

Please note that the guaranteed surrender benefit of your policy may be less than the total premiums paid.

You can compare 3.38% p.a. and 2.37% p.a. Illustrated Yield upon surrender with the returns of Singapore Savings Bonds and Singapore Government Securities. You may refer to <https://www.mas.gov.sg/bonds-and-bills/singapore-savings-bonds> and <https://www.mas.gov.sg/bonds-and-bills/singapore-government-bonds-information-for-individuals> for more information on the returns of Singapore Savings Bonds and Singapore Government Securities. Please note that the Illustrated Yield upon surrender have taken into account the cost of insurance and expenses incurred.

HOW HAS THE PARTICIPATING FUND PERFORMED OVER THE LAST FEW YEARS?

The historical investment rates of return (after deducting investment expenses) of the Participating Fund are shown below.

The Participating Fund is separated into a few sub-groups; the figures below refer to the investment rates of return for the sub-group that this product belongs to:

	2022	2023	2024	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Investment Returns	-8.0%	4.2%	4.2%	-0.1%	N.A.*	N.A.*

* This participating sub-group was set up in 2021. Hence, there are no historical investment rates of return available prior to 2021.

Please note that historical performance may not be indicative of future performance.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the bonuses or dividends that you may receive.

HOW WILL EXPENSES INCURRED BY THE PARTICIPATING FUND AFFECT YOU?

The expenses incurred by the Participating Fund include investment, management, distribution, tax and other expenses. The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. The level of expenses incurred may affect the bonuses or dividends you may receive.

WHAT IS THE TOTAL EXPENSE RATIO OF THE PARTICIPATING FUND OVER THE LAST FEW YEARS?

The historical expense ratios of the Participating Fund are shown below:

	2022	2023	2024	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Total Expense Ratio	6.3%	5.8%	3.7%	5.0%	N.A.**	N.A.**

** The Participating Fund was set up in December 2018. Typically, the Total Expense Ratio ("TER") for the initial three years of a new Participating Fund is not reflective of its expected long-term TER. This is because significant expenses are incurred in the initial set-up of a Participating Fund and its asset bases are still being built up. Hence, the TER averaged over the last 5 and 10 years of the Participating Fund are not shown.

Total Expense Ratio refers to the total expenses incurred by the total Participating Fund as a whole and is not specific to any participating sub-group.

Please note that historical expense ratios may not be indicative of future expense ratios.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the distribution channel and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is \$7,512 as shown in the Policy Illustration. This makes up 10.01% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

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

Proposer's Signature & Date

Adviser's Signature & Date

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

compareFIRST is an online portal that enables you to easily compare the premiums and features of life insurance products available to the retail market in Singapore. compareFIRST empowers you to make informed decisions when purchasing life insurance products. You can access the portal at www.comparefirst.sg before making a life insurance purchase. You can also find out more about life insurance products at www.moneysense.gov.sg.

Proposer's Signature & Date

Adviser's Signature & Date

Infinite Harvest Plus (II)

Date Generated : 17/07/2025 Backdated : Not applicable
Life Insured / Proposer : **Ms. SEAH PEI FEN**
 Age Next Birthday : 41 Date of Birth : 10/03/1985
 Gender / Smoker Status : Female / Non-smoker
 Occupation : -
 Residency : Singapore

Currency : Singapore Dollars

Plan	Guaranteed Yearly Income (\$)	Yearly Income* (\$)	Policy Term (yrs)	Prem Term (yrs)	Premium (\$)			
					Yearly	Half-Yearly	Quarterly	Monthly
Infinite Harvest Plus (II) (WCF02-P)	1,087.50	2,587.50	79	3	25,000.00	12,970.00	6,485.00	2,162.50
Total Premiums (\$)					25,000.00	12,970.00	6,485.00	2,162.50

* Yearly Income consists of:

- (a) a Guaranteed Yearly Income; and
- (b) a Non-Guaranteed Yearly Cash Bonus (based on Illustrated Investment Rate of Return of 4.25% p.a.).

Yearly Income will be payable starting from the end of policy year 4.

For avoidance of doubt, Booster Bonus is not included in the Yearly Income amount stated above. Please refer to the Product Summary for more details.

Proposer's Signature & Date

Adviser's Signature & Date

Introduction

China Taiping Insurance (Singapore) Pte. Ltd. (CTPIS) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Please note that your policy provides a combination of (1) guaranteed benefits and (2) non-guaranteed benefits in the form of bonuses / cash dividends. The bonus rates / dividend scales used in this illustration are not guaranteed and may vary according to the performance of the Participating Fund.

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

If you need clarification please do not hesitate to ask your financial adviser.

Proposer's Signature & Date

Adviser's Signature & Date

Benefit Summary Page

(This is only a supplementary illustration and must be read in conjunction with main illustration.)

At a Glance

Yearly Income consists of a guaranteed yearly income and a non-guaranteed yearly cash bonus which will be payable starting from the end of policy year 4.

Income Option: Paid-out

Upon maturity at Age 120	Guaranteed	Total ¹ (Guaranteed + Non-Guaranteed)
Total Yearly Premiums Paid for Basic Plan (\$)	75,000	
Maturity Value (\$) [A]	81,000	92,250
Sum of Yearly Income & Booster Bonus (\$) [B]	82,650	209,850
Sum of Payouts (\$) [A] + [B]	163,650	302,100
Sum of Payouts divided by Total Yearly Premiums Paid for Basic Plan	218.20%	402.80%
Yield upon Maturity (p.a.)	1.45%	3.40%

Income Option: Accumulated

Upon maturity at Age 120	Guaranteed	Total ¹ (Guaranteed + Non-Guaranteed)
Total Yearly Premiums Paid for Basic Plan (\$)	75,000	
Maturity Value (\$) [A]	81,000	92,250
Sum of Yearly Income & Booster Bonus (\$) [B]	82,650	209,850
Accumulated ^{1&2} Interest (\$) [C] (on Yearly Income & Booster Bonus)	0	551,990
Sum of Payouts (\$) [A] + [B] + [C]	163,650	854,090
Sum of Payouts divided by Total Yearly Premiums Paid for Basic Plan	218.20%	1,138.79%
Yield upon Maturity (p.a.)	1.01%	3.17%

Note:

¹ Based on an Illustrated Investment Rate of Return of 4.25% p.a..

² Based on the prevailing accumulation rate of 3.00% p.a.. This interest rate is not guaranteed and CTPIS may change the interest rate by giving 30 days' written notice.

Proposer's Signature & Date

Adviser's Signature & Date

Life Insured : Ms. SEAH PEI FEN

Age Next Birthday : 41

Gender / Smoker Status : Female / Non-smoker

Basic Plan : Infinite Harvest Plus (II)

	Policy Term (yrs)	Premium Term (yrs)	Yearly Premium (\$)
Infinite Harvest Plus (II)	79	3	25,000.00

Policy Illustration
Yearly Income Option: Paid-out

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	DEATH BENEFIT				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1/42	25,000	26,250	0	26,250	0	26,250
2/43	50,000	52,500	15	52,515	35	52,535
3/44	75,000	78,750	22	78,772	52	78,802
4/45	75,000	78,750	22	78,772	52	78,802
5/46	75,000	78,750	105	78,855	240	78,990
6/47	75,000	78,750	105	78,855	240	78,990
7/48	75,000	78,750	105	78,855	240	78,990
8/49	75,000	78,750	105	78,855	240	78,990
9/50	75,000	78,750	105	78,855	240	78,990
10/51	75,000	78,750	465	79,215	1,035	79,785
11/52	75,000	78,750	465	79,215	1,035	79,785
12/53	75,000	78,750	465	79,215	1,035	79,785
13/54	75,000	78,750	465	79,215	1,035	79,785
14/55	75,000	78,750	465	79,215	1,035	79,785
15/56	75,000	78,750	637	79,387	1,410	80,160
16/57	75,000	78,750	637	79,387	1,410	80,160
17/58	75,000	78,750	637	79,387	1,410	80,160
18/59	75,000	78,750	637	79,387	1,410	80,160
19/60	75,000	78,750	637	79,387	1,410	80,160
20/61	75,000	78,750	1,350	80,100	3,000	81,750
21/62	75,000	78,750	1,350	80,100	3,000	81,750
22/63	75,000	78,750	1,350	80,100	3,000	81,750
23/64	75,000	78,787	1,350	80,137	3,000	81,787
24/65	75,000	79,027	1,350	80,377	3,000	82,027
25/66	75,000	79,267	1,350	80,617	3,000	82,267
26/67	75,000	79,507	1,350	80,857	3,000	82,507
27/68	75,000	79,747	1,350	81,097	3,000	82,747
28/69	75,000	79,987	1,350	81,337	3,000	82,987
29/70	75,000	80,227	1,350	81,577	3,000	83,227
30/71	75,000	80,467	1,477	81,944	3,281	83,748
31/72	75,000	80,707	1,477	82,184	3,281	83,988
32/73	75,000	80,947	1,477	82,424	3,281	84,228
33/74	75,000	81,000	1,477	82,477	3,281	84,281
34/75	75,000	81,000	1,477	82,477	3,281	84,281
35/76	75,000	81,000	1,477	82,477	3,281	84,281
36/77	75,000	81,000	1,477	82,477	3,281	84,281
37/78	75,000	81,000	1,477	82,477	3,281	84,281
38/79	75,000	81,000	1,477	82,477	3,281	84,281

