



Supplementary Rider Contract for eXTRA *multiplier*

This supplementary rider contract should be read together with the General Provisions for Life Insurance. If there is any discrepancy between the supplementary terms and General Provisions for Life Insurance, the content contained herein shall prevail.

1. What do We pay?

- 1.1 eXTRA *multiplier* pays the Multiplier Benefit (MB) upon the death, terminal illness or total and permanent disability of the life insured before the policy anniversary when he attains age 65.
- 1.2 MB is computed by multiplying the sum insured of the basic policy by a factor which is determined by the entry age of the life insured.

Life Insured's Entry Age (Age Next Birthday)	Multiplier Benefit (Multiples of Basic Sum Insured)
1 – 18	2.0 times
19 – 40	2.5 times
41 – 50	3.0 times

- 1.3 eXTRA *multiplier* is a non-participating rider. At expiry date, if we have not paid out any claims, the rider will end and no benefits will be payable. This rider can only be attached at policy application.

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 100% of the Multiplier Benefit for the same life insured;
- c. On the policy anniversary when the life insured attains age 65;
- d. When the basic policy is converted to a paid-up policy;
- e. The premium is not paid on time; or
- f. You write in to terminate this rider.