

PRODUCT TERM SHEET

Fixed Income Fixed 3 Year USD

PLAN PARTICIPANT INFORMATION

1

PLAN PARTICIPANT'S NAME

DATE

DD / MM / YYYY

JOINT PLAN PARTICIPANT'S NAME

PRODUCT SPECIFICATIONS

2

Product: Fixed Income Fixed 3 Year USD

Product Code: FIFR03-N

Currency: USD

Term: 3 years

Minimum Contribution: \$ 10,000

Minimum Increase:

\$ 10,000 (As Rider)

Excess Premiums are not allowed.

Interest Rate: 1.5% per annum

Interest Credit: Quarterly

Policy Fee: \$ 7 Monthly

Liquidity Restriction:

The plan owner will be able to withdraw up to the following percentages of the initial investment before maturity, (In addition to the interest credited) subject to surrender charges:

End of year 1 - 35%

End of year 2 - 70%

End of year 3 - 100%

Surrender Charge:

End of year 1 - 3%

End of year 2 - 2%

End of year 3 - 0%

Principal Protection: 100%

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'S SIGNATURE

JOINT PLAN PARTICIPANT'S SIGNATURE

INTRODUCER'S SIGNATURE

INTRODUCER CODE

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