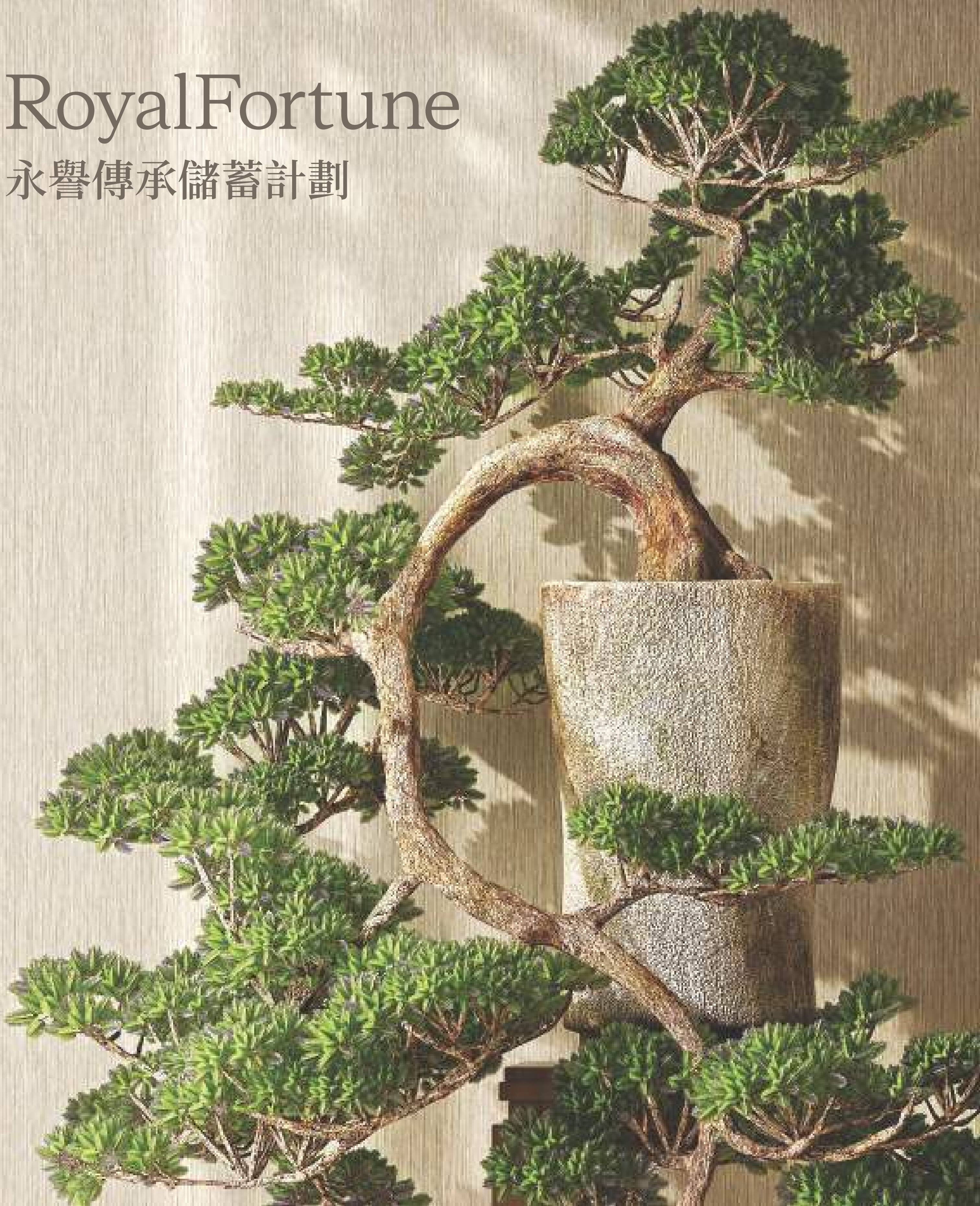
LIFE INSURANCE | SAVINGS

Sun Life
永明金融

RoyalFortune
永譽傳承儲蓄計劃



RoyalFortune

is a participating insurance plan designed to offer potential long-term wealth growth.

Wouldn't it be great if your wealth could flourish no matter the tides are high or low?

