

Access Portfolio ACS5000 USD

PLAN PARTICIPANT INFORMATION

1	PLAN PARTICIPANT NAME	DATE
	JOINT PLAN PARTICIPANT NAME	DD / MM / YYYY

PRODUCT SPECIFICATIONS

2	Product: Access Portfolio ACS5000 USD
	Currency: USD
	Minimum Contribution: \$ 75,000
	Top Up Minimum: \$ 7,500
	Establishment Charge: NIL.
	Administration Charge: A quarterly administration charge of 0.45% (1.8% per annum) during the first 5 years. Based on the higher of the premium paid or the account value.
	Policy Fee: \$ 180 quarterly (\$ 720 annually).
	Dealings*: Minimum dealing amount \$ 7,500. Trading charges will be \$ 30. *Should the Asset's minimum dealing amount be higher than the product's minimum dealing amount, the Asset's minimum dealing amount will apply.
	Liquidity Requirements: A minimum of 2% of the initial and subsequent Premium payments must remain invested in the Cash Account for the duration of the Policy.
	Surrender Charges: Initial surrender charge is 9% declining daily to zero at the end of year 5. This charge will be calculated based on the higher of the premium paid or the account value. End of year 1 - 7.2% End of year 2 - 5.4% End of year 3 - 3.6% End of year 4 - 1.8% End of year 5 - 0%
	Free Partial Surrender: Free partial surrenders available, subject to maintaining the Minimum Cash Surrender Value of \$ 15,000. Minimum Surrender is \$ 500.
	Issue Age: 18 - 85 years.
Death Benefit: 101% of Surrender Value.	

DECLARATION

3	I/We understand that this plan is subject to the specifications indicated above for the selected product, including all restrictions, limitations, charges and fees.
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SIGNATURE(S)

4	PLAN PARTICIPANT SIGNATURE	JOINT PLAN PARTICIPANT SIGNATURE
	INTRODUCER SIGNATURE	INTRODUCER CODE