagnosis of the above minor cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.</p> <p>The following conditions are specifically excluded from coverage:</p> <ul style="list-style-type: none"> <li>• Clinical Diagnosis</li> <li>• Any diagnosis on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence.</li> <li>• Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential.</li> <li>• Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade &amp; high grade squamous epithelial lesions, unless specifically reported as CIS (carcinoma in situ)</li> <li>• Prostatic Intraepithelial Neoplasia (PIN)</li> <li>• Vulvar Intraepithelial Neoplasia (VIN)</li> <li>• Melanoma in situ and any non-melanoma skin carcinoma (in-situ or invasive), skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans</li> </ul>
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	<ul style="list-style-type: none"> <li>• Non-invasive papillary urothelial carcinoma of the bladder (stage Ta)</li> <li>• All tumours in the presence of Human Immunodeficiency Virus (HIV) infection.</li> </ul> <p>Any Cancer resulting directly from alcohol or drug abuse is excluded.</p>
Intermediate Stage Cancer	Intermediate Stage Cancer:

Male, non smoker  
\$100,000 Sum Assured

Best Value

Insurer			China Life	Etiqa		Income	Income	Tokio Marine	Tokio Marine
Plan			SOPHY (Yearly renewal)	Essential Cancer Care (5 year renewal)	Essential Cancer Care (10 year renewal)	Complete Cancer Care - Care 50 (10 year renewal)	Complete Cancer Care - Care 100 (10 year renewal)	TM Protect Cancer (Yearly renewal)	#go TotalProtect Cancer
Coverage	Early/Intermediate Cancer		\$100,000	\$50,000	\$50,000	\$50,000	\$100,000	\$50,000	\$100,000
	Advanced Cancer (First claim)		\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$150,000
ALB / ANB	Policy Term		ALB	ANB	ANB	ALB	ALB	ANB	ANB
29/30	10	Annual Premium	\$298 (see notes)	\$187 (see notes)	\$224	\$177	\$207	\$156 (see notes)	
		Total Premium Payable	\$3,480	\$2,050	\$2,240	\$1,766	\$2,066	\$1,740	
		Early/Intermediate Cancer / Total Premium Payable	28.74	24.39	22.32	28.31	48.40	28.74	
		Advanced Cancer / Total Premium Payable	28.74	48.78	44.64	56.63	48.40	57.47	
	To age 75	Annual Premium	See notes						\$834
		Total Premium Payable	\$101,490	\$47,065	\$56,250	\$59,825	\$74,524	\$49,087	\$37,530
		Early/Intermediate Cancer / Total Premium Payable	0.99	1.06	0.89	0.84	1.34	1.02	2.66
		Advanced Cancer / Total Premium Payable	0.99						
	To age 85	Annual Premium	See notes						\$1,174
		Total Premium Payable	\$235,180	\$113,470				\$98,516	\$64,570
		Early/Intermediate Cancer / Total Premium Payable	0.43	0.44					
		Advanced Cancer / Total Premium Payable	0.43	0.88				0.51	1.55
								1.02	2.32
34/35	10	Annual Premium	\$358 (see notes)	\$223 (see notes)	\$286	\$235	\$278	\$192 (see notes)	
		Total Premium Payable	\$4,300	\$2,540	\$2,860	\$2,354	\$2,781	\$2,275	
		Early/Intermediate Cancer / Total Premium Payable	23.26	19.69	17.48	21.24	17.98	21.98	
		Advanced Cancer / Total Premium Payable	23.26	39.37	34.97	42.48	35.96	43.96	
	To age 75	Annual Premium	See notes						\$1,084
		Total Premium Payable	\$99,900	\$46,130	\$49,130	\$54,056	\$67,405	\$48,307	\$43,360
		Early/Intermediate Cancer / Total Premium Payable	1.00	1.08	1.02	0.92	0.74	1.04	2.31
		Advanced Cancer / Total Premium Payable	1.00	2.17	2.04	1.85	1.48	2.07	3.46
	To age 85	Annual Premium	See notes						\$1,540
		Total Premium Payable	\$233,590	\$112,535	\$127,710	\$127,323	\$158,982	\$97,736	\$77,000
		Early/Intermediate Cancer / Total Premium Payable	0.43	0.44	0.39	0.39	0.31	0.51	1.30
		Advanced Cancer / Total Premium Payable	0.43	0.89	0.78	0.79	0.63	1.02	1.95
39/40	10	Annual Premium	\$408 (see notes)	\$285 (see notes)	\$361	\$310	\$376	\$263 (see notes)	
		Total Premium Payable	\$6,230	\$3,200	\$3,610	\$3,104	\$3,762	\$3,165	
		Early/Intermediate Cancer / Total Premium Payable	16.05	15.63	13.85	16.11	13.29	15.80	
		Advanced Cancer / Total Premium Payable	16.05	31.25	27.70	32.22	26.58	31.60	
	To age 75	Annual Premium	See notes						\$1,413
		Total Premium Payable	\$98,010	\$45,015	\$54,010	\$58,059	\$72,459	\$47,347	\$49,455
		Early/Intermediate Cancer / Total Premium Payable	1.02	1.11	0.93	0.86	0.69	1.06	2.02
		Advanced Cancer / Total Premium Payable	1.02	2.22	1.85	1.72	1.38	2.11	3.03
		Annual Premium	See notes						\$2,023
		Total Premium Payable	\$231,700	\$111,420				\$96,776	\$91,035