Whether it be achieving lifetime financial security with continuous wealth accumulation, shielding yourself and your loved ones against the unforeseen, or protecting the fruits of your endeavours for your loved ones to enjoy tomorrow, when there are so many important goals to achieve, a trustworthy wealth solution will carry you through the finish line and bring your dreams come true.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams.

Through **RoyalFortune Savings Insurance Plan** (**"RoyalFortune"**), a participating insurance plan helping comprehensive financial planning, you can ensure that your vision is realized and lay a solid foundation for future generations.

Providing optimal financial flexibility

Guaranteed day-1 cash value equals to 80% of single premium as the policy starts and guaranteed breakeven as early as the end of the 6th policy year, **RoyalFortune** gives you extra confidence and financial resilience to achieve your financial goals even amid market fluctuations.

Realizing long-term wealth accumulation

Combining features of guaranteed and non-guaranteed potential gains which boost your wealth with stable long-term returns, **RoyalFortune** gives you the peace of mind that your wealth will continue to flourish, no matter what the future holds.

Offering extra flexibility in legacy planning

RoyalFortune covers a comprehensive range of options which accommodate to the specific needs in your legacy planning.

Key features

Grow your savings with guaranteed and potential gains to realize long-term wealth accumulation

a. Guaranteed Cash Value from policy inception
b. Regular distribution of Guaranteed Cash Coupon starts at the end of the 7th policy year
c. Early declaration of non-guaranteed Reversionary Bonus starts at the end of the 1st policy year
d. Non-guaranteed one-off Terminal Bonus

Secure optimal financial flexibility with guaranteed day-1 cash value equals to 80% of single premium and guaranteed breakeven at the end of 6th policy year

Lock-in your policy values to enjoy greater certainty over potential gains

Pass your wealth on with comprehensive options that accommodate life's changes

a. Comprehensive Death Benefit Settlement Options
b. Unlimited Change of Insured Option and Change of Coverage Option when needed
c. Designation of Contingent Policy Owner Option
d. Free Policy Split Option

Flexible withdrawals to support your financial needs

Give your loved ones reassurance with the Mental Incapacity Benefit

Support you through times of emergency

Stress-free application

Grow your savings with guaranteed and potential gains to realize long-term wealth accumulation

RoyalFortune builds your wealth steadily in the form of guaranteed gains and provides you with non-guaranteed bonuses offering the potential for attractive long-term growth. You can accumulate both to increase your potential total returns no matter the market condition is good or bad.

Guaranteed portion	
a. Guaranteed Cash Value from policy inception	**b. Regular distribution of Guaranteed Cash Coupon starts at the end of the 7th policy year**
Starting from policy inception, Guaranteed Cash Value is payable upon policy maturity, surrender, payment of Mental Incapacity Benefit[1] (if applicable) or death of the Designated Insured[2] (if applicable).	Starting from the end date of the 7th policy year, we will distribute a Guaranteed Cash Coupon and, thereafter, on every policy year, distribute the Guaranteed Cash Coupon at the end date of that policy year Guaranteed Cash Coupon. The distributed Guaranteed Cash Coupon will remain unchanged throughout your benefit term, even amid market fluctuations. Guaranteed Cash Coupon is equal to 0.8% of Notional Amount. It is determined at the end of the relevant policy year based on the Notional Amount at that time. The default payment option of the Guaranteed Cash Coupon will be "Accumulation" as at the time your policy is issued, however, you may choose to accumulate or cash out the Guaranteed Cash Coupon. If you choose to leave the Guaranteed Cash Coupon with Sun Life HK, it will be accumulated with a non-guaranteed interest rate of 3.50% p.a.[3].

