



## PRODUCT SUMMARY – #GOASSURE

In this Product Summary, “we, “us”, “our” refer to Tokio Marine Life Insurance Singapore Ltd.

### Plan Description

#goAssure is a regular premium whole life, investment-linked insurance policy that gives you both protection coverage that adapts to your changing lifestyle needs, while potentially grows your investment.

The plan offers protection coverage against death, terminal illness and total and permanent disability. You have the flexibility to choose the protection amount, and the protection age on which your protection coverage will reduce significantly to focus on wealth accumulation. Through this, you will be able to customise your plan to suit your protection and financial needs.

The plan offers you a large sum assured discount on the monthly protection charges as well as bonuses (Achievement bonus and Wellness bonus) to reward you when you achieve certain milestones. It also offers additional flexibility such as guaranteed extra protection option and penalty-free withdrawals or premium holidays at certain life and contingency events.

The plan allows you to choose your preferred minimum contribution period of 5 years, 10 years, 15 years, 20 years or 25 years. It boosts your investment with bonuses and 100% of the premiums paid will be used to invest into one or more fund(s) of your choice.

The plan is available for cash payment mode only.

### Plan Benefit

#### Death Benefit

If the life assured dies while the policy is in force, we will pay the Death Benefit as follows:

On or before the policy anniversary on which the life assured is at Protection Age	After the Policy Anniversary on which the Life Assured is at Protection Age
The higher of the following: (i) Basic Sum Assured less any withdrawals from the Initial Units Account <sup>1</sup> and Accumulation Units Account <sup>2</sup> ; or (ii) 100% of the sum of Initial Units Account value and Accumulation Units Account value, less indebtedness.	101% of the sum of Initial Units Account value and Accumulation Units Account value, less indebtedness.

The policy terminates after the payment of Death Benefit. Any Top-up Units Account<sup>3</sup> value will also be paid together with the Death Benefit.

A monthly protection charge will be levied. Please refer to Monthly Protection Charge (“MPC”) under Fees and Charges.

<sup>1</sup>Initial Units Account refers to the account to which units purchased with the regular premium due during the first 48 months of the policy from the commencement date and units purchased with the Initial Bonus shall be allocated.

<sup>2</sup>Accumulation Units Account refers to the account to which units purchased with the regular premium due from the 49<sup>th</sup> month of the commencement date and units purchased with the Loyalty Bonus, Achievement Bonus and Wellness Bonus shall be allocated.

<sup>3</sup>Top-up Units Account refers to the account to which units purchased with the recurring single premium and top-up premium shall be allocated.

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### **Protection Age**

You can choose a Protection Age ranging from age 65 to 99 (both inclusive).

During the policy duration, you may apply to change the Protection Age if all the following conditions are met:

- (a) The new Protection Age must be an integer between Age 65 and Age 99 (both Age 65 and Age 99 inclusive);
- (b) The new Protection Age must be at least five (5) years apart from the life assured's attained age;
- (c) You may change the Protection Age only when the life assured's attained age is at least ten (10) policy year before the Policy Anniversary on which the life assured is at Protection Age;
- (d) There is no previous admitted claim and there is no pending claim being reviewed by us under this policy within the policy coverage term; and
- (e) The Protection Age may be changed up to a maximum of three (3) times per lifetime.

We reserve the right to vary the number of times a change in protection age may be exercised under this policy at any time.

### **Terminal Illness (TI) Benefit**

If the life assured is diagnosed with Terminal Illness while this policy is in force, we will pay the Death Benefit upon proof of Terminal Illness satisfactory to us up to the TI Limit. The policy terminates if the death benefit is fully paid. Otherwise, any amount in excess of the TI Limit will be payable on subsequent insured event(s).

#### **TI Limit**

The maximum TI benefit payable, inclusive of all other policies and riders issued by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

#### **Definition of TI**

TI means the conclusive diagnosis of an illness that is expected to result in the death of the life assured within 12 months. This diagnosis must be supported by a specialist and confirmed by our appointed medical practitioner. TI in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

### **Total and Permanent Disability (TPD) Benefit**

If the life assured becomes totally and permanently disabled while the policy is in force, we will pay the TPD benefit as follows:

On or before the policy anniversary on which the life assured is at Protection Age	After the Policy Anniversary on which the Life Assured is at Protection Age
Death Benefit multiply by TPD Acceleration Ratio <sup>4</sup>	TPD coverage cease

We will reduce the basic sum assured by the TPD sum assured. The policy continues at the reduced basic sum assured, Initial Units Account value and Accumulation Units Account value if there is any remaining basic sum assured. Any future Regular Premium will not be adjusted.

The policy terminates if the basic sum assured is fully paid. Any remaining policy value will be paid out.

<sup>4</sup>*TPD Acceleration Ratio equals to TPD Sum Assured divided by Basic Sum Assured.*

#### **TPD Limit**

The maximum TPD benefit payable, inclusive of all other policies and riders issued by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

#### **Definition of TPD**

*At any age until the policy anniversary on which the life assured is age 18 next birthday*

The life assured, due to accident or sickness, is disabled to such an extent which:



- (a) requires confinement to a home, hospital or other institution;
- (b) requires constant care and medical attention;
- (c) has persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us (“TPD Period”); and
- (d) in the view of a medical practitioner appointed by us, be deemed permanent;

*After the policy anniversary on which the life assured is age 18 next birthday and until the policy anniversary on which the life assured is age 65 next birthday*

The life assured, due to accident or sickness, becomes:

- (a) disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or
  - (b) unable to perform at least 3 of the 6 “Activities of Daily Living” even with any assistive device, and requires the physical assistance of another person throughout the entire activity;
- and such disability must:
- (i) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us (“TPD Period”); and
  - (ii) in the view of a medical practitioner appointed by us, be deemed permanent;

*After the policy anniversary on which the life assured is age 65 next birthday and until the policy anniversary on which the life assured is age 70 next birthday*

The life assured, due to accident or sickness, becomes totally and permanently:

- (a) unable to perform at least 2 of the 6 “Activities of Daily Living” even with any assistive device; and requires the physical assistance of another person throughout the entire activity;
- (b) such disability must have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us (“TPD Period”); and
- (c) in the view of a medical practitioner appointed by us, be deemed permanent.

“Activities of Daily Living” are

- (i) Transferring : the ability to move from a bed to an upright chair or wheelchair and vice versa
- (ii) Mobility : the ability to move indoors from room to room on level surfaces
- (iii) Toileting : the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (iv) Dressing : the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (v) Washing : the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (vi) Feeding : the ability to feed oneself once food has been prepared and made available

*At any age until the policy anniversary on which the life assured is age 99 next birthday*

The life assured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (a) sight in both eyes;
- (b) any 2 limbs at or above the wrist or ankle; or
- (c) sight in one (1) eye and any one (1) limb at or above the wrist or ankle.

### **Initial Bonus**

While the policy is in force, an initial bonus will be paid in the first four (4) policy years upon receipt of each regular premium.

