

PLAN PARTICIPANT INFORMATION

1	PLAN PARTICIPANT'S NAME	DATE
	JOINT PLAN PARTICIPANT'S NAME	DD / MM / YYYY

PRODUCT SPECIFICATIONS

2	<input type="checkbox"/> Platinum USD - PLAT	<input type="checkbox"/> Platinum EUR - PLATE	<input type="checkbox"/> Platinum GBP - PLATG
	<p>Minimum investment: USD 10,000</p> <p>Minimum Increase: USD 2,500 (As Rider)</p> <p>Administration Charge: Your plan will be charged with a monthly administration fee of .13% (1.6% per annum) based on amount invested during the first five years.</p> <p>Asset Management Fee: Your plan will be charged with a .125% asset management fee on a monthly basis (1.5% per annum).</p> <p>Policy Fee: USD 7 Monthly</p> <p>Surrender Charge: Initial surrender charge is 8% declining by .13% monthly to zero at the end of year 5. End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%</p> <p>Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of USD 2,500.</p> <p>Issue Age: 18 - 85 years</p> <p>Death Benefit: 101% of Surrender Value.</p>	<p>Minimum investment: EUR 10,000</p> <p>Minimum Increase: EUR 2,500 (As Rider)</p> <p>Administration Charge: Your plan will be charged with a monthly administration fee of .13% (1.6% per annum) based on amount invested during the first five years.</p> <p>Asset Management Fee: Your plan will be charged with a .125% asset management fee on a monthly basis (1.5% per annum).</p> <p>Policy Fee: EUR 7 Monthly</p> <p>Surrender Charge: Initial surrender charge is 8% declining by .13% monthly to zero at the end of year 5. End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%</p> <p>Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of EUR 2,500.</p> <p>Issue Age: 18 - 85 years</p> <p>Death Benefit: 101% of Surrender Value.</p>	<p>Minimum investment: GBP 10,000</p> <p>Minimum Increase: GBP 2,500 (As Rider)</p> <p>Administration Charge: Your plan will be charged with a monthly administration fee of .13% (1.6% per annum) based on amount invested during the first five years.</p> <p>Asset Management Fee: Your plan will be charged with a .125% asset management fee on a monthly basis (1.5% per annum).</p> <p>Policy Fee: GBP 4.5 Monthly</p> <p>Surrender Charge: Initial surrender charge is 8% declining by .13% monthly to zero at the end of year 5. End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%</p> <p>Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of GBP 2,500.</p> <p>Issue Age: 18 - 85 years</p> <p>Death Benefit: 101% of Surrender Value.</p>

DECLARATION

3	I/We understand that this plan is subject to a monthly Policy Fee and Asset Management Fee, as well as Administration Charges and Surrender Charges.
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SIGNATURE(S)

4	PLAN PARTICIPANT'S SIGNATURE	JOINT PLAN PARTICIPANT'S SIGNATURE
	INTRODUCER'S SIGNATURE	INTRODUCER CODE