

Introduction

NTUC Income believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines, established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Please note that your policy provides a combination of (1) guaranteed benefits and (2) non-guaranteed benefits in the form of bonuses. The bonus rates used in this illustration are not guaranteed and may vary according to the performance of the Participating Fund.

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 less than the total premiums paid.

If you need clarification, please do not hesitate to ask your adviser.

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 NTUC Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Insurance Adviser's Signature & Date: _____

Proposer's Signature & Date: _____

Insurance Adviser's Name: _____

Proposer's Name: Mr James

DATE: 15/10/2013

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SPECIALLY PREPARED FOR : Mr James

INSURED'S NAME : Mr James **AGE:** 25 **GENDER:** Male

POLICY	PREMIUM TERM (YEARS)	POLICY TERM (YEARS)	SUM ASSURED	MONTHLY PREMIUM	ANNUAL PREMIUM
DreamSaver (STR) (Pay by Cash)	5	8	\$0.00	\$200.00	\$2,400.00

IF YOU PAY BY	MONTHLY	QUARTERLY	HALF-YEARLY	ANNUAL
TOTAL PREMIUM :	\$200.00	\$600.00	\$1,200.00	\$2,400.00

CASH BENEFIT OPTION : Accumulated with interest

BENEFIT ILLUSTRATION FOR BASIC PLAN

END OF POLICY YEAR/ AGE	TOTAL PREMIUM PAID TO DATE (S\$)	DEATH BENEFIT				
		PROJECTED AT 3.25% INVESTMENT RETURN			PROJECTED AT 4.75% INVESTMENT RETURN	
		GUAR-ANTEED (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)
1/26	2,400	2,520	0	2,520	0	2,520
2/27	4,800	5,040	50	5,090	150	5,190
3/28	7,200	7,560	100	7,660	300	7,860
4/29	9,600	10,080	100	10,180	600	10,680
5/30	12,000	12,600	200	12,800	750	13,350
6/31	12,000	15,000	239	15,239	939	15,939
7/32	12,000	17,400	412	17,812	1,212	18,612
8/33	12,000	19,600	675	20,275	1,575	21,175

END OF POLICY YEAR/ AGE	TOTAL PREMIUM PAID TO DATE (S\$)	SURRENDER VALUE				
		PROJECTED AT 3.25% INVESTMENT RETURN			PROJECTED AT 4.75% INVESTMENT RETURN	
		GUAR-ANTEED (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)
1/26	2,400	1,440	0	1,440	0	1,440
2/27	4,800	2,640	0	2,640	0	2,640
3/28	7,200	3,960	0	3,960	0	3,960
4/29	9,600	5,280	0	5,280	0	5,280
5/30	12,000	6,600	100	6,700	450	7,050
6/31	12,000	8,400	189	8,589	789	9,189
7/32	12,000	9,600	362	9,962	1,062	10,662

END OF POLICY YEAR/ AGE	TOTAL PREMIUM PAID TO DATE (S\$)	MATURITY VALUE				
GUAR-ANTEED (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)	NON-GUAR-ANTEED (S\$)	TOTAL (S\$)		
8/33	12,000	12,000	765	12,765	1,847	13,847

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Total Guaranteed Cash Benefits
& Maturity Benefit : \$12,000

Accumulated Interest
& Bonuses : \$1,847

Total Projected Return: \$13,847

The above benefit illustration is based on cash benefits accumulated with the Cooperative at a non-guaranteed interest rate of 3.50% p.a. The guaranteed maturity value is equal to 100% of the total premiums. Cash benefit payments are guaranteed, with details found in the attached Cash Benefit Illustration.

The figures in this illustration are projected based on a level of bonus rates, deemed supportable given that the Life Participating Fund earns an average of 3.25% and 4.75% p.a. in the future. Bonus rates are non-guaranteed. The actual bonuses and benefits payable will depend on the future performance of the Life Participating Fund.

This quotation is for illustrative purposes only and is not a contract of assurance. The precise terms and conditions of this assurance plan are specified in the policy contract.

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What is the significance of the Projected Investment Rate of Return?

The illustrations have been prepared on two assumptions regarding the investment rate of returns achieved by the investments of the fund. The two rates, 3.25% and 4.75%, are used purely for illustrative purposes and do not represent upper and lower limits on the investment performance of the Participating Fund.

