

# GREATLINK SUPREMELIFE (PRODUCT SUMMARY)

## 1. DESCRIPTION OF POLICY

This is a regular-premium investment-linked assurance plan that gives you access to professionally managed Unit Funds with the benefit of life insurance cover packaged in.

You can choose to pay premiums monthly, quarterly, half-yearly or yearly. Your premiums are used to purchase units in the Unit Funds. The policy values of this plan will vary directly with the performance of the Unit Funds.

To cater to your changing needs, the plan provides you with many flexible options such as altering your investment and protection level, topping up, switching among Unit Funds, etc. You can also apply for Major Illness cover for added protection.

## 2. INSURANCE BENEFIT

### 2.1 Sum Assured

You will be given a range of Sum Assured from which to select your level of life insurance cover. Your minimum Sum Assured at any time will be five times the current Annual Premium plus 125% of all the Single Premium Investment Top-ups less 125% of all amounts withdrawn, subject to a minimum of S\$5,000.

\*The Company can change the percentages used to calculate the figures above at anytime.

### 2.2 Death Benefit

The Sum Assured plus the Total Investment Value will be payable upon death. Total Investment Value is the total value of all the units in all the Unit Funds selected by you based on the respective Bid Prices at the next valuation date.

### 2.3 Total and Permanent Disability (TPD) Benefit

(subject to a maximum Sum Assured of \$2,000,000 on any one life)

In the event of TPD prior to the policy anniversary on which age next birthday is 65 years, the Total Investment Value will be payable in one lump sum. The Sum Assured will be payable upon TPD admission in one lump sum if it does not exceed \$650,000. Sum Assured in excess of \$650,000 are payable in one lump sum in any of the following events, whichever occurs first :

- i) 12 months from the date of the first TPD payment
- ii) upon the event of death

The TPD Benefit will be payable in one lump sum under the following circumstances:

- (a) loss of sight of both eyes,
- (b) loss of two limbs at or above the wrist or ankle, or
- (c) loss of sight of one eye and loss of one limb at or above the wrist or ankle.

However, if TPD occurs before age 1, only 20% of the Sum Assured will be payable (in one lump sum).

## 3. AVAILABLE UNIT FUNDS

You can choose to invest in one or more of these Unit Funds:

All Funds will be available for investment using cash.

All Funds are included under the CPF Investment Scheme.

### Fund Description

#### **3.1 GreatLink Cash Fund**

This Fund comprises Singapore dollar money market instruments and fixed income instruments with maturity up to a year. The Fund Manager is OCBC Asset Management Limited. The risk classification of this Fund is Lower Risk-Broadly Diversified and it is a Single Fund.

#### **3.2 GreatLink ASEAN Growth Fund**

This Fund comprises equities of the expanding economies in the ASEAN region. The Fund Manager is OCBC Asset Management Limited. The risk classification of this Fund is Higher Risk-Narrowly Focused and it is a Single Fund.

#### **3.3 GreatLink Enhancer Fund**

This Fund comprises primarily equities from the Asia Pacific (except Japan) region. The Fund Manager is OCBC Asset Management Limited. The risk classification of this Fund is Higher Risk-Narrowly Focused and it is a Single Fund.

#### **3.4 GreatLink Global Supreme Fund**

This Fund comprises of a balanced but diversified portfolio of equities and debt securities of the major stock markets and bond markets around the world. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub-Managers are Capital International

Research and Management Inc and State Street Global Advisors Singapore Limited. The risk classification of this Fund is Medium to Higher Risk–Broadly Diversified and it is a Single Fund.

### **3.5 GreatLink Pan Asia Fund**

This Fund comprises of shares and securities quoted on Asian (including Japan) stock markets. The Fund Manager is Schroder Investment Management (Singapore) Ltd. The risk classification of this Fund is Higher Risk–Narrowly Focused and it is a Feeder Fund which invest substantially into the Schroder Pan Asia Fund. This fund is domiciled in Singapore.

### **3.6 GreatLink European Equity Fund**

The portfolio of the Fund will be broadly diversified with no specific industry or sectoral emphasis. The Fund Manager is Straits Lion Asset Management Limited and the Sub–Manager is Capital International, S.A.. The risk classification of this Fund is Higher Risk–Narrowly Focused and it is a Feeder Fund which invest substantially into the CIF – European Equity Fund.

