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**PRODUCT SUMMARY: Invest future**

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Version 2.25

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the policy owner and Us.

**Details of Plan Provider:**

Etiqa Insurance Pte. Ltd., (201331905K), 23 Church Street, #01-01 Capital Square, Singapore 049481.

**Policy Owners' Protection Scheme:**

This 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 Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

**Nature and Objective of the Plan:**

This is a whole life regular Premium investment-linked insurance plan that is designed to meet Your wealth accumulation needs and provides You protection coverage against death during the policy term up to Age 100 and total and permanent disability before reaching Age 65.

This plan allows a choice of premium payment term of ten (10) years, fifteen (15) years or twenty (20) years. Throughout the policy term, different types of bonus units (start-up bonus, special bonus and loyalty bonus) will be credited to Your policy. It also provides You flexibilities such as temporarily stopping premium payment during the Premium-Free Period when the need arises. In addition, it gives You access to Our list of ILP sub-funds from reputable fund managers for investment. You may also choose to enhance your insurance coverage with our range of optional protection riders.

This is a guaranteed issuance policy which means that We issue this policy without asking for Your health declaration or medical checks at the time of application.

**PLAN BENEFIT:**

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**1. Death Benefit**

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Upon death of the Life insured while the policy is in force, the Death Benefit payable is the higher of:

- the Account value; or
- 105% of (the total Premium paid plus total Top-up(s) less any partial withdrawal(s) made);

less any amounts owing to Us.

When We make this payment, the policy ends.

Account value is the value of all the units in Your policy less any applicable fees and charges.

## 2. Total and Permanent Disability (TPD) Benefit

If the Life insured becomes totally and permanently disabled before reaching the Policy anniversary when he attains Age 65 while the policy is in force, this TPD Benefit shall accelerate the Death Benefit payment (if any) under clause 1 above.

When We make this payment, the policy ends.

The maximum aggregate amount payable is Four Million Singapore Dollars (S\$4,000,000) per Life insured for all policies and riders issued by Us with TPD Benefits.

Please refer to Appendix B for the TPD definition.

## 3. Start-up Bonus

While the policy is in force, a Start-up Bonus will be credited to Your policy for the first policy year upon receipt of the regular Premium You paid. The applicable Start-up Bonus rate per annum is determined based on Your Premium amount and premium payment term.

The Start-up Bonus is calculated as below:

Start-up Bonus payout = Start-up Bonus rate X regular Premium received.

Please refer to the table below for the Start-up Bonus rate.

Premium payment term	Annualised regular Premium (S\$)	
	Tier 1	Tier 2
10 years	4,800 to 9,599	9,600 and above
15 years	3,600 to 7,199	7,200 and above
20 years	2,400 to 4,799	4,800 and above

Premium payment term	Bonus rate (per annum)	
	Tier 1	Tier 2
10 years	15%	30%
15 years	25%	50%
20 years	40%	80%

The Start-up Bonus will be credited to Your policy in the form of additional units to Your Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day. Start-up Bonus is only applicable to regular Premium paid and it is not applicable to any Top-up(s).

We reserve the right to revise the Start-up Bonus rate at any time by giving You thirty (30) days' written notice.

## 4. Special Bonus

While the policy is in force, a Special Bonus will be credited to Your policy upon receipt of each regular Premium You paid over a Special Bonus period determined based on Your Premium payment term.

The Special Bonus is calculated as below:

Special Bonus = 5% X regular Premium received.

Please refer to the table below for the specified Special Bonus period.

Premium payment term	Special Bonus period
10 years	From the sixth (6 <sup>th</sup> ) policy year to the tenth (10 <sup>th</sup> ) policy year
15 years	From the tenth (10 <sup>th</sup> ) policy year to the fifteen (15 <sup>th</sup> ) policy year
20 years	From the eleventh (11 <sup>th</sup> ) policy year to the twentieth (20 <sup>th</sup> ) policy year

The Special Bonus will be credited to Your policy in the form of additional units to Your Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day. Special Bonus is only applicable to regular Premium paid and it is not applicable to Top-up(s).

We reserve the right to revise the Special Bonus rate at any time by giving You thirty (30) days' written notice.

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## 5. Loyalty Bonus

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While the policy is in force, a Loyalty Bonus will be credited to Your policy on each policy anniversary starting from the policy anniversary immediately after the end of the premium payment term and provided You have not made any partial withdrawal in the preceding 12 months.

Loyalty Bonus for Top-up will be pro-rated according to the number of days from the Top-up effective date to the Loyalty Bonus payout date.

The Loyalty Bonus is calculated as below:

Loyalty Bonus = Account value (exclude Top-up made within the previous policy year) X 0.2% per annum + Top-up (made within the previous policy year) X Pro-rated Loyalty Bonus rate.

"Pro-rated Loyalty Bonus rate" refers to the duration in number of days from the last effective date of top-up made in previous policy year divided by 365 days multiplied by 0.2% per annum.

The Loyalty Bonus will be credited to Your policy in the form of additional units to Your Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day. Loyalty bonus is applicable to regular Premium paid, Ad-hoc Top-up(s) and recurring Top-up(s).

We reserve the right to revise the Loyalty Bonus rate at any time by giving You thirty (30) days' written notice.

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## 6. Premium-Free Period

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While the policy is in force, You are entitled to a Premium-Free Period throughout the premium payment term starting from the sixth (6<sup>th</sup>) policy year. It will be activated automatically when Premiums are missed or when You request to activate it. The applicable Premium-Free Period is determined based on the prevailing Policy year and Your premium payment term.

'Premium-Free Period' refers to the number of months in which Premium shortfall charge will not be applicable if You missed paying any regular Premium.

Please refer to the table below for the applicable Premium-Free Period.

Policy Year	Premium Payment Term		
	10	15	20
1	Not applicable	Not applicable	Not applicable
2			
3			
4			
5			
6	60 months	12 months	12 months
7			
8			
9			
10	60 months	72 months	120 months
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
<b>Total allowable</b>	<b>60 months</b>	<b>84 months</b>	<b>132 months</b>

You are allowed to accumulate any unused Premium-Free Period within the premium payment term. Once You have fully utilised the applicable Premium-Free Period, a premium shortfall charge will apply on the regular Premium that You have missed.

