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**Long Term Endowment** 

## Long-term Endowment

- Important Notes:

  1. This insurance product comparsion has been produced by Propel Product Management on behalf of PIAS, and is solely meant for FA Representatives of PIAS as a quick reference and not meant to be reproduced in any manner.

  2. The product comparsion encompasses only relevant approved products by PIAS only. It is an overview of similar product category based on prescribed age and for standard lives.

  3. The information is obtained from the latest policy illustrations and product information provided by the relevant life insurance product providers. PIAS and Propel shall not be liable for any damages, or in any other way whatsoever, for errors of fact on the placemat and no warranty or representation is given to this effect. In the event of any discrepancy, the insurance product provider's authorized documents shall apply.

  4. This product comparison is not meant to be construed as an offer or solicitation by FA Representatives to it meant for switching from one product on another which may be detrimental to prospects or clients. FA Representatives are to undertake a proper fact-find and risk profiling analysis with customers to provide each prospect or client with quality advice and appropriate recommendations based on the prospects' or clients investment objectives,
- financial situation and particular needs.

  5. This information is from all providers of PIAS and is accurate as of 07 March 2025

		Features Overvi	iew				
·	Singlife	Singlife	China Life	Etiqa	Manulife	Income	
Plan	Choice Saver (to be withdrawn on 24 March 2025)	Smart Saver	Eternal Wealth	Enrich flex plus	ReadyBuilder (II)	Gro Saver Flex Pro	
	For full product	features comparison. refer to 'Pr	oduct Features' tab or click here.				
Death Benefit	/	1	/	/	/	,	
Accidental Death Benefit	/	/					
Terminal Illness (TI)	/	/	/	/	/	,	
TPD Premium Waiver					/		
100% Capital Guaranteed before end of policy term	-	/	/	•	/	/	
Maturity Benefit	/	1	/	/	/	/	
Change of Life Assured	/	/	/		/		
Secondary Insured Option		1	/	/		,	
Waiver of Interest Benefit/Premium Freeze Option/Premium Deferment	/		/	/	/	,	
Guarantee Insurability Option to Buy Another Life Policy						/	
Life Stage Add on		1					
Legacy Distribution Option		/					
Regular Withdrawal				•			
Par Fund Returns (March 2025)	-2.51% 5-year average (2019 to 2023): 2.52%	3-year average (2021 to 2023): -2.51% 5-year average (2019 to 2023): 2.52% 10-year average (2014 to 2023): 3.13%	3-year average (2021 to 2023): -0.08% 5-year average (2019 to 2023): 4.99% 10-year average (2014 to 2023): NA	3-year average (2021 to 2023): -2.48% 5-year average (2019 to 2023): 1.26% 10-year average (2014 to 2023): N.A.	2023: 10.06% 2022: -4.92%	3-year average (2021 to 2023): -1.48% 5-year average (2019 to 2023): 2.72% 10-year average (2014 to 2023): 3.50%	

	2023): 3.50%											
Plan Name	Summary											
Singlife Choice Saver (to be withdrawn on 24 March 2025)	Only plan in our approved product suite where the guaranteed and total yield increases with entry age. As such, based on our companisons, it has relatively competitive total yield for clients age 40 in the later policy years, suita projective by the projective projective by the projective project											
Singlife Smart Saver	Competive bus Juddo for single premium Competive to Judgo for a June must merm compared Life Stage Add-on to buy another add-on savings plan at life stage. Ligacy Distribution Option to distribute the Policy into sub-policies before the policy matures. Reternchment Benefit that waives premium payments for up to 12 months if the Life Assured becomes involuntarily unemployed for 3 consecutive months. Both change of life insured and secondary life insured option is available Availability of single premium payment option (SRS available)											
China Life Eternal Wealth	Earliest breakeven point for Single Premium & 2939; Relatively competive total givid at policy year 30 onwards. For multi-generational wealth accountation, this plan provides unlimited number of times change of life insured option & contingent life insured option to ensure policy continuity up to age 138 of new life insured. Other provides unlimited number of times with a contingent life insured option and for a limited number of times. Wide range of premium payment terms, including single premium option. Covers life insured as young as up to 15 days Premium Freeze option which is applicable to 15pay, 20pay & 25pay can be exercised after the 10th policy year onwards for up to 3 times											
Etiqa Enrich flex plus	Relatively competitive guaranteed yield Earliest breakeven year. Short limited pay of years is available For wealth accumulation, it offers a much longer policy term to age 125 of the primary life insured For wealth accumulation, it offers a much longer policy term to age 125 of the primary life insured Forvised seath benefit which include accidental death coverage until age 80 which pays an additional 100% guaranteed death benefit. Option to appoint secondary life insured for policy continuity and long term wealth accumulation to make use of the long policy term and leave a legacy for loved ones Allows regular withdrawal as an added option to withdraw from the policy. This option is not available for the remiant plans. Termium deferment option is available for one year and it can be exercised up to 2 times depending on the premium payment term option											
Manulife ReadyBuilder (II)	Earliest breakeven year for 20Pay Rebitively competitive total yield at policy year 20. Single premium and SRS premium payment option available for clients who prefer a one time premium commitment and also for clients who wants to attain potentially higher returns in their SRS account in the long run. Change of Life Insured option available to individual and corporate owned policies to continue wealth accumulation (Unlimited times for corporate owned policies and 2 times for individual owned policies) Premium Freeze option for policyholder to stop paying premium for 1 year (uplete) to TSGI visile leeping policy in fore for corporate owned policies and 2 times for individual owned policies) Walver of premium upon Total and Permanent Disability coverage a part of their basic coverage which the only product in this category that offers this. Reterentment benefit (tump sum payout in the event of a reterentment). Additional benefit allows clients to access this payout to ease their commitments during the unemployment phase. Wide range of supplementary benefits (premium walver fiders) to add on to basic plan for additional coverage											
Income Gro Saver Flex Pro	Provides competitive total yield at the later policy years for single pay & 5-Pay. This is suitable for clients who are looking into appointing a secondary life insured to ensure policy continuity and also have the potential of gaining oncertums to fulfill long term needs.  Wide range of premium payment terms as well as policy terms to customize the plan to suit customer's needs depending on the client's medium to long term needs.  Single Premium and SSF Premium payment option available for clients who are seeking single premium commitment or to enhance their SSF interest by allocating some of their funds into this product for a higher potential objects to appoint secondary life issuared for policy continuity as well as wealth accumulation.  Deterring of premiums applicable under Retrenchment Benefit to help clients who are undergoing a hard time during their unemployment phase.  Only John In this Eactory that allows policyholder to purchase a new policy from income with death and TPO benefits on the life of the original insured without evidence of good health up to 2 times on different life event. This diditional coverage will be especially useful for clients who seeks additional coverage but have substandard health during the policy term.											

		Non-providers Products
This information is accurate as	at 07/03/2025	
Provider	Plan	Product Info
AIA	AIA Smart Wealth Builder (II)	https://www.aia.com.sg/en/our-products/save-and-invest/participating-savings/aia-smart-wealth-builder-series
Great Eastern	GE Life GREAT Wealth Multiplier 3	https://www.greateasternlife.com/sg/en/personal-insurance/our-products/wealth-accumulation/great-wealth-multiplier.htm
Great Eastern	GE Life GREATLife Endowment Insurance 3	https://www.ocbc.com/personal-banking/insurance/greatlife-endowment-insurance-3.page
HSBC Life	HSBC Life Wealth Builder	https://www.insurance.hsbc.com.sg/savings/wealth-builder/
Prudential	Prudential PRUWealth Plus (SGD)	https://www.prudential.com.sg/products/wealth-accumulation/savings/pruwealth-plus-sgd

The above are similar products from non-providers of PIAS. We have included them for your reference to facilitate your comparisons against similar products from PIAS approved suite.

Plan Name	Singlife Choice Saver (to be withdrawn on 24 March 2025)	Singlife Smart Saver	China Life Eternal Wealth	Etiqa Enrich flex plus	Manulife ReadyBuilder (II)	Gro Saver Flex Pro
Age Basis	ANB 5/10/12/15/18/20/25 years	ANB SP (incl. SRS)	ALB SP	ANB 3/5/10/15/20 years	ALB SP (incl. SRS)	ALB SP (incl. SRS)
	Premium payment term ≤ policy term	3/5/10/12/15/18/ 20/25 years	5/10/15/20/25 years		5/10/15/20 years	5/10/15/20/25/30 years
Policy Term for long term	Up to 99ANB (i.e. policy term = 99 - Life Assured's entry	Premium payment term s policy term  Up to 99ANB (i.e. policy term = 99 - Life Assured's entry	Up to new life insured age ALB138	Up to 125 ANB	Up to ALB120	Up till age 120
endowment	age)	age)	•			Choice of policy terms 10/15/20/25/25/30 years is also
	Choice of policy terms 10 to 25 years is also available for medium term. Please refer to the medium-term endowment comparison placemat for comparisons	Policy Term must be 3 years or longer than Premium Term.				available for medium term. Please refer to the medium- term endowment comparison placemat for comparisons
	endowment comparison placemat for comparisons	Notes: - Premium payment term s policy term				
		- Choice of policy terms 10 to 25 years is also available for medium term. Please refer to the medium-term				
Entry Age (Life Insured)	ANB1-70 (subject to life assured's entry age + premium payment	endowment comparison placemat for comparisons ANB1-70	Single Premium: ALB0 (15 days)-65 Spay: ALB0(15 days)-65	3pay/5pay: ANB 1 - 75 10pay: ANB 1 - 70	Single premium: 0 (15 days) - 70 5pay: 0 (15 days) - ALB 65	Base Plan Single premium term: ALBO-75
(circ insured)	term s 80ANB	(subject to life assured's entry age + premium payment term ≤ 80ANB)	10pay: ALB 0(15 days)-60 15pay: ALB 0(15 days)-55	15pay: ANB 1 - 65 20pay: ANB 1 - 60	10pay: 0 (15 days) - ALB 60 15pay: 0 (15 days) - ALB 55	5, 10, 15, 20,25,30pay: ALBO-75 minus premium term
			20pay: ALB 0(15 days)-50 25pay: ALB 0(15 days)-45		20pay: 0 (15 days) - ALB 50	Savings Protector Pro (Optional Rider)
						5, 10, 15, 20,25,30-pay: ALBO-75 minus premium term
Entry Age (Policyholder)	ANB 17 - 99	ANB 17 - 99	ALB 18-70	ANB 17-70	Single premium: ALB 16 - 70 SRS Single Premium: ALB 18 - 70	Base Plan Single premium term/
					5pay: ALB 16 - 65 10pay: ALB 16 - 60	5, 10, 15, 20,25,30-pay: ALB 16 - no limit
					15pay: ALB 16 - 55 20pay: ALB 16 - 50	Savings Protector Pro (Optional Rider) 5, 10, 15, 20, 25, 30-pay:
						ALB 16 - 69
Issuance basis Mode of Premium Payment	GIO Cash Minimum SA: \$30,000	GIO SRS/Cash	GIO Cash	GIO Cash Minimum Premium (Annual):	GIO SRS/Cash	GIO SRS/Cash
Sum Assured (SA)/Premium	Minimum SA: \$30,000 Maximum SA: \$1,000,000	Minimum: \$10,000 (SP) \$30,000 (limited pay)	Minimum SA: \$50,000 (in multiples of SGD 1000) Maximum SA: Subject to financial underwriting	Minimum Premium (Annual): 3Pay: \$6,000 5Pay: \$4,800	Minimum SA Single Premium: \$13,000 Spay: \$32,500	Minimum SA: Single Premium: \$10,000 5/10/15/20/25/30-pay: \$25,000
		Maximum: \$3,000,000	,	10Pay: \$3,600 15Pay: \$2,400	10pay: \$31,500 15pay: \$33,400	Policy Term till age 120: \$25,000
				20Pay: \$1,200	2039,600	Maximum SA: Single Premium: \$7,000,000
				Maximum Premium: No maximum premium set	Maximum SA \$1,000,000	5/10/15/20/25/30-pay: \$2,000,000 Policy Term till age 120: \$3,500,000
Accidental Death Benefit	Yes Yes, until age 80	Yes Yes, until age 80	Yes N.A.	Yes Yes, until age 100	Yes N.A.	Yes N.A.
Terminal Illness (TI) TPD Premium Waiver Death Benefit - Definition	Yes N.A. The sum of:	Yes N.A. The sum of:	Yes N.A. The sum of:	Yes N.A. Higher of:	Yes Yes Higher of	Yes N.A. The higher of:
	(a) The higher of: (i) 105% of Total Premiums Paid for the basic plan or	The sum of: (a) The higher of: (i) 105% of Total Premiums Paid for the basic plan and	The sum of: (i) 108% of total yearly premiums due-to-date or guaranteed cash value, whichever is higher,		Higher of  (a)105% of (the total premiums paid to date on the basic	The higher of: (a) 105% of all net premiums paid; or
	(ii) The Guaranteed Cash Surrender Value; and	(ii) The Guaranteed Cash Surrender Value; and	(ii) Accumulated reversionary bonuses (if any); and (iii) A non-guaranteed terminal bonus (if any).	(b) 101% of the total surrender value	plan inclusive of embedded riders, less any advance premiums); or	(b) 101% of the surrender value
	(b) The accumulated Reversionary Bonus (if any); and	(b) Accumulated Reversionary Bonus (if any); and	less any amounts owing to China Life, any outstanding premium and future instalment premiums which are	less any amounts owing to Etiqa.	(b)101% of surrender (cash-in) value	less any amounts owing to Income.