The two rates shown are net of any investment expenses. Please refer to the investment expense ratio in the Product Summary, shown for up to the last 3 years, for an indication of the actual investment expenses incurred in managing the Participating Fund.

The higher rate (4.75%) does not exceed the maximum long-term investment rate of return (currently 4.75%) which has been set by the Life Insurance Association, Singapore. Furthermore, the bonus rates implied by the projected non-guaranteed values do not exceed the bonus scale that is currently granted to policies of this type.

Please note that investment performance is not the only factor that will affect the benefits that you will receive. Other factors such as the actual level of death and disability claims on the fund and the expenses incurred will also have a bearing upon the benefits that you will receive.

As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund.

What is the impact of deductions on what you might get back?

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the policy early.

TABLE OF DEDUCTIONS

END OF POLICY YEAR/AGE	TOTAL PREMIUM PAID TO DATE (S\$)	DEDUCTIONS					
		PROJECTED AT 3.25% INVESTMENT RETURN		PROJECTED AT 4.75% INVESTMENT RETURN			
		VALUE OF PREM PAID TO DATE (S\$)	OF DEDUCTIONS TO DATE (S\$)	TOTAL SURRENDER VALUE (S\$)	VALUE OF PREM PAID TO DATE (S\$)	OF DEDUCTIONS TO DATE (S\$)	TOTAL SURRENDER VALUE (S\$)
1/26	2,400	2,478	1,038	1,440	2,514	1,074	1,440
2/27	4,800	5,037	2,397	2,640	5,147	2,507	2,640
3/28	7,200	7,678	3,718	3,960	7,906	3,946	3,960
4/29	9,600	10,406	5,126	5,280	10,795	5,515	5,280
5/30	12,000	13,222	6,522	6,700	13,822	6,772	7,050
6/31	12,000	13,652	5,063	8,589	14,479	5,290	9,189
7/32	12,000	14,095	4,133	9,962	15,167	4,505	10,662
8/33	12,000	14,553	1,788	12,765	15,887	2,040	13,847

What do the columns in the table of deductions means?

1. "Value of Premium Paid to Date" is obtained by accumulating the premiums paid to date at the Projected Investment Rate of Return, assuming that you were able to invest all of your premiums without deduction for the cost of insurance and without incurring any expenses.
2. The difference between the "Value of Premiums Paid to Date" and "Total Surrender Value" represents the "Effect of Deductions to Date". This is the accumulated value of the deductions for the cost of insurance, distribution costs, expenses, surrender charge, expected tax payments, and expected transfers to shareholders (for participating policies).

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How much are you paying for distribution costs?

This table shows the total costs of distribution that NTUC Income expects to incur in relation to your policy, including the cost of any financial advice provided to you.

END OF POLICY YEAR/AGE	TOTAL PREMIUM PAID TO DATE (S\$)	TOTAL DISTRIBUTION COST TO DATE (S\$)
1/26	2,400	658
2/27	4,800	658
3/28	7,200	658
4/29	9,600	658
5/30	12,000	658
6/31	12,000	658
7/32	12,000	658
8/33	12,000	658

What does the last column represent?

1. The Total Distribution Cost To Date is the sum of each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

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CASH BENEFIT OPTION : Paid out to policyholder

SUPPLEMENTARY ILLUSTRATION

This is only a supplementary illustration and must be read in conjunction with the main illustration.

END OF POLICY YEAR/ AGE	TOTAL PREMIUM PAID TO DATE (\$)	DEATH BENEFIT					
		PROJECTED AT 3.25% INVESTMENT RETURN			PROJECTED AT 4.75% INVESTMENT RETURN		
		GUAR-ANTEED (\$)	NON-GUAR-ANTEED (\$)	TOTAL (\$)	NON-GUAR-ANTEED (\$)	TOTAL (\$)	TOTAL (\$)
1/26	2,400	2,520	0	2,520	0	2,520	
2/27	4,800	5,040	50	5,090	150	5,190	
3/28	7,200	7,560	100	7,660	300	7,860	
4/29	9,600	10,080	100	10,180	600	10,680	
5/30	12,000	12,600	200	12,800	750	13,350	
6/31	12,000	12,600	200	12,800	900	13,500	
7/32	12,000	12,600	250	12,850	1,050	13,650	
8/33	12,000	12,600	300	12,900	1,200	13,800	

