Product Summary
Prestige Legacy Advantage

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About your plan

Prestige Legacy Advantage is a single premium whole of life investment-linked plan (ILP) designed to meet your investment and protection needs. It provides financial protection against death and terminal illness.

This plan also gives you access to professionally managed ILP sub-funds ("funds"). The premiums you pay will be used to create units in the funds and the value of the policy will vary directly with the performance of the funds.

Please note that this product is an unlisted Specified Investment Product.

The provider of your plan

Prestige Legacy Advantage is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Benefits

Death benefit

(A) If the life assured dies <u>before</u> the policy anniversary on which the life assured is 122 age next birthday, we will pay the higher of the following in one lump sum:
   (a) the current sum assured; or
   (b) the account value of the policy,
   less any debt owed under the policy.

(B) If the life assured dies <u>on or after</u> the policy anniversary on which the life assured is 122 age next birthday, we will pay the account value of the policy (provided it is greater than zero), less any debt owed under the policy.

<u>What is the current sum assured?</u>

The current sum assured refers to the amount of the basic sum assured plus the total amount of single premium top-ups paid (if any) less the total amount of partial withdrawals (if any) made:
(i) prior to the 11th policy year; and
(ii) that exceed the free partial withdrawal annual limit for the relevant policy year for each of the policy years from the 11th policy year onwards.

Please refer to the section below with the heading "Partial withdrawal & free partial withdrawal facility" for details on the free partial withdrawal annual limit.

Terminal illness benefit

We will pay the death benefit in one lump sum on a conclusive diagnosis of an illness that is expected to result in the life assured's death within 12 months. Depending on the age at which the life assured was diagnosed with terminal illness, this benefit will be paid out as per the death benefit set out above as if the life assured had died at that age.

The maximum amount of benefits we will pay for terminal illness under all policies and riders issued by us on the same life assured for Prestige Legacy Advantage and any other policies or riders which we indicate to be subject to this limit, is $7,500,000 (in absolute dollar terms and regardless of currency) ("Terminal Illness Benefit Limit"). Claims paid as benefits for terminal illness as a critical illness condition will not count towards the Terminal Illness Benefit Limit.

If we do not fully pay the terminal illness benefit on the policy due to the amount of the benefit payable exceeding the balance of the Terminal Illness Benefit Limit available for that life assured, we will pay the balance of the Terminal Illness Benefit Limit and the policy will not terminate but will continue to be in force until the death of the life assured or the full surrender of the policy, with all fees and charges under the policy continuing to apply. Where the death benefit set out under (A) is payable on the claim for the terminal illness benefit, the current sum assured and account value of the policy will be reduced accordingly, and where the death benefit set out under (B) is payable on the claim for the terminal illness benefit, the account value of the policy will be reduced accordingly, to reflect the payment made on the claim.

We require this diagnosis to be supported by a registered medical practitioner and when we require, to be confirmed by our appointed medical practitioner.

Non-lapse privilege

During the first 15 policy years, the policy will not lapse even if the account value falls to zero or below, provided that:
(a) for the first 10 policy years, there is no partial withdrawal of the account value of the policy.
(b) from the 11th to the 15th policy year, the total amount of partial withdrawal(s) of the account value of the policy during each policy year does not exceed the free partial withdrawal annual limit for that policy year.

If the condition in (a) or (b) above is not satisfied during the respective applicable period as specified, the non-lapse privilege will automatically cease upon the relevant partial withdrawal being made.

While the non-lapse privilege is in effect, we will continue to deduct from the account value of the policy and all fees and charges of the policy which will be considered as debts owed to us. We will first deduct any debts owed to us from the account value when it becomes positive.

When the non-lapse privilege ceases and the account value of the policy is insufficient to pay the debts owed to us, we will deduct the remaining amount of the account value and the policy will lapse.

If the policy is reinstated, the non-lapse privilege will not be in effect after the reinstatement even if the reinstatement takes place during the first 15 policy years.

Premiums

Single premium

You are required to pay the single premium at policy issue.

Flexible options

Reduction of the basic sum assured

You may choose to reduce the basic sum assured from the 6th policy year onwards to an amount no less than the minimum basic sum assured stipulated by us.

The policy also gives you to the option to reduce the basic sum assured to any amount below the minimum basic sum assured or zero after:

(a) the policy anniversary on which the life assured is 65 age next birthday; or

(b) the 25th policy anniversary of the policy,

whichever is the later.

Single premium top-ups

You may make single premium top-ups to your policy.

The minimum amount of each single premium top-up is S$1,000 and the value of units apportioned to each fund you have selected, must be at least S$200. The maximum amount of each single premium top-up should not exceed the maximum amount which is stipulated by us from time to time, and is subject to financial underwriting.

A premium charge will be deducted from each single premium top-up paid and the remaining amount will be apportioned to create and grant units in the fund(s) selected based on your instructions as to premium apportionment in respect of that single premium top-up.

We reserve the right not to accept any payment of single premium top-ups.

The basic sum assured will not increase as a result of the payment of any single premium top-ups.

Fund switching

You may request to switch all or any of the units of one fund to another fund offered under the policy.

