

PRODUCT TERM SHEET
Fixed Income Fixed 5 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 5 Year USD
	Product Code: FIFR05-N
	Currency: USD
	Term: 5 years
	Minimum Contribution: \$ 10,000
	Minimum Increase: \$ 10,000 (As Rider) Excess Premiums are not allowed.
	Interest Rate: 2.5% 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 - 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%
	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.
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SIGNATURE(S)

4	PLAN PARTICIPANT'S SIGNATURE	JOINT PLAN PARTICIPANT'S SIGNATURE
	INTRODUCER'S SIGNATURE	INTRODUCER CODE <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/>