

Exclusive Investment Bond (EIB)

Section 1 Product Details

Product Type	Life Assurance Policy
Product Name	Exclusive Investment Bond
Product Code	EIB

Section 2 Policy details

Life Cover	101% of encashment value
Minimum initial premium	USD 30,000
Minimum additional premium	USD 10,000
Allocation to policy cash account	3.0%

Section 3 Policy setup

In this section, tell us how you would like your EIB policy to be set up.

Policy Currency	USD
Establishment Period	10 years
Allocation Rate	100%
Investment Allocation	97.00%

Section 4 Policy charges

This section states the policy charges for your EIB derived from your choices in section 3.

During establishment period

Establishment fee - upfront	0.00% Basis for EF: Original premium
Establishment fee (p.a.) - amortised quarterly	1.18% Basis for EF: Original premium
Annual management charge - charged quarterly	0.00% Basis for AMC: Policy value exceeding the original premium
Early withdrawal charge	Unamortised Establishment fees are due to the end of the agreed establishment period. Basis for EWC: Original premium
Annual policy fee - charged quarterly	USD 500
Transaction charge	USD 45
Investment adviser fee (p.a.) - charged quarterly	1.00% Basis for Investment adviser fee: Policy value

After establishment period end

Annual management charge - charged quarterly	Capped at 1.01% Basis for AMC: Policy value
Annual policy fee - charged quarterly	USD 500
Transaction charge	USD 45
Investment adviser fee (p.a.) - charged quarterly	1.00% Basis for Investment adviser fee: Policy value