

What you need to know



Key Features

- ✓ Variable Universal Life product written to mature at age 95
- ✓ Can be sold to both Resident and Non-Residents
- ✓ Available in multiple currencies – USD / GBP / EURO
- ✓ Premiums are payable for a fixed term (1 year, 2 years, 3 years and 4 years)
- ✓ Plan with a strong investment focus where the death benefit is 101% of the Account Value
- ✓ Lump sum benefits payable on maturity, loss of life, or surrender (based on the Account Value of the policy)
- ✓ Options to choose from 180+ direct funds
- ✓ Unlimited free switches & free premium redirection
- ✓ 6 partial withdrawals from 2nd year. (4 free + 2 charged)
- ✓ Multiple maturity options – Lump-sum / Annuity / Lump-sum + Annuity

Plan Summary

This is a market linked Variable Universal Plan

PLAN DETAILS					
Entry Age of Life Assured (LA)	1 Month to 85 Years				
Age at Maturity	Maximum 95 Years				
Minimum Payment Term	1 Year				
Maximum Payment Term	4 Years				
Premium Payment Frequency	Annually / Monthly				
	PPT	1 YRS	2 YRS	3 YRS	4 YRS
Minimum Premium	Min Premium	\$30,000	\$15,000	\$12,000	
Maximum Premium	No Limit				

Charges:

Premium Charge - Based on Annual Premium					Surrender Charge* - Based on Annual Premium				
Policy Year	Premium Payment Term				Policy Year	Premium Payment Term			
	1	2	3	4		1	2	3	4
1	2%	2%	2%	2%	1	8%-6%	8%-6%	8%-6%	8%-6%
2	2%	4%	4%	4%	2	6%-4%	14%-10%	14%-10%	14%-10%
3	1%	3%	5%	5%	3	4%-2%	10%-6%	18%-12%	18%-12%
4	1%	2%	4%	6%	4	2%-1%	6%-3%	12%-7%	20%-13%
5	1%	2%	3%	5%	5	1%-0%	3%-1%	7%-3%	13%-7%
6	-	1%	2%	3%	6	-	1%-0%	3%-1%	7%-3%
7	-	-	1%	2%	7	-	-	1%-0%	3%-1%
8	-	-	-	1%	8	-	-	-	1%-0%

Policy Year	M & E charge – Based on Account Value (USD)				
	0 to 49,999	50,000 to 149,999	150,000 to 249,999	250,000 to 499,999	500,000+
1	1.00%	1.00%	1.00%	1.00%	1.00%
2+	1.00%	0.80%	0.60%	0.50%	0.40%

* Surrender charges are provided only for the beginning and end of the year. Values in the intermediate months are calculated using interpolation.

** Subject to policy terms and conditions.

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