	<ul><li>(c) The Terminal Bonus as declared by Singapore Life (if any),</li></ul>	(c) A non-guaranteed terminal bonus (if any) less any amounts owing to Singlife	premium and future instalment premiums which are required to make up the full year's premiums.		less any amounts owing to Manulife	
	less any amounts owing to Singlife					
100% Capital Guaranteed before end of policy term Maturity Benefit	Yes 100% Sum Assured +	Yes The sum of:	Yes  Guaranteed cash value + Accumulated reversionary bonuses	Guaranteed Maturity Renefit + Payardanan Parisin	Guaranteed Surrender Value + Accumulated conceins	Yes Surrender Value
industry benefit	Accumulated Reversionary Bonus (if any) + Terminal Bonus (if any)	(a)100% Sum Assured (b)Accumulated Reversionary Bonus (if any)	(if any) + A non guaranteed terminal bonus (if any)	any) + Performance Bonus (if any)	bonus (if any); and Surrender Bonus at maturity date (if any)	Surface value
	less any amount owing to Singapore Life	(c) A non-guaranteed terminal bonus (if any)	less any amounts owing to China Life	less any amounts owing to Etiqa	less any amount owing to Manulife.	less any amounts owing to Income
Change of Life Assured	Allowed after the 1st Policy Year up to 3X	less any amounts owing to Singlife Allowed after the 1st Policy Year, up to 3X	Allowed unlimited of times during policy term, can only be exercised from the first policy anniversary	N.A.	Allowed after 2 years from policy issue date; Unlimited times for corporate owned policies and 2 times for	N.A.
			onwards while the policy is in force, and that all premiums due are already paid for.		individual owned policies)	
Secondary Insured Option	N.A.	Original policy owner can appoint change or remove the	Change of life insured to new life insured only when current life insured is alive  May be appointed at application or during the policy term to	Original policy owner can appoint, change or	N.A.	Option to appoint a secondary insured for a maximum of 3
,		secondary life insured up to 3 times during the policy term	ensure the continuity of the policy upon the death of the current Life Insured, and the Contingent Life Insured shall	remove the secondary life insured up to 3 times during the policy term		times (Not applicable for SRS)
			become the new Life Insured of the policy.			
			The appointment / change / removal of contingent Life Insured can be made for an unlimited number of times, subject to maximum of 2 contingent life insureds at any one			
Life Stage Add on	N.A.	Option to buy another add-on savings plan at life stage.	time of appointment		N.A.	
			N.A.	N.A.		N.A.
Legacy Distribution	N.A.	Option to distribute the Policy into sub-policies before	N.A.	N.A.	N.A.	N.A.
			N.A.  Bonus Withdrawal Partial/Full Surrender			
Option Option to Withdraw from Policy Bonus Withdrawal	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal  Partial/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of	Bonus Withdrawal	N.A. Bonus Withdrawal	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the	N.A.  Bonus Withdrawal  Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the
Option Option to Withdraw from Policy  Bonus Withdrawal (Partial/Full)	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)	Option to distribute the Policy into sub-policies before the policy matures. Bonas Withdrawal Partial/Full Surrender Allowed, minimum withdrawal \$1,000 (in multiples of \$10)	Bonus Withdrawai Partial/Full Surrender Allowed, minimum \$1,000	N.A.  Bonus Withdrawal Partial/rull Surrender Regular Withdrawal Allowed, minimum \$1,000	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower	N.A.  Bonus Withdrawal  Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.
Option Option to Withdraw from Policy  Bonus Withdrawal (Partial/Full)	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal  Partial/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of	Bonus Withdrawal Partial/Full Surrender	N.A.  Bonus Withdrawal  Partial/Full Surrender  Regular Withdrawal	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawak: Allowed, as long as the remaining sum
Option Option to Withdraw from Policy Bonus Withdrawal (Partial/Full) Partial/ Full Surrender	N.A.  Bonus Withdrawal  Partis/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$1,000)  Partial withdrawak Allowed, subject to the minimum sum assured of the basic plan.	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal  Partis/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partial withdrawak Allowed, subject to the minimum sum assured of the basic plan.	Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Allowed, ninimum \$1,000  Partial Withdrawal  Allowed, ninimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,000  Allowed to the minimum face value amount of	N.A.  Bonus Withdrawal Partia/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawak: Allowed, as long as the remaining sum
Option Option to Withdraw from Policy Bonus Withdrawal (Partial/Full) Partial/ Full Surrender	N.A.  Bonus Withdrawal Partis/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$1,000)  Partial withdrawak: Allowed, subject to the minimum sum assured of the bask plan.  Full withdrawak: The total surrender value available in the policy	Option to distribute the Poky into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender Allowed, minimum withdrawai \$1,000 (in multiples of \$100) Partial withdrawai: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawai: Ho total surrender value available in the policy	Bonus Withdrawal Partis/Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Parl Surrender  Regular Withdrawal  Allowar, mishimum \$1,000  Partial withdrawal/Full surrender: Allowed, mishimum \$1,000  \$1,000 subject to the minimum face value amount of \$1,000 remaining in policy to minimum after withdrawal. Now withdrawal. Now withdrawal. Now withdrawal. Now withdrawal. Survival was survival surviv	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum	N.A.  Bonus Withdrawal Partial/Full Surrender Allowed, as long as the remaining sum assured meets the mininum sum assured requirement  Partial withdrawab: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawab: The total surrender value available in the policy
Option Option to Withdraw from Policy Bonus Withdrawal (Partial/Full) Partial/ Full Surrender	N.A.  Bonus Withdrawal Partisle** Is surender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150 (in the minimum withdrawal \$1,000 (in multiples of \$150 (in the minimum withdrawal &1,000 (in the minimum sum assured of the basic plan).  Full withdrawal: The total surender value available in the	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partis First Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partis Withdrawal: Allowed, subject to the minimum usus assured of the basic plan.  Full withdrawal: The total surrender value available in the	Bonus Withdrawal Partial/Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value a valiable in the	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial/Full Surrender  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,000 subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the minimum face value amount of the subject to the subject	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is a mount such that the reduced sum insured meets the minimum sum insured  Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the mininum sum assured requirement  Partial withdrawak Allowed, as long as the remaining sum assured meets the minimum sum assured requirement
Option Option to Withdraw from Policy Bonus Withdrawal (Partial/Full) Partial/ Full Surrender	N.A.  Bonus Withdrawal Partis/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$1,000)  Partial withdrawak: Allowed, subject to the minimum sum assured of the bask plan.  Full withdrawak: The total surrender value available in the policy	Option to distribute the Poky into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender Allowed, minimum withdrawai \$1,000 (in multiples of \$100) Partial withdrawai: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawai: Ho total surrender value available in the policy	Bonus Withdrawal Partis/Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial/Full Surrender  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,000 subject to the minimum face value amount of 15,000 cemaning in policy to maintain after withdrawal. No withdrawal is allowed when prenium determent is active and the subject to the following permonth.  Regular Withdrawal: Allowed, minimum \$100 permonth.  Regular withdrawal allowed for the following prenium payment terms:	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is a mount such that the reduced sum insured meets the minimum sum insured  Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal Partial/Full Surrender Allowed, as long as the remaining sum assured meets the mininum sum assured requirement  Partial withdrawab: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawab: The total surrender value available in the policy
Option Option to Withdraw from Policy Bonus Withdrawal ((Partial/Full) Partial/ Full Surrender	N.A.  Bonus Withdrawal Partis/Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$1,000)  Partial withdrawak: Allowed, subject to the minimum sum assured of the bask plan.  Full withdrawak: The total surrender value available in the policy	Option to distribute the Poky into sub-policies before the policy matures.  Blomus Withdrawai  Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100 )  Partial withdrawaic Allowed, subject to the minimum  sum assured of the basic plan.  Full withdrawaic The total surrender value available in the policy	Bonus Withdrawal Partis/Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,500  subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Northrawal is allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$1,000 per month	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is a mount such that the reduced sum insured meets the minimum sum insured  Full withdrawal: The total surrender value available in the policy	N.A.  Bonus Withdrawal Partial/Full Surrender Allowed, as long as the remaining sum assured meets the mininum sum assured requirement  Partial withdrawab: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawab: The total surrender value available in the policy
Option Op	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partis IV il Surender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150)  Partis Withdrawak. Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawak: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the \$1st.	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partish First Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partish Withdrawal Allowed, subject to the minimum sum assured for the basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st	Bonus Withdrawal Partisl/Pull Surrender Allowed, minimum \$1,000  Partisl withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy  N.A.	N.A.  Bonus Withdrawal Partial Full Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal Tufl surrender. Allowed, minimum \$1,000  Look Survey of the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. No allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$100 per month  Regular Withdrawal: Allowed, minimum \$100 per month  Partial withdrawal allowed for the following premium payment terms:  10Pay: 21st policy month onwards  10Pay: 21st policy month onwards  20Pay: 24st policy month onwards  20Pay: 24st policy month onwards  10Pay: 21st policy month onwards	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal. Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured  Full withdrawal: The total surrender value available in the policy  N.A.	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawak. Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawak. The total surrender value available in the policy  N.A.  Single Premium
Option Op	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partisk Fall Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partisk withdrawak. Allowed, subject to the minimum sum assured of the basic plan.  Fall withdrawak. The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partist Virial Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partis Wirial Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partis withdrawak. Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawak to total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.	Bonus Withdrawal Partial/Paril Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, partial withdrawal: Allowed after first policy anniversary, partial withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Docrease in Sum Insured is allowed after first policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Partial Surrender  Regular Withdrawal  Allowed, nishimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,000  1510,000 subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Northrawal. Northrawal is allowed when premium deferement is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal allowed for the following premium payment terms:  2009. 12514 (Sept. per Minimum \$1,000 per month)  15Pay: 1854 (Sept. per minimum \$1,000 per month)  15Pay: 1854 (Sept. per minimum \$1,000 per minimum \$1,000 per minimum \$1,000 per minimum \$1,000 per month)  15Pay: 1854 (Sept. per minimum \$1,000 per mini	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is tower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured. Full withdrawak The total surrender value available in the policy N.A.	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is Innepted
Option Op	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partis IV il Surender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150)  Partis Withdrawak. Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawak: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the \$1st.	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partish First Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partish Withdrawal Allowed, subject to the minimum sum assured for the basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st	Bonus Withdrawal Partial Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal  Allowed, nishimum \$1,000  Partial withdrawal/sull surrender: Allowed, minimum \$1,500  subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. No admits a withdrawal is allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$100 per month  Regular Withdrawal allowed for the following premium payment terms:  \$20^{32} \text{221} \text{221} \text{521} \text{50} \text{60} \text{month} monards  \$10^{32} \text{221} \text{221} \text{50} \text{60} \text{month} monards  \$10^{32} \text{221} \text{221} \text{50} \text{60} \text{month} monards  \$10^{32} \text{50} \text{50} \text{month} monards  \$10^{32} \text{50} \text{50} \text{month} monards  \$10^{32} \text{50} \text{50} \text{50} \text{month} monards  \$10^{32} \text{50} \te	N.A.  Bonus Withdrawal  Bonus	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is  -Decrease in sum assured is subject to the minimum sum assured limit.
Option Op	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partisk Full Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100  \$100  Partisk withdrawal: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partis IVI Surender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partis IVI Surender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partis withdrawal. Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal. The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the nost payment due due fails and the nost payment due date, with pro-rotester refund of	Bonus Withdrawal Partial/Paril Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, partial withdrawal: Allowed after first policy anniversary, partial withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Docrease in Sum Insured is allowed after first policy	N.A.  Bonus Withdrawal Partial Full Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal/Allowed, minimum \$1,000  Fartial withdrawal/Allowed, minimum \$1,000  Surper to maintain the value amount of \$10,000 remaining in policy to maintain after withdrawal/Allowed, minimum \$100 per month in a city withdrawal/Allowed, in a limited when premium deferment is activated  Regular Withdrawal/Allowed, minimum \$100 per month  Regular withdrawal/Allowed for the following premium payment terms:  \$79x/\$Pxy.\$4tx policy month orwards \$79x/\$Pxy.\$4tx policy month orwards \$20Pxy.\$4tx policy month orwards \$20Pxy.\$4tx policy month orwards \$10Pxy.\$4tx policy month orwards	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whicheve is lower  Partial withdrawal, Allowed, minimum \$500 or the balance satalable in the policy, whicheve is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawak. Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawak. The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted  -Decrease in sum assured is subject to the minimum sum assured limit.  Pennium Term of 5,101,5 20,25 and 30 years.
Option Option to Withdraw from Policy Bonus Withdrawal (Pential Full) Partial/ Full Surrender  Regular Withdrawal Increase/Decrease Sum Insured	N.A.  Bonus Withdrawal Partisle** Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150)  Partisle** Michael Allowed, subject to the minimum sum assured of the basic plant.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Docrease of sum assured of the basic plan is allowed, at the next payment due date, with pur octate relind of cash surrender value (if any) less any amounts owing to Segife.  Bit: \$5 per \$1,000 of the sum assured and compound at \$100.	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partis Virial Surrender  Allowed, minimum withdrawal \$1,000 (in multiplies of \$150)  Partis Wirial Surrender  Allowed, minimum withdrawal \$1,000 (in multiplies of \$150)  Partis Wirial Surrender  Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-pated refund of canh surrender value (if any) less any amounts owing to single  Bit. \$5 per \$1,000 of the sum assured and compound at	Bonus Withdrawal Partial/Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  BB: Annual bonus which may be declared and added to the  BB: Annual bonus which may be declared and added to the	N.A.  Bonus Withdrawal Partial Full Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal/Full surrender: Allowed, minimum \$1,000  Full Surrender with surrender: Allowed, minimum \$1,000  Full Surrender withdrawal survender: Allowed, minimum \$1,000  Full Surrender withdrawal survender: Allowed, minimum \$1,000  Regular Withdrawal: Allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$100 per month  Pacillar withdrawal: Allowed, minimum \$100 per month  Pacillar withdrawal allowed for the following premium payment terms:  \$20 per \$2.55 per \$1,000 per month onwards  10 Pay: \$2.55 per \$1,000 for month onwards  10 Pay: \$2.55 per \$1,000 for words  10 Pay: \$2.55 per \$1,000 for waller in multiples of \$1,000  Decrease in Sum Insured is allowed within the first months), increase in face value in in multiples of \$1,000  Becrease in Sum Insured is allowed anytime during policy term.  BB: \$1.50 per \$1,000 Face value per year and \$3.50	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whicheve is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whicheve is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured.  Full withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sueed, but must saidy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Ris: 4pp et \$1,000 sum insured compounding at an annual  Ris: 4pp et \$2,000 sum insured compounding at an annual	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the pelcy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted used in sum assured is subject to the minimum sum assured limit.