Remarks:
1 It is only applicable if (a) the policy owner and the insured (if the chosen coverage is Single Life) or one of the insureds (if the chosen coverage is Joint Life) must be the same person at the time you apply for the designation of Mental Incapacity Benefit Recipient; (b) the proposed Mental Incapacity Benefit Recipient must be age of 18 or above; (c) satisfactory evidence of the proposed Mental Incapacity Benefit Recipient according to our then current administrative rules; and (d) the irrevocable beneficiary(ies) (if any) and the assignee (if any) must agree in writing to the requested designation of (i) the Mental Incapacity Benefit Recipient and (ii) the Mental Incapacity Benefit Percentage. And it will be automatically revoked when (a) you designate a new Mental Incapacity Benefit Recipient and it is approved by Sun Life Hong Kong Limited ("Sun Life HK"); (b) the policy owner is no longer the insured if your chosen Coverage is Single Life or any one of the insureds if your chosen Coverage is Joint Life after the change of insured; (c) any change of policy owner of the policy; (d) Sun Life HK has been notified that there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 Laws of Hong Kong SAR) (or if there is a guardian or committee appointed under similar laws in another jurisdiction); or (e) Sun Life HK has been notified that the policy owner has an enduring power of attorney covering the policy. In the event that there is a dispute between the Mental Incapacity Benefit Recipient and any other person, including but not limited to the insured's guardian, committee, attorney, beneficiary(ies), assignee or in our reasonable belief that there is such a dispute, Sun Life HK reserves the right to withhold the payment of Mental Incapacity Benefit until such dispute is resolved.
2 Designated Insured means the insured on whose death the Death Benefit is payable. If your chosen coverage is Single Life, the Designated Insured is the insured. If your chosen coverage is Joint Life, the Designated Insured is the last surviving insured.
3 This accumulation interest rate is non-guaranteed and is subject to change by Sun Life HK from time to time at its sole discretion.

Non-guaranteed portion	
c. **Early declaration of non-guaranteed Reversionary Bonus[4] starts at the end of the 1st policy year**	d. **One-off Terminal Bonus[4]**
The Reversionary Bonus (if any) will be declared to your policy as early as the end of the 1st policy year and at the end of every policy year thereafter. Once the Reversionary Bonus is declared[5], the face value of Reversionary Bonus become guaranteed and will be accumulated with the policy.	The one-time Terminal Bonus cannot be cashed out or loaned. The cash value of Terminal Bonus is payable upon the payment of policy maturity, surrender or Mental Incapacity Benefit[1] [if applicable] while the face value of Terminal Bonus is payable upon the death of the Designated Insured[2]. The Terminal Bonus is non-guaranteed and can increase or decrease according to the rules set out by Sun Life HK from time to time.

Secure optimal financial flexibility with guaranteed day-1 cash value equals to 80% of single premium and guaranteed breakeven at the end of 6th policy year

RoyalFortune offers you a stable source of wealth reserve with Guaranteed Cash Value and Guaranteed Cash Coupon that guarantees policy breakeven (i.e., 100% of single premium) in as short as at the end of 6th policy year and the Guaranteed Cash Value is as high as 80% of the single premium as the policy starts. The market-rare high cash value since the commencement of policy and early guaranteed breakeven gives you extra financial flexibility to achieve your financial goals.

Remarks:

4 Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life HK from time to time. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner termination experience.

5 The face value of Reversionary Bonus is guaranteed once declared but the cash value of Reversionary Bonus is non-guaranteed.

Lock-in your policy values to enjoy greater certainty over potential gains

Your policy has a Value Lock-in Account. By exercising the Value Lock-in Option, you can apply to transfer a portion of the value of your policy into your Value Lock-in Account and accumulate at a non-guaranteed interest rate of 3.50% p.a.[3] which we determine from time to time for greater certainty. Each time you exercise this option, you can choose a Lock-in Percentage of 10%-50% of the sum of Guaranteed Cash Value and non-guaranteed bonuses of your policy.

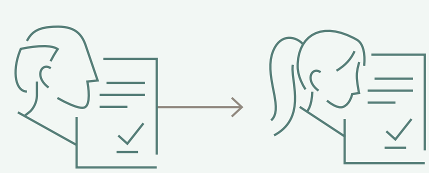
Details you should know

- You can exercise the Value Lock-in Option once per policy year, starting from the 10^{th} policy anniversary.
- You can exercise this option up to a maximum aggregate Lock-in Percentage of 50%.
- Once your request is approved, it cannot be withdrawn or changed.
- This option cannot be exercised if the policy is assigned or has any outstanding loan.
- Each time you exercise the Value Lock-in Option, your policy's Notional Amount, Guaranteed Cash Value, non-guaranteed bonuses and total premium paid will be proportionally reduced according to the Lock-in Percentage by triggering partial surrender. Afterward the future declaration of non-guaranteed bonuses and Guaranteed Cash Coupon to be distributed will be reduced accordingly.
- The Notional Amount after the Value Lock-in Option is exercised cannot be less than the minimum amount requirement.