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	DEATH BENEFIT				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
39/80	75,000	81,000	1,477	82,477	3,281	84,281
40/81	75,000	81,000	1,605	82,605	3,562	84,562
41/82	75,000	81,000	1,605	82,605	3,562	84,562
42/83	75,000	81,000	1,605	82,605	3,562	84,562
43/84	75,000	81,000	1,605	82,605	3,562	84,562
44/85	75,000	81,000	1,605	82,605	3,562	84,562
45/86	75,000	81,000	1,605	82,605	3,562	84,562
46/87	75,000	81,000	1,605	82,605	3,562	84,562
47/88	75,000	81,000	1,605	82,605	3,562	84,562
48/89	75,000	81,000	1,605	82,605	3,562	84,562
49/90	75,000	81,000	1,605	82,605	3,562	84,562
50/91	75,000	81,000	2,025	83,025	4,500	85,500
51/92	75,000	81,000	2,025	83,025	4,500	85,500
52/93	75,000	81,000	2,025	83,025	4,500	85,500
53/94	75,000	81,000	2,025	83,025	4,500	85,500
54/95	75,000	81,000	2,025	83,025	4,500	85,500
55/96	75,000	81,000	2,700	83,700	6,000	87,000
56/97	75,000	81,000	2,700	83,700	6,000	87,000
57/98	75,000	81,000	2,700	83,700	6,000	87,000
58/99	75,000	81,000	2,700	83,700	6,000	87,000
59/100	75,000	81,000	2,700	83,700	6,000	87,000
60/101	75,000	81,000	3,375	84,375	7,500	88,500
61/102	75,000	81,000	3,375	84,375	7,500	88,500
62/103	75,000	81,000	3,375	84,375	7,500	88,500
63/104	75,000	81,000	3,375	84,375	7,500	88,500
64/105	75,000	81,000	3,375	84,375	7,500	88,500
65/106	75,000	81,000	3,375	84,375	7,500	88,500
66/107	75,000	81,000	3,375	84,375	7,500	88,500
67/108	75,000	81,000	3,375	84,375	7,500	88,500
68/109	75,000	81,000	3,375	84,375	7,500	88,500
69/110	75,000	81,000	3,375	84,375	7,500	88,500
70/111	75,000	81,000	5,062	86,062	11,250	92,250
71/112	75,000	81,000	5,062	86,062	11,250	92,250
72/113	75,000	81,000	5,062	86,062	11,250	92,250
73/114	75,000	81,000	5,062	86,062	11,250	92,250
74/115	75,000	81,000	5,062	86,062	11,250	92,250
75/116	75,000	81,000	5,062	86,062	11,250	92,250
76/117	75,000	81,000	5,062	86,062	11,250	92,250
77/118	75,000	81,000	5,062	86,062	11,250	92,250
78/119	75,000	81,000	5,062	86,062	11,250	92,250
79/120	75,000	81,000	5,062	86,062	11,250	92,250

The Death Benefit illustrated above does not include the Yearly Income and Booster Bonus.

Please note that if the life insured dies due to any causes other than accident within 1 year from the issue date, CTPIS will pay 100% of the total premiums paid to us without interest. Please refer to the product summary for more details.

Proposer's Signature & Date

Adviser's Signature & Date

Yearly Income Option: Paid-out

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	SURRENDER VALUE				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1/42	25,000	0	0	0	0	0
2/43	50,000	12,500	10	12,510	25	12,525
3/44	75,000	75,000	15	75,015	37	75,037
4/45	75,000	75,000	15	75,015	37	75,037
5/46	75,000	75,000	82	75,082	187	75,187
6/47	75,000	75,000	82	75,082	187	75,187
7/48	75,000	75,187	82	75,269	187	75,374
8/49	75,000	75,375	82	75,457	187	75,562
9/50	75,000	75,562	82	75,644	187	75,749
10/51	75,000	75,787	375	76,162	825	76,612
11/52	75,000	76,012	375	76,387	825	76,837
12/53	75,000	76,237	375	76,612	825	77,062
13/54	75,000	76,462	375	76,837	825	77,287
14/55	75,000	76,695	375	77,070	825	77,520
15/56	75,000	76,927	510	77,437	1,125	78,052
16/57	75,000	77,160	510	77,670	1,125	78,285
17/58	75,000	77,392	510	77,902	1,125	78,517
18/59	75,000	77,625	510	78,135	1,125	78,750
19/60	75,000	77,857	510	78,367	1,125	78,982
20/61	75,000	78,090	1,080	79,170	2,400	80,490
21/62	75,000	78,322	1,080	79,402	2,400	80,722
22/63	75,000	78,555	1,080	79,635	2,400	80,955
23/64	75,000	78,787	1,080	79,867	2,400	81,187
24/65	75,000	79,027	1,080	80,107	2,400	81,427
25/66	75,000	79,267	1,080	80,347	2,400	81,667
26/67	75,000	79,507	1,080	80,587	2,400	81,907
27/68	75,000	79,747	1,080	80,827	2,400	82,147
28/69	75,000	79,987	1,080	81,067	2,400	82,387
29/70	75,000	80,227	1,080	81,307	2,400	82,627
30/71	75,000	80,467	1,185	81,652	2,625	83,092
31/72	75,000	80,707	1,185	81,892	2,625	83,332
32/73	75,000	80,947	1,185	82,132	2,625	83,572
33/74	75,000	81,000	1,185	82,185	2,625	83,625
34/75	75,000	81,000	1,185	82,185	2,625	83,625
35/76	75,000	81,000	1,185	82,185	2,625	83,625
36/77	75,000	81,000	1,185	82,185	2,625	83,625
37/78	75,000	81,000	1,185	82,185	2,625	83,625
38/79	75,000	81,000	1,185	82,185	2,625	83,625
39/80	75,000	81,000	1,185	82,185	2,625	83,625
40/81	75,000	81,000	1,267	82,267	2,812	83,812
41/82	75,000	81,000	1,267	82,267	2,812	83,812
42/83	75,000	81,000	1,267	82,267	2,812	83,812
43/84	75,000	81,000	1,267	82,267	2,812	83,812
44/85	75,000	81,000	1,267	82,267	2,812	83,812
45/86	75,000	81,000	1,267	82,267	2,812	83,812
46/87	75,000	81,000	1,267	82,267	2,812	83,812
47/88	75,000	81,000	1,267	82,267	2,812	83,812
48/89	75,000	81,000	1,267	82,267	2,812	83,812
49/90	75,000	81,000	1,267	82,267	2,812	83,812
50/91	75,000	81,000	1,350	82,350	3,000	84,000
51/92	75,000	81,000	1,350	82,350	3,000	84,000

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	SURRENDER VALUE				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
52/93	75,000	81,000	1,350	82,350	3,000	84,000
53/94	75,000	81,000	1,350	82,350	3,000	84,000
54/95	75,000	81,000	1,350	82,350	3,000	84,000
55/96	75,000	81,000	2,160	83,160	4,800	85,800
56/97	75,000	81,000	2,160	83,160	4,800	85,800
57/98	75,000	81,000	2,160	83,160	4,800	85,800
58/99	75,000	81,000	2,160	83,160	4,800	85,800
59/100	75,000	81,000	2,160	83,160	4,800	85,800
60/101	75,000	81,000	3,375	84,375	7,500	88,500
61/102	75,000	81,000	3,375	84,375	7,500	88,500
62/103	75,000	81,000	3,375	84,375	7,500	88,500
63/104	75,000	81,000	3,375	84,375	7,500	88,500
64/105	75,000	81,000	3,375	84,375	7,500	88,500
65/106	75,000	81,000	3,375	84,375	7,500	88,500
66/107	75,000	81,000	3,375	84,375	7,500	88,500
67/108	75,000	81,000	3,375	84,375	7,500	88,500
68/109	75,000	81,000	3,375	84,375	7,500	88,500
69/110	75,000	81,000	3,375	84,375	7,500	88,500
70/111	75,000	81,000	5,062	86,062	11,250	92,250
71/112	75,000	81,000	5,062	86,062	11,250	92,250
72/113	75,000	81,000	5,062	86,062	11,250	92,250
73/114	75,000	81,000	5,062	86,062	11,250	92,250
74/115	75,000	81,000	5,062	86,062	11,250	92,250
75/116	75,000	81,000	5,062	86,062	11,250	92,250
76/117	75,000	81,000	5,062	86,062	11,250	92,250
77/118	75,000	81,000	5,062	86,062	11,250	92,250
78/119	75,000	81,000	5,062	86,062	11,250	92,250
MATURITY BENEFIT						
79/120	75,000	81,000	5,062	86,062	11,250	92,250

The Surrender Value illustrated above does not include the Yearly Income and Booster Bonus.

Based on the Illustrated Investment Rate of Return of the Participating Fund:

At 4.25% p.a., your total Illustrated Yield upon surrender at age 81 is 3.38% p.a.

At 3.00% p.a., your total Illustrated Yield upon surrender at age 81 is 2.37% p.a.