The value of units being switched from one fund to another (and further in the case of a partial switch of the units of one fund to units of another fund, the value of the remaining units in the fund after the switch) must be at least S$500 or such minimum amount as we may stipulate from time to time.

There is presently no charge for fund switching but we may at our discretion impose a fee for fund switch by giving you at least 1 month's notice.

Partial withdrawal & free partial withdrawal facility

You can apply for partial withdrawal from the account value of the policy while the policy is in force and provided that the account value is positive. We will pay you an amount equal to the value of the cancelled units at the unit prices of the respective fund(s) on the next valuation date after we receive your request, less a partial withdrawal charge (if any).

The minimum value of units withdrawn must be at least S$1,000, the value of the remaining units in the fund after the withdrawal must be at least S$500, and the remaining account value of your policy must be at least S$10,000, or such minimum amount as we may stipulate from time to time. We reserve the right not to allow the partial withdrawal if the aforesaid thresholds are not met.

In the event of partial withdrawal(s) made:

<u>During the first 10 policy years</u>
The death benefit will be reduced by the amount of the partial withdrawal(s) and the non-lapse privilege will cease.

From the 11th policy year onwards

(a) if the total amount of the partial withdrawal(s) in a policy year does not exceed the free partial withdrawal annual limit for that policy year:
1. the death benefit will not be reduced; and
2. the non-lapse privilege continues to be in effect until its expiry.

(b) if the total amount of the partial withdrawal(s) in a policy year exceeds the free partial withdrawal annual limit for that policy year:
1. the death benefit will be reduced by the amount that the total amount of partial withdrawal(s) exceeds the free partial withdrawal annual limit; and
2. the non-lapse privilege will cease,

from the date of the partial withdrawal that exceeded the free partial withdrawal annual limit for that policy year.

The free partial withdrawal annual limit for any particular year is the amount equal to 5% of the account value of the policy as at the start of that policy year.

You are advised to read the contract for the exact definitions, terms and conditions.

Full surrender

You may fully surrender your policy for its account value at any time provided that the account value of the policy is positive. We will pay you an amount equal to the value of the cancelled units at the unit prices of the respective fund(s) on the next valuation date after we receive your request, less a surrender charge (if any).

What is the effect of early surrender?

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Please see the table of deductions in the policy illustration for the possible cost of surrendering the plan early.

Fees and charges

Bid-offer spread

No bid-offer spread is applied to the policy.

Policy fee

We will deduct a policy fee for the first 5 policy years, which is a percentage of the basic sum assured on a monthly basis from the commencement of the policy by cancelling units on a proportionate basis in the fund(s) which you have invested in as set out below.

Entry Age (Age Next Birthday)	Policy Fee (percentage of basic sum assured)
21 and below	0.13%
22 to 31	0.18%
32 to 41	0.25%
42 to 51	0.39%
52 to 61	0.49%
62 to 66	0.53%
67 and above	0.58%

The basic sum assured used to compute the policy fee will be the basic sum assured of the policy as at the commencement of the policy.

We may change the policy fee by notifying you 1 month prior to changing the policy fee.

Premium charge

A premium charge will be deducted from the payment of the single premium or single premium top-up(s) (if any) and the remaining amount of the single premium or single premium top-up will be apportioned to create and grant units in the fund(s) in accordance with the premium apportionment which you have instructed. The schedule of rates for the premium charge is as follows:

	Premium charge (percentage of the single premium paid)
Single premium	5.00%
Single premium top-up	3.00%

Partial withdrawal charge

When you make a partial withdrawal from the account value of your policy, we will deduct a partial withdrawal charge from the amount to be withdrawn. The partial withdrawal charge is equal to the amount to be withdrawn multiplied by a percentage which corresponds to the policy year during which you make the partial withdrawal. The percentages are shown in the table below.

Policy Year	Partial Withdrawal Charge (percentage of amount to be withdrawn)
1	17.00%
2	14.00%
3	11.00%
4	7.00%
5	4.00%
6 onwards	0.00%

We may change the partial withdrawal charge by notifying you 1 month prior to changing the partial withdrawal charge.

Surrender charge

When you fully surrender your policy, we will deduct a surrender charge. The surrender charge is equal to the account value of your policy at the point of surrender multiplied by a percentage which corresponds to the policy year during which you surrender the policy. The percentages are shown in the table below.

Policy Year	Surrender Charge (percentage of the account value of the policy)
1	17.00%
2	14.00%
3	11.00%
4	7.00%
5	4.00%
6 onwards	0.00%

We may change the surrender charge by notifying you 1 month prior to changing the surrender charge.

Insurance charge

We will deduct a monthly insurance charge based on the net sum assured of the policy, by cancelling units to the value equivalent to the insurance charge from the commencement of the policy until the earlier of the policy anniversary on which the life assured is 122 age next birthday or the date on which the net sum assured is zero or negative.

In the event we cease deduction of the insurance charge due to the net sum assured of the policy being zero or negative, and the net sum assured increases above zero before the policy anniversary on which the life assured is 122 age next birthday, deduction of the insurance charge will resume.

