

Premium Information Sheet

1. The total Premium that You have to pay and the Policy terms and conditions may vary depending on Our underwriting requirements.
2. The estimated total Premium that You have to pay based on standard risks is as follows:

Coverage Period	Chosen coverage period: up to age 60		Upon the Policy Renewal up to age 100			If You choose coverage period up to age 100	
Premium Payable	Age	Monthly Premium (RM)	Age	Monthly Premium (RM)	Monthly Top-Up Premium (RM)	Age	Monthly Premium (RM)
	30 to 35	748.00	30 to 35	748.00	-	30 to 35	1,740.00
			60 to 99	-	1,916.00		

Notes:

- (i) The estimated total Premiums recommended are non-guaranteed and are based on sustainability projections. It may increase in the future depending on the performance of Your chosen Funds, Cost of Insurance (COI), fees and charges.
- (ii) A regular top-up premium is recommended to improve the Policy Sustainability up to the age of 100, where such Policy Sustainability is determined based on the current expected investment return of Your selected Fund(s). You may refer to the Statement of Account (SOA) for the recommended regular top-up premium amount to improve Your Policy Sustainability up to age 100. You may also consider topping up Your Premiums from time to time to improve the sustainability of Your Policy. We shall notify You at least 3 months prior to the Policy Renewal if there is any additional Premium required upon the Policy Renewal.
- (iii) Age stated in the above table refers to Life Assured's age nearest birthday at Policy Anniversary.
- (iv) We will allocate a portion of the Premium to purchase Units in the Fund(s) that You have chosen. Any unallocated amount will be used to pay commissions to agents and Our other expenses. You are advised to refer to the allocation rates given in the sales illustration.