Proposer's Signature & Date

Adviser's Signature & Date

Yearly Income Option: Paid-out

End of Policy Year / Age	INCOME SCHEDULE				
	Guaranteed Yearly Income (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
		Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Total (\$)	Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Total (\$)
1/42	0	0	0	0	0
2/43	0	0	0	0	0
3/44	0	0	0	0	0
4/45	1,087	675	1,762	1,500	2,587
5/46	1,087	675	1,762	1,500	2,587
6/47	1,087	675	1,762	1,500	2,587
7/48	1,087	675	1,762	1,500	2,587
8/49	1,087	675	1,762	1,500	2,587
9/50	1,087	675	1,762	1,500	2,587
10/51	1,087	675	1,762	1,500	2,587
11/52	1,087	675	1,762	1,500	2,587
12/53	1,087	675	1,762	1,500	2,587
13/54	1,087	675	1,762	1,500	2,587
14/55	1,087	675	1,762	1,500	2,587
15/56	1,087	675	1,762	1,500	2,587
16/57	1,087	675	1,762	1,500	2,587
17/58	1,087	675	1,762	1,500	2,587
18/59	1,087	675	1,762	1,500	2,587
19/60	1,087	675	1,762	1,500	2,587
20/61	1,087	675	1,762	1,500	2,587
21/62	1,087	675	1,762	1,500	2,587
22/63	1,087	675	1,762	1,500	2,587
23/64	1,087	675	1,762	1,500	2,587
24/65	1,087	675	1,762	1,500	2,587
25/66	1,087	780	1,867	1,740	2,827
26/67	1,087	780	1,867	1,740	2,827
27/68	1,087	780	1,867	1,740	2,827
28/69	1,087	780	1,867	1,740	2,827
29/70	1,087	780	1,867	1,740	2,827
30/71	1,087	780	1,867	1,740	2,827
31/72	1,087	780	1,867	1,740	2,827
32/73	1,087	780	1,867	1,740	2,827
33/74	1,087	780	1,867	1,740	2,827
34/75	1,087	780	1,867	1,740	2,827
35/76	1,087	780	1,867	1,740	2,827
36/77	1,087	780	1,867	1,740	2,827
37/78	1,087	780	1,867	1,740	2,827
38/79	1,087	780	1,867	1,740	2,827
39/80	1,087	780	1,867	1,740	2,827
40/81	1,087	780	1,867	1,740	2,827
41/82	1,087	780	1,867	1,740	2,827
42/83	1,087	780	1,867	1,740	2,827
43/84	1,087	780	1,867	1,740	2,827
44/85	1,087	780	1,867	1,740	2,827
45/86	1,087	780	1,867	1,740	2,827
46/87	1,087	780	1,867	1,740	2,827
47/88	1,087	780	1,867	1,740	2,827
48/89	1,087	780	1,867	1,740	2,827
49/90	1,087	780	1,867	1,740	2,827
50/91	1,087	780	1,867	1,740	2,827

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	INCOME SCHEDULE				
	Guaranteed Yearly Income (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
		Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Total (\$)	Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Total (\$)
51/92	1,087	780	1,867	1,740	2,827
52/93	1,087	780	1,867	1,740	2,827
53/94	1,087	780	1,867	1,740	2,827
54/95	1,087	780	1,867	1,740	2,827
55/96	1,087	780	1,867	1,740	2,827
56/97	1,087	780	1,867	1,740	2,827
57/98	1,087	780	1,867	1,740	2,827
58/99	1,087	780	1,867	1,740	2,827
59/100	1,087	780	1,867	1,740	2,827
60/101	1,087	780	1,867	1,740	2,827
61/102	1,087	780	1,867	1,740	2,827
62/103	1,087	780	1,867	1,740	2,827
63/104	1,087	780	1,867	1,740	2,827
64/105	1,087	780	1,867	1,740	2,827
65/106	1,087	780	1,867	1,740	2,827
66/107	1,087	780	1,867	1,740	2,827
67/108	1,087	780	1,867	1,740	2,827
68/109	1,087	780	1,867	1,740	2,827
69/110	1,087	780	1,867	1,740	2,827
70/111	1,087	780	1,867	1,740	2,827
71/112	1,087	780	1,867	1,740	2,827
72/113	1,087	780	1,867	1,740	2,827
73/114	1,087	780	1,867	1,740	2,827
74/115	1,087	780	1,867	1,740	2,827
75/116	1,087	780	1,867	1,740	2,827
76/117	1,087	780	1,867	1,740	2,827
77/118	1,087	780	1,867	1,740	2,827
78/119	1,087	780	1,867	1,740	2,827
79/120	1,087	780	1,867	1,740	2,827

Proposer's Signature & Date

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What is the significance of the Illustrated Investment Rate of Return?

The illustrations have been prepared on two assumptions regarding the investment rate of return achieved by the investments of the Participating Fund. The two rates 4.25% p.a. and 3.00% p.a., are purely illustrative and do not represent upper and lower limits on the investment performance of the Participating Fund. The two rates shown are net of any investment expenses.

The higher Illustrated Investment Rate of Return does not exceed the maximum long-term illustration investment rate of return (currently 4.25%), which has been set by the Life Insurance Association, Singapore.

Changes in the economic and investment environment may affect the investment performance of the Participating Fund and the benefits that you may receive. Please note that investment performance is not the only factor that will affect the benefits that you will receive. Other factors such as the actual level of death claims, disability claims, expenses incurred and other terminations on the Participating Fund will also have a bearing on the benefits that you will receive.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

What is the Illustrated Yield upon Surrender?

The Illustrated Yields upon Surrender represent the annualised investment return you may receive upon the surrender of the policy at the age of 81, net of the cost of insurance and the expenses incurred, based on the Illustrated Investment Rates of Return of the Participating Fund at 4.25% and 3.00%.

The Illustrated Yields are not guaranteed and do not represent upper and lower limits on the yield you could receive on this Participating policy.

As the bonus rates (or cash dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund. Every year, you will be informed of the actual bonus rates or cash dividends (if any) of your Participating policy for that year. You can refer to the Product Summary for more information on the illustrated bonus rates for this product. You can also refer to Your Guide to Participating Policies to find out how bonus is determined.

Please note that the guaranteed benefit you receive upon the surrender of the policy at the age of 81 may be less than the total premiums paid.

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What is the impact of deductions on what you might get back?

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the policy early.

Table of Deductions

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	DEDUCTIONS					
		Illustrated at 3.00% investment return			Illustrated at 4.25% investment return		
		Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)	Value of Premiums Paid To-date (\$)	Effect of Deductions To-date (\$)	Total Surrender Value (\$)
1/42	25,000	25,750	25,750	0	26,063	26,063	0
2/43	50,000	52,273	39,763	12,510	53,233	40,708	12,525
3/44	75,000	79,591	4,576	75,015	81,558	6,521	75,037
4/45	75,000	81,979	5,202	76,777	85,024	7,400	77,624
5/46	75,000	84,438	5,801	78,637	88,638	8,199	80,439
6/47	75,000	86,971	6,509	80,462	92,405	9,221	83,184
7/48	75,000	89,581	7,075	82,506	96,332	10,133	86,199
8/49	75,000	92,268	7,686	84,582	100,426	11,128	89,298
9/50	75,000	95,036	8,344	86,692	104,694	12,208	92,486
10/51	75,000	97,887	8,722	89,165	109,144	12,706	96,438
15/56	75,000	113,478	12,732	100,746	134,394	19,621	114,773
20/61	75,000	131,552	17,835	113,717	165,485	28,688	136,797
25/66	75,000	152,504	25,248	127,256	203,769	42,849	160,920
30/71	75,000	176,794	34,312	142,482	250,910	60,930	189,980
35/76	75,000	204,953	46,755	158,198	308,958	86,409	222,549
40/81	75,000	237,597	62,760	174,837	380,434	120,560	259,874

What do the columns in the table of deductions mean?

- "Value of Premiums Paid To-date" is obtained by accumulating the premiums paid to date at the Illustrated Investment Rate of Return, assuming that you were able to invest all of your premiums without deduction for the cost of insurance and without incurring any expenses.
- "Total Surrender Value" assumes that all Yearly Income and Booster Bonus are accumulated with CTPIS at a non-guaranteed accumulation rate of 1.75% p.a. and 3.00% p.a. based on Illustrated Investment Rate of Return of 3.00% p.a. and 4.25% p.a. respectively.
- The difference between the "Value of Premiums Paid To-date" and "Total Surrender Value" represents the "Effect of Deductions To-date". This is the accumulated value of the deductions for the cost of insurance, distribution cost, expenses, surrender charge, expected tax payments, and expected transfers to shareholders (for participating policies).

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How much are you paying for distribution costs?

This table shows the total costs of distribution that CTPIS expects to incur in relation to your policy, including the cost of any financial advice provided to you.

TOTAL DISTRIBUTION COSTS		
End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/42	25,000	4,392
2/43	50,000	6,462
3/44	75,000	7,512
4/45	75,000	7,512
5/46	75,000	7,512
6/47	75,000	7,512
7/48	75,000	7,512
8/49	75,000	7,512
9/50	75,000	7,512
10/51	75,000	7,512
15/56	75,000	7,512
20/61	75,000	7,512
25/66	75,000	7,512
30/71	75,000	7,512
35/76	75,000	7,512
40/81	75,000	7,512

What does the last column represent?

1. The Total Distribution Cost To-date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser Representatives.

Proposer's Signature & Date

Adviser's Signature & Date

Supplementary Illustration

(This is only a supplementary illustration and must be read in conjunction with the main illustration.)

