Version 1.26

PRODUCT SUMMARY

Wealth Plus Solitaire II (LTMW2)

1. Policy Description

Wealth Plus Solitaire II is a single premium whole life plan with a policy term that lasts until the anniversary immediately after the original insured's 120th birthday.

The first monthly cash benefit is payable at the start of the 37th month from the policy entry date. A cash bonus may be payable on top of each monthly cash benefit, by applying a bonus rate to the net single premium. We may or may not pay this cash bonus for each monthly cash benefit. We will also pay a maturity benefit at the end of the policy term.

This plan also provides protection against death and terminal illness during the policy term.

This plan is a participating life insurance policy. It allows you to participate in the performance of the Life Participating Fund in the form of bonuses that are not guaranteed. You can find more details about the bonuses in Section 3.

2. Benefits

2.1 Death Benefit

During the term of the policy, if the insured dies, we will pay 101% of the net single premium and a terminal bonus.

We will also pay any cash benefits and cash bonuses which have built up.

We will take any policy loan and interest from the benefit amount we will pay.

The policy will end when we make this payment. We will not pay any further benefits.

If you have appointed a secondary insured before the insured dies, we will not pay this benefit. Upon the death of the insured, the secondary insured becomes the insured and this policy will continue.

Net single premium means the single premium amount as shown in the policy schedule, or the reduced single premium amount if a part of the policy has been cashed in earlier.

2.2 Terminal Illness (TI) Benefit

During the term of the policy, if the insured becomes terminally ill, we will pay 101% of the net single premium and a terminal bonus.

We will also pay any cash benefits and cash bonuses which have built up.

We will take any policy loan and interest from the benefit amount we will pay.

The policy will end when we make this payment. We will not pay any further benefits.

If you have appointed a secondary insured before the insured dies, we will not pay this benefit. Upon the death of the insured, the secondary insured becomes the insured and this policy will continue.

Please refer to the policy contract for the exact terms and definition of TI.

2.3 Cash Benefit

If the insured survives at the end of three years from the policy entry date, we will pay out the monthly cash benefit from the start of the 37th month from the policy entry date.

Each monthly cash benefit is 0.071% of the net single premium, that is equivalent to 0.852% of the net single premium annually, and we will pay the cash benefit as long as the insured is still alive and the policy has not ended.

The policyholder can use the monthly cash benefit in any one of the following ways:

(a) Receive it as a payout.
(b) Place it in a deposit account to accumulate at the prevailing interest rate, currently at 3.00% per annum.

Cash benefits accumulated can be withdrawn anytime. The prevailing interest rate under (b) is non-guaranteed and is subject to review by us. Any policy loan and interest will be deducted from the benefit amount payable.

Please refer to the policy contract for the conditions that apply if you choose to accumulate the cash benefits.

2.4 Maturity Benefit

If the insured survives at the end of the policy term, which is the anniversary immediately after the original insured's 120th birthday, and the policy has not already ended, we will pay 101% of the net single premium and a terminal bonus.

We will also pay any cash benefits and cash bonuses which have built up. We will take off any policy loan and interest from the benefit amount we will pay.

The policy will end when we make this payment.

2.5 Secondary Insured Option

You may appoint or remove a secondary insured before the death of the insured provided the following conditions are met:
- the premium of this policy is paid only with cash;
- no nomination of beneficiary has been made for this policy; and
- there is no change to the ownership of this policy except via absolute assignment.

The secondary insured must be yourself (before the age of 75 years old), your spouse (before the age of 75 years old), or your child or ward (before the age of 18 years old) at the time of exercising this option.

If you have appointed a secondary insured, and the policy is subsequently assigned, such existing appointment will be automatically revoked upon the effective date of assignment of the policy.

We will inform you in writing of the effective date of appointment or removal, which shall be determined by us.

We reserve the right to accept or reject any request to appoint or remove a secondary insured.

You can exercise this option to appoint a secondary insured no more than three times.

There can only be a maximum of one secondary insured under this policy at any point in time. Upon our approval of your request to appoint a new secondary insured, the secondary insured prior to such request shall be removed and replaced with the secondary insured indicated in your request.

Upon death of the insured:
- any optional riders (if applicable) attached to the insured will end; and
- the secondary insured becomes the insured of this policy for the remaining policy term

This policy can only have one insured at any point of time.

Please refer to the policy contract for the conditions that apply if you choose to exercise this option.