Initial bonus = Applicable initial bonus rate (based on initial Basic Sum Assured as at the commencement date, and the sum assured band, as set out below) x each regular premium received

(i) Initial Bonus rates for sum assured band 100,000 - 199,000:

Policy Year	Minimum Contribution Period				
	5 years	10 years	15 years	20 years	25 years

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1	0.00%	1.00%	2.00%	3.00%	4.00%
2	0.00%	2.00%	3.00%	4.00%	5.00%
3	0.00%	3.00%	4.00%	5.00%	6.00%
4	0.00%	5.00%	6.00%	7.00%	8.00%

(ii) Initial Bonus rates for sum assured band 200,000 - 299,000:

Policy Year	Minimum Contribution Period				
	5 years	10 years	15 years	20 years	25 years
1	1.00%	2.00%	3.00%	4.00%	5.00%
2	1.00%	3.00%	4.00%	5.00%	6.00%
3	2.00%	4.00%	5.00%	6.00%	7.00%
4	2.00%	6.00%	7.00%	8.00%	9.00%

(iii) Initial Bonus rates for sum assured band 300,000 and above:

Policy Year	Minimum Contribution Period				
	5 years	10 years	15 years	20 years	25 years
1	2.00%	3.00%	4.00%	5.00%	6.00%
2	2.00%	4.00%	5.00%	6.00%	7.00%
3	3.00%	5.00%	6.00%	7.00%	8.00%
4	3.00%	7.00%	8.00%	9.00%	10.00%

The initial bonus will be allocated to the policy in the form of additional units to the Initial Units Account and it will be in accordance with your latest investment allocation instructions. The additional units will be purchased at the unit price on the next pricing day following the day the initial bonus is payable.

No initial bonus will be paid on any recurring single premium and top-up premium received by us.

We reserve the right to vary the initial bonus rates as set out in the policy, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

### Loyalty Bonus

While the policy is in-force, we will pay an annual loyalty bonus at the end of each policy year, starting from the eleventh policy anniversary until end of minimum contribution period.

During minimum contribution period, loyalty bonus will be paid in accordance to the formula below:

$$\text{Loyalty Bonus} = \text{Adjustment Factor} \times \text{Loyalty Bonus Rate} \times \text{Accumulation Units Account value}$$

$$\text{Adjustment Factor} = \frac{\text{Total regular premium paid in policy year} - \text{Total withdrawal made from Accumulation Units Account in policy year}}{\text{Annualised regular premium committed at commencement date}}$$

(i) The annual Loyalty Bonus rate is set out as below:

Loyalty Bonus Rate per annum	Minimum Contribution Period				
	5 years	10 years	15 years	20 years	25 years
End of Policy Year 11 to end of Minimum Contribution Period	N.A.	N.A.	1.20%	1.20%	1.20%

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- (ii) The maximum and minimum of the Adjustment Factor are one and zero, respectively.
- (iii) When the Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge is granted for withdrawals made from Accumulation Units Account, and/or Premium Holiday taken, up to the stipulated limits as provided under Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge, such withdrawals and non-payment of Regular Premium shall not be taken into account when determining the Adjustment Factor.

No loyalty bonus will be paid when the policy is on premium holiday.

The loyalty bonus will be allocated to the policy in the form of additional units to the Accumulation Units Account and it will be in accordance with your latest investment allocation instructions. We will calculate the amount of loyalty bonus to be allocated to the policy based on the Accumulation Units Account value at the prevailing unit price on the policy anniversary. The additional units will be purchased at the unit price on the next pricing day following the policy anniversary.

We reserve the right to vary the loyalty bonus rate as set out in the policy from time to time, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

**Achievement Bonus**

While the policy is in-force, we will pay an one-time achievement bonus at the end of minimum contribution period, subject to the following conditions:

- (i) All annualised regular premium committed at commencement date are fully paid when due during the minimum contribution period;
- (ii) There is no premium holiday taken during the minimum contribution period;
- (iii) There is no reduction in the Regular Premium during the minimum contribution period; and
- (iv) There is no withdrawal made from Accumulation Units Account during the minimum contribution period.

No Achievement Bonus will be paid if any of the above conditions are not fulfilled. When the Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge is granted for withdrawals made from Accumulation Units Account, and/or Premium Holiday taken, up to the stipulated limits as provided under Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge, such withdrawals and non-payment of Regular Premium shall not be taken into account when determining the entitlement of Achievement Bonus.

Achievement Bonus = Achievement Bonus rate for the applicable Minimum Contribution Period x Accumulation Units Account Value

Achievement Bonus rate for the applicable minimum contribution period are set out below:

Minimum Contribution Period	Achievement Bonus rate
5 years, 10 years	0.00%
15 years, 20 years, 25 years	3.50%

The Achievement Bonus will be allocated to this policy in the form of additional units to the Accumulation Units Account in accordance with your latest investment allocation instructions. We will calculate the amount of Achievement Bonus to be allocated to this policy based on the Accumulation Units Account Value at the prevailing unit price at the end of the minimum contribution period. The additional units will be purchased at the unit price on the next pricing day following the end of minimum contribution period.

We reserve the right to vary the Achievement Bonus rate as set out in this Policy from time to time, by giving You reasonable written notice or where required by applicable regulations, such minimum period of written notice.

**Wellness Bonus**

While the policy is in-force, we will pay an one-time wellness bonus at the end of five (5) policy years after the end of the minimum contribution period, subject to the following conditions:

- (i) All annualised regular premium committed at commencement date are fully paid when due during the minimum contribution period;
- (ii) There is no premium holiday taken during the minimum contribution period;
- (iii) There is no reduction in the Regular Premium during the minimum contribution period;
- (iv) There is no withdrawal made from Accumulation Units Account during the minimum contribution period; and

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- (v) There is no previous admitted claim and there is no pending claim being reviewed by us under this policy at the end of five (5) policy years after the end of the minimum contribution period.

No Achievement Bonus will be paid if any of the above conditions are not fulfilled. When the Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge is granted for withdrawals made from Accumulation Units Account, and/or Premium Holiday taken, up to the stipulated limits as provided under Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge, such withdrawals and non-payment of Regular Premium shall not be taken into account when determining the entitlement of Achievement Bonus.

Wellness Bonus = Wellness Bonus rate for the applicable Minimum Contribution Period x Accumulation Units Account Value

Wellness Bonus rate for the applicable Minimum Contribution Period are set out below:

Minimum Contribution Period	Wellness Bonus rate
5 years	0.00%
10 years	3.50%
15 years	4.00%
20 years	6.00%
25 years	6.50%

The Wellness Bonus will be allocated to this policy in the form of additional units to the Accumulation Units Account in accordance with your latest investment allocation instructions. We will calculate the amount of Achievement Bonus to be allocated to this policy based on the Accumulation Units Account Value at the prevailing unit price at the end of the minimum contribution period. The additional units will be purchased at the unit price on the next pricing day following the end of minimum contribution period.

We reserve the right to vary the Wellness Bonus rate as set out in this Policy from time to time, by giving You reasonable written notice or where required by applicable regulations, such minimum period of written notice.

#### **Guaranteed Extra Protection (“GEP”) Option**

If the life assured is alive at the time of the occurrence of the life event while this policy is in force, you are granted an option to increase the basic/ TPD rider sum assured without further medical evidence of the life assured.

The life event is any of the following:

- Any change of marital status of the life assured;
- Life assured becomes a parent by having a new born child, or legally adopt a child;
- Life assured graduated from tertiary education; or
- Life assured purchases a property.

You may exercise the GEP Option, subject to the following conditions:

- (i) the GEP Option must be exercised before the policy anniversary on which the life assured is age 50 next birthday;
- (ii) You may exercise GEP Option under the basic plan and TPD rider, up to a maximum of two (2) times per lifetime;
- (iii) there is no previous admitted claim and there is no pending claim being reviewed by us under this policy within the policy coverage term;
- (iv) the maximum increase in the Basic Sum Assured for each exercise of GEP Option is SGD500,000 or 50% of the Basic Sum Assured, whichever is lower;
- (v) the maximum increase in TPD Sum Assured for each exercise of GEP Option is SGD500,000 or 50% of the TPD Sum Assured, whichever is lower. The total TPD Sum Assured must not exceed the Basic Sum Assured;
- (vi) written application for any exercise of GEP Option, together with the relevant documentary proof relating the life event, must be submitted to us within 90 days from the date of occurrence of the life event.