Yearly Income Option: Accumulated

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	DEATH BENEFIT				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1/42	25,000	26,250	0	26,250	0	26,250
2/43	50,000	52,500	15	52,515	35	52,535
3/44	75,000	78,750	22	78,772	52	78,802
4/45	75,000	79,837	697	80,534	1,552	81,389
5/46	75,000	80,925	1,485	82,410	3,317	84,242
6/47	75,000	82,012	2,223	84,235	4,975	86,987
7/48	75,000	83,100	2,992	86,092	6,715	89,815
8/49	75,000	84,187	3,793	87,980	8,539	92,726
9/50	75,000	85,275	4,628	89,903	10,452	95,727
10/51	75,000	86,362	5,856	92,218	13,249	99,611
11/52	75,000	87,450	6,759	94,209	15,343	102,793
12/53	75,000	88,537	7,696	96,233	17,534	106,071
13/54	75,000	89,625	8,669	98,294	19,822	109,447
14/55	75,000	90,712	9,678	100,390	22,212	112,924
15/56	75,000	91,800	10,896	102,696	25,081	116,881
16/57	75,000	92,887	11,979	104,866	27,683	120,570
17/58	75,000	93,975	13,100	107,075	30,395	124,370
18/59	75,000	95,062	14,259	109,321	33,222	128,284
19/60	75,000	96,150	15,458	111,608	36,165	132,315
20/61	75,000	97,237	17,410	114,647	40,820	138,057
21/62	75,000	98,325	18,689	117,014	44,009	142,334
22/63	75,000	99,412	20,010	119,422	47,327	146,739
23/64	75,000	100,537	21,374	121,911	50,777	151,314
24/65	75,000	101,864	22,780	124,644	54,362	156,226
25/66	75,000	103,192	24,334	127,526	58,328	161,520
26/67	75,000	104,519	25,935	130,454	62,446	166,965
27/68	75,000	105,847	27,583	133,430	66,720	172,567
28/69	75,000	107,174	29,279	136,453	71,154	178,328
29/70	75,000	108,502	31,024	139,526	75,755	184,257
30/71	75,000	109,829	32,945	142,774	80,807	190,636
31/72	75,000	111,157	34,789	145,946	85,753	196,910
32/73	75,000	112,484	36,685	149,169	90,881	203,365
33/74	75,000	113,625	38,633	152,258	96,195	209,820
34/75	75,000	114,712	40,634	155,346	101,701	216,413
35/76	75,000	115,800	42,690	158,490	107,405	223,205
36/77	75,000	116,887	44,800	161,687	113,313	230,200
37/78	75,000	117,975	46,966	164,941	119,431	237,406
38/79	75,000	119,062	49,189	168,251	125,764	244,826
39/80	75,000	120,150	51,470	171,620	132,321	252,471
40/81	75,000	121,237	53,938	175,175	139,387	260,624
41/82	75,000	122,325	56,338	178,663	146,409	268,734
42/83	75,000	123,412	58,799	182,211	153,675	277,087
43/84	75,000	124,500	61,322	185,822	161,190	285,690
44/85	75,000	125,587	63,909	189,496	168,964	294,551
45/86	75,000	126,675	66,559	193,234	177,004	303,679
46/87	75,000	127,762	69,275	197,037	185,317	313,079
47/88	75,000	128,850	72,058	200,908	193,913	322,763
48/89	75,000	129,937	74,908	204,845	202,799	332,736

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	DEATH BENEFIT				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
49/90	75,000	131,025	77,827	208,852	211,984	343,009
50/91	75,000	132,112	81,237	213,349	222,416	354,528
51/92	75,000	133,200	84,297	217,497	232,227	365,427
52/93	75,000	134,287	87,431	221,718	242,364	376,651
53/94	75,000	135,375	90,638	226,013	252,839	388,214
54/95	75,000	136,462	93,920	230,382	263,660	400,122
55/96	75,000	137,550	97,954	235,504	276,339	413,889
56/97	75,000	138,637	101,390	240,027	287,886	426,523
57/98	75,000	139,725	104,906	244,631	299,811	439,536
58/99	75,000	140,812	108,503	249,315	312,128	452,940
59/100	75,000	141,900	112,181	254,081	324,846	466,746
60/101	75,000	142,987	116,617	259,604	339,478	482,465
61/102	75,000	144,075	120,464	264,539	353,037	497,112
62/103	75,000	145,162	124,397	269,559	367,036	512,198
63/104	75,000	146,250	128,418	274,668	381,487	527,737
64/105	75,000	147,337	132,528	279,865	396,404	543,741
65/106	75,000	148,425	136,729	285,154	411,801	560,226
66/107	75,000	149,512	141,022	290,534	427,693	577,205
67/108	75,000	150,600	145,410	296,010	444,094	594,694
68/109	75,000	151,687	149,894	301,581	461,020	612,707
69/110	75,000	152,775	154,475	307,250	478,486	631,261
70/111	75,000	153,862	160,842	314,704	500,259	654,121
71/112	75,000	154,950	165,624	320,574	518,855	673,805
72/113	75,000	156,037	170,508	326,545	538,042	694,079
73/114	75,000	157,125	175,496	332,621	557,836	714,961
74/115	75,000	158,212	180,591	338,803	578,258	736,470
75/116	75,000	159,300	185,794	345,094	599,324	758,624
76/117	75,000	160,387	191,107	351,494	621,056	781,443
77/118	75,000	161,475	196,532	358,007	643,471	804,946
78/119	75,000	162,562	202,071	364,633	666,592	829,154
79/120	75,000	163,650	207,726	371,376	690,440	854,090

Illustrated Investment Rate of Return @ 3.00% p.a. @ 4.25% p.a.
 Non-guaranteed cashback accumulation rate* @ 1.75% p.a. @ 3.00% p.a.

* This illustration assumes that:

- (a) the Yearly Income which consists of a Guaranteed Yearly Income and a Non-Guaranteed Yearly Cash Bonus; and
 (b) the Booster Bonus,

are left with CTPIS to accumulate interest. The interest rate is not guaranteed and CTPIS may change the interest rate by giving 30 days' written notice.

The accumulated Guaranteed Yearly Income is included in the Guaranteed column above and the accumulated Non-Guaranteed Yearly Cash Bonus and Booster Bonus is included in the Non-Guaranteed columns above. The interest earned on accumulated Guaranteed Yearly Income, Non-Guaranteed Yearly Cash Bonus and Booster Bonus is included in the Non-Guaranteed columns above.

Please note that if the life insured dies due to any causes other than accident within 1 year from the issue date, we will pay 100% of the total premiums paid to us without interest. Please refer to the product summary for more details.

Proposer's Signature & Date

Adviser's Signature & Date

Supplementary Illustration

(This is only a supplementary illustration and must be read in conjunction with the main illustration.)

Yearly Income Option: Accumulated

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	SURRENDER VALUE				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
1/42	25,000	0	0	0	0	0
2/43	50,000	12,500	10	12,510	25	12,525
3/44	75,000	75,000	15	75,015	37	75,037
4/45	75,000	76,087	690	76,777	1,537	77,624
5/46	75,000	77,175	1,462	78,637	3,264	80,439
6/47	75,000	78,262	2,200	80,462	4,922	83,184
7/48	75,000	79,337	2,969	82,506	6,662	86,199
8/49	75,000	80,812	3,770	84,582	8,486	89,298
9/50	75,000	82,087	4,605	86,692	10,399	92,486
10/51	75,000	83,399	5,766	89,165	13,039	96,438
11/52	75,000	84,712	6,669	91,381	15,133	99,845
12/53	75,000	86,024	7,606	93,630	17,324	103,348
13/54	75,000	87,337	8,579	95,916	19,612	106,949
14/55	75,000	88,657	9,588	98,245	22,002	110,659
15/56	75,000	89,977	10,769	100,746	24,796	114,773
16/57	75,000	91,297	11,852	103,149	27,398	118,695
17/58	75,000	92,617	12,973	105,590	30,110	122,727
18/59	75,000	93,937	14,132	108,069	32,937	126,874
19/60	75,000	95,257	15,331	110,588	35,880	131,137
20/61	75,000	96,577	17,140	113,717	40,220	136,797
21/62	75,000	97,897	18,419	116,316	43,409	141,306
22/63	75,000	99,217	19,740	118,957	46,727	145,944
23/64	75,000	100,537	21,104	121,641	50,177	150,714
24/65	75,000	101,864	22,510	124,374	53,762	155,626
25/66	75,000	103,192	24,064	127,256	57,728	160,920
26/67	75,000	104,519	25,665	130,184	61,846	166,365
27/68	75,000	105,847	27,313	133,160	66,120	171,967
28/69	75,000	107,174	29,009	136,183	70,554	177,728
29/70	75,000	108,502	30,754	139,256	75,155	183,657
30/71	75,000	109,829	32,653	142,482	80,151	189,980
31/72	75,000	111,157	34,497	145,654	85,097	196,254
32/73	75,000	112,484	36,393	148,877	90,225	202,709
33/74	75,000	113,625	38,341	151,966	95,539	209,164
34/75	75,000	114,712	40,342	155,054	101,045	215,757
35/76	75,000	115,800	42,398	158,198	106,749	222,549
36/77	75,000	116,887	44,508	161,395	112,657	229,544
37/78	75,000	117,975	46,674	164,649	118,775	236,750
38/79	75,000	119,062	48,897	167,959	125,108	244,170
39/80	75,000	120,150	51,178	171,328	131,665	251,815
40/81	75,000	121,237	53,600	174,837	138,637	259,874
41/82	75,000	122,325	56,000	178,325	145,659	267,984
42/83	75,000	123,412	58,461	181,873	152,925	276,337
43/84	75,000	124,500	60,984	185,484	160,440	284,940
44/85	75,000	125,587	63,571	189,158	168,214	293,801
45/86	75,000	126,675	66,221	192,896	176,254	302,929
46/87	75,000	127,762	68,937	196,699	184,567	312,329
47/88	75,000	128,850	71,720	200,570	193,163	322,013
48/89	75,000	129,937	74,570	204,507	202,049	331,986