2.6 Change of Insured Option

You may request to change the insured after 2 years from the policy entry date. Such change shall be subject to our prevailing underwriting, administrative and legal requirements, and such other terms and conditions as we shall determine from time to time.

The change to a new insured may be requested before the death of the insured provided the following conditions are met:
- the premium of this policy is paid only with cash;
- no nomination of beneficiary has been made for this policy; and
- there is no change to the ownership of this policy except via absolute assignment.

You must have an insurable interest on the new insured at the effective date of change. The new insured must be before the age of 75 years old at the point of exercising this option.
This option can only be exercised during the policy term when the policy is in force.

You will not be able to withdraw or cancel a request to change the insured once it has been submitted and received by us. You may not submit a new request to change the insured until the previous request has been approved or rejected by us.

We will inform you in writing of the effective date of change, which shall be determined by us. The existing insured (prior to the change under this section) must be alive at the effective date of change.

We reserve the right to reject any change request, or require a variation of policy conditions and to apply an administration fee before we accept your request under this option.

This policy can only have one insured at any point in time. Insurance coverage under this policy:
- for the existing insured (prior to the change under this section) shall end when the new insured is appointed; and
- for the new insured shall commence on the cover start date for such new insured.

Please refer to the policy contract for the conditions that apply if you choose to exercise this option.

2.7 Surrender Value (cash value)

The surrender value upon surrender of the policy consists of a guaranteed surrender value component and a non-guaranteed surrender value component.

You may choose to cash this policy fully or partially. Your policy will end after you cash in the policy fully.

If you choose to cash in this policy partially, the net single premium after the partial cash in cannot be less than S$100,000 or any other amount we may tell you about.

From the policy entry date until the end of 9th policy year, the guaranteed cash value is equal to 80% of the net single premium. From the end of 9th policy year up to and including the end of 10th policy year, the guaranteed cash value shall increase monthly, as determined by us, to 100% of the net single premium. From the end of 10th policy year, the guaranteed cash value is equal to 100% of the net single premium and shall remain at that level for the remainder of the policy term.

We may review and revise the way we work out the cash value.

Please note that buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be zero or less than the total premiums paid.

Depending on your policy and time of surrender, the return on your policy may be low. It may also be likely that you could incur a loss on your policy in the event of early surrender. You may wish to refer to your policy illustration to understand the cost of surrendering your policy, especially in early durations.

3. Bonuses

Bonuses are the way you receive a share of the profits of the Life Participating Fund. This policy will share in the profits and losses from this fund as we add bonuses. There are 2 types of bonuses for this plan. The bonus rate, which is declared yearly, is not guaranteed and may vary from year to year according to the future performance of the Life Participating Fund.
The bonus rates in this section are based on the illustrated Investment Rate of Return of the Participating Fund at 4.25% per annum.

In comparison, at an illustrated Investment Rate of Return of 3.00% per annum, the bonus rates are expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Please refer to the policy illustration for the bonus amount at the illustrated Investment Rate of Return of 3.00% per annum and 4.25% per annum respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.

Please note that the actual bonuses, if any, declared in the future may be higher or lower than those illustrated in this section.

(i) A cash bonus may be payable on top of each monthly cash benefit. The cash bonus, (if any) will be paid out together with the monthly cash benefit.

Period	Bonus Rate
Starting from 37th policy month to 48th policy month	0.198% p.a. of net single premium
Starting from 49th policy month onwards	2.850% p.a. of net single premium

The policyholder can choose to leave both the cash benefit and cash bonus with us to accumulate at the prevailing interest rate.

(ii) Terminal bonus is an additional bonus, which we may pay at the time of a claim, maturity or surrender of the policy.

Please refer to Appendix B for the applicable terminal bonus rate.

Future bonuses of this plan, which have yet to be added to your policy, are not guaranteed. Each year, Income Insurance Limited (Income Insurance) will decide on the amount of bonuses to be allocated to each participating plan. Bonus allocations are approved by the Board of Directors, based on the recommendation by the Appointed Actuary.

All guaranteed benefits, including bonuses which have already been added to your policy, will be provided for regardless of the performance of the Life Participating Fund.

4. Investment of the Life Participating Fund

Premiums from all participating policyholders are combined and invested in our Life Participating Fund, which has a broad mix of investment assets.

Investment Objective

The investment objective of the Life Participating Fund is to maximize returns for our participating policyholders while maintaining an acceptable level of risk.