The number of units to be cancelled will be in proportion to the fund value of each fund following the date on which the insurance charge is due each month. Units are valued at unit price(s) of the respective fund(s) available on the next valuation date following the monthly due date of the insurance charge.

The insurance charge in respect of the net sum assured is determined based on the standard rates which are applicable for the attained age, gender, smoker status, region (based on the country of residence) and underwriting class of the life assured.

What is the net sum assured?

Net sum assured refers to the amount by which the current sum assured exceeds the account value of the policy, subject to a minimum of zero.

We may change the insurance charge by notifying you 1 month prior to changing the insurance charge.

Please refer to the Appendix for the rates of insurance charge which are applicable to standard lives.

Funds

Available funds

You can choose to invest in one or more of the GreatLink Funds. For the list of funds, you can refer to our website at: https://www.greateasternlife.com/sg

Details of each fund can be found in their respective fund documents, which will explain the risk that is specific to each fund. The following documents are also made available for you to better understand each fund:

- Prospectus/Fund Details/Fund Summary (where applicable);
- Product Highlights Sheet (PHS);
- Provider's Factsheet;
- Semi-annual and Annual Reports; and
- Performance charts

Please note that every fund or combination of funds has its own investment objectives, horizon, liquidity, and level of risk. You are advised to select fund(s) that match your risk profile, needs and preferences.

All funds are audited by PricewaterhouseCoopers certified public accountants.

Obtaining fund prices

The unit prices are available on our website. We may from time to time change our website address without any reference to you. We may also make the unit prices available in any other way we choose from time to time. All published and quoted prices do not represent the actual unit prices on the date of publication or quotation as the unit price of each fund is priced on a forward-pricing basis.

Fees and charges for the funds

We will deduct a fund management charge and custodian fee from the fund value at each asset valuation, before the determination of the unit prices. These charges are a percentage per year of the net asset value of each fund.

Please refer to the Fund Details/Fund Summary and PHS (provided separately by your financial representative) for the fund(s) selected. The Fund Details/Fund Summary and PHS can also be downloaded from our website.

We may change these charges and fees from time to time, but they will not be more than the maximum amounts indicated, if any.

Semi-annual and annual reports

You will receive a statement of your policy at least once a year.

The financial year-end is on 31 December every year. The Semi-annual and Annual Reports will be made available to you within 2 and 3 months from the last date of the period to which the report relates respectively. The latest Semi-annual and Annual Reports will be made available on our website.

Fund transactions

Creation/ cancellation of units in funds

All fund transactions in your policy will be done via creation and cancellation of units in your funds, based on the respective unit price of the funds selected by you.

(a) Pricing of units
Pricing of units is done on a forward-pricing basis and single-pricing basis.

Forward-pricing basis
The unit price on each dealing day, i.e. it refers to a business day or such other day as we may decide from time to time, will be based on the net asset value calculated by the

relevant fund manager as at the next valuation date for that fund. This means that we cannot know beforehand the unit prices at which instructions will be carried out.

Single-pricing basis, which is also referred to as bid-bid basis
The price at which units are created and the price at which the units are cancelled are based on the bid price.

(b) Dealing deadline
The dealing deadline is 12 noon Singapore time on each dealing day or any other time we decide by giving you at least 1 month's notice. For us to process your instruction on the same dealing day, we must receive your instructions by the dealing deadline. If we receive your instructions after the dealing deadline, your instructions will be deemed to have been received by us on the next dealing day.

As the unit prices of policy units of the funds may be in currencies other than the Singapore dollar, we will convert the unit prices of these funds into Singapore dollars, at an exchange rate which we will decide, before buying or selling the policy units.

(c) Creation of units
We will create and grant to you, the number of units in each fund of your choice, based on the relevant bid price at the next valuation date.

Numerical example of how units are created after the deduction of the premium charge:

Single premium (SP)	=	S$100,000
Premium charge	=	5% x $100,000
	=	S$5,000
Net SP after deduction of premium charge	=	S$100,000 - S$5,000
	=	S$95,000
Notional bid price per unit	=	S$2.000
Number of new units created	=	(95,000 / 2.000) units
	=	47,500 units

Above example is for illustrative purpose and does not denote the minimum premium allowed.

(d) Cancellation of units
You may cancel some or all units in the fund(s) that you have at any time i.e. partial withdrawal or surrender.

We will cancel the number of units in each fund of your choice, based on the relevant bid price at the next valuation date.

Numerical example of how withdrawal proceeds are calculated:

Withdrawal amount	=	10,000 units
Notional bid price	=	S$2.00
Amount of units withdrawn *	=	Units to be withdrawn x Bid price
	=	10,000 x S$2.00
	=	S$20,000

* In the event of a partial withdrawal or surrender of your policy, you will receive the balance amount after deducting any partial withdrawal charge or surrender charge where applicable.

(e) Payment of proceeds
Upon the receipt and acceptance of your cancellation request, the proceeds shall be paid out to you within 4 business days (or such other period as may be allowed by the Monetary Authority of Singapore) in the case of a fund which is a bond fund or money market fund, and 6 business days (or such other period as may be allowed by the Monetary Authority of Singapore) in the case of a fund which is not a bond fund or money market fund, unless dealings have been suspended as specified in the section "Suspension of dealings" below.

