

Pulsar Product Summary

Important Note

PULSAR is a regular premium investment-linked plan (ILP) that offers a range of ILP sub-funds for investment. It offers two (2) different policy currencies i.e. USD and SGD for the Policyholders to invest in. Once the policy is issued, the policy currency cannot be altered thereafter.

The actual benefits payable will be based on the actual performance of the assets of the underlying funds (as described in the Fund Summaries). Investments in investment-linked plans are subjected to investment risks including the possible loss of the principal amount invested. The value of Units in the sub-funds may fall as well as rise.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

The Fund Summaries contains details on the funds and constitutes a part of the Product Summary, without which the Product Summary is incomplete. As such, this Product Summary booklet must be read together with the Fund Summaries.

More information on the funds can be found in the Fund Prospectuses which are available online at www.hsbclife.com.sg.

This is not a contract of insurance and the specific terms and conditions of this plan are provided in the relevant policy documents. It does not have regard to any specific investment objectives, financial situation or the particular needs of a specific person. You should consult your Financial Planner for a financial analysis before purchasing a policy suitable to meet your needs.

Please note that premium rates/ policy charges for PULSAR are not guaranteed, unless specified otherwise. These rates may be adjusted based on future experience.

The Company does not bear the loss resulting from any currency conversion or the cost of charges incurred on any transactions pertaining to currency conversions.

The allocation, crediting, cancellation, switching or other dealings of Units as described in the Policy are notional in nature and are solely for the purpose of the Policy, including without limitation for determining its Account Value. For the avoidance of doubt, the Company shall have the right to use the Regular Premiums received to invest in the relevant reference funds or to make such other investments as the Company may consider appropriate, provided that the Account Value of the Policy shall be determined based on the Bid Price of the relevant Units standing to the credit of the policy.

PULSAR

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1 BASIC INFORMATION

1.1 Description of PULSAR

We, HSBC Life (Singapore) Pte. Ltd., are currently offering Policyholders an investment platform through the investment-linked plan, PULSAR.

PULSAR is a whole life, regular premium investment-linked insurance plan. It gives the Policyholder the flexibility to choose his/her premium payment terms ranging from eleven (11) to thirty (30) years. It offers a wide range of investment options for policyholders to capture potential investment growth as well as to balance the risk of their investment portfolios over different sectors and markets. The plan is available in two (2) policy currencies – SGD and USD.

PULSAR consists of two (2) accounts for premium allocation:

- (i) Initial Unit Account; and
- (ii) Accumulation Units Account.

There is no up-front premium charge for Regular Premium. Regular Premium paid during the Initial Premium Payment Term (first eighteen (18) months from Policy Commencement Date) will be allocated to the Initial Units Accounts. Thereafter, any Regular Premium paid will be allocated to the Accumulation Units Account.

1.2 Benefits of PULSAR

1.2.1 Death Benefit

If the Life Assured dies (other than by reason of suicide within one (1) year from the Date of Issue or the date of any Reinstatement of the Policy) while the Policy is in force, We will pay the Death Benefit according to the Death Benefit Option the Policyholder has elected and as specified in the Certificate of Insurance:

- (a) Basic Death Benefit Option: 101% of total Account Value; or
- (b) Enhanced Death Benefit Option: the higher of:
 - (i) 101% of total Account Value; or
 - (ii) the total amount of Regular Premiums and top-ups paid less the total amount of all withdrawals made.

Following the date of receipt of a satisfactory written notice from the Policyholder of the Life Assured's death which is admitted by Us, the Units will be cancelled on the Dealing Days of the relevant Investment Options as soon as practicable. If Death Benefit is not paid within two (2) months from the date of notification of claim, interest will be paid on the Death Benefit from such date at a rate as determined by the Company. Fees or charges imposed by or on behalf of the relevant Investment Options on the cancellation of Units (if any) will be deducted from the Death Benefit.

Any overdue Policy Charges will be deducted from the Death Benefit payable under the Policy.

Once the Policy is issued, the Death Benefit Option cannot be changed.

For avoidance of doubt, the Death Benefit payable to the beneficiary(ies) will not include the Account Value relating to the Start-up Bonus for non-Accidental Death which occurs within eleven (11) months starting from the Commencement Date or the date of any Reinstatement of this Policy (if applicable), whichever is later.

Please refer to Suicide Claims clause for suicide claims.

Upon payment of the Death Benefit, this Policy will automatically terminate.

1.2.2 Start-Up Bonus

Whilst the Policy is in force and provided that the Premium Payment Term is equal to or more than eleven (11) years, We will pay a Start-up Bonus upon receipt of each payment in cleared funds of Regular Premium for the first Policy Year.

Start-up Bonus = Regular Premium payment for 1st Policy Year x applicable Start-up Bonus Rate x Premium Payment Term

The Start-up Bonus Rates is determined with reference to the annualised Regular Premium as follows:

Premium Band	Annualised Regular Premium	
	SGD	USD
1	3,600 to < 4,800	3,600 to < 5,760
2	4,800 to < 9,600	5,760 to < 11,520
3	9,600 to < 16,080	11,520 to < 19,320
4	16,080 to < 24,000	19,320 to < 28,800
5	24,000 to < 48,000	28,800 to < 57,600
6	48,000 and above	57,600 and above

Start-Up Bonus Rate

Premium Band	Premium Payment Term								
	11-14	15-19	20-24	25	26	27	28	29	30
1	2.40%	3.20%	3.20%	3.50%	3.90%	4.30%	4.80%	5.20%	5.60%
2	2.40%	3.20%	3.20%	3.50%	3.90%	4.30%	4.80%	5.20%	5.60%
3	2.20%	3.30%	3.70%	3.50%	3.90%	4.30%	4.80%	5.20%	5.60%
4	2.00%	3.30%	4.20%	3.50%	3.90%	4.30%	4.80%	5.20%	5.60%
5	2.00%	3.30%	4.50%	3.80%	4.20%	4.50%	4.90%	5.20%	5.60%
6	2.00%	3.30%	4.80%	4.30%	4.60%	4.80%	5.10%	5.30%	5.60%

The Start-up Bonus will be allocated to the Policy in the form of additional Units to the Initial Units Account in accordance with the Policyholder's latest Investment Option allocation instruction. The Units will be allocated on the Dealing Days of the relevant Investment Options as soon as practicable following the date the Start-up Bonus is payable.

If the Life Assured dies as a result of suicide within one (1) year starting from the Policy Commencement Date or the Reinstatement date of this Policy (if applicable) whichever is later, the Death Benefit paid to the beneficiary(ies) will not include the Account Value relating to the Start-up Bonus.

For avoidance of doubt, the Death Benefit payable to the beneficiary(ies) will not include the Account Value relating to the Start-up Bonus for non - Accidental Death which occurs within eleven (11) months starting from the Commencement Date or the date of any Reinstatement of this Policy (if applicable), whichever is later.