END OF POLICY YEAR/ AGE	TOTAL PREMIUM PAID TO DATE (\$)	SURRENDER VALUE					
		PROJECTED AT 3.25% INVESTMENT RETURN			PROJECTED AT 4.75% INVESTMENT RETURN		
		GUAR-ANTEED (\$)	NON-GUAR-ANTEED (\$)	TOTAL (\$)	NON-GUAR-ANTEED (\$)	TOTAL (\$)	TOTAL (\$)
1/26	2,400	1,440	0	1,440	0	1,440	
2/27	4,800	2,640	0	2,640	0	2,640	
3/28	7,200	3,960	0	3,960	0	3,960	
4/29	9,600	5,280	0	5,280	0	5,280	
5/30	12,000	6,600	100	6,700	450	7,050	
6/31	12,000	6,000	150	6,150	750	6,750	
7/32	12,000	4,800	200	5,000	900	5,700	

		MATURITY VALUE					
8/33	12,000	5,000	390	5,390	1,472	6,472	

Total Guaranteed Cash Benefits & Maturity Benefit : \$12,000 Accumulated Bonuses : \$1,472 Total Projected Return : \$13,472

The above benefit illustration is based on cash benefits being paid out. The guaranteed maturity value is equal to 100% of the total premiums paid less the total cash benefits paid before maturity. The total projected return is the sum of all cash benefit payments, maturity benefit and the maturity terminal bonuses. For details on cash benefits, please refer to the attached Cash Benefit Illustration.

The figures in this illustration are projected based on a level of bonus rates, deemed supportable if the Life Participating Fund earns an average of 3.25% and 4.75% per annum in the future. Bonus rates are non-guaranteed. The actual bonuses and benefits payable will depend on the future performance of the Life Participating Fund.

This quotation is for illustrative purposes only and is not a contract of assurance. The precise terms and conditions of this assurance plan are specified in the policy contract.

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CASH BENEFIT ILLUSTRATION (Accumulated With Interest)

This is only a supplementary illustration and must be read in conjunction with the main illustration.

Monthly cash benefit amount payable at the end of each policy month from the 6th policy year onwards : \$200.00

END OF POLICY YEAR/AGE	GUARANTEED ACCUMULATED CASH BENEFITS (S\$)	NON-GTD ACCUMULATED CASH BENEFITS (INTEREST) (S\$)	TOTAL ACCUMULATED CASH BENEFITS (S\$)
1/26	0	0	0
2/27	0	0	0
3/28	0	0	0
4/29	0	0	0
5/30	0	0	0
6/31	2,400	39	2,439
7/32	4,800	162	4,962
8/33	12,000	375	12,375

The above benefit illustration is based on cash benefits accumulated with the Cooperative at a non-guaranteed interest rate of 3.50% p.a. From the 6th policy year, cash benefits (of the same value as the monthly premium payable) will be paid from the end of each policy month. At maturity, you will receive a maturity benefit equivalent to the balance of paid premiums and special bonus (less any loan and debt).

The figures under the column heading "Guaranteed Accumulated Cash Benefits" illustrate the cash benefit payments accumulated without interest at the end of each year.

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Product Summary

DreamSaver (STR)

This product summary does not form a part of the contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the policy contract for the complete terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions will bind the parties named in the policy contract.

1. Policy Description

DreamSaver is a regular premium participating endowment plan with a limited premium payment term of 5 years. It offers a simple, disciplined approach to saving for your lifestyle needs. It is available for ages 0 to 65 (last birthday) for 8 years policy term and ages 0 to 60 (last birthday) for 10 years policy term.

Premiums are payable in the first 5 years of the policy term. From the 6th policy year, cash benefits (of the same value as the monthly premiums) will be paid out at the end of each policy month if the insured survives. At maturity, you will receive a maturity benefit equivalent to the balance of paid premiums and special bonus (less any loan and debt).

This plan also provides some protection against death and total & permanent disability (TPD) during the policy term (if TPD occurs before age 65).

This plan is a participating life insurance policy. It allows you to participate in the performance of NTUC Income's Life Participating Fund, by the addition of bonuses. You can find more details about bonuses in Section 3.

2. Benefits

a. Guaranteed Cash Benefits

Depending on the policy term, the cash benefits will be paid according to either of the following schedules.