Pass your wealth on with comprehensive options that accommodate life's changes

a. Comprehensive Death Benefit Settlement Options

In the unfortunate event that the Designated Insured passes away, a Death Benefit will be paid to the beneficiary. **RoyalFortune** offers comprehensive 6 types of Death Benefit Settlement Options[6] that can tailor to the needs of each beneficiary, to provide greater flexibility in your wealth allocation. You can leverage these payout options to secure the wellbeing of your beloved ones in different life stages, or even to allow your legacy to grow.

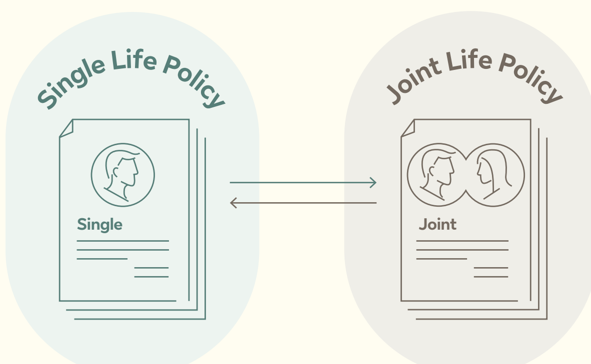
Full payment in a lump-sum	
Full payment by installments Full amount to be paid in monthly or annual mode ranging from 2-50 years	
Partial payment installments Partial amount to be paid in lump-sum first and the remaining to be paid by installments	
First-in-market[7] **Partial payment by installments till the designated age of beneficiary[8]** Partial amount to be paid by installments before the designated age of the beneficiary and the remaining (if any) to be paid in lump-sum when the beneficiary reaches the designated age	**Before designated age** → **Designated age**
Full payment by increasing installments First installment to be paid in monthly or annual mode and the subsequent installments with 3% p.a. incremental rate until the Death Benefit is paid up	**3% incremental p.a.**
Continuation Option[9] This option will be automatically exercised upon the death of the Designated Insured once registered using the prescribed form and approved by Sun Life HK. A New Policy will be formed after termination of the Original Policy. And the designated beneficiary will become the new policy owner (if applicable) and the New Insured. Even if the Designated Insured accidentally passes away, the policy can still be passed on in the form of a New Policy to the next generations	

b. Unlimited Change of Insured Option and Change of Coverage Option

RoyalFortune offers you flexibility for your legacy planning without interruption. You can choose to cover one insured (Single Life) or two insureds (Joint Life) under the policy at the time of application[10]. Whenever necessary, you may request to change from Joint Life to Single Life or from Single Life to Joint Life by exercising the Change of Coverage Option[11] under the policy. With 2 insureds under Joint Life coverage, your policy will endure even if any one of the insureds passes away unexpectedly.

Further, you can also opt for the Change of Insured Option[12] to change the insured according to your need. Unlike other estate planning tools with high transaction costs, we charge no extra fee for the request of relevant changes. There is no limit on the frequency of exercising these options, you can transfer your wealth according to your changing needs in a hassle-free process.

Change of Coverage Option:



Remarks:

6 The Death Benefit Settlement Option may be exercised subject to a minimum amount of Death Benefit and the then current administrative rules determined by Sun Life HK from time to time.

7 The feature's "First-in-market" statement is based on a comparison with other savings plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of July 31, 2022.

8 If this option is selected, the beneficiary must be a living individual.

9 Provided the beneficiary can pass the then current administrative rules and other rules imposed by Sun Life HK, upon the New Policy takes effect from the Continuation Option Effective Date,

a. The Policy Date and the policies years of the New Policy will be the same as the Original Policy;
b. The Maturity Date of the New Policy will be changed to the Policy Anniversary or immediately following the New Insured's 120th birthday, or 120 years from the original policy date, whichever is earlier;
c. The Notional Amount, the total premium paid and the outstanding amount of any loans and interest and the policy values of the Original Policy, including Guaranteed Cash Value, accumulated Guaranteed Cash Coupon with interest (if any), the amount in Value Lock-in Account (if any), accumulated Reversionary Bonus (if any), Terminal Bonus (if any) will be allocated to the New Policy according to the designated percentage to the corresponding beneficiary as stated in the relevant prescribed form;
d. There is no cooling-off period for the New Policy; and
e. For the purpose of counting the applicable period under the Incontestability provision, the relevant period will commence from the Continuation Option Effective Date for the New Insured.