If the Policy is cancelled during the Free-Look Period, the Account Value relating to the Startup Bonus will not be paid to the Policyholder.

1.2.3 Loyalty Bonus

If the Policy is in force at the material time and provided that the Premium Payment Term is equal to or more than 20 years, We will pay a one-off Loyalty Bonus at the tenth (10th) Policy Anniversary.

Loyalty Bonus = [Total Regular Premiums paid during the first ten (10) Policy Years – Max (0, total amount of Partial Withdrawals made during the first ten (10) Policy Years (if any) – total amount of ad hoc Top-ups made during the first ten (10) Policy Years (if any)] x Loyalty Bonus of 4%

The Loyalty Bonus will be allocated to the Policy in the form of additional Units to the Initial Units Account in accordance to the Policyholder's latest Investment Option allocation instruction. The Units will be allocated on the Dealing Days of the relevant Investment Options as soon as practicable following the date the Loyalty Bonus is payable.

1.2.4 Policy Maintenance Fee Refund

At the end of the Premium Payment Term and whilst the Policy is still in force, We will refund 100% of total Policy Maintenance Fee paid during the Premium Payment Term within a month after the Policy Anniversary immediately following the end of the Premium Payment Term.

Policy Maintenance Fee Refund = 100% of total Policy Maintenance Fee paid during the Premium Payment Term

We will refund the Policy Maintenance Fee paid during the Premium Payment Term subject to the following conditions:

- (i) All Regular Premiums payable for the first three (3) Policy Years have been fully paid when due; and
- (ii) Premium Holiday has not been taken during the first three (3) Policy Years; and
- (iii) Regular Premium has not been reduced during the first three (3) Policy Years; and
- (iv) After making partial withdrawals during the Premium Payment Term (if any), the remaining value in the Accumulation Units Account shall not fall below eighteen (18) months of the monthly Regular Premium committed at Policy issuance.

The Policy Maintenance Fee will be refunded to the Policy in the form of additional Units to the Accumulation Units Account in accordance with the Policyholder's latest Investment Option allocation instruction. The Units will be allocated on the Dealing Days of the relevant Investment Options as soon as practicable following the date the Policy Maintenance Fee is refunded.

1.2.5 Non-Lapse Guarantee

The Non-Lapse Guarantee is applicable during the Initial Premium Payment Term of the Policy. In the event the Account Value drops to less than or equals zero as a result of investment performance and/ or payment of applicable charges, the Policy will not lapse and will continue to be in force. However, if the Regular Premium remains outstanding after the Grace Period, the non-lapse guarantee will cease immediately.

2 AVAILABLE ILP SUB-FUNDS

Policyholders of PULSAR may choose to invest in one (1) or up to ten (10) ILP sub-funds available. Most of the general provisions applicable to all the ILP sub-funds available under PULSAR are set out in this Product Summary while details specific to each such ILP sub-fund as well as the rest of the general provisions are set out in the relevant Fund Summary and Fund Prospectus.

3 MANAGEMENT & ADMINISTRATION

3.1 The Insurer

We are part of the HSBC Group. HSBC is one of the world's largest banking and financial services organisations.

3.2 The Managers

This includes all investment managers of the Investment Options.

3.3 Other Parties

The auditor for the ILP sub-funds is PricewaterhouseCoopers (the "**Auditors**").

4 INVESTMENT OBJECTIVES, FOCUS AND APPROACH

The investment objectives, focus and approach of each ILP sub-fund are set out in the relevant Fund Summaries and Fund Prospectus.

5 UNDERLYING FUND PROSPECTUSES

The current prospectus or addendum are also available online at www.hsbclife.com.sg.

6 RISKS

Investments in investment-linked plans are subject to investment risks including the possible loss of the principal amount invested. The value of Units in the sub-funds may fall or rise depending on economic/market conditions.

The risks of investing in the ILP sub-funds are set out in the relevant section of the Fund Summaries and Fund Prospectuses.

7 CPF INVESTMENT SCHEME

Policyholders should note that as PULSAR is a regular premium investment-linked plan and is not included under CPFIS, payment of premiums using CPF monies under PULSAR cannot be made.

8 FEES AND CHARGES

8.1 The fees and charges payable by the Policyholder in relation to the Policy either as a deduction from the premium paid or through the cancellation of Units are set out in the table below. In addition to the fees and charges set out in the table below, fees and charges payable in relation to an investment into each fund are set out in the relevant section of the Fund Summaries and Fund Prospectuses.

We reserve the right to vary the fees and charges payable and We will notify the Policyholders in writing of any such variation with at least one (1) month prior notice.

Fees and charges	
Premium Charge	Only applicable to top-up premium, not applicable to Regular Premium. 100% of each Top-up will be allocated to the Accumulation Unit Account and each Top-up will be subjected to a 5% premium charge.
Bonus Recovery Charge	Bonus Recovery Charge is imposed upon each Regular Premium reduction during the Premium Payment Term. Bonus Recovery Charge will be deducted from the Initial Unit Account when the reduced Regular Premium takes effect (i.e. the Regular Premium due date

Fees and charges	
	<p>immediately following the date on which the Company has approved the application).</p> $\text{Bonus Recovery Charge (\$)} = \left[\begin{array}{c} \text{Current} \\ \text{Start-up} \\ \text{Bonus} \\ \text{Amount (\$)} \end{array} - \begin{array}{c} \text{Reduced} \\ \text{Start-up} \\ \text{Bonus} \\ \text{Amount (\$)}^* \end{array} \right] \times \frac{\begin{array}{c} \text{Committed} \\ \text{Premium Payment} \\ \text{Term (months)} \end{array} - \begin{array}{c} \text{Premium Payment} \\ \text{Term has passed} \\ \text{(months)} \end{array}}{\text{Committed Premium Payment Term (months)}}$ <p>where</p> $^* \text{Reduced Start-up Bonus Amount (\$)} = \begin{array}{c} \text{Reduced Premium Amount (\$)} \times \\ \text{Premium Payment Term (years)} \times \\ \text{min \{ Current Start-up Bonus Rate, Reduced Start-up} \\ \text{Bonus Rate \}} \end{array}$ <p>in which</p> <ul style="list-style-type: none"> • “Current Start-up Bonus” is the Start-up Bonus amount given based on the current Regular Premium. • “Current Start-up Bonus Rate” is the rate of Start-up Bonus based on the current Regular Premium Band. • “Reduced Start-up Bonus Rate” is the rate of Start-up Bonus based on the reduced Regular Premium Band. • “Committed Premium Payment Term” is the Premium Payment Term selected and committed by Policyholder at the Commencement Date. • “Premium Payment Term has passed” is the period that Regular Premium has been paid. <p>The Bonus Recovery Charge is not guaranteed, and We reserve the right to vary this charge set out in this Policy and the manner in which the charges may be imposed by Us, and We will notify the Policyholder in writing of any such variation with at least one (1) month prior notice.</p>
<p>Account Maintenance Fee</p>	<p>Only payable during Premium Payment Term. The Account Maintenance Fee is payable monthly in advance on the same day of each calendar month as the Policy Commencement Date.</p> <p>It is deducted from the Initial Units Account through cancellation of Units.</p> <p><i>Monthly Account Maintenance Fee = 4% / 12 x Account Value of Initial Units Account as of due date for Account Maintenance Fee</i></p>
<p>Policy Maintenance Fee</p>	<p>Only payable during Premium Payment Term. The Policy Maintenance Fee is payable monthly in advance on the same day of each calendar month as the Policy Commencement Date. It is deducted from the Account Value through cancellation of Units. Units will be deducted from the Accumulation Units Account and if the balance in the Accumulation Units Account is insufficient to cover the Policy Maintenance Fee due, then the remaining balance of the Policy Maintenance Fee shall be deducted by cancelling Units from the Initial Units Account.</p>