8 Years Policy Term

End of Policy Month	Cash Benefit Amount
1 to 60	0
61 to 95	1 x Monthly Premium

10 Years Policy Term

End of Policy Month	Cash Benefit Amount
1 to 60	0
61 to 119	1 x Monthly Premium

You could use your cash benefits in the following ways:

- i. Withdraw and spend as you desire
- ii. Accumulate with NTUC Income at the prevailing non-guaranteed interest rate, currently at 3.50% p.a.

The cash benefits accumulated with NTUC Income can be withdrawn anytime.

b. Maturity Benefit

At maturity, you will receive

- i. Guaranteed maturity benefit, equal to 100% of the total premiums paid less the total cash benefits paid before maturity and any loan and debt
- ii. Bonuses
- iii. Cash benefits accumulated with NTUC Income (applicable if cash benefits not withdrawn)

Annuity Option at Maturity

Upon maturity, the policyholder may use the maturity proceeds of this policy to buy an annuity plan, subject to the

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prevailing rates and conditions applicable to the annuity plan selected.

c. Death and Total & Permanent Disability (TPD) Benefit

In the event of death or TPD (TPD must occur before age 65) of the Insured, the guaranteed death / TPD benefit and bonuses (less any loan or debt) will be paid. Any accumulated cash benefits will also be paid out. The policy terminates thereafter.

The guaranteed death / TPD benefit varies with the attained age at the time of death / TPD and is set out as follows:

Attained Age (LB)	Guaranteed Death / TPD Benefit
0-59	105% of Total Premiums Paid
60 and above	101% of Total Premiums Paid

The maximum aggregate TPD benefit payable (excluding accumulated cash benefits) on a single life is S\$3.75 million, inclusive of all policies issued by the Cooperative and by any other insurer. While the TPD benefit is payable in lump sum, the total benefit payable will be subject to a maximum of S\$1 million each year. Any balance due after S\$1 million has been paid in each year will be paid one year later, provided the insured remains in TPD.

Please refer to the policy contract for the exact terms and definitions of the TPD benefit.

Non-Standard Lives

For non-standard lives, we will adjust the guaranteed death / TPD benefit as follows:

Attained Age (LB)	Guaranteed Death / TPD Benefit
All attained ages	101% of Total Premiums Paid

Please refer to the policy contract for the list of medical conditions in which an insured is deemed to be a non-standard life.

d. Surrender Value

There is a surrender value on this policy after you have paid premiums for 1 year. 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 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 benefit 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. For this plan, bonuses are paid in the form of a terminal bonus. Terminal Bonus, or special bonus, is an additional bonus, which we expect to pay at the time of death, TPD before age 65, maturity or full surrender of the policy.

Terminal or special bonuses are not guaranteed. Each year, NTUC Income 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.

Although the final amount of terminal bonus payable at maturity is not guaranteed, it will never be less than 0.5 times of the monthly premium.

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.

a. Investment Objective

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

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b. Investment Strategy

When setting the investment strategy of the 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, NTUC Income's financial strength and the prevailing regulations.

c. Current Investment Mix and Performance of the 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 2012, the investment mix of the Life Participating Fund is:

Asset Type	Percentage Allocation
Equity	24%
Fixed Income	63%
Loans	4%
Properties	3%
Cash/Others	6%

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 Fund.

d. Recent Investment Performance

The following chart summarizes the investment performance and investment expense ratio of the Fund for the last 3 years:

Year	Investment Yield	Investment Expense Ratio
2010	5.9%	0.209%
2011	-0.9%	0.211%
2012	8.6%	0.153%

The investment expense ratio is the ratio of the total investment expenses incurred by the Life Participating Fund during the year to the average total assets of the fund over the year.

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

e. External Fund Managers

Currently, external fund managers are employed to manage part of the assets in the Life Participating Fund. Details of these external fund managers are shown in Appendix A.

5. Factors Affecting Fund Performance

The performance of the Life Participating Fund depends on a number of factors, of which the main ones are:

- a. Investment performance of the Fund, which usually has the biggest impact on performance;
- b. Cost of insurance risks
- c. Cost of running the business;
- d. Cost of guarantees (if applicable) and smoothing of bonuses (described in Section 7);

The performance of the Fund will affect the bonus rates for each year, and hence, the bonus allocated to your policy. NTUC Income will take into account both the current performance and the future outlook of the Fund when setting bonus rates.