### **3.7 GreatLink Global Equity Fund**

This Fund invests primarily in a diversified portfolio of common stocks globally. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Goldman Sachs (Singapore) Private Limited. The risk classification of this Fund is Higher Risk–Broadly Diversified and it is a Single Fund.

### **3.8 GreatLink Global Optimum Fund**

This Fund comprises of a well–diversified set of stocks and bonds in developed markets worldwide. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Wellington International Management Company Private Limited. The risk classification of this Fund is Medium to Higher Risk–Broadly Diversified and it is a Single Fund.

### **3.9 GreatLink Global Technology Fund**

This Fund comprises of investments in technology companies and investments in industries where the growth opportunities have been impacted by technology developments. The Fund Manager is Schroder Investment Management (Singapore) Ltd. The risk classification of this Fund is Higher Risk–Narrowly Focused and it is a Single Fund.

### **3.10 GreatLink Global Growth Trends Portfolio**

This Fund comprises of investments in a global portfolio of equity securities allocated among specific industry sectors which have been selected for their growth potential. The Fund Manager is Alliance Capital Management(Singapore) Limited. The risk classification of this Fund is Higher Risk–Broadly Diversified and it is a Feeder Fund which invests substantially into ACM Luxembourg GGTP.

### **3.11 GreatLink Global Bond Fund**

This Fund is invested primarily in intermediate maturity U.S. and non–U.S. Fixed Income Securities. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Pacific Investment Management Company LLC. The risk classification of this Fund is Lower to Medium Risk–Broadly Diversified and it is a Single Fund.

### **3.12 GreatLink Global Value Equity Fund**

This Fund comprises of a diversified portfolio of transferable securities consisting primarily of common stocks, researched and selected on a world–wide basis. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Capital International Research and Management Inc. The risk classification of this Fund is Higher Risk–Broadly Diversified and it is a Single Fund.

### **3.13 GreatLink Far East ex Japan Equities Fund**

This Fund is invested primarily in equities of companies based in Hong Kong, Indonesia, South Korea, Malaysia, Philippines, Singapore, Taiwan and Thailand, and also in other Asian Pacific countries. The Fund Manager is Straits Lion Asset Management Private Limited. The risk classification of this Fund is Higher Risk–Narrowly Focused and it is a Single Fund.

### **3.14 GreatLink Singapore Equities Fund**

This Fund is invested in Singapore equities. The Fund Manager is Straits Lion Asset Management Private Limited. The risk classification of this Fund is Higher Risk–Narrowly Focused and it is a Single Fund.

### **3.15 GreatLink Global Intersection Fund**

This Fund is invested in Europe, Pacific Basin ex–Japan, Japan, emerging markets, N.America, U.K. and other developed markets. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Wellington International Management Company Private Limited. The risk classification of this Fund is Higher Risk–Broadly Diversified and it is a Single Fund.

### **3.16 GreatLink Stable Bond Fund**

This Fund is invested in single A and above quality investment grade bonds of Singapore and major bond markets such as the G7 countries and Australia and New Zealand. The G7 countries are Canada, France, Germany, Italy, Japan, U.K. and U.S. The Fund Manager is Straits Lion Asset Management Private Limited and the Sub–Manager is Deutsche Asset Management (Asia) Limited. The risk classification of this Fund is Lower Risk–Broadly Diversified and it is a Feeder Fund which invests substantially into the Deutsche Lion Bond Fund.

### **3.17 GreatLink Global Real Estate Securities Fund**

The Fund objective is to seek to provide investors with medium to long term capital appreciation and to make regular income distributions by investing globally in (a) equity securities of companies that derive a substantial part of their revenue from the ownership, management and/or development of real estate and (b) Real Estate Investment Trusts (REITs) listed or traded in a regulated market. It is a Single Fund.

### 3.18 LifeStyle Funds Investment Scope

Each individual Lifestyle Fund is invested in some of the underlying GreatLink Funds according to the proportions shown in the table below. However, the asset proportion may vary, depending on market condition. The Fund Manager for LifeStyle Funds is Straits Lion Asset Management Private Limited.