The increase in the basic/ TPD rider sum assured shall be effective on the next Policy Monthiversary\* following the date of our approval. The monthly protection charge will be computed based on the increased sum assured.

Regardless of the number of option(s) exercised under this policy, or any other policies or riders providing the same benefits as determined by us in respect of the same life assured, the aggregate of the coverage amount of all new insurance policies and new disability benefit(s) issued pursuant to such options exercised shall not exceed SGD500,000 per life respectively (for policies issued in other currencies, a conversion rate as determined by us will apply).

*\*Policy Monthiversary means the same day as the commencement date in monthly intervals from the commencement date. If the day of the commencement is not present in a relevant calendar month, the last day of that calendar month will be treated as the Policy Monthiversary.*

### **Waiver of Partial Withdrawal Charge and/or Premium Shortfall Charge**

After the first four (4) policy years and until the end of minimum contribution period, you may request for waiver of partial withdrawal charge and/or premium shortfall charge within 90 days from the occurrence of the following events:

- (i) the life assured is confined in a hospital for at least five (5) consecutive days in one (1) admission; or
- (ii) the life assured is retrenched and remain unemployed for at least 30 consecutive days before reaching Age 65.

Subject to our approval, a waiver of partial withdrawal charge will grant you the option to apply a partial withdrawal from the Accumulation Units Account up to 15% of the prevailing Accumulation Units Account Value without incurring partial withdrawal charge.

Subject to our approval, a waiver of premium shortfall charge will grant you the option to apply premium holiday or reduce the regular premium for up to twelve (12) months without incurring premium shortfall charge.

We will grant the waiver of partial withdrawal charge and/or premium shortfall charge up to a maximum of 3 times per lifetime.

The waiver of partial withdrawal charge and/or premium shortfall charge shall automatically cease after the end of minimum contribution period.

We will not grant the waiver of partial withdrawal charge and/or premium shortfall charge if the confinement in hospital arises directly or indirectly, wholly or partly from any of the following:

- (i) any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
- (ii) the life assured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner;
- (iii) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition unless the infection arose in accordance with the definition of HIV due to Blood Transfusion and Occupational Acquired HIV;
- (iv) donation of any of the Life Assured's organs;
- (v) a pre-existing condition;
- (vi) overseas medical treatment;
- (vii) pregnancy or complications from pregnancy, childbirth, abortion, miscarriage, prenatal or postnatal care, birth control, sterilisation and treatment or tests pertaining to fertility;
- (viii) psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction;
- (ix) elective cosmetic or plastic surgery for purposes of beautification except constructive surgery to treat functional defect due to Injury sustained;
- (x) treatments for obesity, weight reduction or weight improvement;
- (xi) medical or surgical procedures which are experimental in nature or not generally accepted as standard medical treatment by the medical profession;
- (xii) sex-change operations;
- (xiii) war or any act related to it, or service in the armed forces or in a civil defense force supporting any country at war;
- (xiv) riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim; or



- (xv) injuries arising while engaging in hazardous sports such as speed racing (boat, horse or automobile), mountaineering or rock climbing necessitating the use of guides or ropes, skiing or any kind including jet-ski, skating sport, parachuting (unless trying to save human life), ballooning, hang gliding, bungee-jumping, and underwater activities involving the use of breathing apparatus.

We will not grant the waiver of partial withdrawal charge and/or premium shortfall charge if:

- (i) the date of retrenchment is within 90 days from the issue date, or the last reinstatement date of the policy (where applicable);
- (ii) you are aware of the retrenchment before the issue date, or the last reinstatement date (where applicable);
- (iii) you are self-employed, or are an independent contractor or sole proprietor at the date of retrenchment;
- (iv) the employer is your relative;
- (v) you or your relative
  - a. hold a substantial interest; or
  - b. are in a position to exercise control over the appointment and termination of employees, in the company, club, corporation, limited liability partnership, society, association or partnership (or such other similar body whether incorporated or unincorporated) which employs you;
- (vi) the retrenchment arises out of your:
  - a. retirement;
  - b. resignation;
  - c. termination or suspension due to willful or deliberate misconduct or unlawful behavior;
  - d. natural expiry of the employment contract;
  - e. leave of absence whether paid or unpaid;
  - f. military discharge; or
  - g. any voluntary forfeiture of income by you;
- (vii) if you suffer from retrenchment from a full-time employment which you have not worked for at least 6 consecutive months immediately prior to the retrenchment.

We reserve the right to vary the number of times a waiver of partial withdrawal charge and/or premium shortfall charge may be granted under this policy at any time.

## Subscription of Units

### Regular Premium

Regular premium for #goAssure are payable throughout the policy term.

The minimum amount of each regular premium (“Minimum Regular Premium”) payable for each minimum contribution period and premium mode is set out below, which will be determined by us from time to time at our discretion:

Minimum Contribution Period Premium Mode	Minimum Regular Premium				
	5 Years	10 Years	15 Years	20 Years	25 Years
Annual	6,000	3,600	2,400	1,800	1,500
Half-Yearly	3,000	1,800	1,200	900	750
Quarterly	1,500	900	600	450	375
Monthly	500	300	200	150	125

100% of the regular premium paid will be used to purchase units in accordance with your latest investment allocation instructions for the policy.

Regular premium due during the first 48 months of the policy from the commencement date will be used to purchase initial units and allocated to the Initial Units Account. Regular premium due from the 49<sup>th</sup> month of the commencement date will be used to purchase accumulation units and allocated to the Accumulation Units Account.

For initial regular premium required for issuance of the policy, we will use the unit price on the next pricing day following the date we issue the policy. For any subsequent regular premium, we will use the unit price on the next pricing day following the premium due date. For all premiums due but not received by the premium due date, we will use the unit price on the next pricing day following the receipt of the premiums.



### **Reduction in Regular Premium**

You may apply to reduce the regular premium amount payable, after the regular premium for the first four (4) policy years have been paid to us, subject to the following conditions:

- (i) minimum regular premium; and
- (ii) minimum regular premium reduction amount.

The minimum regular premium reduction amount will be determined by us from time to time.

When there is a reduction in regular premium amount payable, a premium shortfall charge will be imposed.

If recurring single premium is being paid concurrently with regular premium, the recurring single premium will be reduced first before reducing the regular premium.

### **Increase in Regular Premium**

This option is only applicable if you have previously reduced your regular premium.

If you have reduced the regular premium, you may send us a written request to increase your regular premium up to the annualised regular premium committed at commencement date.

When the regular premium amount payable is increased up to the annualised regular premium committed at commencement date, the premium shortfall charge will cease.

The minimum increase in regular premium will be determined by us from time to time.

### **Recurring Single Premium**

You may apply to pay recurring single premium at any time after 1 year from the commencement date. The premium mode and method of payment must follow that of the regular premium.

The minimum amount and maximum amount for each recurring single premium payable for each premium mode is set out below, which will be determined by us from time to time at our discretion:

Premium Mode	Minimum Recurring Single Premium SGD (\$)	Maximum Recurring Single Premium SGD (\$)
Annual	\$600	\$20,000
Half-Yearly	\$300	\$10,000
Quarterly	\$150	\$5,000
Monthly	\$50	\$1,600

100% of each recurring single premium paid net of premium charge will be used to purchase units and allocated to the Top-up Units Account in accordance with your latest investment allocation instructions of the policy and at the unit price on the next pricing day following the date of our:

- (i) acceptance of your application to pay a recurring single premium; or
  - (ii) the premium due date,
- whichever is later.