10 All new insured(s) must have insurable interest with the existing policy owner at the time of change of insured which is subject to the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life HK. If the benefit term is extended due to the change of insured or change of coverage, the amount of Guaranteed Cash Value beyond the original maturity date will not be less than the amount on the original maturity date before the change.

11 The Change of Coverage Option and Change of Insured Option are subject to the prescribed conditions set out in the policy provisions being fulfilled. Please refer to sample policy provisions for details.

12 The new insured must have insurable interest with the existing policy owner at the time of change of insured which is subject to the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life HK. If the benefit term is extended due to the change of insured, the amount of Guaranteed Cash Value beyond the original maturity date will not be less than the amount on the original maturity date before the change. The Change of Insured Option is subject to the prescribed conditions set out in the policy provisions being fulfilled. Please refer to sample policy provisions for details.

c. Designation of Contingent Policy Owner Option

To ensure your policy will endure beyond your lifetime, you can exercise our Designation of Contingent Policy Owner Option[13] — which will allow your chosen loved one to automatically become the new policy owner should the policy owner pass away unexpectedly. The option is applicable to both juvenile and adult insured, which will help ensure your policy is reliably taken care of, and you can fulfill your promise.

d. Free Policy Split Option

On or after the 3rd policy anniversary, the plan offers Policy Split Option[14] that allows you to adjust your wealth planning in a timely manner and pre-allocate policy value for wealth inheritance. Through splitting the original policy to two or more new policies, you can preserve your wealth and pass on your legacy to your designated loved ones seamlessly. The Split Policy will be effective on the policy anniversary. And no extra cost will be charged for exercising this option.

Further, if you opt for Continuation Option[8,9] as the Death Benefit Settlement Option[6], upon the death of the Designated Insured, a New Policy will be formed after termination of the Original Policy. And the designated beneficiary will become the new policy owner (if applicable) and the New Insured. Even if the Designated Insured accidentally passes away, the policy can still be passed on in the form of a New Policy to the next generations uninterruptedly.

Remarks:

13 The Designation of Contingent Policy Owner Option is subject to the prescribed conditions set out in the policy provisions, the then current administrative rules, underwriting rules, any other requirements set out in the prescribed forms designated by Sun Life HK being fulfilled and the request being approved by Sun Life HK.

14 The application for Policy Split Option can be made once per policy year only. Upon approval of the Policy Split, the policy year, maturity date, policy owner and insured(s) of the Split Policies etc. will be same as Original Policy and no cooling-off period is available for Split Policies. The Notional Amount of Split Policies cannot be less than the minimum amount requirement as required by the then current administrative rules. The application for the Policy Split cannot be withdrawn or changed once the Policy Split is approved and completed.

Flexible withdrawals to support your financial needs

RoyalFortune not only helps your wealth to grow in long-term but also creates an opportunity to leave a lasting legacy for future generations. However, we understand that diverse needs may arise from one life stage to the next. To give you sufficient financial flexibility, **RoyalFortune** offers the option to withdraw[15] all or part of accumulated Guaranteed Cash Coupon with interest (if any), any amount in Value Lock-in Account (if any) and the cash value of the accumulated Reversionary Bonus (if any)[16] to meet your needs.

If you opt to withdraw the cash value of the accumulated Reversionary Bonus, the accumulated Reversionary Bonus and the long-term value of the policy will be reduced accordingly.

Remarks:

15 The maximum and minimum amount of cash withdrawal is subject to the then current administrative rules.

16 Any withdrawal which exceeds the remaining balance of accumulated Guaranteed Cash Coupon with interest and/or cash value of accumulated Reversionary Bonus and/or the amount in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount (single premium) of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy. The Notional Amount after partial surrender must be subject to the minimum Notional Amount requirement in the then current administrative rules.