6. How Risks are shared in the Fund

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

The key risks that the Fund is subject to include investment risks, expense risks (risk that expenses of running the business is higher than expected), mortality and longevity risks, dread disease and morbidity risks, lapse and surrender risks (risk that actual surrenders differ from expected). Some non participating businesses written in the Fund may also

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be subject to similar risks. These risks result in profit and losses, which will be pooled and shared across the entire Fund.

a. Assets supporting your policy

When allocating bonuses, we aim to be fair to all participating policyholders and to offer our policyholders a stable and attractive long-term return on their policies.

As a guide to ensure fairness, we look at the asset share of participating policies when determining bonus rates. The asset share is fair value of the assets backing the policy. It is calculated as the total of all premiums you have paid, plus actual investment returns and other profits earned by the Fund, less expenses and charges and other outgo. Similar policies are grouped together and the asset shares are calculated for sample policies representing each group.

7. Smoothing of Bonuses

i What is bonus smoothing?

Bonuses are the way you receive a share of the profits of the Life Participating Fund.

These profits depend on the performance of the Fund, as highlighted in Section 4. As the performance may vary year to year, the profits could correspondingly vary every year.

In order to offer you a stable and attractive return on your policy, we aim to declare a stable and sustainable bonus rate from year to year by spreading out profits and losses over different years so as to smooth out the variability of investment returns and other factors affecting the performance of the Fund, as highlighted in Section 5. It is intended that over the long term, the net impact of smoothing is neutral across generations of policyholders.

As this is a new plan, no actual bonuses have yet to be declared.

8. Expenses of the Life Participating Fund

Expenses are incurred in the course of running the Life Participating Business. 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 Fund.

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

9. Conflict of Interests

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

10. Related Party Transactions

To date, there has been no related party transaction in the management of the Life Participating Fund.

11. Riders

Riders are not available for this plan.

12. Premiums

Level premiums are payable throughout the premium term. Premiums are usually payable monthly, but other frequencies (quarterly, half-yearly and yearly) are available. You can decide the amount of premium to pay. However, there is a minimum premium amount, currently set at \$200 monthly.

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13. Exclusions

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

14. Free-Look

There is a 14 days free-look period, during which you can evaluate if this plan meets your needs. In the event that you decide to give up your policy within the free-look period, your premiums paid less medical fees and other expenses incurred, if any, will be refunded back to you.

15. Documents for policyholders at the point of policy issue

We will be presenting you with the following documents when your policy is issued.

- a. Benefit Illustration
- b. This Product Summary
- c. Policy Contract
- d. Your Guide to Life Insurance
- e. In addition to these documents, a consumer guide "Your Guide to Participating Policies" is also available from our website (www.income.com.sg), or in hardcopy upon request. This is a guide provided by the industry to help you understand more about participating policies. A copy of this guide is also available from the LIA website (www.lia.org.sg).

16. Performance Update

To evaluate the performance of your policy and the Life Participating Fund, you may wish to refer to the following documents:

- a. Annual Bonus Update (sent annually to participating policyholders)
- b. Policyholder Annual Statement (sent annually to all policyholders)
- c. Post Sales Illustration (available upon request)

DISCLAIMER

This product summary does not form a part of the contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the policy contract for the precise terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions will bind the parties named in the policy contract.

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Appendix A - List of External Fund Managers

Appointed Managers:

- | | | |
|---|---|---|
| 1. CIMB-Principal Asset Management | - | Level 5 Menara Milenium 8 Jalan Damanlela
Bukit Damansara 50490 Kuala Lumpur, Malaysia |
| 2. MFS Investment Management | - | 501 Orchard Road #07-02A Wheelock Place
Singapore 238880 |
| 3. PIMCO | - | 501 Orchard Road #08-03 Wheelock Place
Singapore 238880 |
| 4. RHB Asset Management | - | Level 10 Tower One RHB Centre Jalan Tun Razak
50400 Kuala Lumpur, Malaysia |
| 5. Trust Company of the West Group | - | 865 South Figueroa Street Suite 1800, Los Angeles
CA 90017 |
| 6. Wellington International
Management Company | - | 8 Marina Boulevard, #03-01 Tower 1, Marina Bay
Financial Centre Singapore 018981 |
| 7. The Vanguard Group | - | 3 Phillip Street #07-07 Commerce Point
Singapore 048693 |
| 8. State Street Bank & Trust Company | - | State Street Financial Centre One Lincoln Street
Boston, Massachusetts 02111-2900 |
| 9. Morgan Stanley Investment Management | - | 23 Church Street #16-01 Capital Square
Singapore 049481 |

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