Option Op	N.A.  Bonus Withdrawal Partal Vir'd surrender  Allowed, minimum withdrawal \$1,000 fin multiples of  \$101  Partial withdrawak Allowed, subject to the minimum sum assured of back plan.  Full withdrawak: The total surrender value available in the policy  R.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with say nor acted refund of can surrender value (if any).  Bit S S per \$1,000 of the sum assured and compound at \$505 per \$500,000 on the scum unitated RB  TR Payable upon surrender of the policy, death of life  TR Payable upon surrender of the policy, death of life  TR Payable upon surrender of the policy, death of life  TR Payable upon surrender of the policy, death of life	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawal Partial Val Surender  Allowed, minimum withdrawal \$1,000 in multiples of \$100 in	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is not allowed  Decrease in Sum Insured is allowed steer first policy anniversary, subject to minimum sum assured  Bit. Annual bonus which may be declared and added to the policy starting the end of the third policy year.  Tis. One-off bonus payable upon policy surrender, the death	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Viril Surrender  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal I surrender: Allowed, minimum \$1,000  St. Doo subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Northdrawal is allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$20 per 2121 policy month onwards  10Pay: 2121 policy month onwards  10Pay: 2121 policy month onwards  20Pay: 2411 policy month onwards  20Pay: 2411 policy month onwards  10Pay: 1214 policy month onwards  10Pay: 1214 policy month onwards  10Pay: 1215 polic	N.A.  Bonus Withdrawal Partial Virul Surrender  Allowed, minimum \$500 or the bonus available in the policy, whicheve is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whicheve is bone. Manimum partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whicheve is bone. Manimum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Bit steps of \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (cash-	N.A.  Bonus Withdrawal Partial/Pull surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -increase of sum assured is not allowed after policy is incepted -increase of sum assured is subject to the minimum sum assured limit  Premium Term of 5,10,15,20,25 and 30 years  -increase & George is sum assured (subject to the minimum sum assured limit are allowed  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated.
Option Op	N.A.  Bonus Withdrawal Partisle File Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of \$150  Partisle Michaeud, Allowed, subject to the minimum sum assured of the basic plant is allowed.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due due, with pro-reader elution of cash surrender value (if any) less any amounts owing to Sengille  RB: 55 per \$1,000 of the sum assured and compound at \$COS per \$500,000 of the sum assured and compound at \$5000 of the sum assured and compound at \$	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawal Partis Hird Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$10)  Partis Hird Surrender  Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pre-rated related of cash surrender value (if any) less any amounts owing to Segigle  RB: 55 per \$1,000 of the sum assured and compound at \$CODS per \$500,000 on the accumulated RB	Bonus Withdrawal Partial Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  RR. Annual bonus which may be declared and added to the policy starting the end of the bird policy year.  TR. Done off bonus jumple upon policy year.  Tr. One off bonus jumple upon policy year.  True of the life issured, the file insured being diagnosed with To r upon maturity of the policy, whichever leaviest. Based on the sured. The sured.	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Viril Surrender  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal Full surrender: Allowed, minimum \$1,000  Long Survey	N.A.  Bonus Withdrawal Partial First Surrender  Allowed, minimum \$500 or the bonus available in the public, whichever is lower minimum \$500 or the balance available in the public, whichever is lower.  Partial withdrawak Allowed, minimum \$500 or the balance available in the public, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured allowed.  Decrease of sum assured is only allowed within 6 months remote public place to the payment sum insured allowed.  Decrease of sum assured is allowed after the policy is succeed, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RRE 54 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term.  RRE 54 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term.  Surrender Bonus: Authulle miny declare a surrender (sathiol bonus rate is not grown after the policy is force for at least 2 years. The bonus rate is not grown after the policy is force for at least 2 years. The bonus rate is not gravanted. It is expressed as a	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawak. Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawak. The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted  -Decrease in sum assured is to the minimum sum assured limit  -Pennium Term of 5,1015,20,25 and 30 years  -Increase & decrease in sum assured chiphet to the minimum sum assured limit are allowed  Bit. As a Ver basic sum assured to the policy to the minimum sum assured limit are allowed  Tis. Payable upon surrender of the policy, time of a claim or
Option Op	N.A.  Bonus Withdrawal  Bonus Allowed, subject to the minimum  sum assured of beals plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, while say arounds owing to  Singtle  Bit Spert SLOOD of the sum assured and compound at  SGOS per SGOLODO on the accumulated RB  TIE: Payable upon surrender of the policy, death of life  assured or upon maturity of policy; expressed as a % of  accumulated RB	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Pal's Jurender  Allowed, minimum withdrawai \$1,000 (in multiples of \$100)  Partial withdrawai Allowed, subject to the minimum sum assured of the abaci plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy  Decrease of sum assured of the basic plan is allowed, at the not payment due date, with pro-rated refund of canh surrender value (if any) less any amounts owing to Singille  Rits 5 per \$1,000 of the sum assured and compound at \$5005 per \$501,0	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  R.A.  Increase in Sum insured is not allowed  Decrease in Sum insured is not allowed  Decrease in Sum insured is allowed after first policy anniversary, subject to minimum sum assured  BB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One-off bonus payable upon policy surrender, the death of the life insured, the life insured being diagnosed with Ti or upon maturity of the policy, whichever is enriest. Based on \$v\$ of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal Survender  Regular Withdrawal Survender  Bonus One One Survender  Bonus One Offonous which may be podd upon survender, claim (seeth or 17 in remarking of the polky; expressed as 3 % of accumulated 88	N.A.  Bonus Withdrawal Partial Viril Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured rull withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Rit. \$4 per \$1,000 sum insured compounding at an annual rate of \$1.26 kt moughout the policy terms  Surrender Bonus: Manuillie may declare a surrender (cash- in) bonus after the policy is force for at least 5 years. The bonus rate in on gluanteed, it is equivanteed in preventionary bonus.	N.A.  Bonus Withdrawal Partial/Pull surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -increase of sum assured is not allowed after policy is incepted -increase of sum assured is subject to the minimum sum assured limit  Premium Term of 5,10,15,20,25 and 30 years  -increase & George is sum assured (subject to the minimum sum assured limit are allowed  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated  Tile. Payable upon surrender of the policy, time of a claim or upon maturity of policy expressed as a % of accumulated.
Option Op	N.A.  Bonus Withdrawal Partisle** Is Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150)  Partisle Michrawal: Allowed, subject to the minimum sum assured of the basic plant is allowed, and the subject to the minimum sum assured of the basic plant is allowed, at the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of cash surrender value (if any) less any amounts owing to Singife  Bit. SS per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accomulated RB  The Payable upon surrender of the policy, death of If  The Payable upon surrender of the policy, desided at If  The Payable upon surrender of the policy, desided at If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the policy, desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the policy desided of If  The Payable upon surrender of the Paya	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawal Partial Val Surender  Allowed, minimum withdrawal \$1,000 in multiples of \$100 and \$1,000 in multiples of \$100 in multi	Bonus Withdrawal Partial Full Surrender  Allowed, minimum s1,000  Partial withdrawal, allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is allowed after first policy anniversary, subject to minimum sum assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One off bonus payable upon policy surrender, the death of the life insured he life flagsproad with In to upon maturity of the policy, whichever is earliest. Issued on So of the accumulated reversionary browless or the cash	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Viril Surrender  Regular Withdrawal  Allowed, minimum \$1,000  Partial withdrawal Full surrender: Allowed, minimum \$1,000  Long Survey	N.A.  Bonus Withdrawal Partial Virul Surrender  Allowed, minimum \$500 or the bonus available in the policy, whicheve is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whicheve is lower.  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whicheve is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Bit steps of \$1,000 sum insurand compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (cash- in) bonus after the policy is force for at least 5 years. The bonus rate is not guaranteed. It is epressed as a precentage of the cash value of the single premium for SP policies  Provides provided 12.5% of the single premium for SP policies or 50% of the total annual premium for RP policy is	N.A.  Bonus Withdrawal Partial/Pril's Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -increase of sum assured is not allowed after policy is incepted to the minimum sum assured meets the policy.  Premium Term of 5, 10, 15, 20, 25 and 30 years  -increase & Generals in sum assured (subject to the minimum sum assured limit) are allowed.  R.R. a 8 for black sum assured  Till: Payable upon surrender of the policy, time of a claim or upon maturity of policy; expressed as a % of accumulated RB.
Option to Withdraw from Policy Option to Withdraw from Policy (Portial Full)  Partial/ Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)	N.A.  Bonus Withdrawal  Bonus Allowed, subject to the minimum  sum assured of beals plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, while say arounds owing to  Singtle  Bit Spert SLOOD of the sum assured and compound at  SGOS per SGOLODO on the accumulated RB  TIE: Payable upon surrender of the policy, death of life  assured or upon maturity of policy; expressed as a % of  accumulated RB	Option to distribute the Policy into sub-policies before the policy matures.  Bonus Withdrawal Partis IV-14 Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$150)  Partis Withdrawal: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: The total surrender value available in the policy was assured of the basic plan is allowed, at the total surrender value of the basic plan is allowed, at the least payment due date, with pro-rated refund of cash Jurrender value (if any) less any amounts owing to Degide  Bit 55 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 of the sum assured and compound at \$0,000 per \$1,000 per \$1	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  R.A.  Increase in Sum insured is not allowed  Decrease in Sum insured is not allowed  Decrease in Sum insured is allowed after first policy anniversary, subject to minimum sum assured  BB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One-off bonus payable upon policy surrender, the death of the life insured, the life insured being diagnosed with Ti or upon maturity of the policy, whichever is enriest. Based on \$v\$ of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal Survender  Regular Withdrawal Survender  Bonus One One Survender  Bonus One Offonous which may be podd upon survender, claim (seeth or 17 in remarking of the polky; expressed as 3 % of accumulated 88	N.A.  Bonus Withdrawal Partial First Surrender  Allowed, minimum \$500 or the bonus available in the public, withcheve is lower  Partial withdrawak Allowed, minimum \$500 or the balance available in the public, withcheve is lower.  Partial withdrawak Allowed, minimum \$500 or the balance available in the public, withcheve is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured allowed.  N.A.  Increase in sum assured is only allowed within 6 months from the policy but the publicy insured allowed.  Decrease of sum assured is allowed after the policy is such as a subject to the maximum sum insured allowed.  RRE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term insured allowed.  RRE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy is force for at least 5 years. The bonus rate is not guaranteed, it is experised as a percentage of the cash value of the accumulated reversionary bonus.  Powides payout of 12.5% of the single premium for \$P policies or 50% for the data manual premium for \$P policies are 50% for total annual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies are 50% for the data manual premium for \$P policies or 50% for the data manual premium for \$P policies or 50% for the data manual premium for \$P policies or 50% for the data manual premium for \$P policies or 50% for \$P policies or 50% for \$P polic	N.A.  Bonus Withdrawal Partial/Pril's Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -increase of sum assured is not allowed after policy is incepted to the minimum sum assured meets the policy.  Premium Term of 5, 10, 15, 20, 25 and 30 years  -increase & Generals in sum assured (subject to the minimum sum assured limit) are allowed.  R.R. a 8 for black sum assured  Till: Payable upon surrender of the policy, time of a claim or upon maturity of policy; expressed as a % of accumulated RB.