Top-up(s) is not allowed when You are on Premium-Free Period and recurring Top-up(s) (if any) will stop.

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## 7. Free Partial Withdrawal Benefit

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While the policy is in force, You are entitled to two (2) Free Partial Withdrawals throughout the premium payment term starting from the fourth (4<sup>th</sup>) policy year.

'Free Partial Withdrawal' refers to the number of partial withdrawal that could be made without Partial Withdrawal Charge. Each Free Partial Withdrawal is capped at 5% of total regular Premium paid. Any amount withdrawn beyond the capped amount will be subject to the Partial Withdrawal Charge.

## 8. Maturity Benefit

At the Maturity date on the Policy anniversary immediately before the Life insured attains 100 years old, if the policy is still in force, You will receive a lump sum Maturity Benefit which is equivalent to the Account value, less any amounts owing to Us. When We make this payment, the policy ends.

### PREMIUM:

## 9. Premium Requirement

This is a regular Premium investment-linked insurance plan. You can choose to pay the regular Premium on a monthly, quarterly, half-yearly or yearly basis. The minimum regular Premium requirements are as follows:

Premium Payment Term	Annual Regular Premium Amount	Half-yearly Regular Premium Amount	Quarterly Regular Premium Amount	Monthly Regular Premium Amount
10 years	S\$4,800	S\$2,400	S\$1,200	S\$400
15 years	S\$3,600	S\$1,800	S\$900	S\$300
20 years	S\$2,400	S\$1,200	S\$600	S\$200

Where the Premium is paid prior to the date the application is accepted by the Company, it will only be allocated and apportioned to create Units in each Fund following the Company's acceptance of the application. For subsequent Premium(s), the acceptance will be the later of the premium receipt date or premium due date. Any Premium received before the premium due date will be considered received on the due date.

For avoidance of doubt, the acceptance of the application refers to:

- i) the fulfilment of all conditions and requirements communicated by the Company, whether outlined in any form of acceptance letter or conveyed through other communication means, including but not limited to any additional follow-up items that may arise during the process;
- ii) duly received and processed payment of Premium(s); and
- iii) the issuance of Your policy.

## 10. Premium Repayment

You may request to repay all the missed regular Premium, subject to Our approval. You will be required to repay all the missed regular Premium under the Policy including the next regular Premium due in full. Upon receipt of such payments, We will:

- a) deduct all the applicable fees and charges that have been missed from the regular Premiums that You have repaid and the applicable bonus, and the remainder (if any) will be credited into Your Policy's Account value in the form of units in accordance to the investment allocation chosen by You. Units will be purchased based on the unit price on the next Valuation day;
- b) return all the Premium Shortfall Charge imposed on Your policy without interest back into Your Policy's Account value in the form of units in accordance to the investment allocation chosen by You. Units will be purchased based on the unit price on the next Valuation day;
- c) reset the applicable Premium-Free Period; and
- d) provide the applicable bonus that have been missed.

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## 11. Missed Premium during Premium Payment Term

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If Premium-Free Period is applicable:

- Premium-Free Period will be activated automatically if regular Premium due are unpaid after the grace period or upon Your request to activate it.
- the policy (including attaching optional unit-deducting riders) will continue to be in force as long as the Account value is sufficient to cover the applicable fees and policy charges due.
- optional premium-paying riders (if attached) will lapse.
- Premium shortfall charge will not apply as long as within the Premium-Free Period.
- Top-up(s) is not allowed and recurring Top-up(s) if any will stop.
- when the Account value is insufficient to pay for the applicable fees and policy charges due, the policy (including attaching optional unit-deducting riders) will lapse.
- Premium-Free Period will stop when You resume paying your regular Premium.

If Premium-Free Period is not applicable:

- Premium shortfall charge will apply if regular Premium due are unpaid after the grace period. The policy (including attaching optional unit-deducting riders) will continue to be in force as long as the Account value is sufficient to cover the applicable fees and policy charges due.
- optional premium-paying riders (if attached) will lapse.
- when the Account value is insufficient to pay for the applicable fees and policy charges due, the policy (including attaching optional unit-deducting riders) will lapse.
- Premium shortfall charge will not apply when you resume paying your regular Premium.

### POLICY OPTIONS:

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## 12. Change in Regular Premium

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An increase in regular Premium is not allowed.

While the policy is in force, You may request for a decrease in regular Premium after 3 years of Premiums have been paid to Us i.e. 36 monthly, 12 quarterly, 6 half-yearly or 3 annual Premiums, subject to the following:

- the minimum regular Premium requirement set by Us; and
- the decrease in regular Premium must not be more than 25% of the original regular Premium amount chosen at the Policy issue date.

Start-up Bonus recovery charge will apply when You decrease Your Policy's regular Premium. Please refer to Fees and Charges section for the Start-up Bonus recovery charge.

The change in regular Premium shall take effect from the next premium due date.

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## 13. Top-up (Ad-hoc / Recurring)

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While the policy is in force, You can make a recurring or ad-hoc Top-up immediately after the Policy issue date, subject to Our approval.

Where the Top-up is paid prior to the date the application is accepted by the Company, it will only be allocated and apportioned to create Units in each Fund following the Company's acceptance.

### **Ad-hoc Top-up**

Ad-hoc Top-up is subject to the following:

- the minimum ad-hoc Top-up is S\$2,500;
- Top-up must be in multiples of S\$100; and
- for specified limits for certain ILP sub-fund(s), please refer to the individual fund's Product Highlights Sheet for details.

### **Recurring Top-up**

Recurring Top-up is subject to the following:

- the minimum recurring Top-up is S\$1,200 per annum, S\$600 per semi-annual, S\$300 per quarter or S\$100 per month;
- Top-up must be in multiples of S\$100; and
- for specified limits for certain ILP sub-fund(s), please refer to the individual fund's Product Highlights Sheet for details.

