

FORM ACS5000-1 version 09/2015

PRODUCT TERM SHEET

Access Portfolio ACS5000 USD

PARTICIPANT NAME		DATE		/		/	
PLAN PARTICIPANT NAME							
SPECIFICATIONS							
Product: Access Portfolio ACS5000 USD							
Currency: USD							
Minimum Contribution: \$ 75,000							
op Up Minimum: \$ 7,500							
stablishment Charge: NIL.							
Idministration Charge:							
quarterly administration charge of 0.45% (1.8% per annum) during the first 5 years. Based on the higher of the oremium paid or the account value.							
Policy Fee: \$ 180 quarterly (\$ 720 annually).							
Dealings*: Alinimum dealing amount \$ 7,500. rading 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 be higher than the product's minimum dealing amount, the Asset's minimum dealing amount will apply.							
iquidity Requirements: A minimum of 2% of the initial and subsequent Premium payments must remain invested in the Cash Account for he duration of the Policy.							
Furrender Charges: surrender charge is 9% declining daily to zero at the end of year 5. This charge will be calculated based on the nigher of the premium paid or the account value. Ind of year 1 - 7.2% Ind of year 2 - 5.4% Ind of year 3 - 3.6% Ind of year 4 - 1.8% Ind 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.							
ssue Age: 18 - 85 years.							
Death Benefit: 101% of Surrender Value.							
ION							
We understand that this plan is subject to the specifications indicated above for the selected plants.	product, including all restrictions	, limitations	, charges	and fe	9S.		
E(S)							
PARTICIPANT SIGNATURE	JOINT PLAN PARTICIPANT SIGNATURE						
DUCER SIGNATURE	INTRODUCER CODE						

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