For all recurring single premium due but not received by the premium due date, we will use the unit price on the next pricing day following the receipt of the premiums.

You may notify us in writing should you decide to reduce or increase your recurring single premium or stop paying recurring single premium. Reduction or increase in recurring single premium amount will be subject to the following conditions:

- (i) the minimum/ maximum recurring single premium; and
- (ii) the minimum increase/ reduction in recurring single premium amount.

The minimum increase/ reduction in recurring single premium amount will be determined by us from time to time.

During premium holiday, you may be allowed to resume paying recurring single premium only if the regular premium payment has resumed and the regular premium amount is equivalent to the annualised regular premium amount committed at commencement date.

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### Top-up Premiums

You may apply to pay top-up premium at any time after the first policy anniversary.

The minimum amount for each top-up premium is \$1,000 (in all policy currency), subject to a cap of \$20,000 (in the policy currency) per policy year, which will be determined by us from time to time at our discretion.

100% of top-up premium paid net of premium charge will be used to purchase units in the Top-up Units Account in accordance with your investment allocation instructions and at the unit price on the next pricing day following the date of our:

- (i) acceptance of your application to pay a top-up premium; or
  - (ii) receipt of the top-up premium,
- whichever is later.

### Premium Holiday

You may stop paying regular premium after the regular premiums for the first four (4) policy years have been paid.

#### Basic Plan Upon a Premium Holiday

When the policy is on premium holiday, the basic plan will remain intact so long as there is sufficient policy value for the deduction of fees and charges.

When the policy is on premium holiday, a premium shortfall charge will be imposed.

The premium holiday ends when you resume paying regular premium.

#### Riders Upon a Premium Holiday

When the policy is on premium holiday, all unit-deducting riders (if any) shall remain intact as long as the basic plan remains in force and there is sufficient policy value for unit deduction. Otherwise, all riders will terminate.

**NOTE:** If you stop paying the regular premium in the first four (4) policy years, the entire policy will be terminated automatically even if:

- there was any recurring single premium and top-up premium paid into the policy before; and/or
- there was any remaining policy value in the policy at the point of termination.

### Redemption of Units

#### Partial Withdrawal

You may request for a partial withdrawal of policy value from the fifth policy year onwards while the policy is in force provided the minimum amount to be withdrawn is at least \$500 (in the policy currency) per transaction or any other amount as determined by us from time to time.

You may apply to withdraw part of the policy value by specifying the fund(s) to be deducted with the following conditions:

- (i) During minimum contribution period, you may apply to partially withdraw from the Accumulation Units Account and/ or Top-up Units Account, provided that (a) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by us from time to time, otherwise all units in that fund must be fully withdrawn; and (b) the remaining policy value must be at least \$3,000 (in the policy currency) or any other amount as determined by us from time to time ("**Minimum Account Value**").
- (ii) After the minimum contribution period, you may apply to partially withdraw from the Initial Units Account, Accumulation Units Account and/ or Top-up Units Account provided that (a) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by Us from time to time at our discretion, otherwise all units in that fund must be fully withdrawn, and (b) the remaining policy value must be at least the Minimum Account Value.

Each amount to be withdrawn partially from the policy shall be capped at the amount of surrender value (if any) less indebtedness, otherwise the policy will terminate.



A partial withdrawal charge will be imposed on each partial withdrawal request from the Accumulation Units Account during the minimum contribution period. The partial withdrawal amount requested net of the partial withdrawal charge will be paid.

We will calculate the number of units to be deducted equivalent in value to the partial withdrawal amount requested based on the prevailing unit price on the date we accept your partial withdrawal request. The units will then be sold at the unit price on the next pricing day. Due to market fluctuation, the unit price at which the units are sold may differ from the unit price used to calculate the partial withdrawal amount requested. As such, the actual proceeds derived from the redemption may be different from the partial withdrawal amount requested. The proceeds derived from the redemption will be in the policy currency.

### **Regular Withdrawal**

You may request to withdraw regularly from the Initial Units Account, Accumulation Units Account and Top-up Units Account after the minimum contribution period while the policy is in force.

You can request to withdraw on an annual, half-yearly, quarterly or monthly basis subject to:

- (i) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by us from time to time, otherwise all units in that fund must be fully withdrawn; and
- (ii) the remaining policy value must be at least the Minimum Account Value.

The redemption of units will be transacted at the unit price on the next pricing day. In the event there are any Pending Transactions, we will execute your application for redemption after completion of the Pending Transactions and at the unit price of the respective funds on the next pricing day following such completion. All proceeds derived from the redemption will be in the policy currency.

Regular withdrawal will cease:

- (i) upon written request from you; or
- (ii) upon termination of the policy

*Pending Transactions means the transactions as set out in the Product Summary, sections "Subscription of Units", "Redemption of Units", "Fund Switch" and "Fees and Charges", which are not completed:*

- (i) as they are in progress; and/or
- (ii) due to operational reasons, including but not limited to unit prices of the fund(s) or selected fund(s) not having been received by us.

### **Full Surrender**

You may request for a full surrender of policy value at any time while the policy is in force. Upon a full surrender of this Policy during the minimum contribution period, the surrender value (if any) less indebtedness will be paid out. After minimum contribution period, the policy value less indebtedness will be paid out. The policy terminates thereafter.

## **Change in Sum Assured**

### **Reduction in Sum Assured**

Any application to reduce the Basic Sum Assured and TPD Sum Assured are not allowed during the minimum contribution period.

On or after the end of minimum contribution period, you may apply to reduce the Basic Sum Assured and/ or TPD Sum Assured, subject to our prevailing requirements and approval.

The reduced Sum Assured must be at least \$100,000. For the avoidance of doubt, you are not allowed to reduce the Sum Assured if it is already less than \$100,000.

The reduction in Sum Assured shall be effective on the next Policy Monthiversary following the date of our approval. Afterwards, the monthly protection charge will be computed based on the reduced Sum Assured.

### Increase in Sum Assured

Any application to increase the Basic Sum Assured and TPD Sum Assured are not allowed, except as provided under Guaranteed Extra Protection (“GEP”) Option.

### Fund Switch

You may switch all or any of the units of one fund (“Original Fund”) to another fund (“Target Fund”) from time to time, subject to our prevailing rules and approval.

Units of the selected fund cannot be switched between the Initial Units Account, Accumulation Units Account and Top-up Units Account. The minimum amount you can switch out of a fund will be determined by us from time to time.

After each fund switch;

- (i) the remaining value of units in the Original Fund must not be less than the minimum amount determined by us. If the value of units in the Original Fund before the switch is less than the minimum amount determined by us, all the units in that Original Fund must be switched out; and
- (ii) the value of units in the Target Fund must not be less than the minimum amount as determined by us from time to time.

If we receive your fund switch request before 3.00 p.m. (Singapore time) on a business day, we will switch-out units of the Original Fund at the unit price on the next pricing day; otherwise we will use the unit price determined on the next available pricing day. In the event there are any Pending Transactions, we will execute the switch-out after completion of the Pending Transactions and at the unit price of the Original Fund on the next pricing day following such completion. The value of the units of the Original Fund will be converted into the policy currency. We will switch-in to the Target Fund based on the unit price of the Target Fund on the next pricing day in which the switch-in is to take effect.