Option Option to Withdraw from Policy Option to Withdraw from Policy Gential Full (Pential Full)  Partial Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Retrenchment Benefit  Walver of Interest  Benefit/Premium Freeze	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partis Vir's Surrender  Allowed, minimum withdrawal \$1,000 lin multiples of \$100  Partis Withdrawal: Allowed, subject to the minimum sum assured of basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-relate relund of customer of the policy of the sum assured and compound at \$500 per \$500,1000 on the accumulated RB  TR: Payable upon surrender of the policy, death of file assured or upon maturity of policy: expressed as a % of accumulated RB  N.A.  Walver of Interest Benefit  Policyholder who is unemployed or retrenched for a	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawal Partial Val Surender  Allowed, minimum withdrawal \$1,000 in multiples of \$100 and \$1,000 in multiples of \$100 in multi	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawals, allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is not allowed after first policy anniversary, subject to minimum sum assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One-off bonus payable upon policy surrender, the death of the file haured, the file haured being diagnosed with 1 or \$50  the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the Cash value of the accumulated reversionary bonuses or the Cash Applicable to policy.	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal Virula  Allowed, mishmum \$1,000  Partial withdrawal Virula  Allowed, mishmum \$1,000  Partial withdrawal I surrender: Allowed, mishmum \$1,000  Station Subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Allowed withdrawal is allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$79xy 19x 510 below month onwards  \$19xy 1981 policy month onwards  \$19xy 29x	N.A.  Bonus Withdrawal Partial Full Surrender Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawals an amount such that the reduced sum insured meets the minimum sum insured full withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum primmium with respect to the power mode, and the minimum wim insured allowed.  Rib: \$4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (sati- min bonus after the policy is in force to a least 3 years. The bonus rate is not guaranteed. It is expressed as a provided parpox of \$12.5% of the single premium for RP policies or 50% of the total annual premium for RP policies in tertenched and retemped menus unsured policies in the policy owners tertenched and retemped menus unsured policies policies or 50% of the total annual premium for RP policies in tertemped and retemped and retem	N.A.  Bonus Withdrawal Partial/Prill surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted.  Decrease in sum assured is subject to the minimum sum assured inst  assured minimum sum assured for subject to the minimum sum assured inst  Bis-Ray Say of basic sum assured  Bis-Ray Say of basic sum assured find are allowed  RB. As a Sof basic sum assured find and sum assure
Option Option to Withdraw from Policy Option to Withdraw from Policy (Partial/Full)  Partial/Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonusses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Benefit/Premium Freeze Benefit/Premium Freeze	N.A.  Bonus Withdrawal  Bonus Allowed, subject to the minimum  sum assured of beach gain.  Full withdrawal: The total surrender value available in the policy  N.A.  Borcease in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of  activation of the same sumed and compound at  SoSpig See SIOLOW on the sum assured to the sum assured to the sum assur	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal, Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  R.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is not allowed after first policy anniversary, subject to minimum sum assured  GE. Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TE: One off bonus payable upon policy surrender, the death of the life insured, the life insured being diagnosed with IT or upon maturity of the policy, withcheve it earliest. Based on \$1 of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the policy withcheve it earliest. Based on Applicable to premium payment terms of 15, 20.6 25 years.  It offers the policy owner an aption to stop paying premium(s) at any time for 1 year within feeting the policy premium(s) at any time for 1 year within feeting the policy premium(s) at any time for 1 year within feeting the policy premium(s) at any time for 1 year within feeting the policy premium(s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium(s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year within feeting the policy premium (s) at any time for 1 year with	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal I Survender  Regular Withdrawal I Survender  Bonus W	N.A.  Bonus Withdrawal Partial Viril Surrender  Allowed, minimum 5500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum 5500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured rull withdrawal: The total surrender value available in the policy  ILA.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RB: \$4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy terms Surrender Bonus: Manuillie may declare a surrender (cash- in) bonus after the policy is force for at least 3 years. The bonus rate in one juan rated, it is experiesed as a percentage of the cash value of the accumulated reversibnary bonus.  Provides payout of \$12.5% of the single premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% of the total annual premium for \$P policies of 50% o	N.A.  Bonus Withdrawal Partial/Pull surrender  Allowed, as long at the remaining sum assured meets the minimum sum assured requirement Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium -increase of sum assured is not allowed after policy is incepted -increase of sum assured is bulject to the minimum sum assured mint -increase of sum assured is subject to the minimum sum assured in the policy of the policy is incepted  Perenium Tem 65,1015,3025,3nd 30 years -increase 6 decrease in sum assured (subject to the minimum sum assured initial real allowed  RB: As a % of basic sum assured  RB: As a % of basic sum assured RB: As a % of basic sum assured RB: As a % of decrement (if Savings Protector Pro rider is attached)  Premium Deferment (if Savings Protector Pro rider is attached) -Policyholder has paid at least 6 monthy i premiums -Referendment must have taken place on earlier than 6
Option Option to Withdraw from Policy Option to Withdraw from Policy (Partial/Full)  Partial/Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonusses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Benefit/Premium Freeze Benefit/Premium Freeze	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Allowed, subject to the minimum  Withdrawal Allowed, subject to the minimum  Still  Partial Withdrawal. Allowed, subject to the minimum  sum assured of the bask plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the nest payment due date, with pro-rated refund of cash surrender value (if any) less any amounts owing to Singife  188: 55 per \$1,000 of the sum assured and compound at SCIDs per \$2,000 of the sum assured and compound at SCID per \$2,000 of	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sun assured Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sun assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TE: One-off bonus payable upon policy surrender, the death of the file hasured, the file insured being disprosed with Tro Soft the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash N.A.  Premium Freese Option Applicable to premium payment terms of \$5, 20 & 25 years.  + Loffers the policy owers a report to trop paying	N.A.  Bonus Withdrawal Partial First Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal First Surrender: Allowed, minimum \$1,000  Fartial withdrawal First Surrender: Allowed, minimum \$1,000  Fartial withdrawal Surrender: Allowed, minimum \$1,000  Regular Withdrawal Is allowed when premium deferment in activated  Regular Withdrawal: Allowed, minimum \$100 per month  Regular Withdrawal: Allowed, minimum \$100 per month  Partial Withdrawal: Allowed, minimum \$100 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$20 pay 2545 policy month onwards  10Pay: 2154 policy month onwards  10Pay: 2154 policy month onwards  10Pay: 2154 policy month onwards  20Pay: 2545 policy month onwards  10Pay: 2154 policy	N.A.  Bonus Withdrawal Partial First Survender  Allowed, minimum \$500 or the bonus available in the policy, withcheve is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, withcheve is lower. Maximum partial withdrawal has an amount such that the reduced sum insured meets the minimum sum insured allowed.  Full withdrawal: The total surrender value available in the policy insured allowed.  Full withdrawal: The total surrender value available in the policy insured allowed.  Decrease of sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RIE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term insured allowed.  RIE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term insured allowed.  RIE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term insuranted allowed.  RIE: \$4 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term in surend played the retreated and remembers of a surender (sali-b) benue after the policy is retreated and remembers and surendpeed for the policy term in the policy	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Innexes of sum assured is not allowed after policy is  -Innexes of sum assured is subject to the minimum sum assured limit in the policy is  -Innexes of sum assured is subject to the minimum sum assured limit are allowed  Ris. Ra 3 % To base in sum assured (subject to the minimum sum assured limit are allowed  Ris. Ra 3 % To base um assured  Ris. Payable upon surrender of the policy, time of a claim or upon maturity of policy; expressed as a % of accumulated  Ris.  Premium Deferment (If Savings Protector Pro rider is attached)  Premium Deferment (If Savings Protector Pro rider is attached)  Premium Deferment (If Savings Protector Pro rider is attached)
Option Option to Withdraw from Policy Option to Withdraw from Policy (Partial/Full)  Partial/Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonusses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Benefit/Premium Freeze Benefit/Premium Freeze	N.A.  Bonus Withdrawal Partial/Ful Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of  \$100 till withdrawal. Allowed, subject to the minimum sum assured for back plan.  Full withdrawal: The total surrender value available in the policy  R.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of can surrender value (if any)less any amounts owing to Singtle  Bit. Siper \$1,000 of the sum assured and compound at \$500 per \$500,000 on the scumulated RB  TRE Payable upons surrender of the policy, death of life assured or upon maturity of policy; expressed as a % of accumulated RB  N.A.  Waive of laterast Beach!  Nace of laterast Beac	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum Insured is not allowed  Docrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  Bock Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB. One-off bonus payable upon policy surrender, the death of the file haured, the file insured being disposed with 1 or \$5 of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the security of the policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal Virula  Allowed, mishmum \$1,000  Partial withdrawal/Full surrender: Allowed, mishmum \$1,000  Station Station of the mishmum face value amount of \$10,000 remaining in policy to maintain after withdrawal. As allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$79x/97x/95x bigstyler month orwards  \$197x/97x/95x bigstyler bigstyler  \$197x/97x/95x bigstyler  \$197x/97x/95x bigstyler  \$197x/97x/95x bigstyler  \$197x/97x bigstyler  \$197x/97x bigsty	N.A.  Bonus Withdrawal Partial Virul Surrender Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sun insured meets the minimum sun insured Fall withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is toued, but must safely the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RB: 49 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) and the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy in froce for a least 3 yeas. The bonus rate is not guaranteed. It is expressed as a provided payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the singl	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted.  -Increase in sum assured is subject to the minimum sum assured limit are allowed.  -Increase in sum assured is subject to the minimum sum assured limit are allowed.  Bit is a Soft basic sum assured (subject to the minimum sum assured limit) are allowed.  Bit is a Soft basic sum assured [subject to the minimum sum assured limit] are allowed.  Bit is a Soft basic sum assured [subject to the minimum sum assured limit] are allowed.  Bit is a Soft basic sum assured [subject to the minimum sum assured limit] are allowed.  Bit is a Soft basic sum assured [subject to the minimum sum assured limit] are allowed.  Bit is a Soft basic sum assured [subject to the minimum sum assured limit] are allowed.  Bit is a statistical and sum assured sum assured sum assured subject to the minimum sum assured limit are allowed.  Bit is a statistical and sum assured subject to the minimum sum assured sum assur
Option Op	N.A.  Bonus Withdrawal Partis Viri Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of \$1,0	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender  Allowed minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum insured is not allowed  Decrease in Sum insured is allowed after first policy anniversary, subject to minimum sum assured  RR. Annual bonus which may be declared and added to the policy starting the end of the third policy year.  RR. Entre the starting the end of the third policy year.  TR. Done off bonus payable upon policy surrender, the death of the life issured, the file insured being diagnosed with To rupon maturity of the policy, withcheve is earliest. Based on \$6 of the accumulated reversionary bonuses or the cash value of the accumula	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal I Surrender  Regular Withdrawal I Surrender  Bonus W	N.A.  Bonus Withdrawal Partial Forl's Surrender  Allowed, minimum \$500 or the bonus available in the publicy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the publicy, whichever is lower.  Partial withdrawal: Allowed, minimum \$500 or the balance available in the publicy, whichever is lower. Madmum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured allowed.  Partial withdrawal: The total surrender value available in the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Partial partial conformation of the policy is sured as a precentage of the cash value of 12.5% throughout the policy term.  Surrender Bonus: Manuille may declare a surrender (cash-in) bonus after the policy is puranteed. It is expressed as a percentage of the cash value of the single premium for SP policies are supplicies or 50% of the total annual premium for SP policies are supplicies of 50% of the total annual premium for SP policies the policy owner is retrenched and remains unemployed for a least 30 consecutive days before the poky anniversary following their 63th birthday.  Provides payout of 12.5% of the single premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for SP policies or 50% of the total annual premium for S	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  R.A.  Sangle Premium  -increase of sum assured is not allowed after policy is incepted.  -increase of sum assured is subject to the minimum sum assured meets the sum assured meets the remaining sum assured limit by the remaining sum assured limit parend profits of the minimum sum assured limit are allowed.  R.A. a Sa for basic sum assured flushject to the minimum sum assured limit are allowed.  R.A. a Sa for basic sum assured sum assured limit are allowed.  R.A. a Sa for basic sum assured sum assured limit are allowed.  R.A. a Sa for basic sum assured sum assure
Option Option to Withdraw from Policy Option to Withdraw from Policy (Partial/Full)  Partial/Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonusses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Benefit/Premium Freeze Benefit/Premium Freeze	N.A.  Bonus Withdrawal Partis Viri Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of \$1,0	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender  Allowed minimum \$4,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sun assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: Once off bonus payable upon policy aurender, the death of the life issured, the life insured being diagnosed with Tior upon maturity of the policy, whicheve is carliest. Based on So of the accumulated reversionary bonuses or the cash value of the accumulat	N.A.  Bonus Withdrawal Partial First Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal Fill surrender: Allowed, minimum \$1,000  Facts of the first surrender: Allowed, minimum \$1,000  Facts of the first surrender: Allowed, minimum \$1,000  Facts of the first surrender: Allowed when premium deferment in activated  Regular Withdrawal: Allowed, minimum \$100 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$20 pay : 21st policy month onwards  \$10Pay : 21st policy month onwards  \$1	N.A.  Bonus Withdrawal Partial Virul Surrender Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sun insured meets the minimum sun insured Fall withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is toued, but must safely the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RB: 49 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) and the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy in froce for a least 3 yeas. The bonus rate is not guaranteed. It is expressed as a provided payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the singl	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the renaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is  -Increase of sum assured is subject to the minimum sum assured meets the sum assured meets the control of the sum assured in the su
Option Option to Withdraw from Policy Option to Withdraw from Policy (Partial/Full)  Partial/Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonusses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Benefit/Premium Freeze Benefit/Premium Freeze	N.A.  Bonus Withdrawal Partis Viri Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of \$1,0	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal 1,000  Partial withdrawal 1,000  Partial withdrawal 1,000  Partial withdrawal 1,000  Full withdrawal 1,000  RAA  Increase in Sum insured is not allowed after first policy anniversary, subject to a minimum withdrawal 1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  RAA  RAA  Increase in Sum insured is not allowed  Decrease in Sum insured is not allowed  Decrease in Sum insured be first policy anniversary, subject to minimum sum assured  BB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One-off bonus payable upon policy surrender, the death of the life insured, the file insured being diagnosed with Tor upon maturity of the policy, withcree is earliest. Based on 5 kg of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses  N.A.  Premium Freeze Option  Applicable to premium payment terms of 15, 20.6, 25 years, 1 offics the policy owner an option to stop paying premium(s) at any time for 1 year while keeping the policy in force.  Depending on the selected premium payment term, this option can be exercised after the 100h policy year envewed for up to 3 time, 15 payal allows to exercise premium freeze option for up to 1 time.  20 payal lows to searcise premium freeze option for up to 1 time.	N.A.  Bonus Withdrawal Partial First Surrender Regular Withdrawal Withdrawal Surrender Regular Withdrawal Withdrawal Surrender Regular Withdrawal Withdrawal Withdrawal Surrender Regular Wit	N.A.  Bonus Withdrawal Partial Virul Surrender Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sun insured meets the minimum sun insured Fall withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is toued, but must safely the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RB: 49 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) and the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy in froce for a least 3 yeas. The bonus rate is not guaranteed. It is expressed as a provided payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the singl	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the renaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is  -Increase of sum assured is subject to the minimum sum assured meets the sum assured meets the control of the sum assured in the su