Notes
- All plans have different payout structure and medical definitions. Refer to product features, product structure and cancer definitions.
- For 10 years policy term comparison, Tokio Marine #go TotalProtect Cancer is excluded as it does not provide guaranteed renewability while the rest of the plan in the comparison offers guaranteed renewability.
- China Life SOPHY and Tokio Marine TM Protect Cancer are yearly renewal plans and the total premium payable are based on total premiums paid over the policy term after factoring in premium changes during renewal.
- Annual premiums for China Life SOPHY, Etiqa Essential Cancer Care, Income Complete Cancer Care and Tokio Marine TM Protect Cancer are subject to change at respective policy renewal. The premium payable upon renewal will be based on the prevailing age of the insured and the prevailing premium rates.
- Due to product design, Etiqa Essential Cancer Care (10 years renewal) and Income Complete Cancer Care are unable to renew the policy at age 75 for the following ages compared ALB29/ANB30, ALB39/ANB40 and ALB49/ANB50.
- Tokio Marine #go TotalProtect Cancer is the only plan in the comparison that provides additional payout for persistent advanced stage cancer (up to 2 times, total 200% of SA). For the rest of the plans in the comparison, the plans terminate after Advanced Cancer payout or at the end of policy term(whichever earlier).
- Based on \$100k SA, Tokio Maine #go TotalProtect Cancer can provide up to \$475K payouts for cancer which is the highest in the comparison.
<b>1st year premium discount</b> (discount not included in comparison)
- <b>Etiqa Essential Cancer Care: 15% first-year premium discount.</b> Applicable to applications submitted to Etiqa through Business Support from 20 July to 15 January 2024. Last signed date of application is 31 December 2023 and policy needs to be issued by 31 January 2024.



	To age 85	Early/Intermediate Cancer / Total Premium Payable	0.43	0.45				0.52	1.10
		Advanced Cancer / Total Premium Payable	0.43	0.90				1.03	1.65
44/45	10	Annual Premium	\$588 (see notes)	\$355 (see notes)	\$463	\$436	\$546	\$370 (see notes)	
		Total Premium Payable	\$10,000	\$4,295	\$4,630	\$4,362	\$5,458	\$4,845	
		Early/Intermediate Cancer / Total Premium Payable	10.00	11.64	10.80	11.46	9.16	10.32	
		Advanced Cancer / Total Premium Payable	10.00	23.28	21.60	22.93	18.32	20.64	
		Advanced Cancer / Total Premium Payable	10.00	23.28	21.60	22.93	18.32	20.64	
	To age 75	Annual Premium	See notes						\$1,867
		Total Premium Payable	\$95,600	\$43,590	\$46,270	\$51,702	\$64,624	\$46,032	\$56,010
		Early/Intermediate Cancer / Total Premium Payable	1.05	1.15	1.08	0.97	0.77	1.09	1.79
		Advanced Cancer / Total Premium Payable	1.05	2.29	2.16	1.93	1.55	2.17	2.68
	To age 85	Annual Premium	See notes						\$2,695
		Total Premium Payable	\$229,290	\$109,995	\$124,850	\$124,969	\$156,201	\$95,461	\$107,800
		Early/Intermediate Cancer / Total Premium Payable	0.44	0.45	0.40	0.40	0.32	0.52	0.93
		Advanced Cancer / Total Premium Payable	0.44	0.91	0.80	0.80	0.64	1.05	1.39
49/50	10	Annual Premium	\$1,028 (see notes)	\$504 (see notes)	\$707	\$711	\$888	\$599 (see notes)	
		Total Premium Payable	\$15,470	\$6,765	\$7,070	\$7,108	\$8,885	\$7,765	
		Early/Intermediate Cancer / Total Premium Payable	6.46	7.39	7.07	7.03	5.63	6.44	
		Advanced Cancer / Total Premium Payable	6.46	14.78	14.14	14.07	11.25	12.88	
		Advanced Cancer / Total Premium Payable	6.46	14.78	14.14	14.07	11.25	12.88	
	To age 75	Annual Premium	See notes						\$2,501
		Total Premium Payable	\$91,780	\$41,815	\$50,400	\$54,956	\$68,697	\$44,182	\$62,525
		Early/Intermediate Cancer / Total Premium Payable	1.09	1.20	0.99	0.91	0.73	1.13	1.60
		Advanced Cancer / Total Premium Payable	1.09	2.39	1.98	1.82	1.46	2.26	2.40
	To age 85	Annual Premium	See notes						\$3,618
		Total Premium Payable	\$225,470	\$108,220				\$93,611	\$126,630
		Early/Intermediate Cancer / Total Premium Payable	0.44	0.46				0.53	0.79
		Advanced Cancer / Total Premium Payable	0.44	0.92				1.07	1.18