### Investment Funds

We offer a suite of funds as set out in the offering fund documents available on our website, [www.tokiomarine.com](http://www.tokiomarine.com). We may from time to time change the address of our website without any reference to you. We may also make available additional funds or remove funds from time to time.

Please refer to the **Product Highlights Sheet, Fact Sheet and Fund Summary (“Fund Documents”)** of the relevant ILP sub-funds which form part of this product summary. These Fund Documents can be found on our website.

As the suite of ILP sub-funds offered through this product feeds 100% into the respective underlying funds, details of the ILP sub-fund such as investment objectives, focus and approach, as well as associated risks are identical to that of the underlying fund. As such, the prospectus of the respective underlying funds has been provided in place of the Fund Summary.

The auditor of the ILP sub-funds is PricewaterhouseCoopers LLP.

The financial year-end of the funds is 31 December. A relevant audit report will be prepared and sent to you by March in the following year. A semi-annual report will be prepared and sent to you by August. The latest semi-report or relevant audit report is available on our website.

Past performance is not an indication of future performance of the fund. Investments are subjected to investment and foreign exchange risks, including the possible loss of the principal amount invested.

### Dividend Distribution

If you choose to invest in ILP sub-fund(s) that pays dividends and it allows the payment of dividend in the form of cash, you have the option to either reinvest these dividends or receive payments of these dividends in the form of cash. You can only be entitled to dividend(s) if you are invested in the relevant ILP sub-fund(s) at the end of its

dividend declaration date (also known as “Record Date”). The dividend, once declared, is payable within 30 days from the Record Date (“Payment Date”).

If you choose to reinvest dividends and the ILP sub-fund(s) declares any dividend(s) thereafter, we will reinvest these dividends on your behalf on the next pricing day after Payment Date, and thereby increasing your units in these ILP sub-fund(s).

If you choose to receive the payment of dividends and the ILP sub-fund(s) declares any dividend(s) thereafter, you will receive these dividends by the Payment Date. We will only pay these dividends to you if the amount of dividend you are entitled to is at least \$50 in respective ILP sub-fund currency. If the dividend is less than \$50, we will reinvest that particular dividend on your behalf for additional units in the ILP sub-fund(s).

If you wish to change the instructions for the distribution option, you may write to inform us at least 30 days before the Record Date. We will then follow this instruction for the upcoming and subsequent dividend distributions.

For any transactions (including surrender, full withdrawal and full switch-out) performed after Record Date, or if the policy lapse after Record Date, you are still entitled to the dividend distribution.

If the policy is cancelled during the Free-Look Period and before the Payment Date, you will not be entitled to the dividend distribution.

A dividend statement will be made available to you each time dividend is distributed.

The payment of dividend is subject to the following conditions:

- a. During the minimum contribution period, you may receive the dividend in the form of cash from the Accumulation Units Account and Top-up Units Account. The dividend from the Initial Units Account will automatically be reinvested during minimum contribution period.
- b. After the minimum contribution period, you may receive the dividend in the form of cash from the Initial Units Account, Accumulation Units Account and Top-up Units Account.

For avoidance of doubt, partial withdrawal charge will not apply to the payment of dividends in the form of cash.

## Fees and Charges

### Initial Charge

During the minimum contribution period, an initial charge will be deducted monthly on each Policy Monthiversary through deduction of units from the Initial Units Account based on the unit price on the next pricing day following the Policy Monthiversary.

$$\text{Monthly Initial Charge in Policy Year N} = \frac{\text{X\% (based on selected Minimum Contribution Period)}}{12} \times \text{Initial Units Account Value} \times \text{N}$$

where N refers to the policy year of the policy.

The Initial Charge rate on a per annum basis are set out below:

Minimum Contribution Period	Initial Charge Rate X%
5 Years	1.12%
10 Years	0.65%
15 Years	0.45%
20 Years	0.35%
25 Years	0.30%

We will continue to deduct for the initial charge during premium holiday.

**Policy Charge**

During the minimum contribution period, a policy charge will be deducted monthly from the Accumulation Units Account from the 49th policy month and payable until the end of Minimum Contribution Period based on the unit price on the next pricing day following the Policy Monthiversary.

$\text{Monthly Policy Charge in Policy Year N} = \frac{1.0\% \text{ per annum}}{12} \times \text{Annualised Regular Premium committed at Commencement Date} \times N$
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where N refers to the policy year of the policy.

We will continue to deduct for the policy charge during premium holiday.

If there is insufficient Accumulation Units Account value to deduct the policy charge, we will deduct any outstanding policy charge from the Initial Units Account and/ or Top-up Units Account. The policy will terminate when there is insufficient policy value to deduct any outstanding policy charge.

**Monthly Protection Charge (“MPC”)**

A MPC will be levied monthly in advance up to the Policy Anniversary on which the life assured is at Protection Age. The MPC will be deducted, notwithstanding the Policy being on Premium Holiday.

MPC will be computed based on the basic sum at risk\*\* and TPD sum at risk^^, using the MPC rates based on the age, sex, smoker status, and sum assured band of the life assured on each policy monthiversary. The MPC rates are shown in the Appendix A - Monthly Rates for Monthly Protection Charges (For Death) and Monthly Rates for Monthly Protection Charges (For TPD). The basic sum at risk and TPD sum at risk are calculated based on the prevailing unit price on the Policy Monthiversary.

We will calculate the number of units to be deducted based on the prevailing unit price on the Policy Monthiversary. The units will then be sold at the unit price of the next pricing day. Due to market fluctuation, the unit price at which the units are sold may differ from the unit price used to calculate the MPC payable. As such, the actual MPC amount deducted may be different.

If there is insufficient Accumulation Units Account value to deduct the MPC, we will deduct any outstanding MPC from the Initial Units Account and/ or Top-up Units Account. The policy will terminate when there is insufficient policy value to deduct any outstanding MPC.

We will continue to deduct for the MPC during premium holiday.

The MPC (For Death) rates and MPC (For TPD) rates are guaranteed.

A large size discount on MPC (For Death) and MPC (For TPD) is applicable based on sum assured band as stated below.

Sum Assured Band	<u>Applicable Discount on MPC (For Death) based on sum assured band:</u>	<u>Applicable Discount on MPC (For TPD) based on sum assured band:</u>
	Discount	Discount
100,000 - 199,000	0.0%	0.0%
200,000 - 299,000	5.0%	5.0%
300,000 and above	10.0%	10.0%

The above discount on MPC (For Death) and MPC(For TPD) are not guaranteed. We reserve the right to revise the rates by giving You reasonable written notice or of such minimum period as may be required by the applicable codes or such other regulatory requirements.

**\*\*Basic sum at risk means Basic Sum Assured less any withdrawals from Initial Units Account and Accumulation Units Account, less 100% of the sum of Initial Units Account Value and Accumulation Units Account Value. If 100% of the sum of Initial Units Account Value and Accumulation Units Account Value is greater than or equal to the**

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*Basic Sum Assured less any withdrawals from Initial Units Account and Accumulation Units Account, the basic sum at risk will be zero.*

*^^TPD sum at risk equals to Basic sum at risk multiply by TPD Acceleration Ratio.*

**Premium Charge for Recurring Single Premium and Top-up Premium**

A 5% premium charge will be imposed on each recurring single premium and top-up premium. This charge will be deducted prior to the allocation of the recurring single premium and top-up premium to the policy.

**Administrative Charge**

Nil

**Surrender Charge**

A surrender charge will be levied upon the surrender on or before the end of the minimum contribution period.

The surrender charge is calculated by multiplying the Initial Units Account value by the applicable surrender charge rate depending on the policy year at the point of surrender. The surrender charge will be deducted in calculating the surrender value of this policy.