Fees and charges	
	<p><i>Monthly Policy Maintenance Fee = 0.5% / 12 x Annual Regular Premium committed at Policy Commencement Date x number of year(s) for which the Policy has been in force*</i></p> <p><i>*Any incomplete year will be rounded up to a full year.</i></p>
Administration Fee	<p>Payable as long as the Policy is in force. The Administration Fee is payable monthly in advance on the same day of each calendar month as the Policy Commencement Date. It is deducted from the Account Value through cancellation of Units. Units will be deducted from the Accumulation Units Account and if the balance in the Accumulation Units Account is insufficient to cover the Administration Fee due, then the remaining balance of the Administration Fee shall be deducted by cancelling Units from the Initial Units Account.</p> <p><i>Monthly Administration Fee = USD8 / SGD10</i></p>
Investment Management Fee	<p>Payable as long as the Policy is in force. The Investment Management Fee is payable monthly in advance on the same day of each calendar month as the Policy Commencement Date. It is deducted from the Account Value through cancellation of Units. Units will be deducted from the Initial Units Account and the Accumulation Units in proportion to their respective account balance.</p> <p><i>Monthly Investment Management Fee = (1.5% / 12) x Total Account Value as of due date for Investment Management Fee</i></p>
Insurance Charge (applicable to Enhanced Death Benefit Option only)	<p>Insurance Charge will be levied if the Enhanced Death Benefit Option is elected by the Policyholder and is payable while the Policy is in force.</p> <p>The Insurance Charge is payable monthly in advance on the same day of each calendar month as the Policy Commencement Date. It is deducted from the Account Value through cancellation of Units. Units will be deducted from the Accumulation Units and if the balance in the Accumulation Units Account is insufficient to cover the Insurance Charge due, then the remaining balance of the Insurance Charge shall be deducted by cancelling Units from the Initial Units Account.</p> <p><i>Insurance Charge = applicable Insurance Charge Rate per annum / 12) x Net Amount At Risk[^]</i></p> <p><i>[^] Net Amount At Risk = Total Regular Premium paid less (total partial withdrawals made and 100% of total Account Value, as of due date for Insurance Charge). In the event the Net Amount at Risk is zero or less than zero, there is no Insurance Charge for that month.</i></p> <p>Refer to appendix A for the Insurance Charge rate table.</p>
Premium Charge to Bid Price	<p>Currently nil. We reserve the right to impose a Premium Charge of up to 5% of the Bid Price.</p>
Switching Fee	<p>Currently nil. We reserve the right to impose a Switching Fee as determined by Us from time to time. We will notify You in writing of any such variation with at least one (1) month's prior notice.</p>
Redemption Fee	<p>Currently nil. We reserve the right to impose a Redemption Fee as determined by Us from time to time. We will notify You in writing of any such variation with at least one (1) month's prior notice.</p>

Fees and charges																																																																	
Early Encashment Charge	<p>An Early Encashment Charge is levied upon Surrender or Termination (other than death of the Life Assured) at any time prior to the end of the Premium Payment Term. The Early Encashment Charge will be deducted in calculating the Surrender Value of the Policy.</p> <p><i>Early Encashment Charge = applicable Early Encashment Charge (with reference to the number of years from the date of surrender or termination till the end of the Premium Payment Term[#]) x Account Value of the Initial Units Account</i></p> <p><i># Each incomplete year will be rounded up to a full year</i></p> <table border="1" data-bbox="464 633 1410 1644"> <thead> <tr> <th data-bbox="464 633 759 869">Number of years from the date of Surrender or Termination till the end of the Premium Payment Term</th> <th data-bbox="759 633 938 869">Early Encashment Charge rate</th> <th data-bbox="938 633 1241 869">Number of years from the date of Surrender or Termination till the end of the Premium Payment Term</th> <th data-bbox="1241 633 1410 869">Early Encashment Charge rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>8%</td><td>16</td><td>82%</td></tr> <tr><td>2</td><td>14%</td><td>17</td><td>86%</td></tr> <tr><td>3</td><td>20%</td><td>18</td><td>88%</td></tr> <tr><td>4</td><td>26%</td><td>19</td><td>89%</td></tr> <tr><td>5</td><td>32%</td><td>20</td><td>90%</td></tr> <tr><td>6</td><td>40%</td><td>21</td><td>91%</td></tr> <tr><td>7</td><td>45%</td><td>22</td><td>92%</td></tr> <tr><td>8</td><td>49%</td><td>23</td><td>93%</td></tr> <tr><td>9</td><td>52%</td><td>24</td><td>94%</td></tr> <tr><td>10</td><td>56%</td><td>25</td><td>95%</td></tr> <tr><td>11</td><td>60%</td><td>26</td><td>96%</td></tr> <tr><td>12</td><td>65%</td><td>27</td><td>97%</td></tr> <tr><td>13</td><td>70%</td><td>28</td><td>98%</td></tr> <tr><td>14</td><td>74%</td><td>29</td><td>99%</td></tr> <tr><td>15</td><td>78%</td><td></td><td></td></tr> </tbody> </table> <p>The Early Encashment Charge rate for the first (1st) Policy Year is 100%.</p>	Number of years from the date of Surrender or Termination till the end of the Premium Payment Term	Early Encashment Charge rate	Number of years from the date of Surrender or Termination till the end of the Premium Payment Term	Early Encashment Charge rate	1	8%	16	82%	2	14%	17	86%	3	20%	18	88%	4	26%	19	89%	5	32%	20	90%	6	40%	21	91%	7	45%	22	92%	8	49%	23	93%	9	52%	24	94%	10	56%	25	95%	11	60%	26	96%	12	65%	27	97%	13	70%	28	98%	14	74%	29	99%	15	78%		
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Fund Management Charges	<p>The Fund Management Charges for the underlying funds will vary from one underlying fund to another. The Fund Management Charges are not fixed, and are determined by the fund Manager of each underlying fund from time to time and are set out in the offering documents of the underlying funds which are made available by the Company. Fund Management Charges are payable from the assets of the ILP Sub-Funds.</p>																																																																

Fees and charges	
Other Charges on Fund Management Charge	The underlying funds are subject to the fees, charges and expenses levied by the Managers and other service providers of the underlying funds as set out in the offering documents for the underlying funds and such fees, charges and expenses will vary from one underlying fund to another. These charges are payable from the assets of the ILP Sub-Funds. Copies of the offering documents for the underlying funds are made available by the Company.