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	Total Basic Premiums Paid To-date (\$)	SURRENDER VALUE				
		Guaranteed (\$)	Illustrated at 3.00% investment return		Illustrated at 4.25% investment return	
			Non-Guaranteed (\$)	Total (\$)	Non-Guaranteed (\$)	Total (\$)
49/90	75,000	131,025	77,489	208,514	211,234	342,259
50/91	75,000	132,112	80,562	212,674	220,916	353,028
51/92	75,000	133,200	83,622	216,822	230,727	363,927
52/93	75,000	134,287	86,756	221,043	240,864	375,151
53/94	75,000	135,375	89,963	225,338	251,339	386,714
54/95	75,000	136,462	93,245	229,707	262,160	398,622
55/96	75,000	137,550	97,414	234,964	275,139	412,689
56/97	75,000	138,637	100,850	239,487	286,686	425,323
57/98	75,000	139,725	104,366	244,091	298,611	438,336
58/99	75,000	140,812	107,963	248,775	310,928	451,740
59/100	75,000	141,900	111,641	253,541	323,646	465,546
60/101	75,000	142,987	116,617	259,604	339,478	482,465
61/102	75,000	144,075	120,464	264,539	353,037	497,112
62/103	75,000	145,162	124,397	269,559	367,036	512,198
63/104	75,000	146,250	128,418	274,668	381,487	527,737
64/105	75,000	147,337	132,528	279,865	396,404	543,741
65/106	75,000	148,425	136,729	285,154	411,801	560,226
66/107	75,000	149,512	141,022	290,534	427,693	577,205
67/108	75,000	150,600	145,410	296,010	444,094	594,694
68/109	75,000	151,687	149,894	301,581	461,020	612,707
69/110	75,000	152,775	154,475	307,250	478,486	631,261
70/111	75,000	153,862	160,842	314,704	500,259	654,121
71/112	75,000	154,950	165,624	320,574	518,855	673,805
72/113	75,000	156,037	170,508	326,545	538,042	694,079
73/114	75,000	157,125	175,496	332,621	557,836	714,961
74/115	75,000	158,212	180,591	338,803	578,258	736,470
75/116	75,000	159,300	185,794	345,094	599,324	758,624
76/117	75,000	160,387	191,107	351,494	621,056	781,443
77/118	75,000	161,475	196,532	358,007	643,471	804,946
78/119	75,000	162,562	202,071	364,633	666,592	829,154
MATURITY BENEFIT						
79/120	75,000	163,650	207,726	371,376	690,440	854,090

Illustrated Investment Rate of Return @ 3.00% p.a. @ 4.25% p.a.
 Non-guaranteed cashback accumulation rate* @ 1.75% p.a. @ 3.00% p.a.

* This illustration assumes that:

- (a) the Yearly Income which consists of a Guaranteed Yearly Income and a Non-Guaranteed Yearly Cash Bonus; and
 (b) the Booster Bonus,
 are left with CTPIS to accumulate interest. The interest rate is not guaranteed and CTPIS may change the interest rate by giving 30 days' written notice.

The accumulated Guaranteed Yearly Income is included in the Guaranteed column above and the accumulated Non-Guaranteed Yearly Cash Bonus and Booster Bonus are included in the Non-Guaranteed columns above. The interest earned on accumulated Guaranteed Yearly Income, Non-Guaranteed Yearly Cash Bonus and Booster Bonus is included in the Non-Guaranteed columns above.

Proposer's Signature & Date

Adviser's Signature & Date

Supplementary Illustration

(This is only a supplementary illustration and must be read in conjunction with the main illustration.)

Yearly Income Option: Accumulated

End of Policy Year / Age	INCOME SCHEDULE						
	Accumulated Guaranteed Yearly Income (\$)	Illustrated at 3.00% investment return			Illustrated at 4.25% investment return		
		Accumulated Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Accumulated Non-Guaranteed Interest (\$)	Total (\$)	Accumulated Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Accumulated Non-Guaranteed Interest (\$)	Total (\$)
1/42	0	0	0	0	0	0	0
2/43	0	0	0	0	0	0	0
3/44	0	0	0	0	0	0	0
4/45	1,087	675	0	1,762	1,500	0	2,587
5/46	2,175	1,350	30	3,555	3,000	77	5,252
6/47	3,262	2,025	93	5,380	4,500	235	7,997
7/48	4,350	2,700	187	7,237	6,000	475	10,825
8/49	5,437	3,375	313	9,125	7,500	799	13,736
9/50	6,525	4,050	473	11,048	9,000	1,212	16,737
10/51	7,612	4,725	666	13,003	10,500	1,714	19,826
11/52	8,700	5,400	894	14,994	12,000	2,308	23,008
12/53	9,787	6,075	1,156	17,018	13,500	2,999	26,286
13/54	10,875	6,750	1,454	19,079	15,000	3,787	29,662
14/55	11,962	7,425	1,788	21,175	16,500	4,677	33,139
15/56	13,050	8,100	2,159	23,309	18,000	5,671	36,721
16/57	14,137	8,775	2,567	25,479	19,500	6,773	40,410
17/58	15,225	9,450	3,013	27,688	21,000	7,985	44,210
18/59	16,312	10,125	3,497	29,934	22,500	9,312	48,124
19/60	17,400	10,800	4,021	32,221	24,000	10,755	52,155
20/61	18,487	11,475	4,585	34,547	25,500	12,320	56,307
21/62	19,575	12,150	5,189	36,914	27,000	14,009	60,584
22/63	20,662	12,825	5,835	39,322	28,500	15,827	64,989
23/64	21,750	13,500	6,524	41,774	30,000	17,777	69,527
24/65	22,837	14,175	7,255	44,267	31,500	19,862	74,199
25/66	23,925	14,955	8,029	46,909	33,240	22,088	79,253
26/67	25,012	15,735	8,850	49,597	34,980	24,466	84,458
27/68	26,100	16,515	9,718	52,333	36,720	27,000	89,820
28/69	27,187	17,295	10,634	55,116	38,460	29,694	95,341
29/70	28,275	18,075	11,599	57,949	40,200	32,555	101,030
30/71	29,362	18,855	12,613	60,830	41,940	35,586	106,888
31/72	30,450	19,635	13,677	63,762	43,680	38,792	112,922
32/73	31,537	20,415	14,793	66,745	45,420	42,180	119,137
33/74	32,625	21,195	15,961	69,781	47,160	45,754	125,539
34/75	33,712	21,975	17,182	72,869	48,900	49,520	132,132
35/76	34,800	22,755	18,458	76,013	50,640	53,484	138,924
36/77	35,887	23,535	19,788	79,210	52,380	57,652	145,919
37/78	36,975	24,315	21,174	82,464	54,120	62,030	153,125
38/79	38,062	25,095	22,617	85,774	55,860	66,623	160,545
39/80	39,150	25,875	24,118	89,143	57,600	71,440	168,190
40/81	40,237	26,655	25,678	92,570	59,340	76,485	176,062
41/82	41,325	27,435	27,298	96,058	61,080	81,767	184,172
42/83	42,412	28,215	28,979	99,606	62,820	87,293	192,525
43/84	43,500	28,995	30,722	103,217	64,560	93,068	201,128
44/85	44,587	29,775	32,529	106,891	66,300	99,102	209,989
45/86	45,675	30,555	34,399	110,629	68,040	105,402	219,117

