

Investor Advantage



Key features:

- ✓ Variable Universal Life product written to mature at age 95
- ✓ Can be sold to Both Resident and Non-Residents
- ✓ Available in multiple currencies – USD / GBP / EURO
- ✓ Premiums are payable for a fixed term (1 year, 2 years, 3 years and 4 years)
- ✓ Plan with a strong investment focus where the death benefit is 101% of the Account Value
- ✓ Lump sum benefits payable on maturity, loss of life, or surrender (based on the Account Value of the policy)
- ✓ Options to choose from 180+ Direct Funds
- ✓ Unlimited Free Switches & Free Premium Redirection
- ✓ 6 Partial withdrawals - 4 free each year + 2 charged from 2nd year
- ✓ Multiple maturity options – Lump-sum / Annuity / Lump-sum + Annuity



Plan summary:

This is a market linked Variable Universal Plan

Plan Details					
Entry age of life assured (LA)	1 month to 85 years				
Age at maturity	Maximum 95 years				
Minimum payment term	1 year				
Maximum payment term	4 years				
Premium payment frequency	Annually / Monthly				
	PPT	1 year	2 year	3 year	4 year
Minimum premium	Min premium	\$30,000	\$15,000	\$12,000	
Maximum premium	No Limit				



Charges on Annual basis – Charged monthly:

Premium charge - based on annual premium				
Policy year	Premium payment term			
	1	2	3	4
1	2%	2%	2%	2%
2	2%	4%	4%	4%
3	1%	3%	5%	5%
4	1%	2%	4%	6%
5	1%	2%	3%	5%
6	-	1%	2%	3%
7	-	-	1%	2%
8	-	-	-	1%

Surrender charge* - based on annual premium				
Policy year	Premium payment term			
	1	2	3	4
1	8%-6%	8%-6%	8%-6%	8%-6%
2	6%-4%	14%-10%	14%-10%	14%-10%
3	4%-2%	10%-6%	18%-12%	18%-12%
4	2%-1%	6%-3%	12%-7%	20%-13%
5	1%-0%	3%-1%	7%-3%	13%-7%
6	-	1%-0%	3%-1%	7%-3%
7	-	-	1%-0%	3%-1%
8	-	-	-	1%-0%

Policy year	M & E charge – based on account value (USD)				
	0 to 49,999	50,000 to 149,999	150,000 to 249,999	250,000 to 499,999	500,000+
1	1.00%	1.00%	1.00%	1.00%	1.00%
2+	1.00%	0.80%	0.60%	0.50%	0.40%

*Surrender charges are provided only for the beginning and end of the year. Values in the intermediate months are calculated using interpolation. For internal use only not to be given to the customer.