

Additional Information Sheet – Prime Income

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon death** or **Total and Permanent Disability (TPD)** of the Life Assured, **Maturity Benefit** upon the survival of the Life Assured at Policy maturity, non-guaranteed yearly **Cash Dividend, Terminal or Surrender Dividends** payable upon termination or surrender and a **Guaranteed Cash Payment (GCP)** payable yearly starting from the end of 8th policy year onwards and at the end of every subsequent policy year thereafter until Policy maturity, subject to the terms and conditions of the Policy.

1. What is Guaranteed Cash Payment (GCP)?

GCP as 5% of the Basic Insured Amount will be due starting from the end of the 8th policy year onwards and every end of a Policy year thereafter until Policy maturity. Payment of any GCP shall be less any Indebtedness existing as at that GCP due date.

You may, by giving a written notice to Us, elect 1 of the following options:

- a) to withdraw the GCP when due; or
- b) to deposit the GCP with Us to accumulate with interest at a rate to be determined by Us which may vary from year to year.

In the event no option is elected, option (a) shall automatically apply.

2. What are Cash Dividends?

The plan participates in the Divisible Surplus of Our life insurance business. We may declare a non-guaranteed yearly Cash Dividend which will be credited as a dividend on the Policy Anniversary provided that the Policy is still in force. The declaration and the amount of Cash Dividend is not guaranteed. If Cash Dividend is declared, the amount of Cash Dividend shall be determined by Us and may vary from year to year depending on the operating and investment results experienced by Us.

You may, by giving a written notice to Us, elect to have Cash Dividends applied under either one (1) of the following dividend option:

- a) to withdraw every declaration of Cash Dividend when declared; or
- b) to deposit Cash Dividend with Us to accumulate with interest at a rate to be determined by Us which may be varied from year to year.

In the event no option is elected, option (b) shall automatically apply. Any accumulated Cash Dividend not withdrawn by You shall be payable upon termination, surrender, maturity/expiry of the Policy or death or TPD of the Life Assured.

3. What are Terminal or Surrender Dividends?

The Policy participates in the Divisible Surplus of Our life insurance business. We may pay one (1) of the following Terminal or Surrender Dividend provided that the Policy is still in force:

- a) a Terminal Dividend on the Maturity/Expiry Date or upon the death or TPD of the Life Assured; or
- b) a Surrender Dividend when this Policy is surrendered.

The Surrender/Terminal Dividend is not guaranteed.

4. What are the major exclusions and limitations under this plan?

- (i) At the time of death/TPD of the Life Assured, the Insured Amount payable under this plan shall be subject to the Juvenile Lien Rule as below:-

Age of Life Assured at the time of Death/TPD	Prevailing Insured Amount as percentage (%) of Insured Amount
15 days - 12 months	32.5%
13 months - 24 months	65.0%
25 months - 36 months	97.5%
37 months and above	100.0%

- (ii) This plan shall not cover suicide, while sane or insane within 12 months from the Issue Date or the Reinstatement Date, whichever is later, the Policy shall become void and We shall return the premiums paid without interest less any Indebtedness under the Policy.
- (iii) This plan shall not cover TPD caused directly or indirectly, wholly or partly, by any 1 or more of the following occurrences or circumstances:
 - a) attempted self-destruction or self-inflicted injuries while sane or insane;
 - b) war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or undeclared), strike, riot and/or civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
 - c) accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances;
 - d) service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - e) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route or when the Life Assured is a licensed pilot carrying out his/her duty according to his/her employment with that particular commercial airline;
 - f) any congenital defect which has manifested or was diagnosed before the Life Assured attains 17 years of age and of which We were not aware at the Issue Date;
 - g) an opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Life Assured Acquired Immunodeficiency Syndrome. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immunodeficiency Syndrome; or
 - h) Pre-Existing Conditions unless declared by You/the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Policy, whichever is later.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.

Key Terms and Conditions

1. **Reinstatement** – If Your Policy is lapsed due to non-payment of premium, You may upon obtaining Our written consent reinstate it any time from the due date of the premium. You may refer to the Policy Contract for the terms and conditions of reinstatement.
2. **Waiting Period** – The eligibility for TPD will only be payable provided that the Life Assured continues to become permanently and totally disabled for at least 6 consecutive months.
3. The premium rate is level and guaranteed. Premium rate for the Policy shall depend on the entry age and gender of the Life Assured.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.