Give your loved ones reassurance with the Mental Incapacity Benefit

With the Mental Incapacity Benefit[17] you can be assured that your loved ones are supported by designating a Mental Incapacity Benefit Recipient[18] to file a claim of the policy in the unfortunate event that you are diagnosed as a Mentally Incapacitated Person[19]. Your designated Mental Incapacity Benefit Recipient can submit a claim quickly and without having to navigate complicated legal proceedings, so as to ensure you are supported in your time of need.

You may choose a Mental Incapacity Benefit Percentage of 25%, 50%, 75%, or 100% of the Total Cash Value. When you opt for Mental Incapacity Benefit Percentage of 25%, 50% or 75%[16] of the Total Cash Value, your policy value can continue growing even after the Mental Incapacity Benefit is paid. You may apply to change the Mental Incapacity Benefit Recipient and Mental Incapacity Benefit Percentage from time to time[20]. If 100% of the Total Cash Value is paid out under this benefit, the policy will terminate.

The amount payable of Mental Incapacity Benefit = **Mental Incapacity Benefit Percentage** × **(Guaranteed Cash Value on the date of claim approval** + **any accumulated Guaranteed Cash Coupon with interest** + **any cash value of accumulated Reversionary Bonus** + **any amount in the Value Lock-in Account** + **any cash value of Terminal Bonus)** − **the amount of any loans with interest***

* Only applicable if the Mental Incapacity Benefit Percentage is 100%.

Remarks:

17 It is only applicable if (a) the policy owner and the insured (if the chosen coverage is Single Life) or one of the insureds (if the chosen coverage is Joint Life) must be the same person at the time you apply for the designation of Mental Incapacity Benefit Recipient; (b) the proposed Mental Incapacity Benefit Recipient must be age of 18 or above; (c) satisfactory evidence of the proposed Mental Incapacity Benefit Recipient according to our then current administrative rules; and (d) the irrevocable beneficiary(ies) (if any) and the assignee (if any) must agree in writing to the requested designation of (i) the Mental Incapacity Benefit Recipient and (ii) the Mental Incapacity Benefit Percentage. And it will be automatically revoked when (a) you designate a new Mental Incapacity Benefit Recipient and it is approved by Sun Life HK; (b) the policy owner is no longer the insured if your chosen Coverage is Single Life or any one of the insureds if your chosen Coverage is Joint Life after the change of insured; (c) any change of policy owner of the policy; (d) Sun Life HK has been notified that there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 Laws of Hong Kong SAR) (or if there is a guardian or committee appointed under similar laws in another jurisdiction); or (e) Sun Life HK has been notified that the policy owner has an enduring power of attorney covering the policy. In the event that there is a dispute between the Mental Incapacity Benefit Recipient and any other person, including but not limited to the insured's guardian, committee, attorney, beneficiary(ies), assignee or in our reasonable belief that there is such a dispute, Sun Life HK reserves the right to withhold the payment of Mental Incapacity Benefit until such dispute is resolved.

18 The Mental Incapacity Benefit Recipient must be (a) aged 18 or above at the time of applying for the designation of Mental Incapacity Benefit Recipient and (b) the policy owner's spouse, parent, child, sibling, grandparent, grandchild, or any other relationship as approved by Sun Life HK.

19 Mentally Incapacitated Person means a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by a Registered Medical Practitioner who is a psychiatric specialist having special experience in diagnosis of mental incapacity.

20 Application to change the Mental Incapacity Benefit Recipient is subject to Sun Life HK's approval.

Support you through times of emergency

Free Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits[21] , you can enjoy the assurance of emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.

Stress-free application

Your application journey should be free of hassle, which is why no medical examination is required for the application of **RoyalFortune**[22] . By minimizing the stress typically associated with the process, you can focus on maximizing potential returns and passing them onto your future generations.