Top-up can be made to any ILP sub-funds. You can only hold a maximum of ten (10) ILP sub-funds under Your policy.

Top-up is not allowed when You are on Premium-Free Period. Recurring Top-up (if any) will stop when You are on Premium-Free Period. We reserve the right to revise the Top-up requirements at any time by giving You thirty (30) days' written notice.

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## **14. Partial Withdrawal**

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While the policy is in force, You may request for partial withdrawal(s) at any time, subject to the following:

- the minimum partial withdrawal amount is S\$500 and is within the Partial Withdrawal Limit (where applicable);
- the remaining Account value must be at least S\$1,000;
- partial withdrawal must be in multiples of S\$100;
- partial withdrawal(s) is not allowed if the remaining Account value falls below the minimum requirement after withdrawal(s); and
- for specified limits for certain ILP sub-fund(s), please refer to the individual fund's Product Highlights Sheet for details.

A Partial Withdrawal Limit is applicable starting from the sixth (6<sup>th</sup>) policy year to the end of the premium payment term and is calculated as below:

Partial Withdrawal Limit = 50% of (total regular premiums paid + Top-up(s)) – (all past partial withdrawal made + partial withdrawal charge), subject to a remaining Account value of S\$1,000

Should You choose to perform partial withdrawal during the premium payment term, a partial withdrawal charge will be imposed on the partial withdrawn amount. Please refer to the Fees and Charges section for the partial withdrawal charge.

We reserve the right to revise the partial withdrawal requirements at any time by giving You thirty (30) days' written notice.

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## 15. Full Surrender

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You may request to surrender Your policy for its account value at any time after free look period. The surrender value consists of the following:

- a) Account value;
- b) any Premium and/or Top-up(s) Premium you have paid but have yet to be invested in any ILP sub-fund;
- c) less surrender charge on the full surrender amount during the premium payment term; and
- d) less any amounts owing to Us.

We will pay You an amount equivalent to the value of the cancelled units at the unit prices of the respective ILP sub-fund(s) on the next Valuation day after we receive your request, less any applicable charges.

Your coverage will be terminated once You have surrendered Your policy.

Please refer to Fees and Charges section for the full surrender charge.

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## 16. Fund Switching

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While the policy is in force, You are entitled to an unlimited number of times of fund switching. Currently, We do not impose any charge for fund switching.

You can only hold a maximum of ten (10) ILP sub-funds under Your policy.

The minimum fund switch amount is S\$500 per fund. If the remaining value of the fund is less than S\$500 at the point of fund switch, You must switch out all the units from this fund. For specified limits for certain ILP sub-fund(s), please refer to the individual fund's Product Highlights Sheet for details.

We reserve the right to revise the charge for fund switching by giving You thirty (30) days' written notice.

If We accept Your fund switching request, We will sell the units in the ILP sub-fund(s) that You have instructed Us to switch out from. We will then use the net sale proceeds to buy the units of the ILP sub-fund(s) that You have instructed Us to switch into. The fund switching is based on the unit price of the applicable ILP sub-fund(s) at the date when the switching is carried out by the ILP sub-fund manager.

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## 17. Premium Redirection

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You may request to re-direct Your future regular Premium into other ILP sub fund(s) of Your choice without affecting the units in Your existing selected ILP sub-fund(s).

Premiums can be redirected to a maximum of ten (10) ILP sub-funds. The premium redirection is subject to a minimum allocation of 10% per selected fund, or a minimum investment amount for certain ILP sub-fund(s).

Note that for Your policy, only Shariah ILP Sub-Funds will be made available for subscription (including premium redirection and/or top-up(s)), redemption and/or fund switching.

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## 18. Distribution of Dividend

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If the ILP sub-fund that You have chosen pays dividends, You have the option to either reinvest or receive payments of these dividends. The frequency of dividend distribution of the ILP sub-funds is determined by



the relevant ILP sub-fund manager(s). You can only be entitled to dividend(s) if You are invested in the relevant ILP sub-fund(s) at the end of its dividend declaration date.

If You choose to reinvest the dividends, the relevant ILP sub-fund manager(s) will reinvest these dividends on Your behalf, thereby increasing Your units in the ILP sub-fund.

If You choose to receive dividends and the ILP sub-fund declares any dividend, We will distribute these dividends to You within thirty (30) days from the dividend declaration date, subject to the minimum amount of S\$40. If the amount of dividend is less than S\$40, We will reinvest that particular dividend(s) as additional units to Your ILP sub-fund on Your behalf.

Partial withdrawal charge will apply if You choose to withdraw the reinvested dividend(s) during the premium payment term. If You would like to withdraw the reinvested dividends, You must submit Your request and it is subject to Our approval. The minimum amount to withdraw is S\$500. Should You choose to receive the dividends, You will be required to provide us with Your bank account details. The dividends payout will be distributed only to Your designated bank account. For any changes to the dividend payout option, You will need to notify Us in advance. Should We receive Your change request within three (3) business days from the dividend payout/reinvestment date, We will only change Your mode of dividend from the next dividend payout.

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## 19. Change of Life Insured

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While the policy is in force, You have the option to request for a change of Life insured from the third (3<sup>rd</sup>) Policy year onwards, subject to the following conditions:

- a) the new Life insured must meet the entry Age requirement;
- b) there must be insurable interest between You and the new Life insured;
- c) acceptance of the new Life insured is subject to Our approval, depending on the insurability of the new Life insured and such other terms and conditions as We shall determine from time to time;
- d) all exclusions and conditions will be applicable to the new Life insured. The exclusions and conditions to this policy will begin from the effective date of the change of Life insured;
- e) where the Policy owner is a corporation, Policy owner may request to change the Life insured under this policy, without any limit on the number of changes. Where the Policy owner is not a corporation, Policy owner may only change the Life insured once throughout the policy term; and
- f) the policy will mature on the Policy anniversary immediately before the new Life insured attains 100 years old.

