

PRODUCT TERM SHEET

Platinum Select

PLAN PARTICIPANT INFORMATION

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

PRODUCT SPECIFICATIONS

| | | | |
|--|--|--|--|
| 2 | <input type="checkbox"/> Platinum Select USD - PLATS | <input type="checkbox"/> Platinum Select EUR - PLATSE | <input type="checkbox"/> Platinum Select GBP - PLATSG |
| | Minimum investment: USD 50,000 | Minimum investment: EUR 50,000 | Minimum investment: GBP 50,000 |
| | Minimum Increase: USD 10,000 (As Rider) | Minimum Increase: EUR 10,000 (As Rider) | Minimum Increase: GBP 10,000 (As Rider) |
| | Administration Charge: Your plan will be charged with a quarterly administration fee of .4% (1.6% per annum) based on amount invested during the first five years. | Administration Charge: Your plan will be charged with a quarterly administration fee of .4% (1.6% per annum) based on amount invested during the first five years. | Administration Charge: Your plan will be charged with a quarterly administration fee of .4% (1.6% per annum) based on amount invested during the first five years. |
| | Asset Management Fee: Your plan will be charged with a .3% asset management fee on a quarterly basis (1.2% per annum). | Asset Management Fee: Your plan will be charged with a .3% asset management fee on a quarterly basis (1.2% per annum). | Asset Management Fee: Your plan will be charged with a .3% asset management fee on a quarterly basis (1.2% per annum). |
| | Policy Fee: NIL | Policy Fee: NIL | Policy Fee: NIL |
| | 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% | 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% | 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% |
| Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of USD 10,000. | Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of EUR 10,000. | Free Partial Withdrawals: Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of GBP 10,000. | |
| Issue Age: 18 - 85 years | Issue Age: 18 - 85 years | Issue Age: 18 - 85 years | |
| Death Benefit: 101% of Surrender Value. | Death Benefit: 101% of Surrender Value. | Death Benefit: 101% of Surrender Value. | |

DECLARATION

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|---|---|
| 3 | I/We understand that this plan is subject to an Asset Management Fee, as well as Administration Charges and Surrender Charges as indicated above. |
|---|---|

SIGNATURE(S)

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