Female, non smoker  
\$100,000 Sum Assured

Best Value

Insurer			China Life	Etiqa		Income	Income	Tokio Marine	Tokio Marine	
Plan			SOPHY (Yearly renewal)	Essential Cancer Care (5 year renewal)	Essential Cancer Care (10 year renewal)	Complete Cancer Care - Care 50 (10 year renewal)	Complete Cancer Care - Care 100 (10 year renewal)	TM Protect Cancer (Yearly renewal)	#go TotalProtect Cancer	
Coverage	Early/Intermediate Cancer		\$100,000	\$50,000	\$50,000	\$50,000	\$100,000	\$50,000	\$100,000	
	Advanced Cancer (First claim)									
			\$100,000	100,000	100,000	\$100,000	\$100,000	\$100,000	\$150,000	
ALB / ANB	Policy Term		ALB	ANB	ANB	ALB	ALB	ANB	ANB	
29/30	10	Annual Premium	\$358 (see notes)	\$246 (see notes)	\$302	\$370	\$435	\$258 (see notes)		
		Total Premium Payable	\$4,260	\$3,080	\$3,020	\$3,704	\$4,350	\$3,085		
		Early/Intermediate Cancer / Total Premium Payable	23.47	16.23	16.56	13.50	22.99	16.21		
		Advanced Cancer / Total Premium Payable	23.47	32.47	33.11	27.00	22.99	32.41		
	To age 75	Annual Premium	See notes							\$1,023
		Total Premium Payable	\$70,760	\$46,765	\$47,590	\$56,582	\$70,249	\$38,415	\$46,035	
		Early/Intermediate Cancer / Total Premium Payable	1.41	1.07	1.05	0.88	1.42	1.30	2.17	
		Advanced Cancer / Total Premium Payable	1.41	2.14	2.10	1.77	1.42	2.60	3.26	
		Annual Premium	See notes							\$1,224

Notes
- All plans have different payout structure and medical definitions. Refer to product features, product structure and cancer definitions.
- For 10 years policy term comparison, Tokio Marine #go TotalProtect Cancer is excluded as it does not provide guaranteed renewability while the rest of the plan in the comparison offers guaranteed renewability.
- Annual premiums for China Life SOPHY, Etiqa Essential Cancer Care, Income Complete Cancer Care and Tokio Marine TM Protect Cancer are subject to change at respective policy renewal. The premium payable upon renewal will be based on the prevailing age of the insured and the prevailing premium rates.
- Due to product design, Etiqa Essential Cancer Care (10 years renewal) and Income Complete Cancer Care are unable to renew the policy at age 75 for the following ages compared ALB29/ANB30, ALB39/ANB40 and ALB49/ANB50.