The insurance charge will be adjusted based on the attained Age, gender and smoking status of the new Life insured at the time of change.

If You have attached any optional rider(s) to Your Basic policy, the optional rider(s) will be terminated upon a change of Life insured. Any application of optional rider(s) for the new Life insured will be subjected to the applicable underwriting process and requirements.

## SUBSCRIPTION OF FUNDS:

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### 20. Premium Allocation

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100% of the regular Premium paid and 100% of Top-up(s) will be invested into Your selected ILP sub-funds. The Premium shall be invested according to the allocations indicated for Your ILP sub-funds.

## Calculation of Number of Units Allocated

The following example illustrates the number of units You will receive for each ILP sub-fund assuming that You contribute S\$1,000 annual Premium.

The Premium will be allocated according to the ILP sub-funds' allocation for ILP sub-fund A, B, C and D below.

ILP Sub-Fund	ILP Sub-Fund Allocation	Amount Allocated	Notional Issue Price*	Fees and Charges	Units Subscribed
<b>A</b>	30%	S\$300	S\$1	Nil	300
<b>B</b>	5%	S\$50	S\$1	Nil	50
<b>C</b>	45%	S\$450	S\$1	Nil	450
<b>D</b>	20%	S\$200	S\$1	Nil	200
<b>Total</b>	100%	S\$1,000	S\$1	Nil	1,000

There is no fees and charges incurred for the purchase of ILP sub-funds.

\*The notional unit price is for illustration purpose and the actual unit price will fluctuate according to the market performance.

The calculation stated above applies to Top-up(s).

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## 21. Available ILP Sub-Funds

You can choose to invest up to ten (10) ILP sub-funds. The minimum allocation for each ILP sub-fund must be at least 10% of the total allocation, or a minimum investment amount for certain ILP sub-fund(s).

Note that for Your policy, only Shariah ILP Sub-Funds will be made available for subscription (including premium redirection and/or top-up(s)), redemption and/or fund switching.

For the list of ILP sub-funds available for Your policy, please refer to our website at [www.etiqa.com.sg](http://www.etiqa.com.sg). More information of the ILP sub-funds can be obtained from the Fund Summary, Product Highlights Sheet, Fund Factsheet and Fund Prospectus.

Note that We may, as deemed appropriate and, at any time make any of the following change(s):

- introduce new ILP sub-funds;
- restrict new investments in any of the ILP sub-funds to the Portfolio fund;
- merge two or more of the ILP sub-funds to the Portfolio fund;
- terminate any of the ILP sub-funds;
- adjust the ILP sub-funds' allocations in the Portfolio fund.

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## 22. Investment Objectives, Focus and Approach

Terms and disclosure (e.g. Fees and charges, Top-ups and withdrawals) indicated in this Product Summary are applicable to all ILP sub-funds while the details of each ILP sub-fund as well as the rest of the terms

and disclosure (e.g. Risk, investment Objectives) can be found in the Fund Summary, Product Highlights Sheets and/or Fund Prospectus.

Please refer to the Fund Summary, Product Highlights Sheets and/or Fund Prospectuses for more information on the ILP sub-funds' managers, investment objectives, focus and approach.

ILP sub-fund Manager refers to the asset management company that manages the respective ILP sub-funds.

The ILP sub-fund Manager shall have the sole discretion determining how the ILP sub-funds is to be invested and the forms of investment. The ILP sub-fund Manager shall have the right to change the investment objectives of the ILP sub-funds from time to time. We will keep You updated on such change(s) as per applicable law and regulations by giving You thirty (30) days written' notice.

We will observe certain duties and obligations (which may require Your co-operation and assistance):

- a) under the agreements between Us and the ILP sub-fund Managers, and
- b) under certain statutory and regulatory requirements which may include, but are not limited to notices and guidelines issued from time to time by various associations and authorities.

We may therefore require Your co-operation, upon Our request, to perform certain actions, so as to allow Us to carry out these duties and obligations.

We shall provide You material information, such as, but not limited to, name changes and valuation errors, in writing as soon as practicable and in accordance with applicable laws and regulations after obtaining such information from the ILP sub-fund Manager.

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### **23. Pricing and Dealing Deadlines**

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Unit(s) are issued on a forward pricing basis upon completion of the dealing for the ILP sub-fund, subject to each underlying fund's dealing basis. The pricing is done on a single pricing basis (bid to bid basis) calculated by the ILP sub-fund manager as at each Valuation day in respect of the relevant ILP sub-fund invested into. You may obtain the unit price of the ILP sub-funds from [www.etiqa.com.sg](http://www.etiqa.com.sg).

The cut-off time for subscription / redemption of units is 3 p.m. (Singapore time) on each business day. Note that subscriptions / redemptions received and processed before 3 p.m., the request will be taken to have been received on that business day and we will place your order on the next Valuation day, subject to the ILP sub-fund manager's pricing policy.

If You submit Your request after the cut-off time or on a day that is not a Valuation day, the request will be taken to have been received and processed on the next business day and we will place your order two business days later, subject to the ILP sub-fund manager's pricing policy.

Please refer to Premium requirement section and/or Top-Up (Ad-Hoc / Recurring) section for conditions of acceptance.

We reserve the right to revise the cut-off time at Our discretion.

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### **24. Settlement for Redemption**

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Upon the receipt and acceptance of Your redemption request with all the required documents, the redemption proceeds will be paid to You unless dealings have been suspended as specified in the section "Suspension of dealings" below. Redemption proceeds will be paid as per the following timeline:

- for ILP sub-funds which invest all or significantly all of the assets in another collective investment scheme to be paid within seven (7) business days.

### Calculation of Redemption Proceeds

The following examples illustrate how the redemption works assuming You plan to withdraw S\$1,000 from Your ILP sub-fund on the sixth (6<sup>th</sup>) policy year.