Option Option to Withdraw from Policy Option to Withdraw I (Portial Full)  Partial / Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Retrenchment Benefit  Walver of Interest  Benefit/Premium Freeze Option/Premium Deferment	N.A.  Bonus Withdrawal Partis Viri Surrender  Allowed, minimum withdrawal \$1,000 fin multiples of \$1,0	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the next payment due to the basis plan is allowed at the next payment due data with yor a leaf or fund of cash surrender value (if any) less any amounts owing to singlife  RB: \$5 per \$1,000 of the sum assured and compound at \$5005 per \$500,000 on the accumulated RB  TR. Payaba upon surrender of the policy, death of the assured or upon maturity of policy; expressed as a % of accumulated RB  Valves premium payments for us to 12 months if the Use Accured becomes involuntatify unemployed for 3 consecutive months.	Bonus Withdrawal Partial Frill Surrender  Allowed, minimum \$1,000  Partial withdrawal is not allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  RAA  Increase in Sum Insured is not allowed  Decrease in Sum Insured is not allowed first policy anniversary, subject to minimum sum assured  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  Bonder in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  The One-off bonus payable upon policy surrender, the death of the life issured, the file issured being diagnosed with Tor upon maturity of the policy, withere is earliest. Based of the life issured, the file issured being diagnosed with Tor upon maturity of the policy, withere is earliest. Based of the life issured, the file issured being diagnosed with Tor upon maturity of the policy, withere is earliest. Based on Section 19 and	N.A.  Bonus Withdrawal Partial First Surrender Regular Withdrawal Withdrawal Surrender Regular Withdrawal Withdrawal Surrender Regular Withdrawal Withdrawal Withdrawal Surrender Regular Wit	N.A.  Bonus Withdrawal Partial Virul Surrender Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sun insured meets the minimum sun insured Fall withdrawal: The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is toued, but must safely the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  RB: 49 per \$1.000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) and the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy term  Surrender Bonus. Manufile may declare a surrender (sali- pullowen) are the policy in froce for a least 3 yeas. The bonus rate is not guaranteed. It is expressed as a provided payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the single premium for \$P\$  Provides payment of \$1.55 of the singl	N.A.  Bonus Withdrawal Partial/Prill surrender  Molowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted.  Decrease in sum assured is subject to the minimum sum assured meet in the policy of the policy.  Poemain Term of 5,10,15,20,25 and 30 years.  -Increase of decrease in sum assured forbitect to the minimum sum assured limit are allowed.  Bit. As a Not basic sum assured for sum of the policy is incepted.  Bit. As a Not basic sum assured forbitect to the minimum sum assured limit are allowed.  Bit. As a Not basic sum assured 188. As a not base to be a forbit of the policy in t
Option Option to Withdraw from Policy Option to Withdraw I (Portial Full)  Partial / Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Option/Premium Deferment  Guarantee Insurability Option to Buy Another Life Policy  Guarantee Insurability Option to Buy Another Life Policy	N.A.  Bonus Withdrawal  Bonus Withdrawal  Allowed, minimum withdrawal \$1,000 fin multiples of  \$150  Wild Surrender  Allowed, subject to the minimum  sum assured of beals plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the nest payment due date, with pro-rated refund of  can surrender value (if any) less any amounts owing to  Singifie  Bit 5 per \$1,000 of the sum assured and compound at  SCOSO per SCOID,000 on the accumulated RB  TR: Payable upon surrender of the policy, death of tile  ascumulated RB  TR: Payable upon surrender of the policy, death of tile  ascumulated RB  N.A.  Walver of Interest Benefit  Policy holder who is unemployed or retrenched for a  period of 2 consense of the policy.  Policy holder who is unemployed or retrenched for a  period of 2 consense on the community of policy.  Policy holder who is unemployed or retrenched for a  period of 2 consense on the policy death of the  accumulated RB  N.A.  Nature of Interest Benefit  Policy holder who by unemployed or retrenched for a  period of 2 consense on the community of the policy of the sum assured and compound at  The Policy holder who by unemployed or retrenched for a  period of 2 consense on the accumulated RB  Tread the policy of the sum assured and compound at  The Policy holder who is unemployed or retrenched for a  period of 2 consense of the policy death of the policy of the sum assured and compound at  The Policy holder of pay back the overdue premiums within  The Policy holder to pay back the overdue premiums within  The Policy of the sum assured and compound at t	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Pal Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai. Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 3st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated related of case to the control of the sum assured and compound at \$500 per \$500 per \$500,000 on the accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy death of life assured or upon maturity of policy: expressed as a % of accumulated #8  Tile: Payable upon surrender of the policy death of life assured or upon maturity of policy: expressed as a % of accumulated #8  T	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal and the first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured in the policy anniversary. Subject to a minimum withdrawal of \$1,000 & minimum sum assured in the policy anniversary in the policy of the policy anniversary, subject to the policy of the policy anniversary, subject to minimum sum assured  Decrease in Sum Insured is not allowed after first policy anniversary, subject to minimum sum assured  Bit Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: One-off bonus payable upon policy surrender, the death of the life insured, the life insured being diagnosed with 17 or you on maturity of the policy, whicheve it exilect. Based of the accumulated reversionary bonuses or the cash was a considered reversion for the cash was a considered reversion for the cash	N.A.  Bonus Withdrawal Partial Viril Surrender Regular Withdrawal Allowed, minimum \$1,000  Partial withdrawal Full surrender: Allowed, minimum \$1,000  Loos subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Not withdrawal is allowed when premium deferment is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$100 per month  Regular withdrawal allowed for the following premium payment terms: \$20 per \$215 policy month onwards \$10Pay: \$215 policy	Bonus Withdrawal Bonus Withdrawal Bonus Withdrawal Bonus Withdrawal Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Bratial withdrawal-Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured Fall withdrawal. The total surrender value available in the policy N.A.  Increase in sum assured is only allowed within 6 moeths from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must satisfy the policy minimum premium with respect to the polyment mode, and the minimum sum insured allowed.  RB: \$4 per \$1.000 sum insured compounding at an annual rate of 1.12 fix thoughout the policy treesed as a neurost allowed.  Provides prayout of 12.2% of the single premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the total annual premium for SP policies of 50% of the 50%	N.A.  Bonus Withdrawal Partial/Pull surrender  Allowed, as long at the remaining sum assured meets the minimum sum assured requirement Partial withdrawal: Allowed, as long as the remaining sum assured requirement Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium -increase of sum assured is not allowed after policy is incepted -increase of sum assured is bullet to the minimum sum assured meet in the policy beincepted -increase of sum assured is subject to the minimum sum assured limit are allowed  Pennium Term of \$1,015,3025 and 39 years -increase is decrease in sum assured (subject to the minimum sum assured limit)  RB: As a Nof basic sum assured as a Nof accumulated  RB: As a Nof basic sum assured  RB: As a Nof basic sum assured  RB: As a Nof basic sum assured  RB: As a Single premium for basic premium for basic premium for a single policy in a single premium for a single policy for minimum for many than the premium for basic policy. Single premium for basic policy is for months in a row after before premium for basic policy.  Buy a new policy from income with only death and TPD benefits on the life of the original insured without evidence of good health up to two times on different life event
Option Op	N.A.  Bonus Withdrawal Partisle Vide Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100 (in multiples of \$10 (in multiples of \$100 (in mu	Option to distribute the Policy into sub-policies before the policy matures.  Florous Withdrawai Pratis IV 3 Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the near payment face data with pro-aller drauls of cash surrender value (if any) less any amounts owing to single  RB: \$5 per \$1,000 of the sum assured and compound at \$500 per \$500,000 on the accumulated RB  TB: Payaba upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated RB  Valves premium payments for up to 12 months if the use Assured to report the policy of the sum assured and compound at \$100 on the accumulated RB  N.A.  N.A.  G.G.  Cancer Fremium Walver II - Easy Ferm III	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is allowed after first policy anniversary, subject to minimum sum assured  BE: Annual bonus which may be declared and added to the policy starting the end of the third policy varender, the the policy starting the end of the third policy varender, the death policy starting the end of the third policy varender the death the policy which here is explicitly supposed with 17 to unon maturity of the policy, whichever is exified. Steed on \$50 the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated prevention of the parking premium(s) at any time for 1 yas well helpeling the policy or Opportunity of the policy ware on yellow year owned or for up to 3 times, with a minimum of 4-year interval between each premium freeze opition for up to 1 time.  Solve the profile of the profile of the policy ware would be required.  15 pay allow to exercise premium freeze option for up to 3 times.  N.A.  Premium Valver Bible  - Payer Brendt Rible	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal Survender  Regular Withdrawal Survender  Allowed, mislmum \$1,000  Partial withdrawal Survender  Bonus Withdrawal Survender  Bonus Withdrawal Survender  Begular Withdrawal Survender  Begular Withdrawal Survender  Begular Withdrawal Allowed, minimum \$1,00 per month  Regular Withdrawal Allowed, minimum \$1,00 per month  Regular Withdrawal Allowed, minimum \$1,00 per month  Begular Withdrawal Allowed for the following premium payment terms:  \$20*99; 2151 policy month onwards  \$20*99; 251 policy month onwards  \$20*99; 2151 policy month onwards  \$20*99; 2151 policy month onwards  \$20*99; 2151 policy month onwards  \$20*99; 251 policy	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sun insured meets the minimum sun insured.  Fall withdrawak The total surrender value available in the policy is lower to the maximum sun insured allowed.  Decrease of sun assured is allowed after the policy is lower to the maximum sun insured allowed.  Decrease of sun assured is allowed after the policy is lossed, but must satisfy the policy minimum pinemalum values and allowed.  Rib. \$4 per \$1,000 sum insured compounding at an annual respect to the payment mode, and the minimum minimum sun insured allowed.  Rib. \$4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (sall-in) bonus after the policy is inforce to a least 3 years. The bonus rate is not puaranteed. It is expressed as a percentage of the cash value of the accumulated reversionary bonus.  Provides payout of 12.5% of the single premium for \$P policies for the policy women of \$1.000 states and \$1.000 states an	N.A.  Bonus Withdrawal Partial/Full Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium Full withdrawal: The total surrender value available in the policy  Increase in sum assured is subject to the minimum sum assured limit  The Premium Full of 5, 10, 15, 20, 25 and 30 years  -Increase & decrease in sum assured (subject to the minimum sum assured limit are allowed  The Premium Perem of 5, 10, 15, 20, 25 and 30 years  -Increase & decrease in sum assured  The Premium Perem of 5, 10, 15, 20, 25 and 30 years  -Increase & decrease in sum assured  The Premium Perement (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  R.A.  Premium Deferment (if Savings Protector Pro rider is attached)  R.A.  Premium Deferment (if Savings Protector Pro rider is attached)  R.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Premium Deferment (if Savings Protector Pro rider is attached)  N.A.  Pr
Option Option to Withdraw from Policy Option to Withdraw I (Portial Full)  Partial / Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Option/Premium Deferment  Guarantee Insurability Option to Buy Another Life Policy  Guarantee Insurability Option to Buy Another Life Policy	N.A.  Bonus Withdrawal Partial Viri Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100 (in mu	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai. Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai. The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decease of sum assured of the basis plan is allowed, at the second policy year.  Decease of sum assured of the basis plan is allowed at the second policy year.  Decease of sum assured of the basis plan is allowed at the second policy year.  Decease of sum assured of the basis plan is allowed at the second policy year.  Decease of sum assured and compound at \$505 per \$501,000 on the sum assured and compound at \$505 per \$501,000 on the accumulated RB  The Paylake upon surrender of the policy, death of life accumulated RB with the second policy plan and the policy of the sum assured and compound at \$505 per \$501,000 on the accumulated RB  Walves premium payments for up to 12 months if the IRA Assured is accomed involuntarily unemployed for 3 consecutive months.  N.A.  N.A.  A.A.  S.O.  C.O.  C	Bonus Withdrawal Partial Frill Surrender  Allowed, minimum \$1,000  Partial withdrawal Partial Frill Surrender  Allowed, minimum \$1,000  Partial withdrawal: The total surrender value available in the policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  RAA  Increase in Sum Insured is not allowed  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  Bornal Summary	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Viril Surrender  Regular Withdrawal Survender  Regular Withdrawal Survender  John Survender  Regular Withdrawal allowed howed when premium offerment a activated  Regular Withdrawal Allowed, minimum \$100 per month  Regular Withdrawal Allowed for the following premium payment terms:  John Survender	Bonus Withdrawal Partial Virul Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured Fall withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must safely the policy minimum perenium with insured allowed.  Ris: 4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term in surred allowed.  Ris: 4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term surrender Bonus: Manuille may declare a surrender (zash- in) bonus after the policy is in force for at least 3 years. The provides payout of 12.5% of the single premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$500 to the total annual premium for \$P policies or \$	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long at the remaining sum assured meets the minimum sum assured requirement Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement Full withdrawal: The total surrender value available in the poky  N.A.  Single Premium -increase of sum assured is not allowed after policy is incepted -increase of sum assured is subject to the minimum sum assured meet in the poky  Permium Tem of 5,10,15,20,25 and 30 years minimum sum assured limit are allowed  RB: As a St of basic sum assured  RB: As a St of accumulated  RB: As a St of basic sum assured  RB: As a St of accumulated  RB: As a St of acc