<b><u>GreatLink LifeStyle Portfolio</u></b>	<b><u>Secure</u></b>	<b><u>Steady</u></b>	<b><u>Balanced</u></b>	<b><u>Progressive</u></b>	<b><u>Dynamic</u></b>
GreatLink Stable Bond Fund	20%	10%	5%	–	–
GreatLink Global Bond Fund	60%	50%	35%	20%	–
GreatLink Global Intersection Fund	5%	15%	20%	25%	35%
GreatLink Global Value Equity Fund	5%	15%	20%	25%	35%
GreatLink Far East ex Japan Equities Fund	5%	5%	10%	15%	15%
GreatLink Singapore Equities	5%	5%	10%	15%	15%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

GreatLink LifeStyle Secure Portfolio

The risk classification on this Fund is Medium to Higher Risk–Broadly Diversified and it is a Feeder Fund\*.

GreatLink LifeStyle Steady Portfolio

The risk classification on this Fund is Medium to Higher Risk–Broadly Diversified and it is a Feeder Fund\*.

GreatLink LifeStyle Balanced Portfolio

The risk classification on this Fund is Medium to Higher Risk–Broadly Diversified and it is a Feeder Fund\*.

GreatLink LifeStyle Progressive Portfolio

The risk classification on this Fund is Higher Risk–Broadly Diversified and it is a Feeder Fund\*.

GreatLink LifeStyle Dynamic Portfolio

The risk classification on this Fund is Higher Risk–Broadly Diversified and it is a Feeder Fund\*.

\*refer to above table for Feeder Fund details

## 4. AUDITOR

All the Unit Funds are audited by ERNST & YOUNG Certified Public Accountants.

## 5. RISKS

The performance of the Unit Fund(s) is not guaranteed and the Total Investment Value may increase or decrease in accordance with the future experience of the Unit Fund(s). Past returns are not necessarily a guide to future performance. Please refer to Fund Details for the specific risks of the Fund(s) you have chosen.

## 6. FEES AND CHARGES

The following sets out all the fees and charges payable.

### 6.1 Bid–Offer Spread

The Bid Price is 5% lower than the Offer Price.

### 6.2 Premium Allocation Rate

Your regular premiums are allocated to the Unit Funds at the following rates:

	<b><u>Allocation (% of Premium)</u></b>
1st year premiums	15%
2nd year premiums	50%
3rd year premiums	75%
4th to 9th years premiums	100%
10th and subsequent years premiums	105%

Single Premium Top-ups have 100% Allocation.

### 6.3 Redemption Fee

Nil.

### 6.4 Switching Fee

You are entitled to one free switch request in each policy year. Subsequent switch requests in the same policy year will incur a Switching Fee of S\$25 each. This fee can be varied in the future at the Company's discretion by giving 45 days' notice, but subject to a maximum of S\$62.50 per switch for the first 5 policy years.

### 6.5 Policy Fee

A monthly administration fee of S\$5 will be deducted by selling units in the Unit Fund(s) you have invested in; at the beginning of each policy month. This fee can be varied in the future at the Company's discretion by giving 45 days' notice, but subject to a maximum of S\$12.50 per month for the first 5 policy years.

### 6.6 Insurance Charge

The Sum Assured will be subjected to an Insurance Charge at the beginning of each policy month.

These Insurance Charges are deducted by selling units in the Unit Fund(s) you have invested in, at the respective Bid Price(s) calculated at the Next Valuation Date following the due date of the Insurance Charges.

The Insurance Charge rates varies with attained age and may be adjusted in the future at the Company's discretion by giving 45 days notice.

The standard Insurance Charge rates per annum shall not exceed 2.5 times of the insurance charge rates shown in the current schedule for the corresponding age. This maximum is applicable for standard life only.

Please refer to Appendix for insurance charge rates.

### 6.7 Management Charge

A fund Management Charge, Custodian/Trustee Fee, which is expressed as a % p.a. below, of the value of each Unit Fund will be deducted on a pro-rated basis at each asset valuation before determining the Bid and Offer prices. In any case, the Management Charge for each of the Unit Funds shall not exceed the Maximum Charge of the Unit Fund Value.