Proposer's Signature & Date

Adviser's Signature & Date

End of Policy Year / Age	INCOME SCHEDULE						
	Accumulated Guaranteed Yearly Income (\$)	Illustrated at 3.00% investment return			Illustrated at 4.25% investment return		
		Accumulated Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Accumulated Non-Guaranteed Interest (\$)	Total (\$)	Accumulated Non-Guaranteed Yearly Cash Bonus & Booster Bonus (\$)	Accumulated Non-Guaranteed Interest (\$)	Total (\$)
46/87	46,762	31,335	36,335	114,432	69,780	111,975	228,517
47/88	47,850	32,115	38,338	118,303	71,520	118,831	238,201
48/89	48,937	32,895	40,408	122,240	73,260	125,977	248,174
49/90	50,025	33,675	42,547	126,247	75,000	133,422	258,447
50/91	51,112	34,455	44,757	130,324	76,740	141,176	269,028
51/92	52,200	35,235	47,037	134,472	78,480	149,247	279,927
52/93	53,287	36,015	49,391	138,693	80,220	157,644	291,151
53/94	54,375	36,795	51,818	142,988	81,960	166,379	302,714
54/95	55,462	37,575	54,320	147,357	83,700	175,460	314,622
55/96	56,550	38,355	56,899	151,804	85,440	184,899	326,889
56/97	57,637	39,135	59,555	156,327	87,180	194,706	339,523
57/98	58,725	39,915	62,291	160,931	88,920	204,891	352,536
58/99	59,812	40,695	65,108	165,615	90,660	215,468	365,940
59/100	60,900	41,475	68,006	170,381	92,400	226,446	379,746
60/101	61,987	42,255	70,987	175,229	94,140	237,838	393,965
61/102	63,075	43,035	74,054	180,164	95,880	249,657	408,612
62/103	64,162	43,815	77,207	185,184	97,620	261,916	423,698
63/104	65,250	44,595	80,448	190,293	99,360	274,627	439,237
64/105	66,337	45,375	83,778	195,490	101,100	287,804	455,241
65/106	67,425	46,155	87,199	200,779	102,840	301,461	471,726
66/107	68,512	46,935	90,712	206,159	104,580	315,613	488,705
67/108	69,600	47,715	94,320	211,635	106,320	330,274	506,194
68/109	70,687	48,495	98,024	217,206	108,060	345,460	524,207
69/110	71,775	49,275	101,825	222,875	109,800	361,186	542,761
70/111	72,862	50,055	105,725	228,642	111,540	377,469	561,871
71/112	73,950	50,835	109,727	234,512	113,280	394,325	581,555
72/113	75,037	51,615	113,831	240,483	115,020	411,772	601,829
73/114	76,125	52,395	118,039	246,559	116,760	429,826	622,711
74/115	77,212	53,175	122,354	252,741	118,500	448,508	644,220
75/116	78,300	53,955	126,777	259,032	120,240	467,834	666,374
76/117	79,387	54,735	131,310	265,432	121,980	487,826	689,193
77/118	80,475	55,515	135,955	271,945	123,720	508,501	712,696
78/119	81,562	56,295	140,714	278,571	125,460	529,882	736,904
79/120	82,650	57,075	145,589	285,314	127,200	551,990	761,840

Illustrated Investment Rate of Return @ 3.00% p.a. @ 4.25% p.a.
 Non-guaranteed cashback accumulation rate* @ 1.75% p.a. @ 3.00% p.a.

* This illustration assumes that:

- (a) the Yearly Income which consists of a Guaranteed Yearly Income and a Non-Guaranteed Yearly Cash Bonus; and
- (b) the Booster Bonus,

are left with CTPIS to accumulate interest. The interest rate is not guaranteed and CTPIS may change the interest rate by giving 30 days' written notice.

Proposer's Signature & Date

Adviser's Signature & Date

DECLARATION

Name of Life Insured : Ms. SEAH PEI FEN

Name of Proposer : Ms. SEAH PEI FEN

Important Notes

The illustrated figures in the Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, are rounded to the nearest dollars. The actual benefits and surrender values payable are subject to rounding differences.

The Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, are for illustrative purposes only and are not contracts of assurance. The precise terms and conditions of this plan is specified in the Policy Contract. The Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, are valid for 1 month from the date generated. Notwithstanding the validity period, CTPIS reserves the right to amend or reject the Policy Illustration.

Proposer's Acknowledgement:

1. I/We acknowledge receipt of all pages of the Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable. The Financial Adviser Representative has explained the content (values/key benefits/information in the Policy Illustration, Cover Page and Bundled Product Disclosure, where applicable), to my/our satisfaction and that I/We have read and understood its contents.
2. I/We understand that any non-guaranteed benefits (if any), including any bonuses or dividends or illustrated investment rate of returns, assumed in the Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, are subject to change and are not guaranteed.
3. I/We understand that the Policy Illustration does not form part of any contract of insurance. It is intended only to be an illustrative document. The contents of the Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, may vary from the terms of cover eventually issued.
4. I/We understand that I/We need to refer to the policy contract for all terms and conditions, including exclusions whereby the benefits under the policy may not be paid out.
5. I/We understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
6. For the purpose of this insurance application, the Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, supersede all previous Cover Page, Policy Illustration and Bundled Product Disclosure, where applicable, submitted to CTPIS (if any), which have been signed by me/us, and any Financial Adviser Representative.

Proposer's Signature & Date_____
Adviser's Signature & Date

PRODUCT SUMMARY COVER PAGE

Name of Life Insured : Ms. SEAH PEI FEN

Name of Proposer : Ms. SEAH PEI FEN

Plan	No. of Pages of Product Summary
Infinite Harvest Plus (II) (WCF02-P)	9

Proposer's Acknowledgement:

1. I/We acknowledge receipt of all pages of the Product Summary for the basic plan and rider(s) (if any) listed above and its contents have been explained to my/our satisfaction.
2. I/We have also read through all the pages of the Product Summary for the basic plan and rider(s) (if any) listed above and understand its benefits and key product features.

Proposer's Signature & Date_____
Adviser's Signature & Date

DECLARATION FORM FOR PROOF OF SURVIVORSHIP

This Declaration Form forms part of the Application Form.

	Full Name
Proposer	
Life Insured (if different from Proposer)	

- 1) I/We understand and agree that China Taiping Insurance (Singapore) Pte. Ltd. ("the Company") reserves the right to request from time-to-time for satisfactory proof that the Life Insured is alive before paying the Guaranteed Yearly Income, Non-guaranteed Yearly Cash Bonus and Booster Bonus under this policy. I, the Proposer, am fully responsible for providing and bearing the cost of (if any) the proof of survivorship of the Life Insured to the Company. All costs incurred (if any) in obtaining the relevant proof will be borne by me.
- 2) I agree to provide at least one of the following documents to the Company as proof of survivorship for this policy, in the absence of which the Company has the right to withhold the payment of the Guaranteed Yearly Income, Non-guaranteed Yearly Cash Bonus and Booster Bonus until such proof of survivorship are provided. The Company reserves the right to request further documents if it deems necessary.
- Latest valid copy of the Passport of the Life Insured;
 - Latest valid copy of the Certificate of Life (also called Proof of Life, Certificate of Existence or Letter of Existence) of the Life Insured.

Witnessed by:

Signature of Proposer Date (dd-mm-yyyy) _____	Signature of Adviser¹ Name of Adviser ¹ _____ Date (dd-mm-yyyy) _____
Signature of Life Insured (if different from Proposer) Date (dd-mm-yyyy) _____	

¹ For adviser's own proposal, this section must be signed by his/her manager or another adviser. Witness to provide their NRIC / Passport No..

E & O.E

PRODUCT SUMMARY

Infinite Harvest Plus (II)

(Limited Pay)

In this Product Summary, “we”, “us”, “our” refer to China Taiping Insurance (Singapore) Pte. Ltd.

PLAN DESCRIPTION

Infinite Harvest Plus (II) is a limited pay, participating whole life plan designed to provide a stream of yearly income, up to age next birthday 120 of the primary life insured. Each yearly income consists of a guaranteed yearly income and a non-guaranteed yearly cash bonus. This plan also boosts the yearly income by providing an additional yearly booster during the policy term.

Upon maturity at age next birthday 120 of the primary life insured, a lump sum maturity benefit will be payable.

You may appoint a secondary life insured under this plan to continue with the policy benefits upon the death of the primary life insured.

Premium terms of 3 and 5 years are available.

This plan participates in the performance of the Participating Fund in the form of bonuses that are not guaranteed.

PLAN BENEFITS

1. Yearly Income

A yearly income will be payable at the end of every policy year starting from the:

- (a) end of the 4th policy year for policies with premium term of 3 years; and
 - (b) end of the 5th policy year for policies with premium term of 5 years,
- as long as the life insured is alive and while the policy is in-force.

The last yearly income due is payable on the maturity of the policy.

Each yearly income comprises of:

- (a) a guaranteed yearly income; and
- (b) a non-guaranteed yearly cash bonus.

Yearly income is expressed as a percentage of the Sum of Yearly Premiums Payable and as shown below.

Entry Age of Primary Life Insured (age next birthday)	Guaranteed Yearly Income		Non-Guaranteed Yearly Cash Bonus*	
	Premium Term		Premium Term	
	3 years	5 years	3 years	5 years
1 to 40	1.50%	1.40%	2.00%	2.00%
41 to 50	1.45%	1.38%	2.00%	1.80%
51 to 60	1.41%	1.35%	2.00%	1.80%
61 to 65	1.35%	1.30%	2.00%	1.80%
66 to 70	1.35%	1.30%	1.80%	1.80%

* Based on an illustrated investment rate of return of 4.25% p.a. on the Participating Fund. Refer to “Bonus Features” section below for more details.

Before we pay the yearly income, we will take off any amount you owe us.

You may also choose to deposit the yearly income with us at the prevailing interest rate. This interest rate is not guaranteed and is subject to change with 30 days’ notice.

Notes:

- “Sum of Yearly Premiums Payable” refers to the sum of all premiums payable for the basic plan over the premium term on a yearly payment mode basis, regardless of the actual premium payment mode.
Sum of Yearly Premiums Payable excludes any interest paid on loans and reinstatement (if applicable) of the policy.

2. Booster Bonus

An additional non-guaranteed booster bonus may be payable starting from the end of the policy year as shown in the table below and every year thereafter, as long as the life insured is alive and while the policy is in-force. We will pay the booster bonus together with the yearly income. The last booster bonus due is payable on the maturity of the policy.

Booster bonus is expressed as a percentage of the Sum of Yearly Premiums Payable and as shown below.

Entry Age of Primary Life Insured (age next birthday)	Booster Bonus is payable starting from the end of	Booster Bonus*	
		Premium Term	
		3 years	5 years
1 to 40	35 th policy year	0.35%	0.40%
41 to 50	25 th policy year	0.32%	0.40%
51 to 60	25 th policy year	0.30%	0.40%
61 to 65	25 th policy year	0.30%	0.40%
66 to 70	20 th policy year	0.27%	0.40%

* Based on an illustrated investment rate of return of 4.25% p.a. on the Participating Fund. Refer to "Bonus Features" section below for more details.

