

Chapter 2 Liability Description

Annual survival benefits pay 35% of base from year three with smoothing bonus

B. Exclusions

2. Intentional self-injury or criminal

C. Claim materials

(3) Medical diagnosis; (4) Receipts.

A. Retirement responsibilities

sum assured; quick-return option refunds linked to asset pool results.

1. War or nuclear events are excluded; acts void benefits.

(1) Policy document; (2) Identity proof;

Table 2 Benefit Allocation

| Benefit | Product Name | Sum Assured |
|------------|-----------------|-------------|
| Retirement | RetirePlus 2024 | 1,000,000 |
| Accident | RetirePlus 2024 | 200,000 |