

Futura key features for rider benefits

Benefit	CI	PTD	WOP	DISM	HOSP	ADB	FIB	LTC	AERO
Waiting period until benefits commence	6 months after acceptance of risk commencement date	N/A	N/A	N/A	90 days after acceptance of risk commencement date	N/A	N/A	Age 66	N/A
Deferred period until payment is made	N/A	12 months	26 weeks	N/A	3 days	N/A	N/A	N/A	N/A
Maximum age at time of taking out the benefit	Age 59	Age 59	Age 59	Age 59	Age 59	Age 59	Age 74	Age 54	Age 74
Benefit/charges payable until	Throughout lifetime of policy	Age 65	Age 65	Age 65	Age 65	Age 65	Up to the termination date selected	Age 65	No charge
Minimum amount of benefit cover*	Zero	Zero	Equal to the regular premium level or to the end of the vanishing premium term (if applicable) whichever is less	Zero	Zero	Zero	Zero	Zero	Zero
Maximum amount of benefit cover*	Up to USD1.25m	Up to USD1m	Equal to the regular premium level or to the end of the vanishing premium term (if applicable) whichever is less	Up to USD1m	The benefit is restricted to 75% of gross weekly earned income or USD2,800 per week, whichever is the lesser	Up to USD1m	Unlimited subject to underwriting	Equal to the life cover sum insured. Unlimited subject to underwriting	Up to USD1m
Claim payment form	Single lump sum	Single lump sum	Premiums paid until the policy anniversary when the life insured is aged 65 next birthday or to the end of the vanishing premium term (if applicable) whichever is less	Single lump sum	Cash amount paid weekly for each day the life insured is in hospital	Single lump sum	Monthly, quarterly, half-yearly or yearly, from date of death for remainder of term to termination date	Annual payment	Single lump sum
Other			Subject to re-evaluation at the company's discretion. Please refer to the policy schedule and conditions for full details		Maximum period benefit payable for same disease, sickness or accident is 365 days	On joint life first death policies only one claim allowed against this benefit. Only payable if death occurs within 30 days of accident	A termination date is selected at inception (between 10 and 40 years after policy start date)	Each LTC payment reduces the life cover sum insured by the equivalent amount. The LTC payments are one-tenth of the life cover sum assured	

Key CI = Critical illness benefit
ADB = Accidental death benefit

PTD = Permanent total disability benefit
FIB = Family income benefit

WOP = Waiver of premium
LTC = Long term care benefit

DISM = Dismemberment benefit
AERO = Aeroplane cover

HOSP = Hospitalisation benefit

See overleaf for notes.

Notes

At the company's discretion, where an event could result in a claim being made for more than one additional benefit, only the highest individual sum at risk may be payable, should a claim be admitted.

Life cover must be taken in all cases.

*Benefit cover must not exceed life cover.

+ or currency equivalents.

Indexation of benefits applies until age 54. After this age indexation ceases.

All ages are attained.

All benefits are available on a single life, joint life first death or joint life both deaths basis, except WOP which is only available to the life insured paying the premiums.

This document is a general summary of the benefits available under Futura and there may be circumstances where exceptions to these rules apply. For full details of Futura, including any risks and your required commitments, you should refer to the full product literature and the policy terms and conditions, copies of which are available on request.

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