	<u>Management Charge (p.a)</u>	<u>Maximum Charge (p.a.)</u>	<u>Custodian/Trustee Fee(p.a.)</u>
GreatLink Cash Fund	0.3000%	1.500%	0.025%
GreatLink ASEAN Growth Fund	1.0000%	1.500%	0.025%
GreatLink Enhancer Fund	1.0000%	1.500%	0.025%
GreatLink Global Supreme Fund	1.0000%	1.500%	0.025%
GreatLink Pan Asia Fund	1.1750%	2.000%	–
GreatLink European Equity Fund	1.8500%	3.000%	0.080%
GreatLink Global Equity Fund	1.7500%	2.000%	0.080%
GreatLink Global Optimum Fund	1.2500%	1.750%	0.025%
GreatLink Global Technology Fund	1.7500%	3.250%	0.025%
GreatLink Global Growth Trends Portfolio	1.7500%	2.000%	0.080%
GreatLink Global Bond Fund	0.8500%	1.350%	0.040%
GreatLink Global Value Equity Fund	1.5000%	2.000%	0.040%
GreatLink Far East ex Japan Equities Fund	1.2500%	1.750%	0.025%
GreatLink Singapore Equities Fund	1.0000%	1.500%	0.025%
GreatLink Global Intersection Fund	1.5000%	2.000%	0.040%
GreatLink Stable Bond Fund	0.5000%	1.000%	0.100%
GreatLink LifeStyle Secure Portfolio	* 0.8725%	1.500%	–
GreatLink LifeStyle Steady Portfolio	* 1.0375%	2.000%	–
GreatLink LifeStyle Balanced Portfolio	* 1.1475%	2.000%	–
GreatLink LifeStyle Progressive Portfolio	* 1.2575%	2.000%	–
GreatLink LifeStyle Dynamic Portfolio	* 1.3875%	2.000%	–
GreatLink Global Real Estate Securities Fund	1.4000%	2.000%	0.023%

\* These are weighted average fund management charge which could be used as an indicative fund management charge for the LifeStyle Funds. The actual fund management charge for each LifeStyle Fund will depend on the fund management charges of the underlying funds that the LifeStyle Fund is feeding into, as well as the asset proportion of the LifeStyle Fund.

All the charges and fees under this plan are subject to change by the Company by giving at least 45 days' notice, but shall not exceed the maximum amounts stated, if any.

## **7. SUBSCRIPTION / REDEMPTION OF UNITS**

The Offer Price is the price at which you buy the units in a Unit Fund. The Bid Price is the price at which you sell the units back to the Unit Fund. The Bid Price is 95% of the Offer Price.

### 7.1 Forward pricing

Buying and selling of units are based on the new unit prices established on the next valuation date immediately following the receipt of your transaction request on the Company's prescribed form on a business day.

### 7.2 Dealing Deadline

The Dealing Deadline is 2 p.m. Singapore time on each Dealing Day or any other time as determined by the Company at its absolute discretion by giving at least 1 months' notice. Units in respect of applications received and accepted by the Company before the Dealing Deadline will be issued at that Dealing Day's issue price. Applications received after the Dealing Deadline or on a day which is not a Dealing Day shall be treated as having been received on the next Dealing Day.

### 7.3 Purchase of Units

Your basic investment premiums will be allocated (as set out in 6.2) and then apportioned to the Funds of your choice.

The Company will create and grant to you, the number of Units in each Fund of your choice, based on the respective Offer Price at the next valuation date.

Minimum Regular Premium : S\$1,200 annually, S\$600 half-yearly, S\$300 quarterly or S\$100 monthly.

Numerical Example of how Units are allocated:

Based on basic investment Premium of S\$1,000, Allocation rate of 15% and a notional Offer Price of S\$1.000.

Number of new Units allocated = Premium x Allocation rate / Offer Price

(before fees and charges) = S\$1,000 x 15% / S\$1.000 = 150.000 Units

### 7.4 Withdrawal of Units

The Cash Value is equal to the Total Investment Value, which is the total value of all the units in all the Unit Funds selected by you based on the respective Bid Prices at the next valuation date.