	To age 85	Total Premium Payable	\$143,270	\$81,855				\$63,006	\$67,320
		Early/Intermediate Cancer / Total Premium Payable	0.70	0.61				0.79	1.49
		Advanced Cancer / Total Premium Payable	0.70	1.22				1.59	2.23
34/35	10	Annual Premium	\$428 (see notes)	\$370 (see notes)	\$458	\$515	\$606	\$359 (see notes)	
		Total Premium Payable	\$5,580	\$4,720	\$4,580	\$5,146	\$6,058	\$4,370	
		Early/Intermediate Cancer / Total Premium Payable	17.92	10.59	10.92	9.72	16.51	11.44	
		Advanced Cancer / Total Premium Payable	17.92	21.19	21.83	19.43	16.51	22.88	
	To age 75	Annual Premium	See notes						\$1,299
		Total Premium Payable	\$68,850	\$45,535	\$45,110	\$50,963	\$63,321	\$37,125	\$51,960
		Early/Intermediate Cancer / Total Premium Payable	1.45	1.10	1.11	0.98	1.58	1.35	1.92
		Advanced Cancer / Total Premium Payable	1.45	2.20	2.22	1.96	1.58	2.69	2.89
	To age 85	Annual Premium	See notes						\$1,562
		Total Premium Payable	\$141,360	\$80,625	\$80,630	\$106,646	\$132,930	\$61,716	\$78,100
		Early/Intermediate Cancer / Total Premium Payable	0.71	0.62	0.62	0.47	0.75	0.81	1.28
		Advanced Cancer / Total Premium Payable	0.71	1.24	1.24	0.94	0.75	1.62	1.92
39/40	10	Annual Premium	\$548 (see notes)	\$574 (see notes)	\$637	\$700	\$856	\$515 (see notes)	
		Total Premium Payable	\$7,830	\$6,795	\$6,370	\$7,004	\$8,561	\$6,000	
		Early/Intermediate Cancer / Total Premium Payable	12.77	7.36	7.85	7.14	11.68	8.33	
		Advanced Cancer / Total Premium Payable	12.77	14.72	15.70	14.28	11.68	16.67	
	To age 75	Annual Premium	See notes						\$1,641
		Total Premium Payable	\$66,500	\$43,685	\$44,570	\$52,879	\$65,899	\$35,330	\$57,435
		Early/Intermediate Cancer / Total Premium Payable	1.50	1.14	1.12	0.95	1.52	1.42	1.74
		Advanced Cancer / Total Premium Payable	1.50	2.29	2.24	1.89	1.52	2.83	2.61
	To age 85	Annual Premium	See notes						\$1,978
		Total Premium Payable	\$139,010	\$78,775				\$59,921	\$89,010
		Early/Intermediate Cancer / Total Premium Payable	0.72	0.63				0.83	1.12
		Advanced Cancer / Total Premium Payable	0.72	1.27				1.67	1.69
44/45	10	Annual Premium	\$808 (see notes)	\$785 (see notes)	\$841	\$932	\$1,165	\$685 (see notes)	
		Total Premium Payable	\$10,690	\$8,490	\$8,410	\$9,323	\$11,654	\$7,505	
		Early/Intermediate Cancer / Total Premium Payable	9.35	5.89	5.95	5.36	8.58	6.66	
		Advanced Cancer / Total Premium Payable	9.35	11.78	11.89	10.73	8.58	13.32	
	To age 75	Annual Premium	See notes						\$2,073
		Total Premium Payable	\$63,270	\$40,815	\$40,530	\$45,817	\$57,263	\$32,755	\$62,190
		Early/Intermediate Cancer / Total Premium Payable	1.58	1.23	1.23	1.09	1.75	1.53	1.61
		Advanced Cancer / Total Premium Payable	1.58	2.45	2.47	2.18	1.75	3.05	2.41
	To age 85	Annual Premium	See notes						\$2,510
		Total Premium Payable	\$135,780	\$75,905	\$76,050	\$101,500	\$126,872	\$57,346	\$100,400
		Early/Intermediate Cancer / Total Premium Payable	0.74	0.66	0.66	0.49	0.79	0.87	1.00
		Advanced Cancer / Total Premium Payable	0.74	1.32	1.31	0.99	0.79	1.74	1.49
	10	Annual Premium	\$1,098 (see notes)	\$913 (see notes)	\$974	\$1,187	\$1,484	\$816 (see notes)	
		Total Premium Payable	\$13,750	\$9,710	\$9,740	\$11,873	\$14,838	\$8,832	
		Early/Intermediate Cancer / Total Premium Payable	7.27	5.15	5.13	4.21	6.74	5.66	
		Advanced Cancer / Total Premium Payable	7.27	10.30	10.27	8.42	6.74	11.32	

- Tokio Marine #go TotalProtect Cancer is the only plan in the comparison that provides additional payout for persistent advanced stage cancer (up to 2 times, total 200% of SA). For the rest of the plans in the comparison, the plans terminate after Advanced Cancer payout or at the end of policy term(whichever earlier).

