

Supplementary Rider Contract for eXTRA *essential*

This supplementary rider contract should be read together with the General Provisions for Life Insurance.

1. What do we pay?

- 1.1 eXTRA *essential* pays the sum insured upon the death or terminal illness of the life insured during the policy term.
- 1.2 eXTRA *essential* is a non-participating policy. At expiry date, if we have not paid out any claims, the policy will end and no benefits will be payable.

2. Termination of benefits

This supplementary rider contract ends when any of the following events happens:

- a. The basic policy ends;
- b. When we pay out the total aggregate sum insured for the same life insured;
- c. When the life insured reaches age 75;
- d. The premium is not paid on time;
- e. At the expiry date or
- f. You write in to terminate the policy.