You may sell some or all units in the Unit Fund(s) you have invested in at any time. If you sell some, the minimum value of units withdrawn and the value of remaining units in each Unit Fund after withdrawal should be at least S\$1,000. The total value of all the remaining units in all the Unit Funds should also be at least S\$1,000. The Sum Assured will be reduced after each withdrawal, subject to the minimum Sum Assured limit specified in 2.1.

Numerical Example:

Based on withdrawal of 1,000.000 Units and a notional Bid Price of S\$0.950.

Withdrawal proceeds = Units withdrawn x Bid Price = 1,000.000 x S\$0.950 = S\$950.00

### 7.5 Payment of Proceeds

Upon the receipt and acceptance of your withdrawal request, the proceeds shall be paid out to you within 4 Business Days (or such other period as may be allowed by the Authority) in the case of a Fund which is a bond fund and 6 Business Days (or such other period as may be allowed by the Authority) in the case of a Fund which is not a bond fund, unless dealings has been suspended as specified in item 10.

## **8. SWITCHING OF UNITS**

You can sell units in any one Unit Fund and purchase units in any one or more of the other Unit Funds on a Bid Price to Bid Price basis. For partial switches, the value of units switched from one Unit Fund to another should be at least equal to S\$1,000. The value of the remaining units in the original Unit Fund after the switch must also be at least equal to S\$1,000. Alternatively, you can do a complete switch.

## **9. OBTAINING PRICES OF UNITS**

The Company will value each Fund every Dealing Day to determine the Offer and Bid Price of a Unit on a forward pricing basis.

The Offer and Bid Prices are published daily in The Business Times and TODAY newspaper, and published on every Monday in The Straits Times and Lian He Zao Bao. The prices are also available on the Company's web site, <http://www.lifeisgreat.com.sg> or by calling the Company's toll-free telephone number at 1800-2482 888.

## **10. SUSPENSION OF DEALINGS**

The Company may defer cancellation or purchase of Policy Units in a Fund if it is necessary for any purpose other than for payment of death benefit, 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 ordinary holidays) or during which dealings are restricted or suspended;
- (b) the existence of any state of affairs which, in the opinion of the Company 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 the opinion of the Company, 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
- (f) any period when the business operations of the Company in relation to the operation of the Funds are substantially interrupted or closed as a result of or arising from pestilence, acts of war, terrorism, insurrection, revolution, civil unrest, riots, strikes or acts of God, for a period of not more than 6 months.

## **11. REPORTS**

The financial year–end is the calendar year–end. The annual report and financial statement will be prepared and sent to you within 3 months of the financial year–end (or such other period as may be permitted by the Authority). The semi–annual report will be prepared and sent to you within 2 months of the financial half–year–end (or such other period as may be permitted by the Authority). The latest semi–annual reports and annual audited financial statements in relation to each ILP Unit Fund are available on the Company's website, <http://www.lifeisgreat.com.sg>

## **12. FLEXIBLE OPTIONS**

### 12.1 Changing Premium Apportionment

You may alter the premium apportionment to the Unit Funds at any time at no charge. After the alteration request is received by the Company, the next and all future premiums will be apportioned to the Unit Funds in the new proportions.

### 12.2 Premium Increment

You may increase your regular premium amount. Any increase in premium (subject to the minimum premium increment limit) will be treated as a new premium for the purpose of allocation to the Unit Funds as specified in 6.2.

### 12.3 Premium Reduction

You may reduce your regular premium amount, subject to the prevailing minimum premium limit.

### 12.4 Investment Top–ups

You may make Single Premium Investment Top–ups (minimum of S\$500 for every Top–up) to your policy at any time before age 65.

### 12.5 Varying Sum Assured

You may increase the Sum Assured up to the maximum Sum Assured limit. Any increase in Sum Assured will require underwriting.

You may also voluntarily reduce the Sum Assured at any time, subject to the minimum Sum Assured limit specified in 2.1.

### 12.6 Additional Living Benefit (Optional) and GreatLink Waiver of Premium 30 II (Optional)

You may choose to have additional protection against 30 Major Illnesses. Please see respective Product Summaries for details.