9 LIFE REPLACEMENT OPTION

Whilst this Policy is in force, at any time during the Policy term, You may request to exercise the Life Replacement Option (“LRO”) to replace the Life Assured, subject to the following conditions:

- (i) The LRO is only available and valid to an individual Policyholder at the point of request. For other Policyholders such as an institution or organisation, the LRO is invalid and cannot be exercised;
- (ii) You must provide proof of insurable interest on the new Life Assured at the point of request;
- (iii) The new Life Assured must be alive at the point of request and must fulfil the eligible entry ages of this Policy;
- (iv) The new Life Assured must be either Your spouse, Your child (including legally adopted child) below age eighteen (18), or Yourself if the policy is initially a third party policy;
- (v) Upon the request being submitted, any new Riders attached to this Policy (if any), which require underwriting and cover the new Life Assured, are subject to underwriting;
- (vi) Upon replacement of the Life Assured, the Insurance Charge (only applicable to the Enhanced Death Benefit) specified in the Insurance Charge provision will be based on the attained age, gender and smoking status of the new Life Assured;
- (vii) Before any change of the Life Assured is implemented, previous assignment of this Policy (if any) made by You must be revoked. Except for Novation, You can no longer exercise the LRO upon any assignment made to this Policy;
- (viii) Before any change of the Life Assured is implemented, previous irrevocable/revocable nomination of beneficiary/beneficiaries (if any) made by You must be revoked.
- (ix) If a material non-disclosure on the new Life Assured is discovered upon a claim on the new Life Assured, the Policy shall be deemed null and void. We will refund any part of the Premium paid not allocated to the Units and the Account Value based on the Unit Prices as at the Dealing Day on or immediately after We void this Policy;
- (x) Waiting periods and survival period (if any) on any benefits will be applicable upon commencement of cover of the new Life Assured.

Notwithstanding the above, We reserve the right to approve or reject the request to replace the Life Assured.

The Policyholder must submit a written request using the relevant form to the Company to exercise this option. Once the request to replace the Life Assured is approved and the coverage on the new Life Assured has taken effect, the Company will not be liable for any claim on the original Life Assured and the coverage on the original Life Assured will cease immediately.

For the avoidance of doubt, the coverage on the new Life Assured will be effective on the next monthly anniversary of the Commencement Date immediately following the Company’s approval. An endorsement will be issued upon the approval of the request to replace the Life Assured.

In the event of a LRO is exercised, any Rider(s) attached to the Policy will be automatically dropped. Remaining premiums are still payable for this Policy after LRO is exercised.

10 DISTRIBUTION OF DIVIDEND

10.1 Dividend Handling

If You choose to invest in any ILP Sub-Fund that pays dividends, You have the option to either reinvest these dividends or to receive payout in cash of these dividends (dividend payout option).

You need to indicate the dividend payout option clearly in the Application. The default dividend payout option is to reinvest all dividends from such ILP Sub-Fund. For any change to the preferred dividend payout option, You must notify and give Us 30 business days' notice.

Dividend distributions are not guaranteed and can be made out of the income, capital gains and/or capital of the ILP Sub-Fund. Dividend policies vary depending on the ILP Sub-Fund. The issuance of dividends remains at the discretion of the relevant fund manager and are not guaranteed.

In accordance to Your selected dividend payout option, We will distribute the additional units from dividend distributions within 21 business days from the relevant ILP Sub-Fund's Record Date subject to arrangement with the relevant fund manager.

10.2 Reinvest

If You choose the dividend payout option to reinvest the dividends, We will reinvest these dividends on Your behalf. The reinvested dividends will increase Your units from the relevant ILP Sub-Fund.

The additional units obtained from the reinvested dividends will form part of the Policy Value and relevant Policy charges (if any) will be applicable.

10.3 Cash Payout

If You choose the dividend cash payout option to receive the dividends payout, the payout to You will be in the currency stated in the Certificate of Insurance irrespective of the currency of the relevant ILP Sub-Fund chosen.

Before the end of Premium Payment Term, the payout will be from the Accumulation Units Account. We will only pay dividends to You if the dividend which You are entitled to, meets the minimum dividend cash payout amount of S\$30 in the Accumulation Units Account. Otherwise, We will reinvest these dividends on Your behalf, any dividend(s) of less than S\$30 as additional units.

After the end of Premium Payment Term, the payout will be from both Initial Units Account and Accumulation Units Account. We will only pay dividends to You if the dividend which You are entitled to, meets the minimum dividend cash payout amount of S\$30 in both Initial Units Account and Accumulation Units Account. Otherwise, We will reinvest on Your behalf, any dividend(s) of less than S\$30 as additional units.

Upon notification to You, We reserve the right to amend the minimum dividend payout amount from time to time.

The dividends payout will be distributed only to Your designated bank account. If there is non-delivery of dividend to Your designated bank account for whatever reason, We will reinvest that dividend as additional units on Your behalf. Under the circumstances including but not limited to non-delivery of dividend such as lapsation of policy, surrender of policy or fund switching, the distribution of dividends may not be performed within 21 business days from the relevant ILP Sub-Fund's Record Date subject to arrangement with the relevant fund manager.

11 SUBSCRIPTION AND ISSUE OF UNITS

11.1 Subscription

PULSAR is a regular premium investment-linked plan. Policyholders make regular investments through a Regular Premium payment mode on a monthly, quarterly, half-yearly or yearly basis.

The minimum allocation of investment per Investment Option is one percent (1%) and the total allocation of investment for this Policy is one hundred percent (100%).

In addition to the Regular Premiums, Policyholders may also choose to make single premium top-ups at any time starting from the nineteenth (19th) month during the Policy term. Premium payments may only be made by cash or through interbank GIRO.

PULSAR consists of two (2) accounts for premium allocation:

- (i) Initial Unit Account, the Regular Premium payments contributed in the first eighteen (18) months of the policy year, to which initial units shall be notionally allocated; and
- (ii) Accumulation Units Account, the Regular Premium payments contributed after the Initial Premium Payment Term plus top-up (if any), which are the units notionally allocated to the Policy other than the initial units.

The Policyholder is also allowed to go on Premium Holiday after the first thirty-six (36) months for a total aggregate of:

- (i) Sixty (60) months throughout the Premium Payment Term of eleven (11) years and above.

