

Access Portfolio ACS8000 USD

## PLAN PARTICIPANT INFORMATION

1

PLAN PARTICIPANT NAME

DATE

DD / MM / YYYY

JOINT PLAN PARTICIPANT NAME

## PRODUCT SPECIFICATIONS

2

**Product:** Access Portfolio ACS8000 USD

**Currency:** USD

**Minimum Contribution:** \$ 75,000

**Top Up Minimum:** \$ 7,500

**Establishment Charge:** NIL.

**Administration Charge:**

A quarterly administration charge of 0.30% (1.2% per annum) during the first 8 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 9.6% declining daily to zero at the end of year 8. This charge will be calculated based on the higher of the premium paid or the account value.

End of year 1 - 8.4%

End of year 2 - 7.2%

End of year 3 - 6.0%

End of year 4 - 4.8%

End of year 5 - 3.6%

End of year 6 - 2.4%

End of year 7 - 1.2%

End of year 8 - 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.

## SIGNATURE(S)

4

PLAN PARTICIPANT SIGNATURE

JOINT PLAN PARTICIPANT SIGNATURE

INTRODUCER SIGNATURE

INTRODUCER CODE

--	--	--	--	--	--