(f) Payment of dividends
You have the choice to invest in any dividend paying fund(s) that provides you with regular payment of dividends, if such funds are offered for investment for this plan. The rate,

frequency and method of dividend distribution of the fund(s) is determined by the underlying fund's manager and us.

Dividends will be paid in the form of re-investment of the amount of dividends in that fund, if that fund provides for the re-investment of the dividends. However, we may offer you the option to:

(a) receive the dividends in cash, whereby we will pay the dividends within 3 months from the date of the declaration of the dividends; and/or
(b) accumulate the dividends, whereby the accumulated dividends will be reflected in the fund value,

provided the basic sum assured of the policy is reduced to zero after (i) the 25th policy year; or (ii) the policy anniversary on which the life assured is 65 age next birthday, whichever is later. We reserve the right to impose additional terms and conditions on the exercise of the above option.

When we declare dividends payable for the units under the underlying fund, the value of dividends payable will be based on the number of units held by the policyholder in that fund on the business day decided by us and which shall be in accordance with applicable law.

Suspension of dealings

We may suspend cancellation or creation of units in a fund if it is necessary under any of the following circumstances:

(a) any period when any stock exchange, on which any assets forming part of the funds for the time being are listed or dealt in is closed (otherwise than for non-business days) or during which dealings are restricted or suspended;

(b) the existence of any state of affairs which, in our opinion, might seriously prejudice the interests of the policyholders holding similar policies as a whole or of any of the funds;

(c) any breakdown in the means of communication normally employed in determining the price of a unit of any of such funds or when for any reason the prices of any of such units in any fund cannot be promptly and accurately ascertained;

(d) any period when remittance of money which will or may be involved in the realisation of such funds or in the payment for such funds cannot, in our opinion, be carried out at normal rates of exchange;

(e) any period when dealing of units in any or all of the funds is suspended pursuant to any order or direction of the Monetary Authority of Singapore or otherwise; or

(f) any period when our business operations in relation to the operation of the funds are substantially interrupted or closed as a result of or arising from any circumstances beyond our control, including but not limited to, an act of God, fire, flood, earthquake, typhoon or other natural disaster, pestilence, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorism, insurrection, revolution, civil unrest, riot, strike, labour dispute, nationalisation, sanction, embargo, epidemic, pandemic, quarantine, directive of government or regulatory authority, or interruption or failure of utility service (including but not limited to, electric power, gas, water, broadband or telecommunication service).

Risk of this plan

What can you expect of the performance of the funds?

The performance of the funds is not guaranteed. The value of the units in the funds and the income accruing to the units, if any, fluctuates according to market conditions. This will affect the account value which is not guaranteed. Past performance is not an indicator of future performance.

For dividend paying fund(s) that provides you with regular payment of dividends, the payment of dividends may reduce the net asset value of the fund which is used to calculate the fund value and the benefits payable under your policy.

Please refer to Fund Details/Fund Summary and PHS (provided separately by your financial representative) for the specific risks of the fund(s) you have chosen. The Fund Details/Fund Summary and PHS can also be downloaded from our website.

What happens if you surrender the policy early?

If you surrender your policy after the free-look period, you may lose part or all of the premiums paid. This is because the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Buying a new policy may mean we need to reassess the life assured's health and circumstances and may result in higher premiums and/or benefit exclusions due to the age and health status.

What is the worst case scenario if you surrender your policy early?

There will be no protection if you surrender your policy early.

The illustrated amount you will receive is reflected in the surrender value column in the policy illustration. The amount you will receive will depend on the value of all the funds selected by you based on the respective unit prices at the next valuation date, and this may be lower than your premiums paid.

When will you not receive the benefits of this plan?

Exclusions
There are certain conditions whereby the benefits under the policy will not be payable. These conditions are stated in the policy contract.

You are advised to read the policy contract for all the conditions.

Death benefit
We will not pay the benefit if the life assured dies due to suicide, while sane or insane, within 12 months from the date we issued the policy or from the date of reinstatement (if applicable). We will terminate your policy and pay the account value of the policy calculated as the next valuation date following our receipt of notification of the death.

Terminal illness benefit
We will not pay the benefit for terminal illness in the presence of Human Immunodeficiency Virus (HIV) infection.

NON-DISCLOSURE
We may reject your claim if the life assured has a pre-existing condition and:
- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable).

You are advised to read the contract for the exact definitions, terms and conditions, and full list of exclusions.

What happens if your policy lapses?

There will be no protection if your policy lapses.

You may reinstate the policy within 3 years from the lapse date and usual reinstatement conditions apply. Please note that reinstatement will require a declaration of the health status.

What are the risks that we will refuse your claim?

The claim must meet the definitions of the events as shown in the contract before we can approve a claim and these events must not fall under the list of exclusions.

There are certain conditions whereby the benefits under the policy will not be payable. These conditions are stated in the policy contract.

You are advised to read the policy contract for the exact definitions, terms and conditions, and full list of exclusions.

When will your policy be terminated?

