

FORM ACS8000-1 version 09/2015

PRODUCT TERM SHEET

Access Portfolio ACS8000 USD

TPLAN PARTICIPANT I SPECIFICATION Product: Access P Currency: USD Minimum Contribution Top Up Minimum: \$ 7 Establishment Charge	NAME NS		DATE	DD	/	/	
SPECIFICATION Product: Access P Currency: USD Minimum Contribution Top Up Minimum: \$ 7	NS						
Product: Access P Currency: USD Minimum Contributio Top Up Minimum: \$ 7							
Product: Access P Currency: USD Minimum Contributio Top Up Minimum: \$ 7							
Currency: USD Minimum Contribution Top Up Minimum: \$ 7	D46-1:- A000000 HCD						
Currency: USD Minimum Contribution Top Up Minimum: \$ 7	D-+4-1:- A000000 HCD						
Minimum Contributio	PORTIONO AC28000 02D						
Top Up Minimum: \$ 7							
	ion: \$ 75,000						
Establishment Charg	7,500						
Lotabiloninion Contact	ge: NIL.						
Administration Char A quarterly administr premium paid or the	ration charge of 0.30% (1.2% per annum) during the first 8 years. Based on the higher of the						
Policy Fee: \$ 180 qu	uarterly (\$ 720 annually).						
Dealings*: Minimum dealing am Trading charges will *Should the Asset's mi dealing amount will ap	be \$ 30. inimum dealing amount be higher than the product's minimum dealing amount, the Asset's minimum						
Liquidity Requireme A minimum of 2% of the duration of the Po	f the initial and subsequent Premium payments must remain invested in the Cash Account for						
	rge is 9.6% declining daily to zero at the end of year 8. This charge will be calculated based on mium 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 Surrende Free partial surrende Minimum Surrender i	ers available, subject to maintaining the Minimum Cash Surrender Value of \$ 15,000.						
Issue Age: 18 - 85 ye	ears.						
Death Benefit: 101%	% of Surrender Value.						
TION							
1011							
We understand t	that this plan is subject to the specifications indicated above for the selected	product, including all restrictions	s, limitations,	charges ai	nd fees.		
VE(C)							
R E(S) N Participant signat	TIURF	JOINT PLAN PARTICIPANT SIGNATURE					
TAKTIOTI AINT SIGNAT	HUNE	JOINT I LAIT I AILTIGIFANT SIGNATURE					
ODUCER SIGNATURE		INTRODUCER CODE					

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