Investment Strategy

When setting the investment strategy of the Life Participating Fund, we aim to balance between seeking an attractive return over the long run and taking an acceptable level of risk. The major factors we consider include the product design (e.g. amount of guaranteed benefits, policy term) of our plans, Income Insurance's financial strength, and the prevailing regulations.

Current Investment Mix and Performance of the Life Participating Fund

The Life Participating Fund is invested in a wide mix of assets. The main asset classes are local and overseas equities, bonds, property and cash.

As of 31 December 2025, the investment mix of the Life Participating Fund is:

Asset Type	**Strategic Asset Allocation**	**Current Investment Mix**
Risky Assets[1]	32%	39%[2]
Fixed Income, Cash & Others	68%	61%

[1] Includes equities and properties

[2] Includes Collective investment schemes (CIS)

Over time, the relative return of different types of assets may change substantially. Hence, we may vary the investment mix in the future, according to the investment objective and strategy of the Life Participating Fund.

<u>Total Expense Ratio</u>

The Total Expense Ratio is the proportion of total expenses incurred by the Life Participating Fund to the assets of the Life Participating Fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the Life Participating Fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses vary significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For our Life Participating Fund, the past Total Expense Ratios are shown in the table below.

	2023	2024	2025	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Total Expense Ratio	0.92%	0.89%	0.82%	0.87%	0.94%	0.88%

Please note that past expense ratios may not be indicative of actual expenses that may be incurred in the future.

<u>Investment Rate of Return</u>

For our Life Participating Fund, the past investment rates of return (after deducting investment expenses only) are shown in the table below.

	2023	2024	2025	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Investment Returns	4.19%	5.07%	7.66%	5.63%	1.58%	4.04%

Please note that past performance may not be indicative of future performance.

Changes in economic and investment environment may affect the investment performance of the Life Participating Fund and the bonuses that you may receive.

External Fund Managers

Assets in the Life Participating Fund are partly managed by Income Insurance and partly managed by external fund managers appointed by Income Insurance. Details of these external fund managers are shown in Appendix A.

5. Factors Affecting the Life Participating Fund's Performance

The performance of the Life Participating Fund depends on a number of factors, of which the main ones are:
- Investment performance of the Life Participating Fund, which impacts the Fund most;
- Expenses incurred in managing the Life Participating Fund;
- Mortality and morbidity claims experience of the Life Participating Fund; and
- Surrender and lapse experience of the Life Participating Fund.

The performance of the Life Participating Fund will affect the bonus allocation of your participating policy each year. Income Insurance will take into account the Fund's current performance, its future outlook, as well as the financial strength of the Life Participating Fund when setting bonus rates.

6. How Risks are shared in the Life Participating Fund

Premiums from all participating policyholders are combined and invested in the Life Participating Fund. Hence, the Life Participating Fund is of a significant size that enables risks to be pooled and diversified.

The key risks that the Life Participating Fund is subjected to include investment risks, expense risks (when expenses of running the business are higher than expected), mortality and longevity risks, morbidity risks, and surrender and lapse risks (when actual surrenders differ from expected).

Some non-participating and investment-linked businesses are written in the Life Participating Fund and they may also be subjected to similar risks. These risks result in profit and losses, which will be accounted for in the surplus of the Life Participating Fund, thus influencing its financial strength.

In determining sustainable bonus rates for the participating policies, we look to their asset share, which is the value of the assets available to back the policy. It is calculated as the total premiums received plus actual investment returns and other profits earned by the Life Participating Fund, less expenses and charges and other outgo.

7. Smoothing of Bonuses

As investment performance may vary from year to year, bonuses are smoothed to ensure stable medium to long-term returns on your participating policy. This means that bonuses may be held back in good years to support the maintenance of the bonus in years when the performance of the Life Participating Fund is less favourable. It is intended that over the long term, the net impact of smoothing is neutral. Smoothing will never reduce any guaranteed benefits that may apply. Smoothing is a common industry practice.

This product was launched in 2026.

Actual bonuses have yet to be declared

Please note that past performance is not necessarily indicative of future performance of the Life Participating Fund.

8. Expenses of the Life Participating Fund

Expenses are incurred in the course of running the Life Participating Fund. These expenses include commission, distribution costs, general overheads, underwriting expenses, policy issue and claims expenses, depreciation, etc. This is not an exhaustive list of expenses incurred by the Life Participating Fund.