ILP Sub-Fund	No. of Units Before Withdrawal	Unit Price**	ILP Sub-Fund Allocation	Amount to be Redeemed	Units Redeemed	Fees & Charges	Balance Units
A	300	S\$1.20	30%	S\$300	250	*S\$50	50
B	50	S\$1.60	5%	S\$50	31.25		18.75
C	450	S\$1.50	45%	S\$450	300		150
D	200	S\$1.60	20%	S\$200	125		75
<b>Total</b>	1,000	-	100%	S\$1,000	-		-

Net amount to be redeemed = Amount to be redeemed less Fees & Charges = S\$1,000 – S\$50 = S\$950

\* Partial withdrawal charge will be incurred upon the partial withdrawal of the ILP sub-fund during the premium payment term. Please refer to Fees and Charges section for more information.

\*\* The actual unit price of units will fluctuate according to the market performance.

### FEES AND CHARGES:

#### 25. Policy Charge

Policy charge is payable throughout the policy term. We will impose the policy charge through cancellation of units starting once the policy commences and the next day after the policy monthiversary for subsequent deductions.

The monthly policy charge is calculated as below:

Policy charge = Policy charge percentage / 12 X Account value

Please refer to the table below for the policy charge percentage.

Policy Year	Premium Payment Term		
	10	15	20
1	2.00% p.a.	2.00% p.a.	2.00% p.a.
2	2.00% p.a.	2.00% p.a.	2.00% p.a.
3	2.00% p.a.	2.00% p.a.	2.00% p.a.
4	2.00% p.a.	2.00% p.a.	2.00% p.a.

5	2.00% p.a.	2.00% p.a.	2.00% p.a.
6	2.00% p.a.	2.00% p.a.	2.00% p.a.
7	2.00% p.a.	2.00% p.a.	2.00% p.a.
8	2.00% p.a.	2.00% p.a.	2.00% p.a.
9	2.00% p.a.	2.00% p.a.	2.00% p.a.
10	2.00% p.a.	2.00% p.a.	2.00% p.a.
11	1.60% p.a.	1.60% p.a.	1.60% p.a.
12	1.60% p.a.	1.60% p.a.	1.60% p.a.
13	1.60% p.a.	1.60% p.a.	1.60% p.a.
14	1.60% p.a.	1.60% p.a.	1.60% p.a.
15	1.60% p.a.	1.60% p.a.	1.60% p.a.
16	1.60% p.a.	1.60% p.a.	1.60% p.a.
17	1.60% p.a.	1.60% p.a.	1.60% p.a.
18	1.60% p.a.	1.60% p.a.	1.60% p.a.
19	1.60% p.a.	1.60% p.a.	1.60% p.a.
20	1.60% p.a.	1.60% p.a.	1.60% p.a.
21 onwards	0.60% p.a.	0.60% p.a.	0.60% p.a.

If there are any pending transactions, We may defer the deduction of the policy charge until the transaction is completed and We will use the unit price as of the next Valuation day.

We will continue to deduct the policy charge even if You miss paying any regular Premium.

We reserve the right to revise the policy charge by giving You thirty (30) days' written notice.

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## 26. Premium Shortfall Charge

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If You miss paying any regular Premium during the premium payment term, a monthly premium shortfall charge is payable starting from the first business day after the end of the grace period of each missed regular Premium. We will impose and deduct the monthly premium shortfall charge through cancellation of units until You resume the payment of regular Premium or until the end of the premium payment term, whichever is earlier.

Premium shortfall charge will not be applied if Premium-Free Period has been activated.

The monthly premium shortfall charge is calculated as below:

Premium shortfall charge = Premium shortfall charge percentage (the prevailing policy year in which the premium shortfall charge is imposed) x annualised Premium / 12

Please refer to the table below for the premium shortfall charge percentage.

Policy Year	Premium Payment Term		
	10	15	20
1	100%	100%	100%

2	100%	100%	100%
3	79%	81%	90%
4	60%	70%	75%
5	50%	60%	63%
6		58%	59%
7		53%	55%
8		51%	51%
9		40%	45%
10			40%
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

We reserve the right to revise the premium shortfall charge by giving You thirty (30) days' written notice.

## 27. Partial Withdrawal Charge

Partial withdrawal charge is payable if You request for partial withdrawal during the premium payment term. The partial withdrawal charge is to be deducted from the withdrawn amount prior to paying out to You.

The partial withdrawal charge is calculated as below:

Partial withdrawal charge = Partial withdrawal charge percentage (depending on the policy year at the point of the withdrawal request) X Amount withdrawn

Please refer to the table below for the partial withdrawal charge percentage.

Policy Year	Premium Payment Term		
	10	15	20
1	100%	100%	100%
2	70%	75%	80%
3	60%	65%	70%
4	50%	55%	60%
5	40%	45%	50%
6	5%*	5%*	5%*

7	5%*	5%*	5%*
8	5%*	5%*	5%*
9	5%*	5%*	5%*
10	5%*	5%*	5%*
11		5%*	5%*
12		5%*	5%*
13		5%*	5%*
14		5%*	5%*
15		5%*	5%*
16			5%*
17			5%*
18			5%*
19			5%*
20			5%*

\* Partial Withdrawal Limit apply

The Partial Withdrawal Limit is calculated as below:

Partial Withdrawal Limit = 50% of (total regular premiums paid + Top-up(s)) – (all past partial withdrawal made + partial withdrawal charge), subject to a remaining Account value of S\$1,000

We reserve the right to revise the partial withdrawal charge by giving You thirty (30) days' written notice.

## 28. Surrender Charge

Surrender charge is payable if You request for full surrender during the premium payment term. The surrender charge is to be deducted from the surrender amount prior to paying out to You.

The surrender charge is calculated as below:

Surrender charge = Surrender charge percentage (depending on the policy year at the point of the surrender request) X Account value

Please refer to the table below for the surrender charge percentage.