Option Option to Withdraw from Policy Option to Withdraw I (Portial Full)  Partial / Full Surrender  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Retrenchment Benefit  Walver of Interest Benefit/Premium Freeze Option/Premium Deferment  Guarantee Insurability Option to Buy Another Life Policy  Guarantee Insurability Option to Buy Another Life Policy	N.A.  Bonus Withdrawal Partisle Vide Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100 (in multiples of \$10 (in multiples of \$100 (in mu	Option to distribute the Policy into sub-policies before the policy matures.  Florous Withdrawai Pratis IV 3 Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basis plan is allowed, at the near payment face data with pro-aller drauls of cash surrender value (if any) less any amounts owing to single  RB: \$5 per \$1,000 of the sum assured and compound at \$500 per \$500,000 on the accumulated RB  TB: Payaba upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated RB  Valves premium payments for up to 12 months if the use Assured to report the policy of the sum assured and compound at \$100 on the accumulated RB  N.A.  N.A.  G.G.  Cancer Fremium Walver II - Easy Ferm III	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is allowed after first policy anniversary, subject to minimum sum assured  BE: Annual bonus which may be declared and added to the policy starting the end of the third policy varender, the the policy starting the end of the third policy varender, the death policy starting the end of the third policy varender the death the policy which here is explicitly supposed with 17 to unon maturity of the policy, whichever is exified. Steed on \$50 the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated reversionary bonuses or the cash value of the accumulated prevention of the parking premium(s) at any time for 1 yas well helpeling the policy or Opportunity of the policy ware on yellow year owned or for up to 3 times, with a minimum of 4-year interval between each premium freeze opition for up to 1 time.  Solve the profile of the profile of the policy ware would be required.  15 pay allow to exercise premium freeze option for up to 3 times.  N.A.  Premium Valver Bible  - Payer Brendt Rible	N.A.  Bonus Withdrawal  Bonus Withdrawal  Bonus Withdrawal  Partial Viril Surrender  Regular Withdrawal Survender  Regular Withdrawal Survender  John Survender  Regular Withdrawal allowed howed when premium offerment a activated  Regular Withdrawal Allowed, minimum \$100 per month  Regular Withdrawal Allowed for the following premium payment terms:  John Survender	N.A.  Bonus Withdrawal Partial Viril Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is bore.  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is bore.  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is bore.  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy in the policy is the policy with the reduced sum insured meets the minimum sum insured meets the minimum sum insured meets the minimum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Bit steps of \$1,000 sum insured compounding at an annual rate of \$1.2% throughout the policy term.  Surrender Bonus: Manuille may declare a surrender (cash-in) bonus after the policy is an annual rate of \$1.2% throughout the policy term.  Provides prayout of \$12.5% of the single premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises of \$500 for botal annual premium for \$P\$ policises the policy owner is retrenched and remains unemployed for at least \$0 consecute days before the policy anniherancy following their 65th birthady.  Provides provided to premium payment terms of \$1,015,20 years.  Spay allows to exercise premium freeze option for up to \$1 time.  10, \$15,600pay allows to exercise premium freeze option for up to \$2,000 pay allows to exercise premium freeze option for up to \$2,000 pay allows to exercise premium freeze option for up to \$2,000 pay allows to exercise premium freeze option for up to \$2,000 pay allows to exercise premium freeze option for up to \$2,000 pay allows to exercise premium freeze	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long at the remaining sum assured meets the minimum sum assured requirement Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement Full withdrawal: The total surrender value available in the poky  N.A.  Single Premium -increase of sum assured is not allowed after policy is incepted -increase of sum assured is subject to the minimum sum assured meet in the poky  Permium Tem of 5,10,15,20,25 and 30 years minimum sum assured limit are allowed  RB: As a St of basic sum assured  RB: As a St of accumulated  RB: As a St of basic sum assured  RB: As a St of accumulated  RB: As a St of acc
Option to Withdraw from Policy Option to Withdraw from Policy Gential Full (Partial Full)  Partial Full (Partial Full)  Regular Withdrawal  Increase/Decrease Sum Insured  Bonuses (non-guaranteed)  Bonuses (non-guaranteed)  Walver of Interest Benefit/Premium Freeze Option/Premium Deferment  Guarantee Insurability Option Day Another Life Policy Available Biders	N.A.  Bonus Withdrawal Partial Viria Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100   Partial withdrawal) Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawal: The total surrender value available in the policy man assured of the basic plan.  Full withdrawal: The total surrender value available in the policy man assured of the basic plan is allowed at the second of the sec	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawai Partial Val Surrender  Allowed, minimum withdrawai \$1,000 (in multiples of \$100)  Partial withdrawai: Allowed, subject to the minimum sum assured of the basic plan.  Full withdrawai: The total surrender value available in the policy  N.A.  Increase in sum assured of the basic plan is allowed, at the next payment of the basic plan is allowed, at the next payment due to the basic plan is allowed, at the next payment due date, with pro-read redund of cash surrender value (if any) less any amounts owing to slogifie  Rift: \$5 per \$1,000 of the sum assured and compound at \$505 per \$500,000 on the accumulated fills  The Payable upon surrender of the policy, death of life assured or upon maturity of policy: expressed as a % of accumulated RB  Walves premium payments for up to 12 months if the Uik Assured becomes involuntarily unemployed for 3 consecutive months.  N.A.  N.A.  Sign Cancer Premium Walver II - Lasy Form III Walver II - Easy Form Fremium Walver II - Easy Form Fremium Walver II - Easy Form Fremium Walver II - Easy Form III Walver II - Early Critical Illness Premium Wa	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$4,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sun assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: To. Oncoff bonus payable upon policy urrender, the death of the life issured, the life insured being diagnosed with The rupon maturity of the policy, whicheve its earliest. Based on 5s of the accumulated reversionary bonuses or the cash value of the accum	Bonus Withdrawal Bonus Withdrawal Partial Full Surrender Regular Withdrawal Allower, mishmum \$1,000  Partial withdrawal Full surrender: Allowed, mishmum \$1,000  Allower, mishmum \$1,000  Partial withdrawal Full surrender: Allowed, mishmum \$1,000 subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal and withdrawal. Sullowed when premium deferement is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal allowed for the following premium payment terms:  Partial Pa	N.A.  Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is lower Partial withdrawak. Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured.  Fall withdrawak The total surrender value available in the policy.  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum primum with respect to the power and allowed.  Rib. 54 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (sathibonus after the policy is inforce to a test 3 years. The bonus rate of 1.2% throughout the policy term  Surrender Bonus: Manuille may declare a surrender (sathibonus after the policy is inforce to a test 3 years. The bonus rate is not guaranteed. It is expressed as a preventage of the sath value of the accumulated reversionary bonus.  Surrender Bonus: Manuille may declare a surrender (sathibonus after decay value of the accumulated reversionary bonus.  Provides prayout of 12.5% of the single premium for SP policies in the policy owner is trenched and return surrendpeyed to at least 30 consecutive days before the policy anniversary following their decision throughout the policy owner is the policy owner.  Spay allows to exercise premium freeze option for up to 1 time.  13. 15. 20-pay allow to exercise premium freeze option for up to 2 times.  GIO.  **Cancer Care Premium Walver**  Full Medical Underwitting  **Cortical Care Walver Rider (II)  **Payor Benefit Pilas Rider (II)  **Payor Benefit Pil	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement. Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement. Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is inceptedIncrease in sum assured is subject to the minimum sum assured ment of the control of the control of the control -Increase in sum assured is subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured find) are all subject to the minimum sum assured find gradient of the control -Increase & decrease in sum assured (subject to the minimum sum assured find) are all subject to the minimum sum assured find gradient of the -Increase & decrease in sum assured as -Increase & decrease in sum
Option Op	N.A.  Bonus Withdrawal Partials Virá Surrender Allowed, minimum withdrawal \$1,000 (in multiples of \$100   Partial withdrawal Allowed, subject to the minimum sum assured of subject to the minimum withdrawal \$1,000 (in multiples of \$100   Partial withdrawal: The total surrender value available in the policy manassured of subject to the minimum sum assured in sum assured is only allowed during the 1st policy year.  Docrease of sum assured is only allowed during the 1st policy year.  Docrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated related of the next payment due date, with pro-rated related of singles  Bit Sp per \$1,000 of the sum assured and compound at \$2005 per \$5001,000 on the accumulated Bit  The Poples is post surrender of the policy, death of the accumulated RB  N.A.  Walver of interest Benefit Policy holder who is unemployed or retrenched for a period of 3 consecutive months may request not to payments of the policy permission of the 100 minimum than the 1st 21 months than the 1st 21 months from the end of the Walver of Interest Period Benyment Period II.  This Walver of Interest Option can be exercised 2 times per policy  N.A.  A.C.  G.O.  *Cancer Premium Walver II *Cany Ferm *Ca	Option to distribute the Policy into sub-policies before the policy matures.  Floring withdrawai Partial Val Surrender Value Andrews, minimum withdrawal \$1,000 (in multiples of \$100)  Partial Withdrawai: Allowed, subject to the minimum sum assured of the basis plan.  Full withdrawai: The total surrender value available in the policy of the policy value.  N.A.  Increase in sum assured of the basis plan is allowed, at the near payment florid the basis plan is allowed, at the near payment florid beat plan in a policy value.  Decrease of sum assured of the basis plan is allowed, at the near payment florid beat plan in a policy value.  Decrease of sum assured of the basis plan is allowed, at the near payment florid beat plan in a policy value.  Bits: Sper \$1,000 of the sum assured and compound at \$500 per	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$1,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sum assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in sum insured is not allowed  Decrease in sum insured is not allowed  Decrease in sum insured is allowed after first policy anniversary, subject to minimum sum assured  BB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  THE Once of Bonus payable upon policy surrender the death policy starting the end of the third policy year.  THE Once of Bonus payable upon policy surrender the death value of the accumulated reversionary bonuses  N.A.  Premium Freeze Option  Applicable to premium payment terms of 15, 20 & 25 years.  It offers the policy owner an option to top paying premium(s) at any time for 1 year while keeping the policy premium provide and the singuish of policy year owners for up to 3 times, with a minimum of 4-year interval between each premium freeze application during the policy rem would be required.  15-pay allows to exercise premium freeze option for up to 1 times.  N.A.  GO.  **Premium Valver Bible** - Enhanced Payer Benefit Bibler - Enhanced Payer Benefit Bibler - Enhanced Payer Benefit Bibler - Syear average (2021 to 2023): - 0.085*	N.A.  Bonus Withdrawal  Bonus Withdrawal  Partial Virul Surrender  Regular Withdrawal  Allowed, mishmum \$1,000  Partial withdrawal Full surrender: Allowed, mishmum \$1,000  surrender to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal. Allowed when premium deferement is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed for the following premium payment terms:  \$10,000 per policy for the following premium payment terms:  \$10,000 per policy for the following premium payment terms:  \$10,700 per \$1,000 per policy for the following premium payment terms:  \$10,700 per \$1,000 per policy for policy government policy for policy expressed as a % of accumulated RB and payable after the policy is in force for 3 years  Perenium Deferment (Polic available for 3 Pay)  Premium deferment period is for one year  Can be exercised up to 1 time for policies with premium payment term of 5 years; I times with policy expressed as a % of accumulated RB  N.A.  Premium Deferment period is for one year  Can be exercised up to 1 time for policies with premium payment term of 5 years; I times with policy expressed as a % of accumulated RB  SO  Premium payment term of 5 years; I times with premium payment term of 5 years; I times with policy and policy for policy with premium payment term of 5 years; I times with policy and policy for policy with premium payment term of 5 years; I times with premium payment term of 5 years; I times with policy policy policy policy policy with policy po	Bonus Withdrawal Partial Virul Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured Fall withdrawal: The total surrender value available in the policy  N.A.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is sued, but must saidry the policy minimum premium with remets allowed.  Decrease of sum assured is allowed after the policy is sued, but must saidry the policy minimum premium with remets of sum assured is allowed.  Rits: 45 per \$1,000 sum insured compounding at an annual rate of 1.12% throughout the policy term.  Surrender Bonus: Manuille may declare a surrender (xash- in) bonus after the policy is in force for at least 2 years. The provides payout of 12.5% of the single premium for SP policies or 50% of the total annual premium for RP policies if the policy comer is retrenched and remains unemployed for following their 65% bit thirdy.  Premium Freeze Option Applicable to premium payment terms of \$1,015, 20 years.  Not required to pay premiums for 1 year including riders.  Maturity date will be deterred by 1 year.  Spay allows to exercise premium freeze option for up to 1 time;  1.5 S. 20 pay allow to exercise premium freeze option for up to 2 times  Eall Medical Lindenweiting.  1. Payor Benefit Rider (I)  1. Payor Benefit Rider (I)  1. Payor Benefit Rider (II)	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement.  Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is incepted  -Increase in sum assured is subject to the minimum sum assured minimum sum assured  Increase in sum assured is subject to the minimum sum assured minimum sum assured  Bincepted  B
Option Op	N.A.  Bonus Withdrawal Partis Vir's Surrender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100   Partis Withdrawak Allowed, subject to the minimum sum assured for back plan. Full withdrawak: The total surrender value available in the policy  N.A.  Lincrease in sum assured is only allowed during the 1st policy year.  Decrease of sum assured of the basic plan is allowed, at the next payment due date, with pro-rated refund of acts hurneder value (if any) less any amounts owing to Singtle  Bit Sper \$1,000 of the sum assured and compound at \$5005per \$501,000 on the accumulated RB  TIB: Payable upon surrender of the policy, death of life assured or upon maturity of policy; expressed as a % of accumulated RB  Walves of lotterest Benefit Policyholder who is unemployed or retrenched for a period of 3 consecutive months may request not to pay premium of upon 12 months - Policyholder to pay back the overdue premiums within enext 21 months from the end of the Valvaer of interest Period (Repayment Period)  This Walver of Interest Option can be exercised 2 times per policy  N.A.  N.A.  Cancer Premium Walver II  *EasyPerer Premium Walver II  *EasyPerer Critical Iliness Premium Walver II  *Policyholder Interest Period (Repayment Period)  *Syear average (XC21 to 2020):	Option to distribute the Policy into sub-policies before the policy matures.  Bornus Withdrawal Partial Pal's Jurender  Allowed, minimum withdrawal \$1,000 (in multiples of \$100)  Partial Withdrawal Allowed, subject to the minimum sum assured for basic plan.  Full withdrawal: Allowed, subject to the minimum sum assured in basic plan.  Full withdrawal: The total surrender value available in the policy  N.A.  Decrease of sum assured of the basic plan is allowed, at the not payment due date, with pro-rated refund of such surrender value (if any) less any amounts owing to Singlife  The Payable upon surrender of the policy, death of life assured or upon maturity of policy expressed as a % of accumulated RB  The Payable upon surrender of the policy, death of life assured or upon maturity of policy expressed as a % of accumulated RB  The Payable upon surrender of the policy, death of life assured or upon maturity of policy expressed as a % of accumulated RB  N.A.  N.A.  N.A.  N.A.  P.A.  P	Bonus Withdrawal Partial Full Surrender  Allowed, minimum \$4,000  Partial withdrawal: Allowed after first policy anniversary, subject to a minimum withdrawal of \$1,000 & minimum sun assured  Full withdrawal: The total surrender value available in the policy  N.A.  Increase in Sum Insured is not allowed  Decrease in Sum Insured is allowed after first policy anniversary, subject to minimum sum assured  RB: Annual bonus which may be declared and added to the policy starting the end of the third policy year.  TB: To. Oncoff bonus payable upon policy urrender, the death of the life issured, the life insured being diagnosed with The rupon maturity of the policy, whicheve its earliest. Based on 5s of the accumulated reversionary bonuses or the cash value of the accum	Bonus Withdrawal Bonus Withdrawal Partial Full Surrender Regular Withdrawal Allower, mishmum \$1,000  Partial withdrawal Full surrender: Allowed, mishmum \$1,000  Allower, mishmum \$1,000  Partial withdrawal Full surrender: Allowed, mishmum \$1,000 subject to the minimum face value amount of \$10,000 remaining in policy to maintain after withdrawal and withdrawal. Sullowed when premium deferement is activated  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal: Allowed, minimum \$1,000 per month  Regular Withdrawal allowed for the following premium payment terms:  Partial Pa	Bonus Withdrawal Partial Viril Surrender  Allowed, minimum \$500 or the bonus available in the policy, whichever is lower  Partial withdrawal: Allowed, minimum \$500 or the balance available in the policy, whichever is lower. Maximum partial withdrawal is an amount such that the reduced sum insured meets the minimum sum insured rull withdrawal: The total surrender value available in the publy.  Increase in sum assured is only allowed within 6 months from the policy issue date, subject to the maximum sum insured allowed.  Decrease of sum assured is allowed after the policy is issued, but must satisfy the policy minimum premium with respect to the payment mode, and the minimum sum insured allowed.  Rit: \$4 per \$1,000 sum insured compounding at an annual rate of 1.2% throughout the policy terms.  Surrender Bonus: Manuille may declare a surrender (zash- in) bonus after the policy is in force for at least 3 years. The bonus rate in one juranteed. It is experienced as a percentage of the cash value of the accumulated reversionary bonus.  Provides payout of \$12.5% of the single premium for \$P policies or \$50% of the total annual premium for \$P policies or \$50% of the total annual premium for \$P policies or \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the total annual premium for \$P policies of \$50% of the \$50% of \$	N.A.  Bonus Withdrawal Partial/Paril Surrender  Allowed, as long as the remaining sum assured meets the minimum sum assured requirement. Partial withdrawal: Allowed, as long as the remaining sum assured meets the minimum sum assured requirement. Full withdrawal: The total surrender value available in the policy  N.A.  Single Premium  -Increase of sum assured is not allowed after policy is inceptedIncrease in sum assured is subject to the minimum sum assured ment of the control of the control of the control -Increase in sum assured is subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured minimum sum assured (subject to the minimum sum assured find) are all subject to the minimum sum assured find gradient of the control -Increase & decrease in sum assured (subject to the minimum sum assured find) are all subject to the minimum sum assured find gradient of the -Increase & decrease in sum assured as -Increase & decrease in sum

	tructions and ways to use this value comparison
1.0	Comparing Like-for-Like Plans: Ensure both the Age and Premium Term are the same. Mos
cor	repetitive yields and earliest breakeven years are in blue.
h .	Comparing Yields of same plan with different payment term: Select Are and Plan.