Total Notional Amount / Guaranteed Saving Amount per life	Underwriting procedure
Less than or equals to USD2,000,000	No medical underwriting
More than USD2,000,000	Simplified underwriting

Remarks:

21 The Worldwide Emergency Assistance Benefits are provided by a third-party service provider. This benefit is not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

22 Simplified underwriting will be required if the total Notional Amount of RoyalFortune plus total Notional Amount and/or Guaranteed Saving Amount of designated savings products per insured's life is more than USD2,000,000. The application process is subject to the then current administrative rules determined by Sun Life HK from time to time.

Case study

Wealth accumulation with early guaranteed breakeven

Mr. and Mrs. A, both 40-year-old working professionals at high points in their career, they have a 5-year-old son, C. Although they have already set money aside for C's future education, they would like to make their savings and investments go further amid rising living costs so they can enjoy their dream retirement and pass on their accumulated wealth.

Mr. A
Age 40

Notional Amount (single premium): USD125,000
Premium payment term: Single pay

Policy year 0

Projected total surrender value: **USD100,000 (80% of single premium)**

Mr. A (age 40) purchases **RoyalFortune**

Policy year 6

Projected total surrender value: **USD151,180 (121% of single premium)**

Guaranteed breakeven

Policy year 20

Accumulated Guaranteed Cash Coupon with interest: **USD17,677**

Projected total surrender value: **USD371,697 (297% of single premium)**

Mr. A passes away. As Mr. A designated Mrs. A (wife, age 60) as the beneficiary and selected Continuation Option as the Death Benefit Settlement Option when he was alive. The Original Policy is automatically terminated, and a New Policy is formed. Mrs. A has become the policy owner and insured of the New Policy. Wealth accumulation will continue without interruption.

Policy year 40

Accumulated Guaranteed Cash Coupon with interest: **USD63,453**

Projected total surrender value: **USD1,285,716 (1,029% of single premium)**

Mrs. A (age 80) wants to pass the coverage to her son, Mr. C, she then designated her son, Mr. C (age 45) as the policy owner with the Designation of Contingency Policy Owner Option and change the insured to her son with the Change of the Insured Option.

Policy year 60

Accumulated Guaranteed Cash Coupon with interest: **USD154,538**

Projected total surrender value: **USD4,363,481 (3,491% of single premium)**

After Mrs. A passes away, Mr. C becomes the new policy owner and the new insured. Mr. C (age 65) can withdraw[16] for a retirement income stream or let the policy value continue to accumulate until age 120.

The above diagrams are for illustrative purposes only and assume no withdrawal is made and Value Lock-in Option is not exercised. All figures shown in the case are rounded to the nearest whole number. The projected returns stated in the example are based on Sun Life HK's bonus scales determined under current assumed investment returns and are not guaranteed. The actual amounts of accumulated Guaranteed Cash Coupon with interest, the cash value and face value of the accumulated Reversionary Bonus and the cash value and face value of Terminal Bonus payable may be higher or lower than the above illustrated figures. The accumulation interest rate of Guaranteed Cash Coupon is assumed to be at an interest rate of 3.5% p.a. which is non-guaranteed and is subject to change by Sun Life HK from time to time at its sole discretion. Under some circumstances, the actual amounts of the Reversionary Bonus and Terminal Bonus may be zero. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment returns normally being the main determinant. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policy owner termination experience. For details, please refer to the Bonus Philosophy under the Important Information section.

Remarks:

16 Any withdrawal which exceeds the remaining balance of accumulated Guaranteed Cash Coupon with interest and/or cash value of accumulated Reversionary Bonus and/or the amount in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount (single premium) of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy. The Notional Amount after partial surrender must be subject to the minimum Notional Amount requirement in the then current administrative rules.

Key product information

Plan	RoyalFortune
Premium Payment Term	Single premium
Minimum Notional Amount	USD125,000
Issue Age	Age 0-80
Policy Currency	USD
Benefit Term	The earlier of To age 120 of the current insured (for Single Life) or the current younger insured (for Joint Life); or To 120 years since the issue date of the policy
Premium Payment Mode	Single pay
Premium Structure	• Calculated based on the Notional Amount • Single premium equals to Notional Amount
Maturity Benefit / Surrender Value	Guaranteed Cash Value + any accumulated Guaranteed Cash Coupon with interest + any cash value of accumulated Reversionary Bonus + any cash value of Terminal Bonus + any amount in the Value Lock-in Account − the amount of any loans with interest