In the event this Premium Holiday period is exceeded, the Company will deduct Early Encashment Charges from the Initial Units Account. The balance in the Initial Units Account will be transferred to the Accumulation Units Account and the Policy continues to be in-force. Thereafter, Account Maintenance Fee will cease and the rest of the charges (where applicable) will continue.

11.2 Subscription Procedure

Policyholders have to complete and sign the relevant proposal form with the choice of their Investment Options, together with such other documents as may be required and the subscription monies in full in the manner stipulated by Our Financial Planners.

Payment of the premiums shall be by way of cash or interbank GIRO (both for Policy Currency in SGD only), cheque, or telegraphic transfer. All amounts payable to and due from the Company will be calculated and made in the Policy Currency, unless otherwise stated and subject to acceptance and approval by the Company.

11.3 Premium (Regular and Top-up)

Regular Premium Payment

The **minimum Regular Premium amounts** are as follows:

Payment Mode	Minimum Regular Premium	
	USD	SGD
Annual	3,600	3,600
Semi-Annual	1,800	1,800
Quarterly	900	900
Monthly	Not allowed	300

Top-up Premium Payment

The **minimum top-up amount is** as follows:

Minimum Top-up Premium	
USD	SGD
3,000	5,000

For top-ups, a premium charge of 5% is levied before the top-up premiums are allocated to purchase Units.

Policyholders may make ad hoc top-ups from the 19th month onwards until the Life Assured reaches the age of ninety-nine (99) (age nearest birthday).

Changes in Premium

The amount of Regular Premium set at inception of the Policy cannot be increased at any time.

The amount of Regular Premium cannot be reduced during the first thirty-six (36) months. Premium Payment Term cannot be changed once this Policy is issued. Policyholder may apply to reduce the amount of Regular Premium at any time after the first thirty-six (36) months by sending to Us an application in the form specified by Us.

Any reduction is subject to a maximum of 25% of the Regular Premium committed at Policy Commencement Date, floored at a minimum of SGD 300 per month or SGD 3,600 (USD 3,600) per year. The maximum reduction allowed is subject to change from time to time as determined by the Company.

For example:

- (i) Monthly Regular Premium committed at Policy Commencement Date was SGD 350. Policyholder may only reduce his premium contribution to SGD 300.
- (ii) Monthly Regular Premium committed at Policy Commencement Date was SGD 800. In this case, Policyholder may only reduce his Regular Premium to a minimum of SGD 600.

Bonus Recovery Charge will apply upon each Regular Premium reduction. Please refer to Fees and Charges clause above.

The reduction in the amount of Regular Premium will take effect from the due date for Regular Premium immediately following the date on which the Company has approved the application.

Policy Maintenance Fee will not be reduced by reducing the Regular Premium as this fee is calculated with reference to the amount of Regular Premium committed at Policy Commencement Date.

Regular Premium that You pay for the Initial Premium Payment Term will be notionally allocated to the Initial Units Account. Regular Premium that you pay for the period beyond the Initial Premium Payment Term will be notionally allocated to the Accumulation Units Account. You will not be allowed to subsequently increase the Regular Premium after the premium reduction.

11.4 Pricing and Dealing Deadlines

As Units are issued on a forward pricing basis, the issue price of Units will not be ascertainable at the time of application.

Subject to:

- (i) Our **approval** of the application; and
- (ii) premium payment in full on a cleared funds basis, accepted and received by Us before 2.30pm Singapore time on a Dealing Day, the Policyholder will be issued Units in relation to his **Regular Premium or top-up premium** (as the case may be) at the Bid Price prevailing as at the first Dealing Day after approval and acceptance of (i) and (ii), and subject to the respective underlying fund manager's pricing policy. Any payment which is received or which has been cleared before approval of the relevant application shall be deemed to be received on the first Dealing Day after approval of that application.

If such payment is received by Us after 2.30 p.m. Singapore time on a Dealing Day or on a day which is not a Dealing Day, such payment will be taken to have been received on the next Dealing Day. We and Our authorised Financial Planners reserve the right to bring forward the cut-off time in respect of any Dealing Day.

The pricing is done on a single pricing basis (as Premium Charge to Bid Price is currently waived and the issue price per Unit on each Dealing Day shall be based on the net asset value (plus or minus duties or charges) calculated by the relevant Manager as at each Valuation Point in respect of the relevant ILP sub-fund invested into.

11.5 Minimum ILP sub-fund Size

There is no minimum ILP sub-fund size for the continued operation of the ILP sub-funds.

We reserve the right to impose a limit on the value of investments made in any particular ILP sub-funds.

11.6 Calculation of Number of Units Allocated

The following example illustrates the number of Units in an ILP Sub-Fund that a Policyholder will receive:

Investment details	Fees and Charges
Initial regular premium: \$1,000	-
Notional issue price: \$1.00**	-

$$\begin{aligned} \text{Initial number of Units} &= \text{Initial single premium} \div \text{Issue price} \\ &= \$1,000 \div \$1. \\ &= 1,000 \text{ Units} \end{aligned}$$

Number of Units allocated at Policy Commencement Date

$$\begin{aligned} &= \text{Initial number of Units} \\ &= 1,000 \text{ Units} \end{aligned}$$

**The actual issue price of Units will fluctuate according to the net asset value of the Units

The following example illustrates the number of top-up units in an ILP Sub-Fund that a Policyholder will receive:

Investment details	Fees and Charges
Top-up premium: \$5,000	Premium Charge: 5%
Notional issue price: \$1.00**	-

$$\text{Gross top-up premium} = \$5,000$$

$$\begin{aligned} \text{Premium charge} &= 5\% \times \$5,000 \\ &= \$250 \end{aligned}$$

$$\text{Net top-up premium} = \$4,750$$

$$\begin{aligned} \text{Number of Units allocated} &= \text{Net top-up premium} \div \text{Issue price} \\ &= \$4,750 \div \$1.00 \\ &= 4,750 \text{ Units} \end{aligned}$$

**The actual issue price of Units will fluctuate according to the net asset value of the Units

The above examples are for illustrative purposes only. Please note that bonuses (where applicable) have not been factored into these examples.

12 REDEMPTION OF UNITS

12.1 How Units may be Redeemed

Subject to Minimum Account Balance and Minimum Withdrawal Amount clause below, Policyholders may redeem their Units by submitting to Us or Our Financial Planners, a written redemption request in such form and together with such other documents as may be required by them. Partial redemptions will be subject to the following conditions:

- (i) During the Premium Payment Term, Policyholders may apply to withdraw value from the Accumulation Units Account only after the Initial Premium Payment Term. If a Partial Withdrawal is made from the Initial Units Account, this Policy will terminate immediately. In such an event, Early Encashment Charge will apply and Policyholders will receive the Surrender Value. After partial withdrawal during the Premium Payment Term, if the remainder of the Accumulation Units Account is less than the total of eighteen (18) months of the Regular Premium amount committed at Policy Commencement Date, the entitlement to the Policy Maintenance Fee Refund will be terminated.
- (ii) After the Premium Payment Term, Policyholders may apply to withdraw value from both the Initial Units Account and the Accumulation Units Account provided that the Account Value of this Policy after withdrawal shall not be less than the Minimum Account Balance. If the Account Value of this Policy after withdrawal is less than the Minimum Account Balance, this Policy will terminate immediately and Policyholders will receive the Surrender Value.