- Based on \$100k SA, Tokio Maine #go TotalProtect Cancer can provide up to \$475K payouts for cancer which is the highest in the comparison.

**1st year premium discount** (discount not included in comparison)

- **Etiqua Essential Cancer Care: 15% first-year premium discount.** Applicable to applications submitted to Etiqua through Business Support from **20 July to 15 January 2024**. Last signed date of application is **31 December 2023** and policy needs to be issued by **31 January 2024**.

49/50	To age 75	Annual Premium	See notes						\$2,527
		Total Premium Payable	\$58,670	\$36,890	\$38,200	\$45,875	\$57,338	\$29,330	\$63,175
		Early/Intermediate Cancer / Total Premium Payable	1.70	1.36	1.31	1.09	1.74	1.70	1.58
		Advanced Cancer / Total Premium Payable	1.70	2.71	2.62	2.18	1.74	3.41	2.37
	To age 85	Annual Premium	See notes						\$3,099
		Total Premium Payable	\$131,180	\$71,980				\$53,921	\$108,465
		Early/Intermediate Cancer / Total Premium Payable	0.76	0.69				0.93	0.92
		Advanced Cancer / Total Premium Payable	0.76	1.39				1.85	1.38

Male, non smoker  
\$200,000 Sum Assured

Best Value

Insurer			China Life	Etiqa		Income	Income	Tokio Marine	
Plan			SOPHY (Yearly renewal)	Essential Cancer Care (5 year renewal)	Essential Cancer Care (10 year renewal)	Complete Cancer Care - Care 50 (10 year renewal)	Complete Cancer Care - Care 100 (10 year renewal)	#go TotalProtect Cancer	
Coverage	Early/Intermediate Cancer		\$200,000	\$100,000	\$100,000	\$100,000	\$200,000	\$200,000	
	Advanced Cancer (First claim)		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$300,000	
ALB / ANB	Policy Term		ALB	ANB	ANB	ALB	ALB	ANB	
29/30	10	Annual Premium	\$548 (see notes)	\$374 (see notes)	\$448	\$335	\$392		
		Total Premium Payable	\$6,290	\$4,100	\$4,480	\$3,354	\$3,924		
		Early/Intermediate Cancer / Total Premium Payable	31.80	24.39	22.32	29.82	50.97		
		Advanced Cancer / Total Premium Payable	31.80	48.78	44.64	59.63	50.97		
	To age 75	Annual Premium	See notes						\$1,526
		Total Premium Payable	\$188,030	\$94,130	\$112,500	\$113,666	\$141,595	\$68,670	
		Early/Intermediate Cancer / Total Premium Payable	1.06	1.06	0.89	0.88	1.41	2.91	
		Advanced Cancer / Total Premium Payable	1.06	2.12	1.78	1.76	1.41	4.37	
	To age 85	Annual Premium	\$548	\$0				\$2,146	
		Total Premium Payable	\$437,780	\$226,940				\$118,030	
		Early/Intermediate Cancer / Total Premium Payable	0.46	0.44				1.69	
		Advanced Cancer / Total Premium Payable	0.46	0.88				2.54	
	34/35	10	Annual Premium	\$638 (see notes)	\$446 (see notes)	\$572	\$447	\$528	
			Total Premium Payable	\$7,780	\$5,080	\$5,720	\$4,472	\$5,284	
			Early/Intermediate Cancer / Total Premium Payable	25.71	19.69	17.48	22.36	18.93	
			Advanced Cancer / Total Premium Payable	25.71	39.37	34.97	44.72	37.85	
To age 75		Annual Premium	See notes						\$1,994
		Total Premium Payable	\$185,130	\$92,260	\$98,260	\$102,705	\$128,070	\$79,760	
		Early/Intermediate Cancer / Total Premium Payable	1.08	1.08	1.02	0.97	0.78	2.51	
		Advanced Cancer / Total Premium Payable	1.08	2.17	2.04	1.95	1.56	3.76	
To age 85		Annual Premium	See notes						\$2,824
		Total Premium Payable	\$434,880	\$225,070	\$255,420	\$241,911	\$302,066	\$141,200	
		Early/Intermediate Cancer / Total Premium Payable	0.46	0.44	0.39	0.41	0.33	1.42	
		Advanced Cancer / Total Premium Payable	0.46	0.89	0.78	0.83	0.66	2.12	
39/40	10	Annual Premium	\$738 (see notes)	\$570 (see notes)	\$722	\$590	\$715		
		Total Premium Payable	\$11,400	\$6,400	\$7,220	\$5,897	\$7,147		
		Early/Intermediate Cancer / Total Premium Payable	17.54	15.63	13.85	16.96	13.99		
		Advanced Cancer / Total Premium Payable	17.54	31.25	27.70	33.92	27.98		
	To age 75	Annual Premium	See notes						\$2,608
		Total Premium Payable	\$181,740	\$90,030	\$108,020	\$110,312	\$137,671	\$91,280	
		Early/Intermediate Cancer / Total Premium Payable	1.10	1.11	0.93	0.91	0.73	2.19	
		Advanced Cancer / Total Premium Payable	1.10	2.22	1.85	1.81	1.45	3.29	
		Annual Premium	See notes						\$3,720