Policy Year	Premium Payment Term		
	10	15	20
1	100%	100%	100%
2	100%	100%	100%
3	79%	81%	90%
4	60%	70%	75%
5	50%	60%	63%
6	47%	58%	59%
7	44%	53%	55%

8	21%	51%	51%
9	16%	40%	45%
10	8%	38%	40%
11		33%	35%
12		28%	30%
13		22%	25%
14		18%	20%
15		8%	14%
16			10%
17			8%
18			8%
19			8%
20			8%

We reserve the right to revise the surrender charge by giving You thirty (30) days' written notice.

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### 29. Start-up Bonus Recovery Charge

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Start-up Bonus recovery charge is payable if You decrease Your Policy's regular Premium. We will impose and deduct a Start-up Bonus recovery charge through cancellation of units when each decrease in regular Premium takes effect.

The Start-up Bonus recovery charge is calculated as below:

Start-up Bonus recovery charge = (current annualised Premium – new annualised Premium) X total % of Start-up Bonus received X (1 – Number of months passed since policy issued / premium payment term in months)

'Number of months passed since policy issued' refers to the duration in number of months that regular Premium has been paid.

We reserve the right to revise the Start-up Bonus recovery charge by giving You thirty (30) days' written notice.

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### 30. Insurance Charge

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Insurance charge is payable on each policy monthiversary for the cost of providing the Death Benefit and TPD Benefit.

The insurance charge is payable throughout the policy term and is deducted through cancellation of units on each policy monthiversary. The insurance charge is based on the Life insured's attained age, gender, smoker status as well as the net sum at risk at the time this charge is due. If the net sum at risk is lesser than or equals to zero, there shall be no insurance charge.

Net sum at risk = 105% of (the total Premium paid plus Top-up less withdrawal) less Account Value

The insurance charge for this policy is guaranteed throughout the policy term.

Please refer to Appendix A for the insurance charge table.



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### **31. Fund Management Fee**

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You can refer to the respective Fund Summary and schedules in the relevant Fund Prospectuses for details. Fund management fee is deductible from the assets of the ILP sub-fund(s) that the policy invests in and are deducted during daily pricing of the respective ILP sub-funds. As such, unit prices of ILP sub-funds are net of this charge at all times.

The relevant ILP sub-fund manager reserves the right to increase the charges.

We will update You of such change(s) in accordance with applicable laws and regulations by giving You thirty (30) days' written notice.

#### **POLICY CONDITIONS:**

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### **32. Free Look Period**

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You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the ILP sub-fund and any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses. Start-up bonus will not be paid to You if the policy is cancelled during the free look period. Any partial withdrawal previously paid to You under this policy will also be deducted.

In the event that the Account value of Your policy is more than the Premium paid, We will only refund the Premium You have paid without interest, less partial withdrawal made and less any cost incurred by Us in providing You the policy, such as payments for medical check-up and other expenses.

If Your policy document is sent by email, We consider this policy is delivered to You one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

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### **33. Grace Period**

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Grace period will apply for below scenarios:

- We will provide a thirty (30) days' grace period from each premium due date for You to pay the respective due Premiums.
- if the Account value is zero or less than zero, We will provide an additional thirty (30) days' such that Your policy is kept in force. Your policy (including attaching optional riders) will lapse if the required Top-up(s) to keep the policy in force is not paid by the expiry date of the grace period.

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### **34. Reinstatement**

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If the required Top-up(s) are not paid by the expiry date of the grace period and Your policy lapsed, You may reinstate Your policy within twelve (12) months from the policy lapsed date by:

- a) paying any Top-up(s) required by Us;
- b) paying any fees and charges required by Us for reinstatement of this policy;
- c) paying any outstanding amount You owe with interest (if applicable); and
- d) giving Us satisfactory proof of the Life insured's good health (if applicable), at Your own expense.

Reinstatement is subject to Our approval.

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### 35. Termination

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The policy and all optional riders attached will automatically terminate when one of these events happens first:

- a) if the policy is terminated in accordance with the terms and conditions of the policy;
- b) we paid out 100% of the Death Benefit of this policy as a result of death or TPD;
- c) full surrender of the policy and We paid out 100% of the surrender value;
- d) on the Maturity date and We paid out 100% of the Maturity Benefit;
- e) the required Premium(s) or ad-hoc Top-up(s) is not paid by the expiry date of the grace period as a result the policy lapse;
- f) Your written request and Our acceptance of the application to terminate the policy;
- g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

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### 36. Exclusions

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There are certain conditions under which no Benefits will be payable. These conditions are stated as exclusions.

#### Death Benefit

We do not pay the Death Benefit if the death is directly or indirectly, wholly or partly caused by:

- a) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later; or
- b) Pre-existing conditions within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later.

When death exclusion happens, We will return the Account value less any bonus units allocated (including promotion bonus units) calculated based on the next Valuation day following Our receipt of Your death notification, less any amounts owing to Us from this policy.

#### Total and Permanent Disability (TPD) Benefit

We do not pay the TPD Benefit if the TPD is directly or indirectly, wholly or partly caused by:

- a) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- b) Pre-existing conditions within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later;
- c) criminal acts, war (declared or not), terrorism and chemical warfare;
- d) participating in aviation (except as fare-paying passenger or member crew of a commercial airline), any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing, or aerial sports such as skydiving, parachuting, bungee jumping;
- e) effects of drug or alcohol addiction; or
- f) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our Letter of Conditional Acceptance.

### 37. Takaful Principles

This section applies to your Policy (and its attached rider, if applicable) for Invest future being a Family Takaful certificate based on the principles of Takaful as explained further in this section. This section shall be read together with the preceding provisions of this Policy.

For the purposes of this Policy, both You and Us acknowledge that:

- a) *Wakalah* (agency): You agree to appoint Us to administer and/or invest Your Premiums on Your behalf.
- b) *Tabarru'* (donation): You also agree to the concept of commitment to donate by paying Premiums to the pool of fund for the purposes of mutual support and cooperation among other Takaful participants and You are entitled to the coverage and Benefits as expressed in the terms and conditions of this Policy.
- c) Based on *Wakalah* and *Tabarru'* principles, You agree to the fees and charges relating to this Policy.
- d) The relevant fees and charges are to meet Our operating expenses and direct distribution cost including the commissions payable to financial advisers, where applicable, in consideration of Us administering and/or investing the Premiums paid by You. Where charges are incurred in the event You surrender and/or partially withdraw this Policy, You agree to waive Your rights to receive the amount which is equivalent to surrender and/or withdrawn charges and give it to Us to cover Our operating expenses.
- e) In the event of excess of *Tabarru'* contributed by You, You agree to waive Your rights to the excess and it will be given to Us for Us to utilise where We deem fit including administering and/or investing the overall Family Takaful scheme.