A redemption request will not be treated as valid unless it is in respect of Units for which the issue price has been fully paid by the Policyholder. We may refuse any redemption requests if all relevant documentation has not been submitted, or under any other circumstances notified to the Policyholders.

12.2 Minimum Account Balance and Minimum Withdrawal Amount

Policyholders may at any time redeem all or a portion of their Units. If the request will reduce their unit holding to below the minimum account balance for the Policy (as set out below), such request will be treated as a request to redeem the entire unit holding under the relevant Policy. Therefore, any request for partial redemption or switching in this case, will not be processed unless We determine otherwise. Redemption requests are also subject to the minimum partial redemption amount set out below.

Minimum Amounts	
Minimum Account Balance for the Policy *	USD3,600 / SGD3,600
Minimum Withdrawal Amount* (subject to Minimum Account Balance limit specified above)	USD500 / SGD1,000

*We reserve the right to revise the minimum account balance and minimum withdrawal amount.

12.3 Pricing and Dealing Deadline

As Units are priced on a forward pricing basis, the redemption price of Units will not be ascertainable at the time of the submission of the redemption request. If the Policyholder's redemption request is received by Us before 2.30 p.m. on a Dealing Day, the redemption request will be taken to have been received on that Dealing Day and the Policyholder will receive that next Dealing Day's redemption price and subject to the respective underlying fund manager's pricing policy. If the redemption request is received after 2.30 p.m. on a Dealing Day or on a day which is not a Dealing Day, the realisation request will be taken to have been received on the next Dealing Day and the Policyholder will receive the following Dealing Day's redemption price and subject to the respective underlying fund manager's pricing policy. We and Our authorised Financial Planners reserve the right to bring forward the cut-off time in respect of any Dealing Day.

The pricing is done on a single pricing basis and the redemption price per Unit on each Dealing Day shall be based on the net asset value (plus or minus duties or charges) calculated by the relevant Manager as at each Valuation Point in respect of that ILP sub-fund.

12.4 Settlement for Redemption

- (a) Redemption proceeds for the Units will be paid to Policyholders within four (4) Business Days for bond and money market ILP sub-funds and within six (6) business days for all other types of ILP sub-funds (or such other period as the relevant authorities may require or allow from time to time) from the date of the next pricing of the ILP sub-fund immediately following the receipt by Us of the redemption request with all the requisite documents and information unless the redemption amount falls below the minimum withdrawal amount set out in Minimum Account Balance and Minimum Withdrawal Amount clause above or valuation or redemption of the Units has been suspended by Us and/or the relevant Manager pursuant to Suspension of Dealings and Limitation clause below.
- (b) The redemption proceeds payable to the Policyholder in respect of the redeemed Units will be paid by cheque sent through the post to his address (in the case of an individual) or registered address (in the case of a corporate entity).

12.5 Calculation and payment of Redemption Proceeds

The following example illustrates the amount of redemption proceeds the Policyholder will receive:

Investment details	Fees and Charges
Number of units to be redeemed: 1,000	-
Notional redemption price: \$1.00**	-

$$\begin{aligned}
 \text{Gross redemption proceeds} &= \text{Number of units to be redeemed} \times \text{redemption price} \\
 &= 1,000 \times \$1.00 \\
 &= \$1,000
 \end{aligned}$$

Net redemption proceeds paid out to Policyholder

$$\begin{aligned}
 &= \text{Gross redemption proceeds} - \text{Fees and Charges (if any)} \\
 &= \$1,000 - \$0 \\
 &= \$1,000
 \end{aligned}$$

**The actual issue price of Units will fluctuate according to the net asset value of the Units

13 SWITCHING OF UNITS

13.1 Where Units have been issued, the Policyholders (unless otherwise provided by Us) may switch all or any of the Units of one ILP sub-fund (the "Original Fund") to Units of another ILP sub-fund offered under the same Policy (the "Other Fund") subject to the following:

- (a) no switching of Units may be made which would result in a Policyholder holding less than the minimum account balance pursuant to Minimum Account Balance and Minimum Withdrawal Amount clause of Units for an ILP sub-fund of either the Original Fund or the Other Fund (or such other sum as may be specified by Us from time to time);
- (b) no switching of Units from Initial Unit Account to Accumulation Unit Account or vice versa. Switching is only allowed within the same account only;
- (c) the maximum number of investment options before and after a switch per policy is capped at 10; and

(d) the amount to be switched must not be less than the minimum amount determined by the Company from time to time.

13.2 Units of the Other Fund will be purchased with proceeds derived from the cancellation of the Units of the Original Fund on the Dealing Day (of the Other Fund) which is subject to the respective underlying fund manager's pricing policy, following the cancellation of Units in the Original Fund. Units in the Other Fund will be issued based on the following formula (or such other formula as We may determine):

$$A = \frac{(B \times RP) - SF}{IP}$$

where:

A = the number of Units of the Other Fund to be issued

B = the aggregate number of Units of the Original Fund to be switched pursuant to the relevant switching form submitted to Us in accordance with Pricing and Dealing Deadline clause

RP = the redemption price per Unit of the Original Fund on the Valuation Day on which the switch is to take effect

SF = the applicable switching fee (if any) as specified in Fees and Charges clause

IP = the issue price per Unit of the Other Fund on the Valuation Day on which conversion is to take effect,

if the number of Units of the Other Fund so produced by the above formula shall include any fraction of a Unit of the Other Fund, such fraction shall be rounded off to the nearest 4 decimal places.

13.3 Where the Policyholder makes a switch of a Unit, We shall not deduct the amount of the initial charge for Units in the Other Fund but may be entitled to charge a switching fee upon the amount available for investment.

13.4 Policyholders will have to give Us a notice of switching in such form as We may require. Units of the Original Fund to be switched as specified in such notice shall be cancelled on the Dealing Day of the Original Fund on which the notice has been processed by Us.

14 OBTAINING PRICES OF UNITS

Bid Prices can be found on Our website at www.hsbclife.com.sg.