The surrender charge rates are shown in the Appendix A - Surrender Charge.

**Partial Withdrawal Charge**

A partial withdrawal charge will be levied upon any partial withdrawal from the Accumulation Units Account at any time prior to the end of the minimum contribution period.

The partial withdrawal charge is calculated by multiplying the partial withdrawal amount by the applicable percentage.

The partial withdrawal amount requested net of the partial withdrawal charge will be paid to you.

The partial withdrawal charge rates are shown in the Appendix A - Partial Withdrawal Charge.

**Premium Shortfall Charge**

A premium shortfall charge will be levied monthly when:

- (i) a premium holiday is in effect; or
- (ii) there is a reduction in annualised regular premium payable by you to an amount lesser than that committed by you at commencement date,

at any time prior to the end of the minimum contribution period.

The premium shortfall charge will be deducted from the Accumulation Units Account monthly in advance.

The premium shortfall charge payable will be calculated in accordance with the following formula:

- (i) In the case of premium holiday, premium shortfall charge = OP x SC
- (ii) In the case of reduction in regular premium payable, premium shortfall charge = (OP - NP) x SC

Where,

OP	=	annualised regular premium committed by you at the commencement date.
NP	=	new regular premium amount payable after reduction.
SC	=	respective percentage for the applicable policy.

In the event that the premium shortfall charge is payable for a premium holiday and reduction in regular premium, the higher amount will be imposed.

We will calculate the number of units to be deducted based on the premium shortfall charge amount in proportion to the Accumulation Units Account value at the prevailing unit price on the Policy Monthiversary. The units will be sold at the unit price on the next pricing day. Due to market fluctuation, the Unit Price at which the Units are sold may differ from the Unit Price used to calculate the premium shortfall charge payable. As such, the actual premium shortfall charge amount deducted may be different.



If there is insufficient Accumulation Units Account Value to deduct the premium shortfall charge, we will deduct any outstanding premium shortfall charge from the Initial Units Account and/or Top-up Units Account. The policy will terminate when there is insufficient policy value to deduct any outstanding premium shortfall charge.

The premium shortfall charge will cease to be levied:

- (i) in the case of premium shortfall charge payable for a premium holiday, you resume payment of regular premium; or
- (ii) in the case of premium shortfall charge payable for a reduction in the regular premium amount payable, when the regular premium is increased up to the annualised regular premium committed at commencement date.

In any event, all premium shortfall charge shall cease to be levied at the end of the minimum contribution period.

The premium shortfall charge rates are shown in the Appendix A - Premium Shortfall Charge.

#### **Credit Card Charge**

When premiums are paid by credit card, we will impose a charge of 1.60% on each premium to cover charges imposed by the issuing company.

#### **Policy Currency Change Charge**

Nil

#### **Fund Management Fee**

The fund management fee for each of the funds is set out in the fund documents available on our website.

The fund management fee is already accounted for in the unit price<sup>^</sup> and is not an additional charge to the policy.

<sup>^</sup>Please refer to the attached **Investment-Linked Pricing of Units** which forms part of this Product Summary for details.

#### **Switching Charge**

There are no charges for fund switch.

#### **Charges Associated with Third Parties**

All bank charges associated with the receipt of premiums from you and/or transfer of proceeds to you; as well as any other charges, including but not limited to fees for currency conversion imposed by third parties, in connection with any transactions under this policy shall be borne by you.

#### **Notes:**

- (i) We reserve the right to vary any fees and charges, by giving you reasonable written notice or of such minimum period as may be required by the applicable codes or such other regulatory requirements.
- (ii) If there are any Pending Transactions, we may defer the calculation and deduction of the charges and in the event of such deferment, we will use the unit price on the next pricing day after completion of the Pending Transactions.

### **Free-Look Period**

You may cancel your policy by writing to us within 14 days after you have received the policy document. If the policy is sent by email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

If you exercise a free-look cancellation, we will refund the following:

- (i) the part of paid premiums not allocated with units;
- (ii) the value of the remaining units under the policy at the unit price on the next pricing day following the receipt of your written request;
- (iii) all fees and charges deducted from the policy; and
- (iv) 100% of the premiums paid for premium-paying rider(s) (if any),



less initial bonus and expenses, including medical and any other expenses incurred in assessing the risk under the policy (if any), subject to the total amount of premiums paid (without interest).

## Terminations

The policy will automatically terminate on the earliest of any of the following:

- (i) if the policy is terminated in accordance with the terms and conditions of the policy;
- (ii) the death of the life assured;
- (iii) reduction of the Basic Sum Assured to zero by accelerated payment(s);
- (iv) full surrender of the policy;
- (v) the policy value is insufficient to pay for any fees and charges;
- (vi) your written request and our acceptance of the application to terminate the policy;
- (vii) non-fulfillment of regular premium payment for the first four (4) policy years; or
- (viii) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

The TPD rider will automatically terminate on the earliest occurrence of any of the following:

- (i) if the TPD rider is terminated in accordance with the terms and conditions of the TPD rider;
- (ii) after the policy anniversary on which the life assured is at Protection Age;
- (iii) termination of the basic benefit to which this TPD rider is attached;
- (iv) a claim for TPD has been paid under the TPD rider; or
- (v) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Further, we may at our discretion terminate the policy at any time if such termination is necessary for compliance with the laws and subsidiary legislation relevant to any of the funds or their underlying funds.

## Exclusions

### Suicide

If the life assured dies by suicide, whether sane or otherwise, within one (1) year following the later of:

- (i) the issue date of the policy, our liability shall be limited to the higher of the surrender value or policy value minus initial bonus, determined on the next pricing day following the receipt of the death notification, less (i) all medical and other expenses incurred in assessing the risk under this policy; (ii) any indebtedness; and (iii) any benefit amounts previously paid under this policy; or
- (ii) the last Reinstatement Date of this Policy, Our liability shall be limited to the higher of the Surrender Value or Policy Value minus Initial Bonus, determined on the Pricing Day following the receipt of the death notification, less (i) any Indebtedness; and (ii) any benefit amounts previously paid under this Policy.

If the life assured dies by suicide, whether sane or otherwise, after one (1) year from the issue date or the last reinstatement date (where applicable) but within one (1) year from the date of any increase in the Basic Sum Assured, such increase will not be taken into account in computing the benefits payable under this policy.

### TPD

We will not pay the TPD benefit if any of such disability or loss sustained by the life assured is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition that was not communicated to Us before the issue date of this TPD Rider or the last reinstatement date of this TPD Rider, whichever is later;
- (b) any pre-existing condition before the date of any increase in the TPD Sum Assured (applicable to the increased portion of TPD Sum Assured via exercise of GEP Option);
- (c) any self-inflicted injury, whether the life assured is sane or otherwise;
- (d) any misuse or abuse of drugs and/or alcohol;



- (e) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
- (f) any war, invasion, act of foreign enemies, hostilities (whether war is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

### Mis-statement of Age / Sex / Smoker Status / Country of Residence

If the date of birth, sex, smoker status and/ or country of residence of the life assured was incorrectly stated in your proposal form to us, the terms of your policy and the benefits payable will be adjusted as we deem fit having regard to the correct age, sex, smoker status and/ or country of residence.

### General Risks Associated with an Investment in Collective Investment Schemes

Investments in collective investment schemes are subject to market risks, fluctuations in interest rates and foreign exchange rates, political instability, exchange controls, changes in taxation and foreign investment policies and other restrictions and controls which may be imposed by the relevant authorities in other countries. Investments in fixed-income securities are subject to default risks. In addition, investments in Asian and/ or emerging markets may be subject to volatility and a lack of liquidity.