Your policy will terminate when any of the following occurs:
- when the life assured dies;
- when the life assured is diagnosed with terminal illness and such claim is fully paid;
- in the event of cancellation of the policy in exercise of your right of free-look;
- you surrender your policy; or
- all the funds available to the policy are closed.

What is the free-look period?

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the lower of the premiums you have paid, and the account value as at the next valuation date following our receipt of your request for cancellation plus any premium charges deducted, less any costs incurred in assessing the risk of the policy including but not limited to medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If your policy document is sent by post, we will assume it has been delivered and received 7 days after the date of posting.

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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

General information

This product summary is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are shown in the policy contract.

You are responsible for the accuracy and completeness of the information given to us:
(i) in any application for the policy; and
(ii) when making any claim under the policy.

You can contact your financial representative for details on the procedures for withdrawing, surrendering or making claims under your policy. You may also visit Great Eastern's website for information on how to make a claim.

This document may be translated into Chinese. If there is any difference between the English and Chinese versions, the English version will apply.

Please keep this copy for reference.

Appendix
Rates of insurance charge for Prestige Legacy Advantage

Super Preferred Life - Non-Guaranteed Monthly Insurance Charge Rates (Per SGD 1,000 Net Sum Assured)

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Female Non-Smoker	Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Female Non-Smoker
19	0.01192	0.00665	71	0.45821	0.32666
20	0.01386	0.00723	72	0.49605	0.35644
21	0.01608	0.00723	73	0.55420	0.39885
22	0.01750	0.00807	74	0.63296	0.45219
23	0.01724	0.00807	75	0.72753	0.51380
24	0.01640	0.00807	76	0.81424	0.57349
25	0.01582	0.00833	77	0.89701	0.64098
26	0.01443	0.00891	78	0.98390	0.71812
27	0.01417	0.00917	79	1.07814	0.80289
28	0.01417	0.00917	80	1.18197	0.89860
29	0.01417	0.01001	81	1.29847	0.99599
30	0.01402	0.01001	82	1.41940	1.10529
31	0.01425	0.01007	83	1.58284	1.24036
32	0.01537	0.01087	84	1.76442	1.39268
33	0.01644	0.01169	85	1.96635	1.56254
34	0.01669	0.01221	86	2.19144	1.75346
35	0.01746	0.01223	87	2.39254	1.93002
36	0.01928	0.01386	88	2.66609	2.16485
37	0.02153	0.01593	89	2.97061	2.41254
38	0.02289	0.01734	90	3.31050	2.66247
39	0.02564	0.01917	91	3.52041	2.83008
40	0.02855	0.02071	92	3.69547	3.00352
41	0.03082	0.02286	93	4.06358	3.33862
42	0.03308	0.02336	94	4.28379	3.56137
43	0.03583	0.02525	95	4.50209	3.79041
44	0.03858	0.02751	96	5.15971	4.40369
45	0.04136	0.02920	97	5.64901	4.88046
46	0.04432	0.03185	98	5.87156	5.10946
47	0.04901	0.03432	99	6.25341	5.54791
48	0.05276	0.03696	100	7.03115	6.26303
49	0.05650	0.03961	101	7.23310	6.46833
50	0.06062	0.04280	102	7.55506	6.81818
51	0.06903	0.04847	103	7.90780	7.21380
52	0.07466	0.05185	104	8.25965	7.60742
53	0.08267	0.05614	105	8.61088	8.00267
54	0.09144	0.06113	106	8.96336	8.39793
55	0.09584	0.06232	107	9.31421	8.79226
56	0.09866	0.06432	108	9.66606	9.18751
57	0.10894	0.06965	109	10.01791	9.58213
58	0.12138	0.07458	110	10.37003	9.97675
59	0.13377	0.08079	111	10.72188	10.37200
60	0.14776	0.08787	112	11.07373	10.53989
61	0.16002	0.09330	113	11.42521	10.81738
62	0.17549	0.10028	114	11.77706	11.19992
63	0.19558	0.11205	115	12.12955	11.58272
64	0.21820	0.12569	116	12.48077	11.96555
65	0.24825	0.14569	117	12.83288	12.34809
66	0.27597	0.16686	118	13.18473	12.73089
67	0.31240	0.19509	119	13.53656	13.11369
68	0.35358	0.22992	120	13.88807	13.49623
69	0.39300	0.26601	121	15.43245	15.06261
70	0.42724	0.29751	122	17.09809	16.03317

* On Date of Deduction of Insurance Charge

Please keep this copy for reference.