Expense directly incurred by the Life Participating Fund would be charged to the Life Participating Fund. However, some expenses are shared across all funds. These expenses would be allocated to each fund (including the Life Participating Fund), using a methodology determined by the Appointed Actuary. To ensure equity and fairness, the methodology aims to allocate expenses in a manner that reflects the cost of running the business in each fund.

These expenses incurred by the Life Participating Fund have been included in the premium and will not be separately charged to the policyholder.

9. Conflict of Interests

We seek to treat our customers fairly, balancing any conflicting interests that arise between various groups and generations of policyholders or between policyholders and shareholders.

10. Related Party Transactions

Fullerton Fund Management Company Ltd, an external fund manager which manages a substantial portion of the Life Participating Fund, is a related party to Income Insurance. Income Insurance has governance and controls in place to ensure related party transactions are conducted at arm’s length.

11. Riders

No rider is available for this insurance plan.

12. Premiums

A single premium amount is payable at policy inception.

This plan may be purchased with cash only.

13. Exclusions

There are certain conditions which no benefits will be payable under this policy as listed below. Please refer to the policy contract for the full details of the exclusions.

<u>Suicide</u>

This policy is not valid if the original insured or new insured (as applicable) commits suicide within one year from the cover start date.

We will refund the total premiums paid, without interest, less any amounts we have paid you, and any amount you owe us, from the cover start date.

<u>Terminal Illness (TI) Benefit</u>

We will not pay this benefit if your claim arises from:
- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

<u>Other Conditions</u>

After you have been continuously covered for two years from the cover start date, we will pay your claim unless:
- it is a case of fraud;
- you fail to pay a premium;
- the insured has a material pre-existing condition which you did not tell us about when you applied for the basic policy or rider if health declaration is required;
- you or the insured fail to tell us any significant information or information which is true, correct and complete which would have reasonably affected our decision to accept your application or your request under the 'change of insured option'; or
- the claim is excluded or not covered under the terms of the basic policy or rider.

For avoidance of doubt, if a new insured is appointed pursuant to the 'change of insured option', the two-year period in this section will restart from the cover start date for the new insured.

14. Free-Look

You will have 14 days from the date you receive the policy documents to be sure that you want to keep the policy. If we deliver the policy by email or any other electronic means to you, the 14 days will start 7 days after the date of the delivery. If we deliver the policy both by post and email or any other electronic means to you, the 14 days will start 7 days after the date of the delivery by post.

During this time, if you choose to cancel the policy, we will refund you the premiums you have paid, less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred by us.

15. Claim

To make a claim for death benefit, we must be told of the claim and all relevant documents to support the claim must be given within six months after the insured's death.

If the basic policy or rider provides for accidental death or accidental total and permanent disability (TPD) benefit, we must be told of the claim and all relevant documents to support the claim must be given within thirty days after the insured's accidental death or accidental TPD. If we are not told of the claim or have not received all relevant documents within thirty days, we will reject the claim unless we deem that you have a valid reason for the delay. You must also show that you have told us and given all relevant documents to support the claim to us as soon as reasonably possible.

To make a claim for other benefits, we must be told of the claim and all relevant documents to support the claim must be given within six months after the diagnosis or the event giving rise to the claim. If we are not told of the claim or have not received all relevant documents within six months, we will reject the claim unless we deem that you have a valid reason for the delay. You must also show that you have told us and given all relevant documents to support the claim to us as soon as reasonably possible.

If we are not told of your claim or have not received all relevant documents for your claim within two years from the date of the event giving raise to the claim, we will not pay the claim.

When you submit a claim in relation to any benefit, we will process the claim across all the policies (and applicable riders) you hold with us. We will not accept any request to claim under only certain policies that you have with us.

When we pay a claim, we will not refund any premiums that have been paid.

16. Termination

You may write in to terminate or surrender your policy any time. Please refer to our webpage for the termination or surrender procedures: income.com.sg/claims/surrender-of-policies.

Please note that an early termination of the policy usually involves high costs and the surrender value payable (if applicable) may be zero or less than the total premiums paid.

17. Performance Update

To evaluate the performance of your policy and the Life Participating Fund, you may wish to refer to the following documents:
i. Annual Bonus Update (sent annually to participating policyholders)
ii. Policyholder Annual Statement (sent annually to all policyholders)
iii. Post Sales Illustration (available upon request)

18. Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income Insurance or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

DISCLAIMER

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover eventually issued. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.