Before we pay the booster bonus, we will take off any amount you owe us.

You may also choose to deposit the booster bonus with us at the prevailing interest rate, following the same option which you have selected for yearly income. This interest rate is not guaranteed and is subject to change with 30 days' notice.

3. Maturity Benefit

On the policy anniversary on which the primary life insured's age next birthday is 120, we will pay a lump sum maturity benefit comprising the following:

- (a) a guaranteed surrender value; and
- (b) a non-guaranteed terminal bonus.

Before we pay the maturity benefit, we will deduct any amount you owe us.

Any yearly income and booster bonus deposited with us plus interest accrued will also be paid.

4. Surrender Benefit

The policy will acquire a guaranteed surrender value from the end of the 2nd policy year as long as premiums are paid to-date. The guaranteed surrender value is equivalent to 100% of the Total Yearly Premiums Paid at the end of the premium term. The guaranteed surrender value then increases gradually until it reaches 108% of the Total Yearly Premiums Paid at the:

- (a) end of the 33rd policy year for policies with premium term of 3 years; and
- (b) end of the 36th policy year for policies with premium term of 5 years, and stays level thereafter.

If you surrender the policy, you will receive:

- (a) a guaranteed surrender value; and
- (b) a non-guaranteed terminal bonus.

You may surrender the policy in full or partially once the policy has acquired a surrender value.

If you surrender the policy in full, any yearly income and booster bonus deposited with us plus interest accrued will also be paid. For partial surrender, it will be subject to the policy maintaining the minimum premium requirement.

Before we pay the surrender benefit, we will take off any amount you owe us.

Note:

- "Total Yearly Premiums Paid" refers to the sum of all premiums paid to-date for the basic plan on a yearly payment mode basis, regardless of the actual premium payment mode.
Total Yearly Premiums Paid excludes any interest paid on loans and reinstatement (if applicable) of the policy.

5. Secondary Life Insured Option

You may appoint a secondary life insured at application or during the policy term, subject to our acceptance, to continue with the policy benefits upon the death of the primary life insured.

The primary life insured is the person named as the life insured at the start of the policy. The secondary life insured will become the new life insured under the policy after the death of the primary life insured. The policy can only have one life insured at any point in time.

While the primary life insured is alive, you may appoint a secondary life insured up to 2 times (i.e. you can change the secondary life insured once) during the policy term.

After the secondary life insured becomes the new life insured:

- (a) future premiums due for the basic plan (if any) remain unchanged and shall continue to be payable until the end of the premium term;
- (b) the maturity date of the policy remains unchanged;
- (c) the yearly income and booster bonus payout date remain unchanged; and
- (d) the yearly income and booster bonus amount remain unchanged (i.e. still based on the age of the primary life insured at policy commencement).

Appointment of a secondary life insured is subject to the following conditions:

- (a) there is insurable interest between you and the secondary life insured at the point of appointment;
- (b) the age next birthday of the secondary life insured at the time of appointment cannot exceed 70 years;
- (c) no nomination of beneficiary has been made for the policy;
- (d) no trust has been created under the policy; and
- (e) no collateral assignment of the policy has been established.

If you wish to make a nomination of beneficiary, create a trust under the policy or establish a collateral assignment of the policy, you must first revoke the appointment of the secondary life insured.

6. Death Benefit

The death benefit comprises the following:

- (a) Higher of:
 - (i) 105% of the Total Yearly Premiums Paid; or
 - (ii) the guaranteed surrender value, and
- (b) a non-guaranteed terminal bonus.

However, if the life insured dies due to any causes other than Accident within 1 year from the issue date, 100% of the total premiums paid to us, without interest, will be payable instead of the death benefit stated above.

Before we pay the death benefit, we will take off any amount you owe us.

Any yearly income and booster bonus deposited with us plus interest accrued will also be paid.

Please note that if a secondary life insured has been appointed:

- (a) the death benefit will not be paid upon the death of the primary life insured;
 - (b) the SLI will become the new life insured; and
 - (c) the policy continues,
- unless the appointment of SLI is revoked before the notification of the primary life insured's death to us.

Note:

- "Accident" means any event resulting solely and directly from unexpected, external, violent and visible source and does not include sickness or any naturally occurring medical condition or degenerative process.

BONUS FEATURES

The bonuses stated below are not guaranteed and will vary according to the future experience of the Participating Fund.

Yearly Cash Bonus

The yearly cash bonus forms part of the yearly income and is paid out together with the guaranteed yearly income.

Yearly cash bonus is expressed as a percentage of the Sum of Yearly Premiums Payable and as shown below.

Entry Age of Primary Life Insured (age next birthday)	Illustrated at the following Investment Rate of Return on the Participating Fund			
	3.00% p.a.		4.25% p.a.	
	Premium Term		Premium Term	
	3 years	5 years	3 years	5 years
1 to 40	0.90%	0.90%	2.00%	2.00%
41 to 50	0.90%	0.81%	2.00%	1.80%
51 to 60	0.90%	0.81%	2.00%	1.80%
61 to 65	0.90%	0.81%	2.00%	1.80%
66 to 70	0.81%	0.81%	1.80%	1.80%

Booster Bonus

An additional non-guaranteed booster bonus may be payable starting from the end of the policy year as shown in the table below and every year thereafter, as long as the life insured is alive and while the policy is in-force. The last booster bonus due is payable on the maturity of the policy.

Booster bonus is expressed as a percentage of the Sum of Yearly Premiums Payable and as shown below:

Entry Age of Primary Life Insured (age next birthday)	Booster Bonus is payable starting from the end of	Illustrated at the following Investment Rate of Return on the Participating Fund			
		3.00% p.a.		4.25% p.a.	
		Premium Term		Premium Term	
		3 years	5 years	3 years	5 years
1 to 40	35 th policy year	0.16%	0.18%	0.35%	0.40%
41 to 50	25 th policy year	0.14%	0.18%	0.32%	0.40%
51 to 60	25 th policy year	0.14%	0.18%	0.30%	0.40%
61 to 65	25 th policy year	0.14%	0.18%	0.30%	0.40%
66 to 70	20 th policy year	0.12%	0.18%	0.27%	0.40%

Terminal Bonus

Terminal bonus is a one-time bonus which may be payable upon death of the life insured, surrender or maturity of the policy. It is expressed as a percentage of the Total Yearly Premiums Paid and as shown below.

On Death or Maturity

Policy Year	Illustrated at the following Investment Rate of Return on the Participating Fund			
	3.00% p.a.		4.25% p.a.	
	Premium Term		Premium Term	
	3 years	5 years	3 years	5 years
1	0%	0%	0%	0%
2	0.03%	0%	0.07%	0%
3	0.03%	0.05%	0.07%	0.10%
4	0.03%	0.07%	0.07%	0.16%
5 to 9	0.14%	0.56%	0.32%	1.25%
10 to 14	0.62%	1.13%	1.38%	2.50%
15 to 19	0.85%	1.13%	1.88%	2.50%
20 to 24	1.80%	2.81%	4.00%	6.25%
25 to 29	1.80%	2.81%	4.00%	6.25%
30 to 34	1.97%	3.94%	4.375%	8.75%
35 to 39	1.97%	3.94%	4.375%	8.75%
40 to 49	2.14%	3.94%	4.75%	8.75%
50 to 54	2.70%	4.05%	6.00%	9.00%
55 to 59	3.60%	5.40%	8.00%	12.00%
60 to 69	4.50%	6.75%	10.00%	15.00%
70 to 79	6.75%	9.00%	15.00%	20.00%
80 to 89	9.00%	11.25%	20.00%	25.00%
90 to 99	11.25%	18.90%	25.00%	42.00%
100 to 109	13.50%	24.75%	30.00%	55.00%
110 to 118	18.00%	31.50%	40.00%	70.00%
119	21.60%	33.75%	48.00%	75.00%

On Surrender

Policy Year	Illustrated at the following Investment Rate of Return on the Participating Fund			
	3.00% p.a.		4.25% p.a.	
	Premium Term		Premium Term	
	3 years	5 years	3 years	5 years
1	0%	0%	0%	0%
2	0.02%	0%	0.05%	0%
3	0.02%	0.03%	0.05%	0.075%
4	0.02%	0.06%	0.05%	0.125%
5 to 9	0.11%	0.45%	0.25%	1.00%
10 to 14	0.50%	0.90%	1.10%	2.00%
15 to 19	0.68%	0.90%	1.50%	2.00%
20 to 24	1.44%	2.25%	3.20%	5.00%
25 to 29	1.44%	2.25%	3.20%	5.00%
30 to 34	1.58%	3.15%	3.50%	7.00%
35 to 39	1.58%	3.15%	3.50%	7.00%
40 to 49	1.69%	3.15%	3.75%	7.00%
50 to 54	1.80%	3.38%	4.00%	7.50%
55 to 59	2.88%	4.32%	6.40%	9.60%
60 to 69	4.50%	6.75%	10.00%	15.00%
70 to 79	6.75%	9.00%	15.00%	20.00%
80 to 89	9.00%	11.25%	20.00%	25.00%
90 to 99	11.25%	18.90%	25.00%	42.00%
100 to 109	13.50%	24.75%	30.00%	55.00%
110 to 118	18.00%	31.50%	40.00%	70.00%
119	21.60%	33.75%	48.00%	75.00%

The Illustrated Investment Rate of Return is not guaranteed. The actual Investment Rate of Return will depend on the investment returns earned by the Participating Fund. As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

The yearly cash bonus, income booster bonus and terminal bonus are not guaranteed and may vary, depending on the performance of our Participating Fund. The Board of Directors will approve the level of bonuses, taking into account the written recommendation by our Appointed Actuary.