## **13. DURATION OF THE POLICY**

The policy will stay in force as long as the Total Investment Value is positive. However, in the first 2 policy years, as long as regular premiums are paid up to date and no partial withdrawal is made, the policy will not lapse even if the Total Investment Value falls to zero.

If the regular premium is paid up to date but the Total Investment Value falls to zero on a policy monthly anniversary which is not a premium due date, the Policy Fee and Insurance Charge will be loaned to the policy. On premium due dates, computations will be made to determine if future premiums are sufficient to keep the policy in force. If the future premiums are sufficient, a loan will be extended to allow the policy to continue until the next premium is paid. If the future premiums are not sufficient, and it is within the first 2 policy years, a loan will be extended to the policy. If the future premiums are not sufficient, and it is after the first 2 policy years, the policy will lapse.

If the premium is not up to date, and if the value of the Total Investment Value is less than the Policy Fee and Insurance Charge due before the next premium due date, a pro–rata period of insurance cover will be provided. When the last day of the pro–rata is reached, the policy will be deemed to have been terminated.

## 14. EXCLUSIONS

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

### 14.1 Death Benefit

If the Life Assured dies by suicide, while sane or insane, within one year from the date of issue of this Policy or from the date of any reinstatement, whichever is later, this policy will be rendered void.

### 14.2 TPD Benefit

The Company will not pay any benefits for TPD if they resulted from:

- (a) self-inflicted injury;
- (b) bodily injury sustained while in an aircraft other than
  - (i) as a fare-paying passenger or a crew member on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
  - (ii) as a member of the armed forces travelling as a passenger in a military transport aircraft.
- (c) any physical or health impairment or disease which existed but was not disclosed to the Company at the date of issue of the policy, or from the date of any reinstatement of the policy.

## 15 FREE LOOK

This policy may be cancelled by written request to the Company within 14 days after the Policyowner has received the Policy Document in which case Premiums paid less medical fees incurred in assessing the risk will be refunded

The Company will be allowed to make an adjustment to reflect the change in market value of the underlying assets.

***Note: This summary is meant for general information only. It does not serve as an insurance contract. The precise terms and conditions of this insurance plan are specified in the policy.***