15 SUSPENSION OF DEALINGS AND LIMITATION

15.1 We or the relevant Manager may at any time in relation to any ILP sub-fund suspend the valuation and the issue and redemption of the Units in their discretion under, but not limited to, the following circumstances:

(a) during which any stock exchange, commodities exchange, futures exchange or over the counter market on which a significant part of the relevant ILP sub-fund's or underlying fund's investments is quoted, listed, traded or dealt in is closed (other than customary weekend and holiday closing) or trading on any such stock exchange or market is restricted or suspended; or where applicable, any period when dealings in any underlying funds of the ILP sub-fund are restricted or suspended; or

(b) when circumstances exist as a result of which in the opinion of the Manager it is not reasonably practicable for the relevant ILP sub-fund to dispose of investments or as a result of which any such disposal would be materially prejudicial to the Policyholders; or

- (c) when a breakdown occurs in any of the means normally employed in ascertaining the value of investments or the net asset value or the issue and redemption price per Unit of the relevant ILP sub-fund or when for any other reason the value of the relevant ILP sub-fund's investments or other assets of that ILP sub-fund cannot be reasonably or fairly ascertained; or
- (d) during which the relevant ILP sub-fund is unable to repatriate funds for the purpose of making payments on the redemption of Units or during which any transfer of funds involved in the redemption or acquisition of investments or payments due on redemption of Units cannot in the opinion of the Managers be effected at normal rates of exchange.

We and the relevant Manager may at any time in relation to any ILP sub-fund suspend the valuation, issue and redemptions of Units during, and/or extend the period for the payment of the redemption monies by the number of days comprised in the above circumstances (in whole or in part) and otherwise, for a period not exceeding six (6) months.

All Policyholders will be notified, as soon as reasonably practicable, of any such suspension, and the termination of such suspension, by means of a written notice.

15.2 Limitation

We reserve the right to limit at Our discretion the number of Units of any ILP sub-fund to be cancelled on any Dealing Day to 10% (or such other percentage as We may determine) of the total number of Units of the ILP sub-fund then in issue, after disregarding any Units to be issued on that Dealing Day. This limitation may be implemented if for example, We are aware there is a short-term trading in the underlying sub-funds. The Units will be cancelled on a pro rata basis in respect of the total number of applications for surrender and withdrawal. Any Units not cancelled will be carried forward for cancellation on the next Dealing Day.

16 **PERFORMANCE AND BENCHMARK / EXPENSE RATIO / TURNOVER RATIO**

The following information on:

- (i) performance and benchmark against which the performance of an ILP sub-fund is measured;
- (ii) expense ratio of each ILP sub-fund; and (iii) turnover ratio of each ILP sub-fund are set out in the relevant section of the Fund Summaries and Fund Prospectuses.

17 **SOFT DOLLAR COMMISSIONS**

HSBC Life (Singapore) Pte. Ltd. does not receive any soft dollar commissions in respect of the underlying fund(s).

18 **CONFLICTS OF INTEREST**

HSBC Life (Singapore) Pte. Ltd. does not have any conflict of interest which may exist or arise in relation to the underlying fund(s) and its management.

19 **REPORTS**

- 19.1 Statements will be made available to Policyholders within thirty (30) days after the end of the financial year of the respective ILP sub-funds. The financial year-end of the ILP sub-funds is 30 December.
- 19.2 The semi-annual reports and annual reports* of each of the Policyholder's ILP sub-funds, will be made available to Policyholders within two (2) months and three (3) months respectively from the last date of the period to which the reports relate.
- 19.3 We will, at the Policyholder's request, provide printed versions of the latest semi-annual reports and annual reports*. The latest semi-annual reports and annual reports* of each of the Policyholder's ILP sub-funds are available at 10 Marina Boulevard, Marina Bay Financial Centre Tower 2 #48-01, Singapore 018983. (*Unless applicable regulations or guidelines provide otherwise, annual reports in respect of the ILP sub-funds will be audited annual reports.)

20 OTHER MATERIAL INFORMATION

20.1 Tax Considerations

Prospective Policyholders should consult their own professional Financial Planners as to the implications of buying, holding or disposing of Units and to the provisions of the laws of the jurisdiction in which they are subject to tax.

20.2 ILP sub-fund Valuation

The ILP sub-funds shall be valued on every Dealing Day and subject to the respective underlying fund manager's pricing policy. Policyholders and prospective Policyholders may contact Us or Our Representatives or authorised Financial Planners for details on the valuation of the ILP sub-funds.

20.3 ILP sub-fund Closure

We have the discretion to close any ILP sub-fund upon giving one (1) month's prior written notice to the Policyholders.

20.4 Key Provisions of Policy Contract

The following are key provisions found in the Policy Contract. Policyholders are advised to refer to the actual terms and conditions in the Policy Contract and to consult their Financial Planners for details.

(a) Suicide Claims

If the Life Assured dies by suicide within one (1) year from the Date of Issue or the most recent date of Reinstatement of the Policy, the amount payable will be limited to (i) the total premium paid or (ii) the aggregate of total Policy Charges paid (including those Policy Charges attributable to the Start-Up Bonus paid) and such proportion of the Account Value as attributable to the total premium paid, whichever is lower.

For the avoidance of doubt, any part of the Account Value attributable to the Start-up Bonus will not be paid and the proceeds from the Death Benefit will be payable without interest.

(b) Free-look Period

We will give You a period of fourteen (14) days from the date You receive this Policy to review it. If Your Policy is delivered by post or email, it is considered to have been received by You seven (7) days from the date of posting or email. If You decide to cancel this Policy, You must write to Us and return the Policy documents within the period of fourteen (14) days allowed. We will refund the Premium paid less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred in processing Your Application.

- a) If a Regular Premium has been paid and You choose to cancel this Policy within the Free-Look Period, We will refund the amount up to the Regular Premium You have paid for this Policy and without interest:
 - (i) the Policy Value accrued to this Policy on the next Dealing Day after the Dealing Day on which We receive the request for cancellation of this Policy from You, including the administration fee, Insurance Charge (if applicable), and any other unallocated portion of the Premium excluding the bonus Units (if any) allocated for large sums invested;
 - (ii) less any medical expenses incurred by Us in processing Your application after adding back the premium charge.
- b) If a Top-Up Premium has been paid and You choose to cancel this Policy within the Free Look Period, We will treat this as an application for Surrender of Units for the Top-Up Premium. We will refund the Policy Value accrued to this Policy calculated by deducting:
 - (i) the bonus Units (if any) allocated for large sums invested; and
 - (ii) any medical expenses incurred by Us in processing Your application after adding back the premium charge.

(c) Policy Maturity

The Policy will mature and terminate on the Policy Anniversary occurring on or after the Life Assured attains age of ninety-nine (99) years (age nearest birthday).

(d) Non-Guaranteed Policy Charges

The policy charges for PULSAR are not guaranteed. These rates may be adjusted based on future experience. We may, at Our sole discretion, vary the charges. We will give the Policyholder prior written notice, if the rates are to be increased.

(e) Policy Currency

All amounts payable to and due from the Company will be calculated and made in the policy currency, any request to pay in currency denominated other than the selected policy currency is subject to the Company's acceptance and approval at its absolute discretion.