PAYMENT OF PREMIUMS

Premium rates are level and guaranteed.

Premiums are payable throughout the premium paying term.

INVESTMENT OF ASSETS

The investment objective of the Participating Fund seeks to invest in assets that can support its guaranteed liabilities with a high degree of confidence and to maximise return for the assets supporting the non-guaranteed liabilities.

While setting the investment strategy of the Participating Fund, we aim to balance between seeking an attractive return over the long run and taking an acceptable level of risk appropriate to the financial strength of the fund, the nature of the liabilities and our overall risk appetite. The major factors we consider include the product design (e.g. amount of guaranteed benefits, policy term) of our plans, protection of the relative interests of all policyholders and shareholders and our financial strength.

We manage the Participating Fund together with our appointed external manager(s):

Schroder Investment Management (Singapore) Ltd
 138 Market Street,
 #23-01 CapitaGreen,
 Singapore 048946

JPMorgan Asset Management (Singapore) Limited

88 Market Street,
 30th Floor,
 CapitaSpring,
 Singapore 048948

Taiping Assets Management (Hong Kong) Company Limited

19/F & 20/F,
 18 King Wah Road,
 North Point,
 Hong Kong

Please note that the appointed external manager(s) may change from time to time.

The investment asset mix broadly comprises fixed income, risky assets, cash and other assets. The actual investment asset mix as at 31 December 2024 is as follows:

Investment Asset Mix	Target ¹	Actual ²
Fixed Income	76%	53% ³
Risky Assets	23%	44% ⁴
Cash and other Assets	1%	3%

¹ Refers to the investment asset mix starting from 1 January 2025 of the participating sub-group.

² Refers to the investment asset mix of the total Participating Fund as a whole and is not specific to any participating sub-group.

³ Includes mainly fixed income securities, fixed income futures and FX forwards for hedging.

⁴ Includes equities, collective investment schemes (equity, bond, money market), equity futures and alternatives investments.

Note: The actual investment asset mix may deviate from the target investment asset mix subject to our discretion.

Investment Rate of Return

The investment returns reflect the investment performance of the Participating Fund only. It does not reflect the actual return you will receive and past performance is not an indication of future performance. The actual return you will receive is determined by the actual bonuses paid out by us.

For our Participating Fund, the past investment rates of return (after deducting investment expenses only) are shown in the table below. The Participating Fund is separated into a few sub-groups; the figures below refer to the investment rates of return for the sub-group that this product belongs to:

	2022	2023	2024	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Investment Returns	-8.0%	4.2%	4.2%	-0.1%	N.A.*	N.A.*

* This participating sub-group was set up in 2021. Hence, there are no historical investment rates of return available prior to 2021.

Please note that past performance may not be indicative of future performance.

Total Expense Ratio

The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the Participating Fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For our Participating Fund, the past Total Expense Ratios are shown in the table below.

	2022	2023	2024	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Total Expense Ratio	6.3%	5.8%	3.7%	5.0%	N.A.**	N.A.**

** The Participating Fund was set up in December 2018. Typically, the Total Expense Ratio ("TER") for the initial three years of a new Participating Fund is not reflective of its expected long-term TER. This is because significant expenses are incurred in the initial set-up of a Participating Fund and its asset bases are still being built up. Hence, the TER averaged over the last 5 and 10 years of the Participating Fund are not shown.

Total Expense Ratio refers to the total expenses incurred by the total Participating Fund as a whole and is not specific to any participating sub-group.

Please note that past expense ratios may not be indicative of actual expenses that may be incurred in the future.

POTENTIAL RISKS AFFECTING THE LEVEL OF BONUSES

Your benefits depend on the performance of the Participating Fund which may be affected by the following risks:

- Investment Risk – this includes volatility in market prices, credit risk, liquidity risk, and currency risk (where applicable). The extent of exposure to investment risk depends on the asset allocation and the nature of the investments undertaken.
- Insurance Risk – this includes death, disability and other claim risks where the amount and/or frequency of claim are higher than expected.
- Expense Risk – this is the risk that management and/or distribution expenses incurred are higher than expected.
- Persistency Risk – this is the risk that actual lapse experience differs from expected and results in a loss to the Participating Fund.
- Miscellaneous Risk – this could include risks related to regulatory changes, taxation and operations.

We will determine the level of bonuses taking into account the current performance, the future outlook as well as the financial soundness of the Participating Fund.

RISK SHARING

Premiums from all participating policies are combined and invested in the Participating Fund. All policies written within the Participating Fund will share in the overall experience and performance of the Participating Fund, which enables risks to be pooled and diversified. The key risks that the Participating Fund is subjected to include investment risk, mortality risk, morbidity risk, expense risk, persistency risk and miscellaneous risk.

In determining the level of bonuses, we aim to be fair to all participating policyholders and consider the assets available to back your policy, derived by accumulating the premiums paid at the actual rate of investment return less the expenses incurred, cost of insurance, commissions paid and other costs that may be incurred in managing the Participating Fund.

SMOOTHING OF BENEFITS

As investment performance fluctuates over time, bonuses are smoothed to ensure stable medium to long-term returns. As a result, bonuses may be held back in good years to support the maintenance of bonuses in years when the performance of the Participating Fund is less favourable. It is intended that over the long term, the effect of smoothing is neutral.

We will determine the level of bonuses taking into account the current performance, the future outlook as well as the financial soundness of the Participating Fund. Bonus rates may therefore vary according to the future performance of the Participating Fund.

This plan was launched in 2024. The past bonus rates of this plan are as follows:

Yearly Cash Bonus and Booster Bonus

There is no previous record of yearly cash bonus and booster bonus paid out for this plan. As such, there is no past experience available.

Terminal Bonus

The terminal bonus rates for last year are consistent with those illustrated based on the Illustrated Investment Rate of Return of 4.25% p.a. as stated in the section on Terminal Bonus under Bonus Features.

Please note that past performance may not be indicative of future performance

FEES & CHARGES

The policy shares in the experience of the Participating Fund. Hence, a portion of your premiums is also used to cover for expenses charged to the Participating Fund.

Examples of such expenses include:

- distribution costs including marketing, sales and advertising fees in distributing participating policies;
- commissions and overriding commission paid to intermediaries;
- management expenses such as policy issuance and claims handling expenses;
- investment fees paid to the fund managers for providing management services in relation to the Participating Fund;
- legal, consultant and other types of regulatory fees;
- servicing arrangements with external parties;

- overhead expenses such as utilities, office and equipment rental; and
- tax.

Such overhead expenses will be allocated on a consistent basis according to the nature of the activity to ensure that the Participating Fund bears no more than its fair share of expenses.

The fees and charges mentioned above are included in the premium and will not be separately charged to you.

IMPACT ON EARLY SURRENDER

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

UPDATE ON PERFORMANCE

You will receive the Participating Fund Update, which provides information on the performance of the Participating Fund, by July each year.

CONFLICTS OF INTERESTS

We seek to treat all customers fairly at all times, balancing any conflicting interests that may arise between various groups of policy owners or between policy owners and shareholders. There is no conflict of interest in relation to the Participating Fund and how it is managed.

RELATED PARTY TRANSACTIONS

We have transactions with Taiping Assets Management (Hong Kong) Company Limited as a related party for the management of our Participating Fund.

This related transaction is not expected to have any significant financial effect on the way we manage the Participating Fund. We will ensure that all related party transactions are done in a just and equitable manner and carried out at arms' length.

TERMINATION

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

- (a) death of the primary life insured if there is no appointment of secondary life insured;
- (b) death of the secondary life insured if the secondary life insured becomes the new life insured;
- (c) full payment of the death benefit;
- (d) maturity of the policy;
- (e) full surrender of the policy;
- (f) lapse of the policy;
- (g) your written request and our acceptance of the application to terminate the policy; or
- (h) any other termination as required under any laws or regulatory requirements or pursuant to any order of Court.

EXCLUSIONS

If the life insured, whether sane or otherwise, dies by suicide within 1 year from the later of:

- (a) the issue date of the policy, we will refund, without interest, the total premiums paid from the issue date of the policy; or
- (b) the last reinstatement date of the policy, we will refund, without interest, the total premiums paid from the last reinstatement date of the policy, less medical and any other expenses incurred in assessing the risk under the policy and all benefits previously paid under the policy.

The policy terminates thereafter.

FREE LOOK PERIOD

The policy may be cancelled by written request to us within 14 days after you have received the policy document in which case premiums paid less medical and any other expenses incurred in assessing the risk under the policy will be refunded.

If the policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

YOUR GUIDE TO PARTICIPATING POLICIES

If you wish to find out more about how participating life insurance products work, you may refer to "Your Guide To Participating Policies", developed specially by the Life Insurance Association of Singapore (LIA), available on our website (www.sg.cntaiping.com) or LIA's website (www.lia.org.sg). Alternatively, we would be happy to provide you a copy of the guide upon request.

POLICY OWNERS' PROTECTION SCHEME

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

IMPORTANT NOTES

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