

# What you need to know



## Key Features

- ✓ Can be sold to Both Resident and Non-Residents
- ✓ Whole of Life Protection till 95 years with Savings Potential
- ✓ Flexibility to choose type of life cover – Single Life/Joint Life First Death/Joint Life Both Death
- ✓ Flexibility to choose the amount of life cover – Min. \$100,000; Max. \$10,000,000
- ✓ Built in Accidental Death Cover up to \$5,000,000
- ✓ Flexibility to add optional riders - Critical Illness/Total & Permanent Disability/Waiver of Premium/War Risk/Health Cover Abroad
- ✓ Multiple Maturity Options to suite client's investment objectives (Lump-sum / Annuity / Lump-sum + Annuity)
- ✓ Options to choose from 180+ direct funds, Unlimited FREE switches & FREE Premium Redirection
- ✓ Two Partial Withdrawals per year after completion of 2 policy years
- ✓ Loans available against the policy to meet unforeseen needs

## Plan Summary

This is a market linked Variable Universal Plan

PLAN DETAILS		
<b>Entry Age of Life Assured (LA)</b>	20 to 65 years	
<b>Age at Maturity</b>	Maximum 95 Years	
<b>Minimum Payment Term</b>	10 Years	
<b>Maximum Payment Term</b>	20 Years or Up to Age 95	
<b>Minimum Face Amount</b>	\$ 100,000	
	<b>Residents</b>	<b>Non Residents</b>
<b>Maximum Face Amount</b>	\$ 50,000,000	\$ 2,000,000
<b>Premium Payment Frequency</b>	Annually / Semi Annually / Quarterly /Monthly	
<b>Minimum Premium</b>	\$ 1800 (\$ 150 per month)	
<b>Maximum Premium</b>	10 times annual modal premium	

## Charges:

	Year 1 & 2	Year 3+		Year 3 to Year 10
<b>Premium Load</b>	85% * Annual Premium	6%* Annual remium	<b>Annual Premium Charge</b>	3% * Annual Premium

	Year 3 to Year 10	Year 11+	M&E Charge
<b>Admin Charge</b>	\$ 10 Per Month	\$ 5 Per Month	1.5% of p.a.of Account Value - Year 1 - 10 1% of p.a.of Account Value - Year 11 +

\*Subject to policy terms and conditions.

\*\* For internal use only not to be given to the customer.