Save for Policy Owners' Protection Scheme section, reference to the terms used in the policy documents shall be construed in accordance with the corresponding terms that are commonly referred in a Family Takaful certificate as follows:

Insurance Terms	Takaful Terms
Benefits	Takaful Benefits
Buying/Purchasing	Signing up
Insurance	Takaful or Cover
Insure	Cover
Life Insured	Person Covered
Life Insurance	Family Takaful
ILP Sub-Funds	Shariah ILP Sub-Funds
Insurable Interest	Permissible Takaful Interest
Policy	Certificate
Policyholders	Takaful Participants
Premiums	Contributions
Proposal	Application
Proposer	Applicant
Premium Payment Term	Contribution Term
Premium Shortfall Charge	<i>Gharamah</i> (penalty)
Sum Insured	Sum Covered

**Important Notes:**

Financial Shariah Advisory and Consultancy of Singapore Islamic Scholars & Religious Teachers Association (Pergas) Singapore has certified this plan and its structure as Shariah compliant under the concept of *Wakalah*, *Tabarru'* and Takaful.

The Monetary Authority of Singapore has not reviewed whether the product is compliant with Shariah principles.

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**38. Other Material Information**

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**Conflict of Interest**

We and the ILP sub-fund managers may from time to time deal with conflicting interests between the policy and other ILP issued by Us or between the relevant ILP sub-fund and such other funds managed by the ILP sub-fund manager. However, We and the ILP sub-fund managers will use reasonable endeavours to act fairly in respect of the ILP issued by Us and all funds managed by the ILP sub-fund managers.

We and the ILP sub-fund managers and its affiliates may involve in other investment, financial and professional activities which may cause conflict of interest with the policy and the other ILP issued by Us as well as the management of the relevant ILP sub-fund. We and the ILP sub-fund managers and its affiliates will ensure that the performance of Our duties will not be impaired by any such involvement. In the event a conflict of interest does arise, We and the ILP sub-fund managers and its affiliates will take all reasonable steps to resolve the conflict of interest as quickly as possible and as far as possible, in Your interest.

We and the ILP sub-fund managers may hold, dispose or deal with units in the relevant ILP sub-fund in Our own capacity. In the event of any conflict of interest arising as a result of such dealing, We and the ILP sub-fund manager will resolve such conflict in a just and equitable manner. We and the ILP sub-fund managers will perform all transactions for the policy and the relevant ILP sub-fund on an arm's length basis.

**Related Party Transactions**

All transactions with the related parties to be approved by relevant committee to ensure that transactions are done at arm's length.

**Reports**

Policy statement will be made available to policyholders on a monthly basis as per Your respective ILP sub-fund.

The semi-annual report and annual fund report of each of Your ILP sub-fund will be made available to You within two (2) months and three (3) months respectively from the last date of the period to which the reports relate.

We will at Your request, provide a printed version of the latest semi-annual report and annual fund report.

The auditor for the ILP sub-fund is Ernst & Young LLP.

**Soft Dollar Commissions**

We do not retain, for Our own account, cash or commission rebates arising out of transactions for the relevant ILP sub-funds whether executed in Singapore or outside Singapore. We shall be entitled to receive

soft dollar commissions or arrangement in respect of the relevant ILP sub-funds, however, this will be made in accordance with the applicable regulatory requirements.

Please refer to the Fund Prospectus for more information pertaining to soft dollar commissions or arrangements applicable to ILP sub-funds.

### **Suspension of Dealings**

We or the relevant ILP sub-fund Managers may at any time suspend the valuation, issuance and redemption of units at Our discretion, but not limited to the following circumstances.

- a significant part of the ILP sub-funds are quoted, listed, traded or dealt in is closed or when the respective stock exchange / market is restricted or suspended or when dealings in any ILP sub-funds are restricted or suspended; or
- when a breakdown occurs in any of the means normally employed in ascertaining the value of investments or the net asset value or the issue and redemption price per unit for the ILP sub-funds or when the value of the ILP sub-funds investment or other assets cannot be reasonably or fairly ascertained; or
- during which the ILP sub-funds are unable to repatriate funds for the purpose of fund switching, redemption or acquisition of investments cannot be processed at normal rates of exchange; or
- when circumstances exist as a result of which in the opinion of the ILP sub-fund managers it is not reasonably practicable for the relevant ILP sub-funds to dispose of investments or as a result of which any such disposal would be materially prejudicial to You.

We will notify You of such suspension and the termination of such suspension by giving You thirty (30) days' written notice.

### **Exercise of Voting Rights**

You do not have any voting rights.

### **Impact of 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 less than the Premiums paid.

### **Risk**

Investment returns in investment-linked plans are subject to investment risks including the possible loss of principal amount invested. The value of units in the ILP sub-fund may fall or rise depending on economic / market conditions.

The risks of investing in the ILP sub-fund(s) are set out in the relevant section of the Fund Summary and Fund Prospectus.

No guarantee is given, express or implied, that You will receive any amount invested. All investments involve risks and there can be no guarantee against loss resulting from an investment in any of the ILP sub-fund(s), nor is there any assurance that the ILP sub-fund(s) respective investment objectives will be attained in respect of their overall performance.

You should also be aware that an investment returns in the particular ILP sub-fund(s) may be exposed to other risks of an exceptional nature from time to time.

Past performance of the ILP sub-fund(s) is not necessarily indicative of the future performance of the ILP sub-fund(s).

