

PRODUCT TERM SHEET Fixed Income Fixed 5 Year USD

PLAN PARTICIPANT INFORMATION

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1	PLAN PARTICIPANT'S NAME	DATE		/		/		
	IOINT PLAN PARTICIPANT'S NAME	-						

PRODUCT SPECIFICATIONS

Product Code: FIFR05-N	
Currency: USD	
ferm: 5 years	
Ainimum Contribution: \$ 10,000	
Ainimum Increase: 5 10,000 (As Rider)	
Excess Premiums are not allowed.	
nterest Rate: 2.5% per annum	
nterest Credit: Quarterly	
Policy Fee: \$ 7 Monthly	
iquidity 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 - 20%	
End of year 2 - 40%	
End of year 3 - 60%	
End of year 4 - 80%	
End of year 5 - 100%	
Surrender Charge:	
End of year 1 - 4%	
End of year 2 - 3%	
End of year 3 - 2%	
End of year 4 - 1%	
End of year 5 - 0%	
Principal Protection: 100%	
ssue Age: 18 - 85 years	
Death Benefit: 101% of Surrender Value	

DECLARATION

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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			

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