

Chapter 1 Product Overview

RetirePlus 2024 is a participating life annuity covering ages 0-55 with lifetime protection.

Section 1 Key Responsibilities

- (a) Survival benefit: starting from policy year 5 pay 30% of base sum assured each year.
- (b) Maturity benefit: at age 100 pay 120% of accumulated premium.

Section 2 Underwriting Rules

1. Premium options: 3, 5, or 10 year payment schedules.
2. Waiting period: 90 days from issue date.

Section 3 Claims Flow

- i. Submit claim form; ii. Provide ID proof; iii. Await review notice.

Table 1 Premium Snapshot

Age (years)	Annual Premium (CNY)	Waiting Period
0-17	12,000	90 days
18-40	15,000	60 days
41-55	21,000	30 days