

Whole life policy strategies*

High death benefits:	NTUC Income, AXA Life, Manulife
Low premiums:	(DPI [#]) Aviva, Etiqa, HSBC Insurance (Non-DPI) NTUC Income, Aviva, Manulife
High surrender values:	Aviva, Manulife

**Sum assured of S\$200,000, male and female non-smokers aged 30, critical illness included, premium term of over 40 years [#]DPI - direct purchase insurance*