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Appendix A - List of External Fund Managers

Appointed Managers:

1.	Allianz Global Investors Singapore Limited	-	79 Robinson Road #09-03 | Singapore 068897
2.	Baillie Gifford Asia (HK) Limited	-	Suites 2713-2715, 8 Finance Street | Two International Finance Centre Central, Hong Kong
3.	Blackstone Credit Hibiscus Feeder Fund LP	-	345 Park Avenue, #31/F| New York, NY 10154
4.	BlackRock	-	20 Anson Road #18-01 | Twenty Anson Singapore 079912
5.	CBRE Investment Management Indirect Limited	-	2 Tanjong Katong Road #06-01 | Paya Lebar Quarter Singapore 437161
6.	Cerberus Capital Management, L.P.	-	875 Third Avenue, #10/F| New York, NY 10022
7.	E Fund Management (HK) Co., Limited	-	Suites 3501-02, 8 Finance Street | Two International Finance Centre Central, Hong Kong
8.	J.P. Morgan Asset Management	-	88 Market Street #30/F | CapitaSpring Singapore 048948
9.	MFS International Limited	-	250 North Bridge Road #08-01 | Raffles City Tower Singapore 179101
10.	Morgan Stanley Investment Management	-	23 Church Street #16-01 | Capital Square Singapore 049481
11.	PIMCO Asia Pte Ltd	-	8 Marina View #30-01 | Asia Square Tower 1 Singapore 018960
12.	SeaTown Private Strategies GP II Pte. Ltd.	-	3 Fraser Street #06-23 | DUO Tower Singapore 189352
13.	Schroder Investment Management Ltd	-	138 Market Street #23-01 | CapitaGreen Singapore 048946

14. State Street Global Markets - Portfolio Solutions	-	168 Robinson Road #33-01 | Capital Tower Singapore 068912
15. Wellington International Management Company Pte Ltd	-	8 Marina Boulevard, #03-01 | Tower 1, Marina Bay Financial Centre Singapore 018981
16. Invesco Asset Management Singapore Limited	-	9 Raffles Place #18-01 | Republic Plaza Singapore 048619
17. Russell Investments	-	135 King Street #29/F | Sydney, NSW 2000, Australia
18. Fullerton Fund Management Company Ltd	-	3 Fraser Street #09-28 | DUO Tower Singapore 189352
19. Barings LLC	-	300 South Tryon Street, Suite 2500 | Charlotte, NC 28202
20. Blue Owl Capital	-	399 Park Avenue, #37/F | New York, NY 10022
21. Ares Capital Management LLC	-	245 Park Avenue, #44/F | New York, NY 10167
22. Churchill Asset Management	-	375 Park Avenue, #9/F | New York, NY 10152
23. Goldman Sachs Asset Management, L.P.	-	200 West Street, #15/F | New York, NY 10282
24. HPS Investment Partners, LLC	-	40 West 57th Street, #33/F | New York, NY 10019
25. TPG Angelo Gordon	-	245 Park Avenue, #26/F | New York, NY 10167
26. MGG Investment Group	-	One Pennsylvania Plaza, #53/F | New York, NY 10119
27. Crescent Credit Europe LLP	-	2 Cavendish Square | London W1G 0PU

28. Permira Credit	-	100 Pall Mall, #2F | London, SW1Y 5NQ
29. Coller Capital Limited	-	Park House, 116 Park Street | London, W1K 6AF
30. Crescent Capital Group	-	11100 Santa Monica Boulevard, Suite 2000 | Los Angeles, CA 90025
31. Sixth Street Partners	-	1 Letterman Dr, Building B/Yoda Fountain | San Francisco, CA 94129
32. CapitaLand Investment Limited	-	168 Robinson Road, #30-01 Capital Tower | Singapore 068912

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Appendix B – Terminal Bonus Rates

Terminal bonus rates at the illustrated investment rates of return of 4.25% p.a.
A terminal bonus (TB) defined as a percentage of the net single premium will top-up the total amount payable upon claim, surrender or maturity of the policy, if applicable. This TB is not guaranteed and will be determined annually.

i) Death / Terminal Illness

Duration	Bonus Rate
1	0%
2	0%
3	0%
4	1%
5	1%
6	1%
7	1%
8	1%
9	1%
10	1%
11	1%
12	1%
13	1%
14	1%
15	1%
16	1%
17	1%
18	1%
19	1%
20	1%
21	1%
22	1%
23	1%
24	1%
25	2%
26	2%
27	2%
28	2%
29	2%
30	2%