Preferred Life - Non-Guaranteed Monthly Insurance Charge Rates (Per SGD 1,000 Net Sum Assured)

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
19	0.01386	0.01745	0.00794	0.00930
20	0.01697	0.01997	0.00851	0.01014
21	0.01868	0.02251	0.00851	0.01071
22	0.02009	0.02421	0.00877	0.01098
23	0.01983	0.02395	0.00935	0.01066
24	0.01841	0.02308	0.00935	0.01150
25	0.01784	0.02256	0.00964	0.01210
26	0.01755	0.02169	0.01021	0.01235
27	0.01729	0.02102	0.01048	0.01235
28	0.01671	0.02102	0.01105	0.01343
29	0.01671	0.02102	0.01132	0.01398
30	0.01688	0.02184	0.01189	0.01478
31	0.01716	0.02269	0.01218	0.01615
32	0.01771	0.02354	0.01302	0.01746
33	0.01877	0.02520	0.01386	0.01826
34	0.01905	0.02629	0.01441	0.01958
35	0.01980	0.02769	0.01443	0.02026
36	0.02132	0.03041	0.01582	0.02165
37	0.02305	0.03288	0.01734	0.02325
38	0.02444	0.03516	0.01820	0.02550
39	0.02661	0.03924	0.02004	0.02854
40	0.02900	0.04319	0.02184	0.03157
41	0.03101	0.04875	0.02287	0.03404
42	0.03361	0.05294	0.02467	0.03760
43	0.03641	0.05813	0.02669	0.04148
44	0.03924	0.06446	0.02908	0.04667
45	0.04204	0.07046	0.03086	0.05072
46	0.04508	0.07701	0.03369	0.05499
47	0.04985	0.08495	0.03628	0.06117
48	0.05368	0.09346	0.03908	0.06657
49	0.05808	0.10242	0.04191	0.07273
50	0.06290	0.11350	0.04550	0.08064
51	0.07171	0.13410	0.05161	0.09477
52	0.07758	0.14859	0.05580	0.10370
53	0.08651	0.16483	0.05976	0.11302
54	0.09560	0.18225	0.06508	0.12233
55	0.10317	0.19627	0.06698	0.12926
56	0.11167	0.21362	0.07142	0.13792
57	0.12380	0.23673	0.07700	0.14893
58	0.13706	0.26319	0.08389	0.16097
59	0.15144	0.29182	0.09039	0.17523
60	0.16813	0.33014	0.09782	0.18933
61	0.18167	0.35823	0.10401	0.20255
62	0.19927	0.39291	0.11244	0.22446
63	0.22246	0.43827	0.12477	0.25021
64	0.24785	0.48735	0.13968	0.28061
65	0.28099	0.55456	0.16232	0.32559
66	0.31323	0.61906	0.18212	0.37391
67	0.35434	0.70042	0.21329	0.43848
68	0.40105	0.79685	0.25175	0.51904
69	0.44658	0.88452	0.29043	0.59305
70	0.49024	0.99115	0.32842	0.65792
71	0.54000	1.07847	0.37054	0.72472
72	0.59400	1.16841	0.41150	0.78953
73	0.66413	1.28013	0.46007	0.86809
74	0.75937	1.43125	0.52138	0.96248
75	0.87307	1.61004	0.59226	1.06895

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
76	0.97702	1.78318	0.66028	1.18200
77	1.07594	1.96688	0.73795	1.32389
78	1.17881	2.15764	0.82664	1.48535
79	1.29024	2.36026	0.92432	1.65994
80	1.47923	2.56792	1.03381	1.81010
81	1.60329	2.73809	1.14747	1.97319
82	1.75435	2.94701	1.27546	2.15625
83	1.95623	3.26097	1.48736	2.40240
84	2.17992	3.61751	1.66949	2.68487
85	2.42852	4.01338	1.87324	3.00051
86	2.70568	4.45250	2.10182	3.35368
87	2.95829	5.06023	2.31540	3.66826
88	3.29542	5.61441	2.59708	4.10014
89	3.67159	6.23027	2.83666	4.56500
90	4.08918	6.89280	3.12651	5.04570
91	4.35614	7.25844	3.32845	5.35649
92	4.57755	7.60380	3.53753	5.67814
93	5.01926	8.42963	3.92177	6.32984
94	5.29205	8.93547	4.18350	6.74681
95	5.56340	9.41893	4.45447	7.17734
96	6.13457	10.44184	4.97692	8.04391
97	6.50501	11.11005	5.44494	8.80354
98	6.76024	11.61493	5.70084	9.29300
99	6.99464	12.08230	5.92428	9.73324
100	7.83262	12.51845	6.51332	11.06258
101	8.05738	12.95114	6.72674	11.47286
102	8.41590	13.44378	7.08970	12.05361
103	8.80856	13.93674	7.50035	12.63971
104	9.20029	14.43159	7.91088	13.19211
105	9.59199	14.92455	8.32178	13.74732
106	9.98372	15.41688	8.73267	14.30600
107	10.37571	15.90889	9.14391	14.86499
108	10.76741	16.39807	9.55357	15.42650
109	11.15914	16.88189	9.96386	15.98836
110	11.55180	17.36284	10.37475	16.54862
111	11.94350	17.83754	10.78503	17.10698
112	12.33522	18.30275	10.96133	17.42294
113	12.72722	18.74902	11.24933	17.95118
114	13.11892	19.16634	11.64762	18.45732
115	13.51131	19.55336	12.04555	18.93445
116	13.90301	19.90160	12.44287	19.37848
117	14.29500	20.20757	12.84052	19.78089
118	14.68673	20.46156	13.23848	20.13541
119	15.07843	20.65718	13.63702	20.43156
120	15.47043	21.02875	14.03529	20.90492
121	18.58884	24.37236	16.92729	24.28485
122	19.38898	34.56865	18.18137	31.88533

* On Date of Deduction of Insurance Charge

Please keep this copy for reference.