Notes
- All plans have different payout structure and medical definitions. Refer to product features, product structure and cancer definitions.
- For 10 years policy term comparison, Tokio Marine #go TotalProtect Cancer is excluded as it does not provide guaranteed renewability while the rest of the plan in the comparison offers guaranteed renewability.
- For TM Protect Cancer is excluded in the comparison as the maximum sum assured is \$150K.
- Annual premiums for China Life SOPHY, Etiqa Essential Cancer Care and Income Complete Cancer Care are subject to change at respective policy renewal. The premium payable upon renewal will be based on the prevailing age of the insured and the prevailing premium rates.
- Due to product design, Etiqa Essential Cancer Care (10 years renewal) and Income Complete Cancer Care are unable to renew the policy at age 75 for the following ages compared ALB29/ANB30, ALB39/ANB40 and ALB49/ANB50.
- Tokio Marine #go TotalProtect Cancer is the only plan in the comparison that provides additional payout for persistent advanced stage cancer (up to 2 times, total 200% of SA). For the rest of the plans in the comparison, the plans terminate after Advanced Cancer payout or at the end of policy term(whichever earlier).
<b>1st year premium discount (discount not included in comparison)</b>
- <b>Etiqa Essential Cancer Care: 15% first-year premium discount.</b> Applicable to applications submitted to Etiqa through Business Support from <b>20 July to 15 January 2024</b> . Last signed date of application is <b>31 December 2023</b> and policy needs to be issued by <b>31 January 2024</b> .

	To age 85	Total Premium Payable	\$431,490	\$222,840				\$167,400
		Early/Intermediate Cancer / Total Premium Payable	0.46	0.45				1.19
		Advanced Cancer / Total Premium Payable	0.46	0.90				1.79
44/45	10	Annual Premium	\$1088 (see notes)	\$710 (see notes)	\$926	\$829	\$1,037	
		Total Premium Payable	\$18,370	\$8,590	\$9,260	\$8,287	\$10,369	
		Early/Intermediate Cancer / Total Premium Payable	10.89	11.64	10.80	12.07	9.64	
		Advanced Cancer / Total Premium Payable	10.89	23.28	21.60	24.13	19.29	
	To age 75	Annual Premium	See notes					\$3,456
		Total Premium Payable	\$177,350	\$87,180	\$92,540	\$98,233	\$122,786	\$103,680
		Early/Intermediate Cancer / Total Premium Payable	1.13	1.15	1.08	1.02	0.81	1.93
		Advanced Cancer / Total Premium Payable	1.13	2.29	2.16	2.04	1.63	2.89
	To age 85	Annual Premium	See notes					\$4,962
		Total Premium Payable	\$427,100	\$219,990	\$249,700	\$237,439	\$296,783	\$198,480
		Early/Intermediate Cancer / Total Premium Payable	0.47	0.45	0.40	0.42	0.34	1.01
		Advanced Cancer / Total Premium Payable	0.47	0.91	0.80	0.84	0.67	1.51
49/50	10	Annual Premium	\$1,878 (see notes)	\$1,008 (see notes)	\$1,414	\$1,350	\$1,688	
		Total Premium Payable	\$28,500	\$13,530	\$14,140	\$13,504	\$16,880	
		Early/Intermediate Cancer / Total Premium Payable	7.02	7.39	7.07	7.41	5.92	
		Advanced Cancer / Total Premium Payable	7.02	14.78	14.14	14.81	11.85	
	To age 75	Annual Premium	See notes					\$4,640
		Total Premium Payable	\$170,340	\$83,630	\$100,800	\$104,415	\$130,525	\$116,000
		Early/Intermediate Cancer / Total Premium Payable	1.17	1.20	0.99	0.96	0.77	1.72
		Advanced Cancer / Total Premium Payable	1.17	2.39	1.98	1.92	1.53	2.59
	To age 85	Annual Premium	See notes					\$6,672
		Total Premium Payable	\$420,090	\$216,440				\$233,520
		Early/Intermediate Cancer / Total Premium Payable	0.48	0.46				0.86
		Advanced Cancer / Total Premium Payable	0.48	0.92				1.28