Duration	Bonus Rate
31	3%
32	3%
33	3%
34	3%
35	3%
36	3%
37	3%
38	3%
39	3%
40	3%
41	4%
42	4%
43	4%
44	4%
45	4%
46	4%
47	4%
48	4%
49	4%
50	4%
51	5%
52	5%
53	5%
54	5%
55	5%
56	6%
57	6%
58	6%
59	6%
60	6%

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Duration	Bonus Rate
61	7%
62	7%
63	7%
64	7%
65	8%
66	8%
67	8%
68	8%
69	8%
70	8%
71	9%
72	9%
73	9%
74	9%
75	9%
76	9%
77	9%
78	9%
79	9%
80	9%
81	10%
82	10%
83	10%
84	10%
85	10%
86	10%
87	10%
88	10%
89	10%
90	10%

Duration	Bonus Rate
91	11%
92	11%
93	11%
94	11%
95	11%
96	11%
97	11%
98	11%
99	11%
100	11%
101	12%
102	12%
103	12%
104	12%
105	12%
106	12%
107	12%
108	12%
109	12%
110	12%
111	13%
112	13%
113	13%
114	13%
115	13%
116	13%
117	13%
118	13%
119	13%
120	13%

ii) Surrender

Duration	Bonus Rate
1	0%
2	0%
3	0%
4	1%
5	1%
6	1%
7	1%
8	1%
9	1%
10	1%
11	1%
12	1%
13	1%
14	1%
15	1%
16	1%
17	1%
18	1%
19	1%
20	1%
21	1%
22	1%
23	1%
24	1%
25	1%
26	1%
27	1%
28	1%
29	1%
30	1%

Duration	Bonus Rate
31	2%
32	2%
33	2%
34	2%
35	2%
36	2%
37	2%
38	2%
39	2%
40	2%
41	3%
42	3%
43	3%
44	3%
45	3%
46	4%
47	4%
48	4%
49	4%
50	4%
51	5%
52	5%
53	5%
54	5%
55	5%
56	6%
57	6%
58	6%
59	6%
60	6%

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Duration	Bonus Rate
61	7%
62	7%
63	7%
64	7%
65	8%
66	8%
67	8%
68	8%
69	8%
70	8%
71	8%
72	8%
73	8%
74	8%
75	8%
76	8%
77	8%
78	8%
79	8%
80	8%
81	8%
82	8%
83	8%
84	8%
85	8%
86	8%
87	8%
88	8%
89	8%
90	8%

Duration	Bonus Rate
91	9%
92	9%
93	9%
94	9%
95	9%
96	9%
97	9%
98	9%
99	9%
100	9%
101	9%
102	9%
103	9%
104	9%
105	9%
106	9%
107	9%
108	9%
109	9%
110	9%
111	9%
112	9%
113	9%
114	9%
115	9%
116	9%
117	9%
118	9%
119	9%
120	9%

iii) Maturity

Duration	Bonus Rate
1	0%
2	0%
3	0%
4	1%
5	1%
6	1%
7	1%
8	1%
9	1%
10	1%
11	1%
12	1%
13	1%
14	1%
15	1%
16	1%
17	1%
18	1%
19	1%
20	1%
21	1%
22	1%
23	1%
24	1%
25	1%
26	1%
27	1%
28	1%
29	1%
30	1%

Duration	Bonus Rate
31	2%
32	2%
33	2%
34	2%
35	2%
36	2%
37	2%
38	2%
39	2%
40	2%
41	3%
42	3%
43	3%
44	3%
45	3%
46	4%
47	4%
48	4%
49	4%
50	4%
51	5%
52	5%
53	5%
54	5%
55	5%
56	6%
57	6%
58	6%
59	6%
60	6%

Version 1.26

Duration	Bonus Rate
61	7%
62	7%
63	7%
64	7%
65	8%
66	8%
67	8%
68	8%
69	8%
70	8%
71	8%
72	8%
73	8%
74	8%
75	8%
76	8%
77	8%
78	8%
79	8%
80	8%
81	8%
82	8%
83	8%
84	8%
85	8%
86	8%
87	8%
88	8%
89	8%
90	8%

Duration	Bonus Rate
91	9%
92	9%
93	9%
94	9%
95	9%
96	9%
97	9%
98	9%
99	9%
100	9%
101	9%
102	9%
103	9%
104	9%
105	9%
106	9%
107	9%
108	9%
109	9%
110	9%
111	9%
112	9%
113	9%
114	9%
115	9%
116	9%
117	9%
118	9%
119	9%
120	9%