Super Standard Life - Non-Guaranteed Monthly Insurance Charge Rates (Per SGD 1,000 Net Sum Assured)

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Female Non-Smoker	Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Female Non-Smoker
19	0.01674	0.00951	74	0.89556	0.63333
20	0.01951	0.01032	75	1.03053	0.71896
21	0.02177	0.01032	76	1.15633	0.80324
22	0.02368	0.01116	77	1.27248	0.89815
23	0.02342	0.01116	78	1.39501	1.00196
24	0.02234	0.01116	79	1.52780	1.11685
25	0.02093	0.01200	80	1.74360	1.29282
26	0.02009	0.01257	81	1.88897	1.43416
27	0.01983	0.01283	82	2.06858	1.59332
28	0.01925	0.01367	83	2.28867	1.78837
29	0.01925	0.01367	84	2.53096	2.00721
30	0.02009	0.01451	85	2.81921	2.25184
31	0.02035	0.01477	86	3.16451	2.52709
32	0.02177	0.01585	87	3.46046	2.78257
33	0.02310	0.01669	88	3.82600	3.12135
34	0.02420	0.01779	89	4.26180	3.47701
35	0.02431	0.01800	90	4.74670	3.83370
36	0.02496	0.01897	91	5.05954	4.07986
37	0.02661	0.02043	92	5.31826	4.33437
38	0.02837	0.02200	93	5.82625	4.82637
39	0.03099	0.02394	94	6.14450	5.16849
40	0.03355	0.02630	95	6.45953	5.45020
41	0.03631	0.02748	96	7.22869	6.09335
42	0.03908	0.02889	97	7.66605	6.53666
43	0.04262	0.03164	98	7.96781	6.84326
44	0.04673	0.03479	99	8.24327	7.11325
45	0.04933	0.03696	100	8.46143	7.33259
46	0.05273	0.03974	101	8.70408	7.57298
47	0.05755	0.04328	102	9.09079	7.95228
48	0.06203	0.04645	103	9.36620	8.37960
49	0.06748	0.05001	104	9.78319	8.80283
50	0.07377	0.05454	105	10.20042	9.22387
51	0.08436	0.06141	106	10.61677	9.67943
52	0.09170	0.06605	107	11.03376	10.13386
53	0.10116	0.07221	108	11.45074	10.58874
54	0.11195	0.07797	109	11.86773	11.04409
55	0.12115	0.07920	110	12.28471	11.49876
56	0.13169	0.08411	111	12.70049	11.95435
57	0.14497	0.09053	112	13.11769	12.14834
58	0.15833	0.09751	113	13.53468	12.46780
59	0.17384	0.10568	114	13.95142	12.90854
60	0.19320	0.11456	115	14.36840	13.35008
61	0.20534	0.12258	116	14.78538	13.79105
62	0.22446	0.13284	117	15.20259	14.23223
63	0.25101	0.14640	118	15.61957	14.67296
64	0.27908	0.16422	119	16.03595	15.11393
65	0.31794	0.19134	120	16.45294	15.55602
66	0.35349	0.21855	121	19.78796	18.75675
67	0.39959	0.25642	122	21.90275	20.66182
68	0.46316	0.30143			
69	0.51503	0.34796			
70	0.56656	0.39431			
71	0.63545	0.44867			
72	0.70008	0.49773			
73	0.78277	0.55794			

* On Date of Deduction of Insurance Charge

Please keep this copy for reference.

Standard Life - Non-Guaranteed Monthly Insurance Charge Rates (Per SGD 1,000 Net Sum Assured)

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.01213		0.01181	
2	0.01155		0.01181	
3	0.01098		0.01066	
4	0.01040		0.01008	
5	0.00925		0.00951	
6	0.00925		0.00893	
7	0.00868		0.00893	
8	0.00868		0.00836	
9	0.00868		0.00836	
10	0.00868		0.00836	
11	0.00925		0.00836	
12	0.00983		0.00836	
13	0.01040		0.00893	
14	0.01155		0.00893	
15	0.01213		0.00951	
16	0.01328		0.00951	
17	0.01443		0.00951	
18	0.01559		0.00951	
19	0.01674	0.02012	0.00951	0.01106
20	0.01951	0.02397	0.01032	0.01213
21	0.02177	0.02699	0.01090	0.01271
22	0.02368	0.02840	0.01116	0.01271
23	0.02342	0.02814	0.01116	0.01271
24	0.02234	0.02704	0.01116	0.01381
25	0.02093	0.02623	0.01200	0.01438
26	0.02067	0.02570	0.01257	0.01465
27	0.02040	0.02544	0.01283	0.01548
28	0.01983	0.02544	0.01367	0.01632
29	0.01983	0.02544	0.01367	0.01766
30	0.02067	0.02628	0.01451	0.01823
31	0.02093	0.02738	0.01535	0.01934
32	0.02177	0.02819	0.01642	0.02044
33	0.02310	0.03013	0.01726	0.02235
34	0.02420	0.03173	0.01779	0.02403
35	0.02431	0.03301	0.01800	0.02455
36	0.02611	0.03618	0.02012	0.02706
37	0.02834	0.04050	0.02158	0.03005
38	0.03010	0.04367	0.02316	0.03230
39	0.03387	0.04945	0.02624	0.03673
40	0.03758	0.05666	0.02860	0.04178
41	0.04149	0.06349	0.03036	0.04628
42	0.04426	0.06939	0.03292	0.05040
43	0.04838	0.07607	0.03568	0.05550
44	0.05191	0.08311	0.03824	0.06098
45	0.05566	0.09215	0.04157	0.06666
46	0.06019	0.10016	0.04435	0.07313
47	0.06512	0.11014	0.04846	0.08075
48	0.07023	0.12169	0.05221	0.08780
49	0.07633	0.13421	0.05634	0.09699
50	0.08696	0.16883	0.06088	0.11957
51	0.09784	0.19837	0.06832	0.13942
52	0.10640	0.22016	0.07353	0.15305
53	0.11754	0.24327	0.07969	0.16648
54	0.13006	0.26884	0.08661	0.18034
55	0.13791	0.28517	0.08965	0.18730
56	0.14654	0.30350	0.09249	0.19470
57	0.16169	0.33632	0.10034	0.21050