Female, non smoker  
\$200,000 Sum Assured

Best Value

Insurer			China Life	Etiqa		Income	Income	Tokio Marine
Plan			SOPHY (Yearly renewal)	Essential Cancer Care (5 year renewal)	Essential Cancer Care (10 year renewal)	Complete Cancer Care - Care 50 (10 year renewal)	Complete Cancer Care - Care 100 (10 year renewal)	#go TotalProtect Cancer
Coverage	Early/Intermediate Cancer		\$200,000	\$100,000	\$100,000	\$100,000	\$200,000	\$200,000
	Advanced Cancer (First claim)		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$300,000
ALB / ANB	Policy Term		ALB	ANB	ANB	ALB	ALB	ANB
	10	Annual Premium	\$638 (see notes)	\$492 (see notes)	\$604	\$704	\$826	
		Total Premium Payable	\$7,770	\$6,160	\$6,040	\$7,037	\$8,265	
		Early/Intermediate Cancer / Total Premium Payable	25.74	16.23	16.56	14.21	24.20	
		Advanced Cancer / Total Premium Payable	25.74	32.47	33.11	28.42	24.20	
		Annual Premium	See notes					\$1,902
		Total Premium Payable	\$130,410	\$93,530	\$95,180	\$107,507	\$133,473	\$85,590

Notes
- All plans have different payout structure and medical definitions. Refer to product features, product structure and cancer definitions.
- For 10 years policy term comparison, Tokio Marine #go TotalProtect Cancer is excluded as it does not provide guaranteed renewability while the rest of the plan in the comparison offers guaranteed renewability.
- For TM Protect Cancer is excluded in the comparison as the maximum sum assured is \$150K.
- Annual premiums for China Life SOPHY, Etiqa Essential Cancer Care and Income Complete Cancer Care are subject to change at respective policy renewal. The premium payable upon renewal will be based on the prevailing rates.



