

Footnotes

1. Start-up bonus is applicable in the first 2 policy years only.
2. Power-up bonus is applicable during the MIP and from the 3rd policy year onwards depending on the selected MIP.
3. Loyalty bonus is applicable after the selected MIP.
4. Please refer to the product summary for details. You may request a copy from your Financial Planner.
5. Premium holiday is allowed while the policy is in force and from the 25th policy month to the end of the MIP, subject to premium holiday charge on the missed regular premium during the MIP. The premium holiday charge will be waived if it falls within the maximum free premium holiday duration of 24 months. In the event the total premium holiday period has exceeded the maximum free premium holiday duration during the premium holiday charge period, the applicable premium holiday charge shall apply. The applicable policy charges due will still be payable during any premium holiday period. No premium holiday charge will be applicable after the MIP.
6. Partial withdrawal is allowed while the policy is in force and from the 25th policy month, subject to partial withdrawal charge (PWC) and minimum holding amount (MHA). The minimum amount you may withdraw is \$250 and in multiples of \$10. The total account value of the regular premium account of the remaining units in the policy on the date we receive a request for partial withdrawal must not be less than the amount equivalent to the first 18 months regular premium instalment ("Minimum Holding Amount"). The Company reserves the right to impose a maximum withdrawal limit on each partial withdrawal, vary the minimum withdrawal amount, MHA and PWC from time to time. If you apply for a full surrender within 24 months of making a partial withdrawal, you will incur additional early encashment charge (EEC). However, if the partial withdrawal was made from the top-up account, you will not incur this additional EEC.
7. Top-up premium is allowed while the policy is in force, starting from the 13th policy month and before the insured person reaches age 70. The minimum top-up premium amount is \$5,000 and in multiples of \$10. Top-up premiums are capped at 2 times the original annualised regular premium through the policy term. Each top-up premium is subject to a 3% premium charge which will be deducted from the ILP sub-fund(s) after allocation of the top-up premium.
8. Changes to regular premium are allowed from the 5th policy year onwards depending on the selected MIP. The regular premium can be reduced by a maximum of 25% of the original regular premium committed at the commencement date, subject to the minimum regular premium as determined by us from time to time. No power-up bonus is payable in the subsequent 12 policy months if the regular premium reduction takes place during the MIP. Bonus recovery charge is payable on each regular premium reduction during the MIP. There will not be any backpay of the start-up bonus in the event of an increase in the regular premium.

Terms and conditions apply.