Investments in collective investment schemes are designed to produce returns over the long-term and are not suitable for short-term speculation. Investors should not expect to obtain short-term gains from such investment.

Investors should be aware that the price of units in a collective investment scheme and the income of a collective investment scheme may fall or rise. Holders may not get back their original investment.

### Policy Owners' Protection

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### Important Notes

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

We reserve the right to terminate or suspend the top-up premiums, partial withdrawal and fund switch at our discretion. We shall not be responsible for any losses whatsoever arising from or attributable to our decision to suspend or terminate these facilities.

Past performance is not an indication of future performance of the fund. Investments are subjected to investment and foreign exchange risks, including the possible loss of the principal amount invested.

This Product Summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

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**APPENDIX A**

**Monthly Rates for Monthly Protection Charges (For Death), Per \$1,000 Basic Sum at Risk**

Age Next Birthday	Male Non-Smoker (\$)	Male Smoker (\$)	Female Non-Smoker (\$)	Female Smoker (\$)
1	0.0298	0.0298	0.0256	0.0256
2	0.0298	0.0298	0.0256	0.0256
3	0.0298	0.0298	0.0256	0.0256
4	0.0298	0.0298	0.0256	0.0256
5	0.0298	0.0298	0.0256	0.0256
6	0.0298	0.0298	0.0256	0.0256
7	0.0298	0.0298	0.0256	0.0256
8	0.0298	0.0298	0.0256	0.0256
9	0.0298	0.0298	0.0256	0.0256
10	0.0298	0.0298	0.0256	0.0256
11	0.0298	0.0298	0.0256	0.0256
12	0.0298	0.0298	0.0256	0.0256
13	0.0298	0.0298	0.0256	0.0256
14	0.0298	0.0298	0.0256	0.0256
15	0.0298	0.0298	0.0256	0.0256
16	0.0316	0.0316	0.0258	0.0258
17	0.0394	0.0451	0.0267	0.0294
18	0.0432	0.0509	0.0268	0.0316
19	0.0462	0.0550	0.0268	0.0338
20	0.0477	0.0611	0.0271	0.0338
21	0.0497	0.0646	0.0271	0.0338
22	0.0509	0.0652	0.0292	0.0366
23	0.0519	0.0669	0.0292	0.0366
24	0.0523	0.0722	0.0301	0.0428
25	0.0529	0.0756	0.0313	0.0444
26	0.0542	0.0762	0.0327	0.0465
27	0.0553	0.0765	0.0359	0.0496
28	0.0561	0.0785	0.0401	0.0576
29	0.0569	0.0828	0.0423	0.0592
30	0.0578	0.0856	0.0435	0.0600
31	0.0585	0.0866	0.0443	0.0651
32	0.0597	0.0882	0.0453	0.0680
33	0.0607	0.0884	0.0497	0.0718
34	0.0620	0.0894	0.0508	0.0750
35	0.0629	0.0911	0.0516	0.0773
36	0.0638	0.0969	0.0519	0.0797
37	0.0650	0.0995	0.0532	0.0797
38	0.0662	0.1013	0.0539	0.0860
39	0.0680	0.1070	0.0552	0.0860
40	0.0692	0.1102	0.0581	0.0926
41	0.0783	0.1258	0.0592	0.0932
42	0.0815	0.1318	0.0605	0.0972
43	0.0875	0.1439	0.0628	0.1026
44	0.0943	0.1554	0.0684	0.1139
45	0.1024	0.1702	0.0751	0.1287
46	0.1094	0.1887	0.0827	0.1426
47	0.1185	0.2055	0.0904	0.1563
48	0.1301	0.2284	0.0994	0.1728
49	0.1425	0.2520	0.1103	0.1946
50	0.1584	0.2769	0.1203	0.2101
51	0.1737	0.3079	0.1335	0.2347
52	0.1940	0.3390	0.1467	0.2552
53	0.2179	0.3788	0.1600	0.2805
54	0.2451	0.4253	0.1776	0.3077
55	0.2735	0.4774	0.1942	0.3395

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**Monthly Rates for Monthly Protection Charges (For Death) (Per \$1,000 Basic Sum at Risk)(Cont')**

Age Next Birthday	Male Non-Smoker (\$)	Male Smoker (\$)	Female Non-Smoker (\$)	Female Smoker (\$)
56	0.3066	0.5342	0.2130	0.3708
57	0.3453	0.5944	0.2328	0.4011
58	0.3882	0.6662	0.2550	0.4350
59	0.4350	0.7424	0.2780	0.4750
60	0.4870	0.8273	0.3023	0.5145
61	0.5468	0.9187	0.3299	0.5559
62	0.6124	1.0169	0.3575	0.5958
63	0.6882	1.1338	0.3894	0.6401
64	0.7754	1.2726	0.4215	0.6917
65	0.8795	1.4350	0.4600	0.7504
66	1.0371	1.6937	0.5272	0.8605
67	1.1835	1.9228	0.5935	0.9647
68	1.4830	2.4129	0.7523	1.2271
69	1.6791	2.7316	0.8847	1.4396
70	1.8824	3.0365	1.0512	1.6956
71	2.2411	3.5517	1.3269	2.1021
72	2.4366	3.7939	1.5409	2.3981
73	2.6298	4.0025	1.7550	2.6697
74	2.8371	4.2343	1.9711	2.9417
75	3.0873	4.5312	2.2082	3.2387
76	3.1661	4.5690	2.2822	3.2913
77	3.2419	4.6058	2.3638	3.3589
78	3.3342	4.6657	2.4607	3.4431
79	3.4325	4.7237	2.5418	3.4993
80	3.6859	4.9893	2.7517	3.7229
81	4.0953	5.4471	3.0133	4.0090
82	4.5479	5.9455	3.3933	4.4367
83	5.0508	6.4858	3.8220	4.9097
84	5.6060	7.0702	4.3025	5.4264
85	6.2195	7.7032	4.8425	5.9968
86	6.8990	8.3842	5.4469	6.6174
87	7.6489	9.1167	6.1228	7.2982
88	8.4684	9.9343	6.8773	8.0679
89	9.3728	10.8178	7.7189	8.9107
90	10.3666	11.7694	8.6587	9.8316
91	11.4570	12.7931	9.7058	10.8370
92	12.6530	13.8904	10.8677	11.9309
93	13.9531	15.1168	12.1522	13.1651
94	15.3718	16.4322	13.5746	14.5106
95	16.9180	17.8444	15.1429	15.9730
96	18.5845	19.4179	16.8614	17.6186
97	20.3900	21.0996	18.7489	19.4002
98	22.3401	22.8955	20.8075	21.3254
99	24.5047	24.5047	23.0843	23.0843





