

What you need to know



Key Features

- ✓ Can be sold to Both Resident and Non-Residents
- ✓ Upfront Bonus & Fund Persistency Bonus
- ✓ Free Short Term Incapacity (on sickness & accident) and ILOE Benefits for resident customers
- ✓ Four FREE Partial Withdrawals starting from 25th Month
- ✓ 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
- ✓ Loans available against the policy to meet unforeseen needs

Plan Summary

This is a market linked Variable Universal Plan

PLAN DETAILS				
Entry Age of Life Assured (LA)	1 Month to 85 Years			
Age at Maturity	Maximum 95 Years			
Minimum Policy Term	5 Years			
Maximum Policy Term	25 Years			
Premium Paying Term	5 to 25 years, same as Policy Term			
Premium Payment Frequency	Annually / Semi Annually / Quarterly / Monthly			
	PPT	5-7 YRS	8-10 YRS	11-20 YRS
Minimum Premium	Premium	\$ 7,200	\$ 4,800	\$ 2,400
Maximum Premium	No Limit			

Charges:

Premium Charge: 5% of Annual Premium

Admin Charge:

M&E Charge: 1.44% p.a. of Account Value

Policy Term	5-7 Years	8-10 Years	11-15 Years	16-20 Years	21-25 Years
Charge % of Capital Account Value	3.5% * Capital Account Value	4% * Capital Account Value	4.5% * Capital Account Value	5% * Capital Account Value	6% * Capital Account Value

Built-In Benefits	Age 18 to 65	Age 66 to 95
Short Term Incapacity Benefit	Incapacity due to Accident/Sickness or Involuntary Loss of Employment	Incapacity due to Accident Only
Waiting Period	3 months, No waiting period for Incapacity due to Accident	6 months
Benefit Period	24 months – Incapacity due to Accident/Sickness 12 months – ILOE	12 months (Accident only)
Excess Period	3 months – Incapacity due to Sickness or accident, 3 months – ILOE	

UPFRONT BONUS		FUND PERSISTENCY BONUS	
Annual Premium	Bonus Rate	Month	% of A/C Value of Accumulation Account
≤ \$5999 (\$200 to \$499 per month)	1%	31 – 60	0.24% p.a.
\$6000 to \$14399 (\$500 to \$1199 per month)	2%	61 – 120	0.48% p.a.
\$14400 to \$21599 (\$1200 to \$1799 per month)	3%	121 – 180	0.72% p.a.
\$21600 & above (\$1800 & Above per month)	4%	181 +	0.96% p.a.

*Subject to policy terms and conditions.

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