Disclaimer: All references made are based on PIAS suite of products in this category only. Non-participation whole life plan has been added for completeness for comparison

Company	Plan name	What we like about the plan
Singlife	Singlife Elite Term II	- Relatively competitive premium rates, especially for policy term up to age 85
	(Regular Pay)	- Guaranteed Insurability option upon key life milestones (up to \$500,000 booster to your current sum insured)
		- Convert your partially or fully policy to a whole life or endowment without underwriting
		- Wide range of riders attachable for more complete cover Joint life application allowed for husband and wife basis
		- Additional coverage on interim accidental death
		- Optional TPD coverage is offered up to age 99
		- Comes with policy term of up to 99 ANB for long-term protection and aids in legacy planning.
		- Wide range of plan currency options (SGD/ USD/ GBP/ EUR/ AUD/ HKD)
Singlife	Singlife Elite Term II	- Competitive total premium payable
Jiligille	(Limited Pay)	Competitive lowest sum assured requirements
	(Ellinted Fdy)	- Low entry age for juvenile life insured starting from ANB1
		- Provides various options such as policy denomination in either of the 6 currencies (SGD/ USD/ GBP/ EUR/ AUD/ HKD), allowing joint-life applications
		and availability of 8 riders that clients can choose to add for enhanced coverage, including a multipay CI rider.
		- Option to increase the sum assured at cover life stage events without medical underwriting
		- Only term plan in the approved product suite that offers the flexibility of both regular pay and limited pay options
		- Has a Longevity Reward benefit, which pays out the total premium paid if the life assured is still alive at the end of the policy term (age 99).
		- Has Surrender Benefit starting from 3rd policy year
Singlife	Singlife Simple Term	- No frills plain vanilla term plan with competitive and affordable premiums that will appeal to clients looking for more affordable protection coverage
	(formerly known as	- Yearly renewable term life plan that provides coverage till 86 (max renewable age till 86 ANB)
	MySimpleTermPlan)	- Provides coverage for Death, TI and TPD
		- Has a simplified underwriting process as compared to the other term plans where full underwriting is required
		- Offers relatively low minimum sum assured @ \$150,000
		- Provides client with a choice to attach a personal accident cover rider for additional coverage
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China Taiping	i-Assure99	- Competitive premium comparison rates
	(Non-Participating Whole	- One of the longest coverage for embedded TPD coverage with max coverage age is up to age 99
	Life(till age 99))	- Provides guaranteed surrender value starting from the policy anniversary on which the life insured's age is 80, as long as premiums are paid to date.
		The guaranteed surrender value ranges from 2.5% to 50% of the basic sum assured, depending on the age at which the client surrenders the policy, the
		selected premium term and the entry age. This provides the client with flexibility with the option to fully or partially surrender the policy for cash value. - Has a Longevity Benefit, which pays out the basic sum assured if the life assured is still alive at the end of the policy term (age 99). This addresses
		longevity risk with additional cash flow and addresses concerns about outliving the policy term and not receiving any payouts from insurance policies.
		longevity risk with additional cash now and addresses concerns about outliving the policy term and not receiving any payouts non-insurance policies.
China Taiping	i-Protect	- Relatively competitive premium rates
ca raiping	roteet	- Guaranteed renewability for 5 & 10-year renewable term (Maximum renewal age at ANB 84)
		- Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85
		- Offers EarlyCare Rider which covers 149 conditions across early, intermediate and advanced stages and provides additional benefits for 12 special
		conditions
		- 55 Cl conditions are covered under AdvancedCare Rider
		- Conversion privilege to convert this term policy to a new endowment, whole life or investment-linked policy which China Taiping makes available at
		the time of conversion (up to age 65), without further evidence of insurability of the life insured
		- Optional TPD coverage is offered up to age 85
Manulife	ManuProtect Term II	- Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85
		- Optional TPD coverage is offered up to age 85
		- Preferred rates are offered to preffered lives for sum insured \$1 Million and above.
		- Quit Smoking Incentive for smokers to enjoy better rates for first 3 years, this is available only to level and convertibile plans with sum assured of
		\$500k and above)
		- Guaranteed renewability privilege is applicable to 5 and 10-year policy term till age 85 for policyholder regardless of health condition
		- Conversion privilege to convert this term policy to regular premium whole life, endowment or ILP while the policy is inforce and before age 65, without
<u> </u>		evidence of health.
Income	TermLife Solitaire	- Competitive premiums rates for policy term to ALB100 across all ages and both gender
		- Disability coverage can go up to as high as \$\$6.5 million, one of the highest in the market
		- Wide range of available policy term between 10 to 40 years (in multiples of 5 years) or up to age 64, 74, 84 and 100
		- Option to extend coverage with renewal guaranteed up to age 100 (lifetime coverage)
		- Additional Hospital cash benefit when Hospital CashAid rider is attached
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Income	Star Term Protect	- Lower minimum sum insured requirement as compared to Income TermLife Solitaire
		- Wide range of available policy term between 5 to 35 years (in multiples of 5 years) or up to age 54, 64 and 74
		- Low entry to buy into a Term policy (Minimum Sum insured @ \$2,481)
		- Additional Hospital cash benefit when Hospital CashAid rider is attached - Guaranteed renewal up to age 84 last birthday
		- Guaranteed renewal up to age 84 last birthday - Coverage in the event of death, total and permanent disability and terminal illness
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Etiqa	Essential Term Life Cover	- Offers flexibility by providing wide range of policy term for clients to choose from (10 years to 86 ANB) or up to 100 ANB
		- Optional TPD coverage of up till age 86
		- For renewable 5 years premium term this plan provides client coverage up till 86 ANB without proof of insurability upon renewal
Tokio Marine	Term Accure II	- Upfront payment of up to \$3,000 for funeral expense financial aid from death benefit as an added feature for this plan
TOKIO IVIATINE	Term Assure II	- Competitive premium rates - Guaranteed renewal privilege. Policyholder will be renewed up till age 80 (next birthday)
		- Guaranteed renewal privilege. Policynoider will be renewed up till age 80 (next birthday) - Guaranteed insurability Option for additional insurance option upon milestone events
		- Guaranteed insurability Option for additional insurance option upon milestone events - Convert this policy to either a regular premium whole of life or an endowment plan up to the coverage amount of your policy without further
		- convert this policy to either a regular premium whole of life or an endowment plan up to the coverage amount of your policy without further underwriting
		- Unique rider offerings such as disability income (Protect 1), Early Critical Illness and Child Protection (KidAssure) that covers child related illnesses with
		guaranteed acceptance
		- Wide range of plan currency options (SGD/USD/GBP/AUD)
China Life	Term Guardian	- Guaranteed renewability for 5-year renewable term (Maximum renewal age at ALB 79)
		- Competitive premium rates for lower Sum Assured to clients, especially females.
		Competitive periminariates for lower signal assistance to clients, especially remains. - Embedded TPD coverage for more holistic term coverage