**Monthly Rates for Monthly Protection Charges (For TPD), Per \$1,000 TPD Sum at Risk**

Age Next Birthday	Male Non-Smoker (\$)	Male Smoker (\$)	Female Non-Smoker (\$)	Female Smoker (\$)
1	0.0053	0.0053	0.0053	0.0053
2	0.0053	0.0053	0.0053	0.0053
3	0.0053	0.0053	0.0053	0.0053
4	0.0053	0.0053	0.0053	0.0053
5	0.0053	0.0053	0.0053	0.0053
6	0.0053	0.0053	0.0053	0.0053
7	0.0053	0.0053	0.0053	0.0053
8	0.0053	0.0053	0.0053	0.0053
9	0.0053	0.0053	0.0053	0.0053
10	0.0053	0.0053	0.0053	0.0053
11	0.0053	0.0053	0.0053	0.0053
12	0.0053	0.0053	0.0053	0.0053
13	0.0053	0.0053	0.0053	0.0053
14	0.0053	0.0053	0.0053	0.0053
15	0.0053	0.0053	0.0053	0.0053
16	0.0055	0.0055	0.0053	0.0053
17	0.0060	0.0060	0.0055	0.0055
18	0.0060	0.0101	0.0055	0.0055
19	0.0087	0.0101	0.0055	0.0055
20	0.0087	0.0101	0.0055	0.0055
21	0.0087	0.0101	0.0055	0.0055
22	0.0087	0.0101	0.0055	0.0055
23	0.0087	0.0101	0.0055	0.0055
24	0.0087	0.0110	0.0055	0.0055
25	0.0087	0.0115	0.0055	0.0055
26	0.0087	0.0122	0.0058	0.0058
27	0.0087	0.0129	0.0058	0.0058
28	0.0090	0.0136	0.0060	0.0115
29	0.0094	0.0145	0.0060	0.0115
30	0.0101	0.0152	0.0060	0.0115
31	0.0101	0.0154	0.0060	0.0115
32	0.0104	0.0159	0.0060	0.0115
33	0.0104	0.0159	0.0099	0.0115
34	0.0104	0.0159	0.0099	0.0147
35	0.0104	0.0159	0.0099	0.0147
36	0.0104	0.0159	0.0099	0.0147
37	0.0104	0.0161	0.0099	0.0147
38	0.0113	0.0161	0.0099	0.0147
39	0.0113	0.0170	0.0099	0.0147
40	0.0113	0.0170	0.0110	0.0147
41	0.0131	0.0196	0.0110	0.0170
42	0.0131	0.0221	0.0110	0.0170
43	0.0159	0.0221	0.0122	0.0184
44	0.0159	0.0251	0.0122	0.0214
45	0.0189	0.0285	0.0154	0.0244
46	0.0189	0.0350	0.0154	0.0276
47	0.0223	0.0380	0.0184	0.0338
48	0.0253	0.0412	0.0216	0.0366
49	0.0285	0.0476	0.0244	0.0428
50	0.0315	0.0538	0.0274	0.0485
51	0.0347	0.0633	0.0306	0.0550
52	0.0409	0.0695	0.0366	0.0642
53	0.0474	0.0821	0.0426	0.0734
54	0.0538	0.0950	0.0488	0.0826
55	0.0633	0.1074	0.0550	0.0948

E & O E



**Monthly Rates for Monthly Protection Charges (For TPD) (Per \$1,000 TPD Sum at Risk)(Cont')**

Age Next Birthday	Male Non-Smoker (\$)	Male Smoker (\$)	Female Non-Smoker (\$)	Female Smoker (\$)
56	0.0727	0.1265	0.0614	0.1072
57	0.0821	0.1419	0.0704	0.1196
58	0.0948	0.1640	0.0796	0.1343
59	0.1102	0.1893	0.0886	0.1527
60	0.1260	0.2174	0.1007	0.1709
61	0.1481	0.2459	0.1129	0.1923
62	0.1700	0.2801	0.1283	0.2139
63	0.1953	0.3213	0.1438	0.2383
64	0.2266	0.3712	0.1619	0.2659
65	0.2509	0.4089	0.1619	0.2659
66	0.2824	0.4609	0.1619	0.2659
67	0.3197	0.5191	0.1769	0.2877
68	0.3609	0.5870	0.2019	0.3289
69	0.4046	0.6585	0.2348	0.3823
70	0.4428	0.7192	0.2859	0.4641
71	0.4800	0.7786	0.3358	0.5442
72	0.5166	0.8370	0.3846	0.6222
73	0.5522	0.8940	0.4322	0.6985
74	0.5872	0.9497	0.4786	0.7730
75	0.6215	1.0044	0.5239	0.8457
76	0.6550	1.0578	0.5681	0.9166
77	0.6877	1.1100	0.6111	0.9856
78	0.7199	1.1610	0.6532	1.0527
79	0.7512	1.2107	0.6939	1.1180
80	0.7815	1.2595	0.7335	1.1817
81	0.8648	1.3816	0.8071	1.2889
82	0.9573	1.5159	0.9083	1.4382
83	1.0594	1.6627	1.0180	1.5978
84	1.1723	1.8239	1.1351	1.7655
85	1.2974	2.0001	1.2694	1.9571
86	1.4357	2.1935	1.4196	2.1687
87	1.5888	2.4051	1.5875	2.4033
88	1.7584	2.6379	1.7754	2.6627
89	1.9463	2.8925	1.9854	2.9502
90	2.1544	3.1719	2.2204	3.2685
91	2.3849	3.4776	2.4831	3.6209
92	2.6397	3.8127	2.7766	4.0107
93	2.9226	4.1809	3.1052	4.4422
94	3.2359	4.5844	3.4725	4.9195
95	3.5829	5.0260	3.8836	5.4478
96	3.9684	5.5117	4.3431	6.0320
97	4.3948	6.0430	4.8574	6.6785
98	4.8680	6.6256	5.4319	7.3934
99	5.3852	7.2554	6.0745	8.1836

E & O E



**Surrender Charge**

Policy Year	Minimum Contribution Period				
	5 Years	10 Years	15 Years	20 Years	25 Years
1	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%
3	85%	95%	95%	95%	95%
4	25%	95%	95%	95%	95%
5	10%	70%	76%	87%	89%
6		65%	76%	87%	89%
7		60%	76%	87%	89%
8		45%	73%	87%	89%
9		25%	73%	87%	89%
10		8%	73%	87%	89%
11			70%	75%	82%
12			60%	75%	82%
13			45%	70%	75%
14			25%	70%	75%
15			7%	52%	65%
16				45%	65%
17				35%	60%
18				25%	60%
19				15%	55%
20				8%	50%
21					45%
22					35%
23					25%
24					15%
25					8%



**Partial Withdrawal Charge**

Policy Year	Minimum Contribution Period				
	5 Years	10 Years	15 Years	20 Years	25 Years
1	Not applicable as partial withdrawal is not allowed in the first four (4) policy years				
2					
3					
4					
5	10%	70%	76%	87%	89%
6		65%	76%	87%	89%
7		60%	76%	87%	89%
8		45%	73%	87%	89%
9		25%	73%	87%	89%
10		8%	73%	87%	89%
11			70%	75%	82%
12			60%	75%	82%
13			45%	70%	75%
14			25%	70%	75%
15			7%	52%	65%
16			45%	65%	
17			35%	60%	
18			25%	60%	
19			15%	55%	
20			8%	50%	
21				45%	
22				35%	
23				25%	
24				15%	
25				8%	



**Premium Shortfall Charge**

Policy Year	Minimum Contribution Period				
	5 Years	10 Years	15 Years	20 Years	25 Years
1	Not applicable as Premium Holiday and reduction in Regular Premium are not allowed in the first four (4) policy years.				
2					
3					
4					
5	10%	70%	76%	87%	89%
6		65%	76%	87%	89%
7		60%	76%	87%	89%
8		45%	73%	87%	89%
9		25%	73%	87%	89%
10		8%	73%	87%	89%
11			70%	75%	82%
12			60%	75%	82%
13			45%	70%	75%
14			25%	70%	75%
15			7%	52%	65%
16			45%	65%	
17			35%	60%	
18			25%	60%	
19			15%	55%	
20			8%	50%	
21				45%	
22				35%	
23				25%	
24				15%	
25				8%	