**GREAT EASTERN LIFE**  
**INSURANCE CHARGE RATES**  
**GREATLINK SUPREMELIFE**

Standard Insurance Charge Rates Per Annum Per \$1 Sum Assured

Age Next Birthday on Preceding (Or Coincident) Policy Anniversary *	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker		Age Next Birthday on Preceding (Or Coincident) Policy Anniversary *	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	0.00078	0.00078	0.00078	0.00078		51	0.00504	0.00365	0.00312	0.00238
2	0.00078	0.00078	0.00078	0.00078		52	0.00584	0.00430	0.00365	0.00271
3	0.00078	0.00078	0.00078	0.00078		53	0.00665	0.00504	0.00430	0.00312
4	0.00078	0.00078	0.00078	0.00078		54	0.00747	0.00584	0.00504	0.00365
5	0.00078	0.00078	0.00078	0.00078		55	0.00831	0.00665	0.00584	0.00430
6	0.00078	0.00078	0.00078	0.00078		56	0.00917	0.00747	0.00665	0.00504
7	0.00078	0.00078	0.00078	0.00078		57	0.01003	0.00831	0.00747	0.00584
8	0.00078	0.00078	0.00078	0.00078		58	0.01091	0.00917	0.00831	0.00665
9	0.00078	0.00078	0.00078	0.00078		59	0.01191	0.01003	0.00917	0.00747
10	0.00078	0.00078	0.00078	0.00078		60	0.01390	0.01164	0.01070	0.00886
11	0.00078	0.00078	0.00078	0.00078		61	0.01507	0.01271	0.01164	0.00978
12	0.00078	0.00078	0.00078	0.00078		62	0.01643	0.01390	0.01271	0.01070
13	0.00078	0.00078	0.00078	0.00078		63	0.01798	0.01507	0.01390	0.01164
14	0.00078	0.00078	0.00078	0.00078		64	0.01980	0.01643	0.01507	0.01271
15	0.00078	0.00078	0.00078	0.00078		65	0.01943	0.01592	0.01455	0.01231
16	0.00078	0.00078	0.00078	0.00078		66	0.02161	0.01753	0.01592	0.01334
17	0.00078	0.00078	0.00078	0.00078		67	0.02408	0.01943	0.01753	0.01455
18	0.00078	0.00078	0.00078	0.00078		68	0.02682	0.02161	0.01943	0.01592
19	0.00078	0.00078	0.00078	0.00078		69	0.02978	0.02408	0.02161	0.01753
20	0.00078	0.00078	0.00078	0.00078		70	0.03290	0.02682	0.02408	0.01943
21	0.00078	0.00078	0.00078	0.00078		71	0.03621	0.02978	0.02682	0.02161
22	0.00078	0.00078	0.00078	0.00078		72	0.03972	0.03290	0.02978	0.02408
23	0.00078	0.00078	0.00078	0.00078		73	0.04346	0.03621	0.03290	0.02682
24	0.00078	0.00078	0.00078	0.00078		74	0.04751	0.03972	0.03621	0.02978
25	0.00078	0.00078	0.00078	0.00078		75	0.05190	0.04346	0.03972	0.03290
26	0.00078	0.00078	0.00078	0.00078		76	0.05666	0.04751	0.04346	0.03621
27	0.00078	0.00078	0.00078	0.00078		77	0.06183	0.05190	0.04751	0.03972
28	0.00078	0.00078	0.00078	0.00078		78	0.06740	0.05666	0.05190	0.04346
29	0.00078	0.00078	0.00078	0.00078		79	0.07338	0.06183	0.05666	0.04751
30	0.00078	0.00078	0.00078	0.00078		80	0.07981	0.06740	0.06183	0.05190
31	0.00078	0.00078	0.00078	0.00078		81	0.08671	0.07338	0.06740	0.05666
32	0.00078	0.00078	0.00078	0.00078		82	0.09409	0.07981	0.07338	0.06183
33	0.00078	0.00078	0.00078	0.00078		83	0.10198	0.08671	0.07981	0.06740
34	0.00078	0.00078	0.00078	0.00078		84	0.11037	0.09409	0.08671	0.07338
35	0.00090	0.00078	0.00078	0.00078		85	0.11930	0.10198	0.09409	0.07981
36	0.00103	0.00078	0.00078	0.00078		86	0.12876	0.11037	0.10198	0.08671
37	0.00116	0.00090	0.00078	0.00078		87	0.13877	0.11930	0.11037	0.09409
38	0.00129	0.00103	0.00090	0.00078		88	0.14925	0.12876	0.11930	0.10198
39	0.00140	0.00116	0.00103	0.00078		89	0.15995	0.13877	0.12876	0.11037
40	0.00149	0.00129	0.00116	0.00090		90	0.17058	0.14925	0.13877	0.11930
41	0.00157	0.00140	0.00129	0.00103		91	0.18148	0.15995	0.14925	0.12876
42	0.00167	0.00149	0.00140	0.00116		92	0.19362	0.17058	0.15995	0.13877
43	0.00178	0.00157	0.00149	0.00129		93	0.20701	0.18148	0.17058	0.14925
44	0.00191	0.00167	0.00157	0.00140		94	0.22223	0.19362	0.18148	0.15995
45	0.00210	0.00178	0.00167	0.00149		95	0.24233	0.20701	0.19362	0.17058
46	0.00238	0.00191	0.00178	0.00157		96	0.26766	0.22223	0.20701	0.18148
47	0.00271	0.00210	0.00191	0.00167		97	0.29826	0.24233	0.22223	0.19362
48	0.00312	0.00238	0.00210	0.00178		98	0.35792	0.26766	0.24233	0.20701
49	0.00365	0.00271	0.00238	0.00191		99	0.42951	0.29826	0.26766	0.22223
50	0.00430	0.00312	0.00271	0.00210						

\* On Date of Insurance Charge Deduction

Note: Insurance Charge For Policy Month = Sum Assured At Start Of Policy Month x Insurance Charge Rate Per Annum / 12