Please keep this copy for reference.

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
58	0.17964	0.37378	0.10831	0.22805
59	0.19894	0.41408	0.11743	0.24710
60	0.22098	0.45968	0.12731	0.26768
61	0.22511	0.47818	0.13563	0.27144
62	0.24708	0.52459	0.14687	0.27742
63	0.27578	0.58393	0.16154	0.30587
64	0.30724	0.64985	0.18182	0.34318
65	0.34915	0.73979	0.21177	0.39835
66	0.38901	0.82586	0.24181	0.45733
67	0.43948	0.93500	0.28351	0.53706
68	0.49830	1.05925	0.33381	0.63335
69	0.55471	1.17488	0.38626	0.72191
70	0.63698	1.26728	0.45275	0.86802
71	0.68260	1.34009	0.49576	0.93023
72	0.74069	1.42984	0.54269	0.99746
73	0.82799	1.56943	0.60766	1.09788
74	0.94744	1.75519	0.68963	1.21894
75	1.09016	1.97669	0.78267	1.35420
76	1.22225	2.19217	0.87424	1.49954
77	1.34514	2.41866	0.97731	1.67977
78	1.47411	2.66490	1.09537	1.89117
79	1.61502	2.91844	1.22523	2.11575
80	2.08825	3.45430	1.37028	2.35309
81	2.26282	3.68236	1.51937	2.56456
82	2.47718	3.96382	1.68890	2.80162
83	2.76020	4.38559	1.89511	3.12267
84	3.07595	4.86663	2.12632	3.49000
85	3.42741	5.40136	2.38644	3.90084
86	3.81800	5.99378	2.67824	4.35934
87	4.17562	6.51150	2.94800	4.76818
88	4.65106	7.22739	3.30706	5.32948
89	5.18119	8.02180	3.68361	5.93529
90	5.77208	8.87760	4.06310	6.56048
91	6.14833	9.34331	4.32264	6.96404
92	6.46041	9.78312	4.59147	7.38084
93	7.08409	10.85774	5.09519	8.22895
94	7.46977	11.50754	5.43525	8.77200
95	7.85303	13.09779	5.78581	9.33021
96	8.88758	14.88766	6.64108	10.71580
97	9.64997	16.18707	7.29396	11.75722
98	10.02973	16.92310	7.63595	12.41303
99	10.37482	17.60440	7.93595	13.00268
100	10.64653	18.24017	8.17869	13.49171
101	10.94927	18.87005	8.44588	13.99085
102	11.43649	19.58780	8.90178	14.69628
103	11.96859	20.30525	9.41712	15.40707
104	12.50215	21.02270	9.93248	16.07625
105	13.03529	21.74048	10.44870	16.75050
106	13.56739	22.45682	10.96466	17.42689
107	14.10021	23.17090	11.47940	18.10524
108	14.63234	23.88239	11.99589	18.78516
109	15.16515	24.58834	12.51037	19.46569
110	15.69871	25.28687	13.02599	20.14498
111	16.23081	25.97697	13.54195	20.82201
112	16.76395	26.65256	13.76353	21.21424
113	17.29677	27.30002	14.12455	21.85443
114	17.83003	27.90717	14.62405	22.46562
115	18.36285	28.46657	15.12380	23.04213
116	18.89498	28.97231	15.62355	23.57604

Please keep this copy for reference.

Age Next Birthday On Preceding (Or Coincident) Policy Anniversary*	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
117	19.42737	29.41398	16.12355	24.05922
118	19.96093	29.78086	16.62244	24.48123
119	20.49375	30.06156	17.12219	24.83262
120	21.02588	30.59913	17.62254	25.40156
121	21.41413	31.53289	20.29894	26.96819
122	26.33812	38.56143	26.02896	36.69302

* On Date of Deduction of Insurance Charge