29/30	To age 75	Early/Intermediate Cancer / Total Premium Payable	1.53	1.07	1.05	0.93	1.50	2.34
		Advanced Cancer / Total Premium Payable	1.53	2.14	2.10	1.86	1.50	3.51
	To age 85	Annual Premium	See notes					\$2,266
		Total Premium Payable	\$265,190	\$163,710				\$124,630
		Early/Intermediate Cancer / Total Premium Payable	0.75	0.61				1.60
		Advanced Cancer / Total Premium Payable	0.75	1.22				2.41
34/35	10	Annual Premium	\$778 (see notes)	\$740 (see notes)	\$916	\$978	\$1,151	
		Total Premium Payable	\$10,210	\$9,440	\$9,160	\$9,778	\$11,509	
		Early/Intermediate Cancer / Total Premium Payable	19.59	10.59	10.92	10.23	17.38	
		Advanced Cancer / Total Premium Payable	19.59	21.19	21.83	20.45	17.38	
	To age 75	Annual Premium	See notes					\$2,424
		Total Premium Payable	\$126,940	\$91,070	\$90,220	\$96,831	\$120,309	\$96,960
		Early/Intermediate Cancer / Total Premium Payable	1.58	1.10	1.11	1.03	1.66	2.06
		Advanced Cancer / Total Premium Payable	1.58	2.20	2.22	2.07	1.66	3.09
	To age 85	Annual Premium	See notes					\$2,896
		Total Premium Payable	\$261,720	\$161,250	\$161,260	\$202,627	\$252,566	\$144,800
		Early/Intermediate Cancer / Total Premium Payable	0.76	0.62	0.62	0.49	0.79	1.38
		Advanced Cancer / Total Premium Payable	0.76	1.24	1.24	0.99	0.79	2.07
39/40	10	Annual Premium	\$988 (see notes)	\$1,148 (see notes)	\$1,274	\$1,331	\$1,627	
		Total Premium Payable	\$14,350	\$13,590	\$12,740	\$13,307	\$16,267	
		Early/Intermediate Cancer / Total Premium Payable	13.94	7.36	7.85	7.51	12.29	
		Advanced Cancer / Total Premium Payable	13.94	14.72	15.70	15.03	12.29	
	To age 75	Annual Premium	See notes					\$3,066
		Total Premium Payable	\$122,640	\$87,370	\$89,140	\$100,470	\$125,209	\$107,310
		Early/Intermediate Cancer / Total Premium Payable	1.63	1.14	1.12	1.00	1.60	1.86
		Advanced Cancer / Total Premium Payable	1.63	2.29	2.24	1.99	1.60	2.80
	To age 85	Annual Premium	See notes					\$3,672
		Total Premium Payable	\$257,420	\$157,550				\$165,240
		Early/Intermediate Cancer / Total Premium Payable	0.78	0.63				1.21
		Advanced Cancer / Total Premium Payable	0.78	1.27				1.82
44/45	10	Annual Premium	\$1,478 (see notes)	\$1,570 (see notes)	\$1,682	\$1,771	\$2,214	
		Total Premium Payable	\$19,610	\$16,980	\$16,820	\$17,713	\$22,142	
		Early/Intermediate Cancer / Total Premium Payable	10.20	5.89	5.95	5.65	9.03	
		Advanced Cancer / Total Premium Payable	10.20	11.78	11.89	11.29	9.03	
	To age 75	Annual Premium	See notes					\$3,878
		Total Premium Payable	\$116,730	\$81,630	\$81,060	\$87,053	\$108,800	\$116,340
		Early/Intermediate Cancer / Total Premium Payable	1.71	1.23	1.23	1.15	1.84	1.72
		Advanced Cancer / Total Premium Payable	1.71	2.45	2.47	2.30	1.84	2.58
	To age 85	Annual Premium	See notes					\$4,660
		Total Premium Payable	\$251,510	\$151,810	\$152,100	\$192,850	\$241,057	\$186,400
		Early/Intermediate Cancer / Total Premium Payable	0.80	0.66	0.66	0.52	0.83	1.07
		Advanced Cancer / Total Premium Payable	0.80	1.32	1.31	1.04	0.83	1.61

payable upon renewal will be based on the prevailing age of the insured and the prevailing premium rates.

- Due to product design, Etiqa Essential Cancer Care (10 years renewal) and Income Complete Cancer Care are unable to renew the policy at age 75 for the following ages compared ALB29/ANB30, ALB39/ANB40 and ALB49/ANB50.

- Tokio Marine #go TotalProtect Cancer is the only plan in the comparison that provides additional payout for persistent advanced stage cancer (up to 2 times, total 200% of SA). For the rest of the plans in the comparison, the plans terminate after Advanced Cancer payout or at the end of policy term(whichever earlier).

**1st year premium discount** (discount not included in comparison)

- **Etiqa Essential Cancer Care: 15% first-year premium discount.** Applicable to applications submitted to Etiqa through Business Support from **20 July to 15 January 2024**. Last signed date of application is **31 December 2023** and policy needs to be issued by **31 January 2024**.

49/50	10	Annual Premium	\$2,008 (see notes)	\$1,826 (see notes)	\$1,948	\$2,256	\$2,819		
		Total Premium Payable	\$25,210	\$19,420	\$19,480	\$22,558	\$28,192		
		Early/Intermediate Cancer / Total Premium Payable	7.93	5.15	5.13	4.43	7.09		
		Advanced Cancer / Total Premium Payable	7.93	10.30	10.27	8.87	7.09		
	To age 75	Annual Premium	See notes						\$4,728
		Total Premium Payable	\$108,290	\$73,780	\$76,400	\$87,163	\$108,942	\$118,200	
		Early/Intermediate Cancer / Total Premium Payable	1.85	1.36	1.31	1.15	1.84	1.69	
		Advanced Cancer / Total Premium Payable	1.85	2.71	2.62	2.29	1.84	2.54	
	To age 85	Annual Premium	See notes						\$5,748
		Total Premium Payable	\$243,070	\$143,960				\$201,180	
		Early/Intermediate Cancer / Total Premium Payable	0.82	0.69				0.99	
		Advanced Cancer / Total Premium Payable	0.82	1.39				1.49	