**Note**

Age means the Age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of Your policy are contained in Your Policy Contract. The Fund Summary, contains details of the ILP sub-fund(s) and is a part of the Product Summary, thus it should be viewed together. More information of the ILP sub-funds can be obtained from the Fund Factsheet, Product Highlights Sheet and Fund Prospectus.

## Appendix A – Insurance Charge Table

Annual Insurance Charge for Death Benefit and TPD Benefit (per S\$1,000 Net Sum At Risk)				
ANB	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.163	0.163	0.212	0.212
2	0.163	0.163	0.193	0.193
3	0.163	0.163	0.176	0.176
4	0.163	0.163	0.162	0.162
5	0.163	0.163	0.162	0.162
6	0.163	0.163	0.162	0.162
7	0.163	0.163	0.162	0.162
8	0.163	0.163	0.162	0.162
9	0.163	0.163	0.162	0.162
10	0.163	0.163	0.162	0.162
11	0.163	0.163	0.162	0.162
12	0.163	0.163	0.162	0.162
13	0.163	0.163	0.162	0.162
14	0.175	0.175	0.162	0.162
15	0.196	0.196	0.162	0.162
16	0.218	0.218	0.162	0.162
17	0.241	0.361	0.174	0.261
18	0.263	0.394	0.187	0.280
19	0.283	0.424	0.198	0.297
20	0.301	0.452	0.209	0.313
21	0.316	0.473	0.217	0.325
22	0.327	0.490	0.220	0.330
23	0.335	0.502	0.220	0.330
24	0.339	0.509	0.221	0.331
25	0.340	0.510	0.222	0.332
26	0.341	0.511	0.223	0.333
27	0.342	0.512	0.224	0.334
28	0.343	0.513	0.225	0.335
29	0.344	0.514	0.226	0.336
30	0.345	0.515	0.227	0.337
31	0.346	0.516	0.228	0.338
32	0.347	0.517	0.229	0.339
33	0.348	0.518	0.230	0.340
34	0.348	0.522	0.231	0.341
35	0.367	0.551	0.232	0.342
36	0.389	0.584	0.244	0.366
37	0.415	0.622	0.274	0.411
38	0.443	0.664	0.308	0.462
39	0.474	0.711	0.345	0.518
40	0.507	0.761	0.386	0.579
41	0.546	0.819	0.429	0.643
42	0.591	0.886	0.473	0.709
43	0.646	0.968	0.519	0.778
44	0.712	1.068	0.565	0.848

45	0.794	1.191	0.613	0.919
46	0.895	1.343	0.664	0.996
47	1.017	1.525	0.720	1.080
48	1.159	1.739	0.785	1.178
49	1.322	1.983	0.861	1.291
50	1.502	2.252	0.950	1.425
51	1.691	2.536	1.051	1.577
52	1.885	2.827	1.165	1.747
53	2.076	3.114	1.286	1.929
54	2.264	3.396	1.413	2.119
55	2.448	3.671	1.540	2.309
56	2.631	3.946	1.665	2.497
57	2.822	4.232	1.784	2.676
58	3.028	4.541	1.897	2.845
59	3.260	4.890	2.003	3.005
60	3.530	5.295	2.106	3.159
61	3.850	5.774	2.211	3.316
62	4.232	6.348	2.327	3.491
63	4.688	7.032	2.467	3.700
64	5.231	7.847	2.647	3.970
65	5.701	8.551	2.790	4.184
66	6.486	9.730	3.119	4.678
67	7.383	11.075	3.544	5.316
68	8.398	12.597	4.084	6.126
69	9.537	14.305	4.757	7.136
70	10.805	16.207	5.583	8.374
71	12.208	18.312	6.575	9.863
72	13.751	20.626	7.753	11.629
73	15.438	23.157	9.128	13.692
74	17.273	25.909	10.716	16.074
75	19.259	28.888	12.528	18.792
76	21.401	32.101	14.573	21.859
77	23.701	35.552	16.862	25.293
78	26.240	39.360	19.400	29.101
79	29.051	43.576	22.195	33.293
80	32.162	48.243	25.252	37.879
81	35.607	53.411	28.574	42.862
82	39.422	59.133	32.166	48.249
83	43.644	65.467	36.030	54.045
84	48.320	72.480	40.167	60.250
85	53.496	80.244	44.904	67.356
86	59.226	88.839	50.203	75.305
87	65.570	98.355	56.126	84.190
88	72.594	108.891	62.749	94.124
89	80.370	120.554	70.154	105.230
90	88.979	133.468	78.432	117.648
91	98.510	147.765	87.687	131.530
92	109.062	163.593	98.034	147.051



93	120.745	181.117	109.602	164.403
94	133.678	200.517	122.535	183.802
95	147.998	221.996	136.994	205.491
96	163.851	245.776	153.159	229.738
97	181.401	272.102	171.231	256.847
98	200.833	301.249	191.437	287.155
99	222.345	333.518	214.026	321.039
100	246.162	369.244	239.281	358.921

## Appendix B - Total and Permanent Disability Definition

**Total and permanent disability** is a disability that lasts continuously for at least 180 days, which the Doctor considers permanent and expects it to last throughout the lifetime of the Life insured. This means one of the following:

- a) A disability where the Life insured whose Age is between 17 and 65 cannot perform any work or occupation, or
- b) A disability where the Life insured suffers from any of these:
  - Total and irrecoverable loss of sight in both eyes; or
  - Loss of two or more limbs, each above the wrist or ankle; or
  - Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.
- c) A disability where the Life insured cannot do at least 3 out of 6 Activities of Daily Living without physical help from another person or mechanical equipment.

The 6 Activities of Daily Living are:

Washing - The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.

Dressing - The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.

Feeding - The ability to feed oneself food after it has been prepared and made available.

Toileting - The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

Mobility - The ability to move indoors from room to room on level surfaces.

Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.

- d) A disability where the Life insured has to be confined to a home, a hospital or other institution in order to receive constant care and medical attention.

If the Life insured is unemployed at the time of disability, then only (b) and (c) shall apply.