

	Standalone	Rider
Premium	Will increase based on age.	Fixed premium until coverage suggested.
Cash Value / Savings	No Cash Value	Yes
Medical Coverage	Depends on company, some company choose to focus in Medical Rider rather than Standalone medical. Mostly coverage is average coverage compared to Medical Rider.	Mostly updated, based on current market trend, company choose to give higher and comprehensive coverage to Medical Rider.
Premium Holiday	No	Yes. Can use cash value to run premium holiday option without paying premium.
Cash withdrawal	No	Yes, you may withdraw the cash value.
Flexibility	No	Yes, you may remove the riders, and keep the policy running with other coverage. eg. <i>Oversea working:</i> If you get oversea job for more than 1-year, medical coverage for oversea only available for 90 days. You may choose to remove the Medical rider to save more cost and keep more savings.
Premium Guarantee	Premium is not guaranteed. Company reserve the right to revise the premium with notice. (<i>Written in contract clearly</i>) It maybe a dangerous that premium is not guaranteed. Eg. Mr A faced	Cost of Insurance (COI) is not guaranteed. Company reserve the right to revise the COI. If the COI did not affect the coverage period and cash value, premium will remain unchanged. Mostly will adjust based on Bank Negara instruction.
Pro	<ul style="list-style-type: none"> - Lower premium - Affordable for those wish to have lower commitment. - Suitable for low income group 	<ul style="list-style-type: none"> - Stable premium - Have cash value to cover if emergency happen. - Suitable for average and above average income group.
Cons	<ul style="list-style-type: none"> - Premium not guaranteed - No Flexibility - No Cash Value - Cover based on payment - High premium when age - Possibility premium will highly Increase due to critical illnesses happen. 	<ul style="list-style-type: none"> - Higher Premium - Cash Value might affected the coverage. Cash Value determine your protection coverage period. Market is the key to determine your cash value. - Affected with the Market you invested; low cash value will increase your premium.