Product			Breakeven Year	Breakeven Year Policy Year 20			Policy Year 30				Policy Year 40				Policy Year 50						
		Organisan	Annual Premium/	Total Premium	Based on	Guarateed	Total Surrender	Guaranteeed		Courateed	Total Surrender	Guaranteeed		Guarateed	Total Surrender	Guaranteeed		Guarateed	Total Surrender	Courantened	
Age	Insurer	Term (yrs)	Single Premium (SS)	Payable (55)	guaranteed surrender value		Value	Yield	Total Yield	Surrender Value	Value	Yield	Total Yield		Value	Yield	Total Yield	Surrender Value		Yield	Total Yield
ALB29/ANB30	Singlife	-	\$49,772	\$49,772	17	2 \$66,246	\$89,902	1.46%	3.00%	\$87,061	\$133,627	1.88%	3.34%	\$108,962	\$194,124	1.97%	3.46%	\$132,311	1 \$281,693	1.97%	3,52%
ALB29/ANB30	Manulife		\$49,950	\$49,950	10	0 \$60,969	\$99,193	1.00%	3,48%	\$70,422	\$143,012	1.15%	3.56%	\$78,940	\$205,027	1.15%	3,59%	\$96,283		1.32%	3,60%
ALB29/ANB30	China Life		\$49,500	\$49,500		\$54,083	\$93,017	0.44%	1,20%	\$62,790	\$143,012	0.80%	3,60%	\$69,696	\$211,050	0.86%	3.69%	\$77,363		0.90%	3,74%
ALB29/ANB30 ALB29/ANB30	Income China Life	-	\$50,000 \$11,952	\$50,000 \$59,760	15	5 \$54,100 0 \$62,192	\$95,144 \$99,510	0.39%	3.27%	\$61,400 \$74,807	\$141,787 \$160,452	0.69%	3.54%	\$69,000 \$86,000	\$221,402	0.81%	3,79%	\$79,950 \$98,930	0 \$341,209 2 \$345,688	0.94%	3.92%
ALB29/ANB30	Étiqa	-	\$11,950	\$60,000		5 567,637	\$107,756	0.67%	3,31%	\$74,007	\$161,500	1.12%	3.59%	\$99,125	\$234,903	1.32%	3,653	\$119,681	1 \$349,614	1.45%	3.74%
ALB29/ANB30	Income		\$12,000	\$60,000	15	5 \$63,875	\$106,851	0.35%	3.25%	\$71,719	\$156.684	0.64%	3.48%	\$79,623	\$232,786	0.75%	3,639	\$92,535	9 \$354,301	0.91%	3,77%
ALB29/ANB30	Manuife		\$11,997	\$59,985	15	5 \$63,328	\$111,671	0.30%	3,50%	\$77,106	\$159,950	0.90%	3.56%	\$92,399	\$231,346	1.14%		\$112,622	\$332,856	1.32%	3.63%
ALB29/ANB30	Singlife		\$11,917	\$59,587	25	5 \$42,039	\$64,285	-1.92%	0.42%	\$71,820	\$123,656	0.66%	2.63%	\$81,675	\$189,845	0.83%	3.09%	\$95,175	\$303,443	0.98%	3,44%
ALB29/ANB30 ALB29/ANB30	Singlife China Life	- :	\$11,993 \$11,934	\$59,965 \$119,340	25	5 \$48,760 5 \$121,130	\$76,646 \$184,779	-1.14% 0.10%	1.37%	\$72,504 \$144,437	\$127,695 \$294,295	0.68%	2.73%	\$100,912 \$164,653	\$202,392 \$427,166	1.37% 0.92%	3.25%	\$133,984 \$187,705	4 \$312,674 9 \$619,259	1.68% 1.00%	3,67%
ALB29/ANB30	Étiga	10	\$12,000	\$120,000	10	\$132,037	\$196,942	0.62%	3,22%	\$159,441	\$271,475	1.12%	3.52%	\$185,112		1,23%	3,55%	\$221,327	7 \$599,090	1,35%	3,59%
ALB29/ANB30	Income	10	\$12,000	\$120,000	27	1 \$119,705	\$189,254	-0.02%	2.96%	\$135,258	\$268,206	0.47%	3,19%	\$148,925	\$399,858	0.61%	3,439	\$171,780		0.79%	3,62%
ALB29/ANB30	Manuffe	10	\$11,996	\$119,978	15	5 \$128,593	\$200,104	0.44%		\$148,966	\$288,873	0.85%	3.48%		\$420,200	1.12%	3,579	\$205,691		1.19%	3,58%
ALB29/ANB30	Singlife	10	\$11,966	\$119,658	30	0 \$73,166	\$115,264	-3.15%	0.24%	\$143,072	\$239,471	0.70%	2.74%	\$161,745	\$360,514	0.85%	3,148	\$187,515	9 \$567,335	0.99%	3.46%
ALB29/ANB30 ALB29/ANB30	Singlife China Life	20	\$11,985 \$12,000	\$129,846	30	0 \$77,028 0 \$180,000	\$127,818 \$255,290	-2.83% 0.00%	0.42%	\$123,009 \$208,548	\$222,340 \$406,801	0.10%	2.44%	\$177,636 \$235,656	\$358,035 \$583,099	1.11%	3.11%	\$241,300 \$266,292	2 \$555,857 2 \$837,688	1.54% 0.92%	3.41%
ALB29/ANB30	Étiqa	- 1	\$12,000	\$180,000	10	5 5193,019	\$273,264	0.54%	3,19%	\$230,816	\$293,371	1.08%	3.42%	\$265,322	\$559,591	1.18%	3.463	\$311,045		1,28%	3,539
ALB29/ANB30	Income	12	\$12,000	\$180,000	27	1 \$179,753	\$253,886	-0.01%	2.63%	\$197,763	\$358,812	0.41%	3.01%	\$215,774	\$547,999	0.55%	3.40%	\$247,204	4 \$811,547	0.74%	3.54% 3.56%
ALB29/ANB30	Manuife	- 15	\$11,995	\$179,930	15	\$189,217	\$272,673	0.38%	3.17%	\$232,759	\$397,366	1.12%	3,45%	\$260,392	\$565,171	1.12%	3,49%	\$299,752	2 \$819,456	1.19%	
ALB29/ANB30 ALB29/ANB30	Singlife	15	\$11,976 \$11,995	\$179,639	30	0 \$97,228 5 \$106.872	\$158,486 \$181,546	4.78%	0.97%	\$218,508 \$176,368	\$356,405	0.88%	2.98%	\$245,625 \$258,128	\$526,506 \$517,305	0.95%	3,28%	\$283,353 \$355,073	3 \$815,849 2 \$800,151	1,06%	3,559
ALB29/ANB30 ALB29/ANB30	Singlife China Life	- 25	\$11,992 \$11,988	\$179,896	35	5 \$106,872 5 \$167,832	\$181,546 \$267,755	-4.04% -3.54%	1.04%	\$176,368 \$268,531	\$320,582 \$493,308	-0.08%	2.51%	\$258,128 \$300,754	\$517,305 \$689,987	1.09%	3.22%	\$355,072 \$336,836	2 \$803,151 8 \$973,108	0.84%	3,519
ALB29/ANB30 ALB29/ANB30	China Life Étiga	- X	\$11,988 \$12,000	\$239,760	25	5 \$167,832 5 \$252,028	\$267,755	0.46%	2,52%	\$268,531 \$296,898	\$493,308 \$471,288	1.03%	3.26%	\$300,794 \$337,961		1,12%	3,465	\$336,838 \$388,523	8 \$973,108 7 \$931,605	1,199	3.479
ALB29/ANB30	Income	2	\$12,000	\$240,000	26		\$228,261	4.60%	-0.48%	\$253,943	\$438,554	0.28%	2.92%	\$337,961		0.44%	3,40%	\$312,021		0.65%	3.529
ALB29/ANB30	Manulife	2	\$11,997	\$239,939	15	\$ \$250,078	\$323,138	0.39%	2,75%	\$295,664	\$469,989	1.01%	3.24%	\$335,958	\$659,820	1.10%	3,31%	\$383,216	6 \$940,649	1.15%	3,389
ALB29/ANB30	Singlife	2	\$11,992	\$239,838	35	5 \$98,239	\$176,642	-9.56%	-3.01%	\$210,381	\$384,671	-0.64%	2.2%	\$327,294	\$678,989	1.01%	3,40%	\$305,000		1.10%	3.62%
ALB29/ANB30	Singlife	2	\$11,995	\$239,983	35	5 \$129,210	\$221,251	-6.36% -8.44%	-0.78%	\$216,080	\$391,516	-0.51%	2.37%	\$319,740	\$630,978	0.94%	3.16%	\$440,920 \$369,130	\$973,313	1.50% 0.55%	3.46%
ALB29/ANB30 ALB29/ANB30	China Life	2	\$11,984 \$12,000	\$299,600	30	\$179,760 1 \$126,270	\$263,823 \$202,276	8.40	-1.67%	\$299,600 \$299,121	\$532,944 \$497,474	0.00%	2.74%	\$322,556 \$320,508	\$731,858 \$762,454	0.26%	3.15%	\$369,133	7 \$1,016,012 8 \$1,114,117	0.55%	3,209
ALB29/ANB30	Singlife	2	\$12,000	\$299,758	31	5 \$55,998	\$202,270			\$188,251	\$276,766	-2.65%	1.54%	\$403,308	\$825,036	1.05%	3.56%	\$457,164	51,114,117 4 \$1,252,594	1,10%	3.43%
ALB29/ANB30	Singlife	25	\$11,995	\$299,978	35	5 \$152,759	\$238,955	-14.12%	-3.12%	\$258,719	\$462,374	-0.83%	2.35%	\$384,105	\$738,544	0.87%	3.179	\$531,566	6 \$1,127,776	1.50%	3.46%
ALB34/ANB35	Singlife		\$49,823	\$49,827	14	4 \$63,195	\$85,487	1.20%	2.74%	\$83,820	\$129,066	1.74%	3.22%	\$105,765	\$191,159	1.89%	3.41%	\$129,195		1.92%	3.53%
ALB34/ANB35 ALB34/ANB35	Manufife China Life	-	\$49,950 \$49,950	\$49,950	100	0 \$60,969 \$ \$54,083	\$99,193 \$93,017	1.00%	3.48%	\$70,422 \$62,790	\$143,012 \$143,012	1.15%	3.56%	\$78,940	\$205,027	1.15%	3.59%	\$96,280 \$77.361	2 \$293,331 5 \$310,895	1.32%	3.60%
ALB34/ANB35	Income	_	\$49,500	\$49,500	- 1	5 554,003	\$93,017	0.399	4 320	902,790 961,400	\$141,787	0.69%	3.54%	\$69,000		0.81%	3,79%	\$77,383		0.90%	3.92%
ALB34/ANB35	China Life		\$11,952	\$59,760	10	0 \$62,192	\$99,510	0.229	2.87%	\$74,807	\$160,452	0.81%	3,59%	\$86,000		0.96%	3.68%	\$98,933		1.06%	3.72%
ALB34/ANB35	Étiqa		\$12,000	\$60,000		\$67,637	\$107,956	0.67%	3.31%	\$82,090	\$161,500	1.13%	3,59%	\$99,125	\$234,903	1.33%	3,65%	\$119,681	1 \$349,614	1.45%	3,74%
ALB34/ANB35	Income		\$12,000	\$60,000	15	5 \$63,875	\$106,851	0.35%	4	\$71,719	\$156,684	0.64%	3.48%	\$79,623		0.75%	3,63%	\$92,535	9 \$354,301	0.92%	3,77%
ALB34/ANB35 ALB34/ANB35	Manulife Singlife	-	\$11,997 \$11,915	\$59,985	15	5 \$63,328 5 \$41,998	\$111,671 \$63,672	-1.93%	0.37%	\$77,106 \$72,390	\$159,950 \$124,147	0.90%	3.56%	\$92,399 \$82,804		1.14% 0.86%	3.61%	\$112,622 \$97,405		1.32%	3.63%
ALB34/ANB35	Singlife	-	\$11,973	\$59,865	23	0 \$47,559	\$73,444	-1.929	1.14%	\$72,390 \$71,625	\$124,335	0.64%	2.64%	\$100,084	\$199,820	1.36%	3.229	\$133,891	1 \$314,409	1.69%	3.51%
ALB34/ANB35	China Life	10	\$11,934	\$112,340	15	5 5121.130	\$184,779	0.10%	2.84%	\$144,437	\$294,295	0.75%	3,58%	\$164,653	\$427,166	0.92%	3,64%	\$187,705	9 \$619,259	1.00%	3.67%
ALB34/ANB35	Étiqa	10	\$12,000	\$120,000	10	\$132,037	\$196,942	0.62%	122%	\$159,441	\$291,475	1.12%	3.52%	\$185,112	\$416,571	1.23%	3,55%	\$221,327	\$599,090	1.35%	3.59%
ALB34/ANB35	Income	10	\$12,000	\$120,000	21		\$189,254	-0.02%	2.96%	\$135,258	\$268,206	0.47%	3.19%	\$148,925 \$178,336	\$399,858	0.61%	3,439	\$171,780	2 \$609,443	0.79%	3.62%
ALB34/ANB35 ALB34/ANB35	Manulife Singlife	20	\$11,996 ¢11 988	\$119,978	15	5 \$128,593	\$200,104 \$114,232	3.168	0.32%	\$148,966 \$144,756	\$288,873 \$240,441	0.88%	3.48%	\$178,336 \$164,176		1.12%		\$205,691 \$191.951		1.19%	2.58%