(f) Terms of Reinstatement

The Policyholder may apply to reinstate his Policy if:

- (i) he has not paid the Regular Premium during the Initial Premium Payment Term; or
- (ii) The Account Value is insufficient to cover the relevant Policy Charges after the Initial Premium Payment Term.

Reinstatement is allowed on the following conditions:

- Policyholder must apply for Reinstatement within two (2) years from the date of lapsation of the Policy; and
- Policyholder gives the Company at the Policyholders' expense, satisfactory evidence of the health of the Life Assured; and
- Policyholder pay the Company an amount as determined by the Company in its absolute discretion from time to time, for all costs associated with the reinstatement and the offsetting of all outstanding charges. Amount payable will follow the Policy Currency.

Reinstatement is subject to Our approval and may be on terms different from those applicable before lapsation.

The Policy will not be reinstated if it has been surrendered for the Surrender Value.

(g) Termination

The Policy will terminate immediately upon the occurrence of any of the following, whichever is earliest, and Policyholders will be notified:

- (a) on the maturity date of the Policy;
- (b) on the full payment of the Death Benefit;
- (c) on surrender of the Policy by the Policyholder;
- (d) partial withdrawal is made from the Initial Units Account during the Premium Payment Term;
- (e) after the Premium Payment Term, if the Account Value falls below the minimum account balance as a result of a withdrawal; or
- (f) on the occasion of any other reason which may result in the termination of the Policy as set out in the Policy.

We may terminate the Policy at any time if in Our opinion the ownership of the Policy is likely to impose any regulatory or tax obligation on Us that We would not otherwise be subject to. On termination, Policyholders will be entitled to receive the Surrender Value of the Policy or, if

applicable, the Death Benefit will be paid. Once terminated, the Policy is no longer in force and the Our obligations to Policyholders shall cease immediately.

(h) Policy Owners' Protection Scheme

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 Us or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

APPENDIX A: INSURANCE CHARGE RATE TABLE

Pulsar

Death Benefit

**Annual Insurance Charges per \$1,000 Sum At Risk
Yearly Renewable Term (YRT)**

Age	Rate				Age	Rate			
	Male		Female			Male		Female	
	Non-Smoker (\$)	Smoker (\$)	Non-Smoker (\$)	Smoker (\$)		Non-Smoker (\$)	Smoker (\$)	Non-Smoker (\$)	Smoker (\$)
0	0.55	0.88	0.42	0.67	50	2.40	4.08	1.75	2.76
1	0.55	0.88	0.42	0.67	51	2.69	4.54	1.94	3.04
2	0.55	0.88	0.42	0.67	52	3.01	5.06	2.15	3.35
3	0.55	0.88	0.42	0.67	53	3.35	5.66	2.30	3.61
4	0.55	0.88	0.42	0.67	54	3.74	6.35	2.47	3.90
5	0.55	0.88	0.42	0.67	55	4.13	7.13	2.64	4.15
6	0.55	0.88	0.42	0.67	56	4.55	7.99	2.82	4.42
7	0.55	0.88	0.42	0.67	57	5.00	8.96	2.99	4.72
8	0.55	0.88	0.42	0.67	58	5.51	10.06	3.16	4.97
9	0.55	0.88	0.42	0.67	59	6.05	11.26	3.31	5.20
10	0.55	0.88	0.42	0.67	60	6.64	12.58	3.68	5.83
11	0.55	0.88	0.42	0.67	61	7.06	14.04	4.12	6.50
12	0.55	0.88	0.42	0.67	62	7.55	15.71	4.61	7.30
13	0.55	0.88	0.42	0.67	63	8.23	17.64	4.91	7.78
14	0.55	0.88	0.42	0.67	64	9.29	19.91	5.16	8.24
15	0.55	0.88	0.42	0.67	65	10.54	22.58	5.29	8.52
16	0.55	0.88	0.42	0.67	66	16.68	25.87	9.36	12.28
17	0.55	0.88	0.42	0.67	67	19.12	29.52	10.80	13.99
18	0.55	0.88	0.42	0.67	68	21.80	33.59	12.70	16.31
19	0.55	0.88	0.42	0.67	69	24.58	37.88	15.08	19.31
20	0.55	0.98	0.42	0.67	70	27.23	42.07	17.80	22.92
21	0.55	1.14	0.42	0.67	71	29.72	45.85	20.63	26.87
22	0.55	1.14	0.42	0.67	72	32.10	49.27	23.44	30.82
23	0.55	1.14	0.42	0.67	73	34.76	52.74	26.28	34.68
24	0.55	1.14	0.42	0.67	74	37.93	56.80	29.36	38.69
25	0.55	1.14	0.42	0.67	75	41.51	61.84	32.56	43.22
26	0.55	1.14	0.42	0.67	76	46.02	67.03	36.38	47.54
27	0.55	1.14	0.42	0.67	77	51.56	74.76	41.15	53.86
28	0.55	1.14	0.42	0.67	78	57.55	82.99	45.71	60.73
29	0.55	1.14	0.42	0.67	79	64.14	91.88	50.45	68.30
30	0.55	1.14	0.42	0.67	80	71.45	101.71	55.39	76.82
31	0.55	1.14	0.42	0.67	81	79.55	112.56	60.49	86.35
32	0.55	1.14	0.42	0.67	82	88.52	124.52	66.01	97.06
33	0.55	1.14	0.42	0.71	83	98.44	137.71	71.99	109.04
34	0.58	1.14	0.43	0.76	84	109.36	152.24	78.38	122.46
35	0.62	1.14	0.47	0.80	85	118.51	168.25	85.34	134.75
36	0.71	1.14	0.50	0.89	86	128.17	185.86	94.93	146.51
37	0.80	1.26	0.55	0.92	87	138.30	205.21	106.13	159.17
38	0.89	1.42	0.60	0.96	88	148.85	226.45	115.12	172.69
39	1.00	1.57	0.67	1.02	89	159.68	249.73	124.74	187.10
40	1.09	1.74	0.72	1.14	90	170.84	273.40	134.90	202.36
41	1.19	1.90	0.80	1.26	91	186.56	301.10	145.57	218.36
42	1.26	2.04	0.88	1.39	92	204.96	331.36	156.67	235.02
43	1.36	2.21	0.96	1.52	93	219.28	364.32	168.08	252.16
44	1.46	2.38	1.06	1.67	94	235.63	400.19	179.83	269.72
45	1.55	2.57	1.14	1.81	95	254.76	439.13	192.01	288.00
46	1.67	2.80	1.25	1.94	96	277.20	481.27	204.96	309.70
47	1.80	3.05	1.34	2.11	97	303.29	526.80	219.28	343.73
48	2.00	3.35	1.48	2.30	98	333.07	575.82	235.63	380.80
49	2.18	3.68	1.60	2.52	99	333.07	628.42	254.76	421.01