ALB34/ANB35	Singlife	10	\$11,972	\$119,716	- 2	0 \$76.612	\$124,153	-2.86%	0.23%	\$123,510	\$218.617	0.12%	2.38%	\$179,358	\$356,575	1.14%	3.119	\$245,588	\$562,649	1,58%	3,44%
ALB34/ANB35	China Life	12	\$12,000	\$180,000	20	0 \$180,000	\$255,290	0.00%	2.67%	\$208,548	\$406,801	0.64%	3,56%	\$235,656		0.82%	3.59%	\$266,292		0.92%	3.61%
ALB34/ANB35	Étiqa	15	\$12,000	\$180,000	15	\$193,019	\$273,264	0.54%	3.19%	\$230,816	\$293,371	1.08%	3.42%	\$265,322	\$559,591	1.18%	3.46%	\$311,045	\$808,973	1.28%	3,53%
ALB34/ANB35	Income	15	\$12,000	\$180,000	21	1 \$179,753	\$253,886	-0.01%	2.63%	\$197,763	\$358,812	0.41%	3.01%	\$215,774	\$547,999	0.55%	3,40%	\$247,204	4 \$811,547	0.74%	3,54%
ALB34/ANB35 ALB34/ANB35	Manulife Singlife	- 2	\$11,995 \$11,995	\$179,930	15	5 \$189,217 0 \$97,125	\$272,673 \$156,506	0.38% -4.80%	1.17%	\$232,759 \$220,150	\$397,366 \$356,844	0.87%	3.45%	\$260,392 \$248,640	\$565,171 \$532,934	1.12%	3,49%	\$299,752	2 \$819,456 0 \$838,612	1.19%	3.61%
ALB34/ANB35	Singlife	- 1	\$11,521	\$172,814	31	5 \$102,000	\$168,710	4.099	-0.18%	\$169,830	\$301,450	-0.07%	2.42%	\$250,410	\$492,848	1.12%	3.199	\$346,290		1,62%	3,52%
ALB34/ANB35	China Life	20	\$11,988	\$239,760	25	5 \$167,832	\$267,755	-3.54%	1.04%	\$268,531	\$493,308	0.55%	3,48%	\$300,754	\$689,987	0.74%	3,46%	\$336,838	8 \$973,108	0.84%	3.47%
ALB34/ANB35	Étiqa	20	\$12,000	\$240,000	15	\$252,028	\$314,966	0.46%	2.52%	\$296,898	\$471,288	1.03%	3.26%	\$337,961	\$664,930	1.12%	3.34%	\$388,527	7 \$931,605	1.19%	3.36%
ALB34/ANB35 ALB34/ANB35	Income	20	\$12,000	\$240,000	26	6 \$151,896 5 \$250,078	\$228,261	-4.60% 0.39%	0.48%	\$253,943	\$438,554	0.28%	2.92%	\$274,635 \$335,958	\$677,207 \$649,600	0.44%	3.40%	\$312,021 \$383,216	1 \$992,440 A \$980 A49	0.65%	1.52%
ALB34/ANB35 ALB34/ANB35	Manuille Singlife	- 2	\$11,997 \$11,980	\$239,939	15	5 \$250,076 5 \$97,671	\$323,138 \$172,436	9,629	3.25%	\$295,664 \$209,242	\$469,989 \$380,858	0.66%	3.2%	\$335,958 \$325,260	\$609,820 \$681,341	1.00%	3.429	\$383,216	6 \$940,649 8 \$1,060,195	1.15%	3.68%
ALBOY/ANBOD	Singlife	2	\$11,990	\$239,007	31	5 5179.010	5214.440	-9.025 -6.189	-1.08%	\$209,242	\$384,053	-0.66%	2 28%	5325,280 6 5323,895	\$601,341 \$634,999	0.98%	3 139	\$372,525 \$450,205	51,000,195	1.05%	3.47%
ALB34/ANB35	China Life	25	\$11,984	\$299,600	30	\$179,760	\$263,823	-8.44%	-1.67%	\$299,600	\$532,944	0.00%	3.11%	\$322,556	\$731,858	0.26%	3.15%	\$369,133	\$1,016,012	0.55%	3.20%
ALB34/ANB35	Income	25	\$12,000	\$300,000	33		\$202,276			\$299,121	\$497,474	-0.02%	2.74%	\$320,508	\$762,454	0.24%	3.29%	\$360,938		0.49%	3.43%
ALB34/ANB35 ALB34/ANB35	Singlife	25	\$11,995	\$299,983	35	5 \$55,763 5 \$152,760	\$126,425	-14.12%	3,55%	\$187,430	\$392,515 \$451,900	-2.68%	1.47%	\$401,115		0.92%	3.56%	\$454,410 \$542,700	\$1,274,916 \$1,126,785	1.09%	3.78%
ALB34/ANB35 ALB39/ANB40	Singlife Manulife	2	\$12,000 \$49,950	\$299,993	35	5 \$152,760 0 \$60,969	\$232,444 \$99,193	-14.12%		\$260,496 \$70,422	\$451,900 \$143,012	0.79%	2.2%		\$729,710 \$205.027	0.92%	3,13%	\$542,700 \$96,280		1,32%	3.46%
ALB39/ANB40	Singlife		\$49,895	\$49,895	15	5 \$58,359	\$79,252	0.79%	2.34%	\$75,999	\$120,366	1.41%	2.97%	\$96,873	\$184,279	1.32%	1.67%	\$121,422	2 \$285,585	1.79%	3,55%
ALB39/ANB40	China Life		\$49,500	\$49,500		\$54,083	\$93,017	0.44%	3.20%	\$62,790	\$143,012	0.80%	3,60%	\$69,696	\$211,050	0.88%	3.69%	\$77,363	\$310,895	0.90%	3.74%
ALB39/ANB40	Income		\$50,000	\$50,000	15	5 \$54,100	\$95,144	0.39%	3.27%	\$61,400	\$141,787	0.69%	3.54%	\$69,000		0.81%	3.79%	\$79,950		0.94%	3.92%
ALB39/ANB40	China Life	-	\$11,952	\$59,760	10	0 \$62,192	\$99,510	0.22%	2.87%	\$74,807	\$160,452	0.81%	3.59%	\$86,000	\$236,074	0.96%	3.68%	\$98,933	\$345,688	1.06%	3.72%
ALB39/ANB40 ALB39/ANB40	Étiqa Income	<del></del>	\$12,000 \$12,000	\$60,000		5 \$67,637 5 \$63,875	\$107,956 \$106,851	0.67%	3.31%	\$82,090 \$71,719	\$161,500 \$156,684	0.64%	3,59%	\$99,125 \$79,623	\$234,903 \$232,786	133%	3.65%	\$119,681 \$92,535	1 \$349,614 9 \$354,301	1.45%	3,74%
ALB39/ANB40	Manulife		\$12,000	\$59,985	111	5 \$63,328	\$111,671	0.30%	3.50%	\$77,106	\$159,950	0.90%	3.56%	\$92,399	\$232,760	1.14%	3.61%	\$112,622	9 \$332,856	1.32%	3,63%
ALB39/ANB40	Singlife		\$11,966	\$59,829	25	5 \$42,132	\$63,505	-1.93%	0.33%	\$73,440	\$125,946	0.73%	2.69%	\$84,600	\$199,271	0.92%	3.21%	\$100,560	\$331,264	1.08%	3,62%
	Singlife		\$11,946	\$59,730	30	0 \$45,968	\$70,094	-1.45%	0.89%	\$69,797	\$121,213	0.55%	2.55%	\$98,527	\$200,058	1.32%	3,229	\$132,834	4 \$323,959	1.67%	3.58%
ALB39/ANB40	China Life	10	\$11,934	\$119,340	15	5 \$121,130	\$184,779	0.10%	2.84%	\$144,437	\$294,295	0.75%	3.58%	\$164,653	\$427,166	0.92%	3.64%	\$187,705	9 \$619,259	1.00%	3.67%
ALB39/ANB40 ALB39/ANB40	Étiqa	1 10	\$12,000 \$12,000	\$120,000	1 20	\$132,037 1 \$119,705	\$196,942 \$189,254	0.62%	3.22%	\$159,441 \$135,258	\$291,475 \$268,206	1.12%	3.52%	\$185,112 \$148,925	\$416,571 \$399,858	1.23% 0.62%	3,55%	\$221,327 \$171,783	2 \$599,090 2 \$609,443	1.35%	3.59%
ALB39/ANB40	Manulife	100	\$12,000	\$120,000	11	5 5128,593	\$200,104	0.44%	3,32%	\$135,250	\$200,200	0.85%	3.48%	\$178,336	\$420,200	1.12%	3,579	\$205.691	1 5598.221	1.19%	3.58%
ALB39/ANB40	Singlife	100	\$11,965	\$119,651	30	0 \$73,022	\$113,055	-3.16%	-0.37%	\$145,392	\$241,814	0.76%	2.78%	\$166,595	\$374,536	0.93%	3.25%	\$196,415	9 \$611,440	1.09%	3,63%
ALB39/ANB40	Singlife	10	\$11,983	\$119,872	30	0 \$77,172	\$121,900	-2.82%	0.11%	\$125,241	\$164,658	0.17%	2.35%	\$183,447	\$360,191	1.20%	3,13%	\$253,096	8 \$578,917	1.65%	3.51%
ALB39/ANB40	China Life	15	\$12,000	\$180,000	20	0 \$180,000	\$255,290	0.00%	2.67%	\$208,548	\$406,801	0.64%	3,56%	\$235,656	\$583,099	0.82%	3,59%	\$266,292	2 \$837,688	0.92%	3,613
ALB39/ANB40 ALB39/ANB40	Étiqa Income	1 2	\$12,000 \$12,000	\$180,000	15	5 \$193,019 1 \$179,753	\$273,264 \$253,886	0.54%	3.19%	\$230,816 \$197,763	\$393,371 \$358,812	1.08%	3.41%	\$265,322 \$215,774	\$559,591 \$547,999	1.18%	3.46%	\$311,045 \$247,204	5 \$808,973 4 \$811,547	1.28%	3,53%
ALB39/ANB40 ALB39/ANB40	Manufife	1 2	\$12,000 \$11,995	\$180,000	21		\$253,886 \$272,673	0.019	2.63%	\$197,763 \$232,759	\$358,812 \$397,366	0.41%	3.45%	S215,774 S260,392	\$547,999 \$565,171	1.12%	3,40%	\$247,204	9811,547 2 9819,456	0.74%	1568
	Singlife	1 2	\$11,995	\$179,523	30		\$272,073	4.829	-1.17%	\$232,759 \$220,455	\$377,300	0.89%	2.9%	\$250,392 \$250,815	\$540,961	1.02%	3.365	\$277,750	0 5868.290	1.14%	3,70%
ALB39/ANB40	Singlife	15	\$11,999	\$179,981	35	5 \$101,439	\$163,596	4.46%	-0.74%	\$169,830	\$296,659	-0.25%	2.17%	\$253,368	\$495,176	1.03%	3.08%	\$352,971	1 \$796,273	1.57%	3,49%
ALB39/ANB40	China Life	20	\$11,988	\$239,760	25		\$267,755	-3.54%	1.04%	\$268,531	\$493,308	0.55%	3,48%	\$300,754		0.74%	3,46%	\$336,836		0.84%	3,479
ALB39/ANB40 ALB39/ANB40	Étiqa	2	\$12,000	\$240,000	15	5 \$252,028 6 \$151,896	\$314,966 \$228,261	0.46% -4.60%	2.52%	\$296,898	\$471,288 \$438,554	0.28%	3.26%	\$337,961 \$274,635	\$664,930 \$677,207	1.12% 0.44%	3.34%	\$388,527 \$312,021	7 \$931,605 1 \$992,440	1.19% 0.65%	3.369
ALB39/ANB40 ALB39/ANB40	Income Manulife	- X	\$12,000 \$11,997	\$240,000	26	6 \$151,896 5 \$250,078	\$228,261 \$323,138	-4.60% 0.39%		\$253,943 \$295,664	\$438,554 \$469,989	0.28%	2.92%			0.44%		\$312,021 \$383,216		0.65%	3,529
ALB39/ANB40 ALB39/ANB40	Manuite Singlife	1 × 2	\$11,997 \$11,988	\$239,939	1 3	5 \$250,078 5 \$97,352	\$323,138 \$169,520	-9.67%	3.43%	\$295,664 \$208,507	\$469,783 \$379,995	0.68%	2.2%	\$335,958 \$324,220	\$609,820	0.98%	3,46%	\$383,216 \$372,380		1.15%	3.77%
				\$239,640	35	5 \$128,140	\$207.037	6,449	-1.41%	\$217,540	\$375,471	-0.47%	2.18%	\$326,608	\$622,561	1.02%	3,129	\$457,130	\$1,100,177	1,59%	3,529
ALB39/ANB40	Singlife		\$11,983																		
ALB39/ANB40	Singlife China Life	25	\$11,984	\$299,600	30	\$179,760	\$263,823	8,44%	-1.67%	\$299,600	\$532,944	0.00%	3,11%	\$322,556	\$731,858	0.26%	3,15%	\$369,133	\$1,016,012	0.55%	3.20%
ALB39/ANB40 ALB39/ANB40	Singlife China Life Income	2 2 2	\$11,984 \$12,000	\$299,600	31	\$179,760 1 \$126,270	\$202,276	8.400	-1.67%	\$299,121	\$497,474	-0.02%	2.74%	\$320,508	\$762,454	0.24%	3.29%	\$360,938	\$1,114,117	0.49%	3.43%
ALB39/ANB40 ALB39/ANB40 ALB39/ANB40	Singlife China Life	2 2 2 2	\$11,984	\$299,600	31	\$179,760		-14,315			\$532,944 \$497,474 \$387,506 \$441,607	0.00% 0.02% 2.71% 0.77%	3.11% 2.74% 1.41% 2.11%				3.29%		\$1,114,117 6 \$1,297,900	0.55% 0.49% 1.07% 1.60%	3.43%