



# S&P 500 INDEX

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UNLIMITED GROWTH WITH DOWNSIDE PROTECTION

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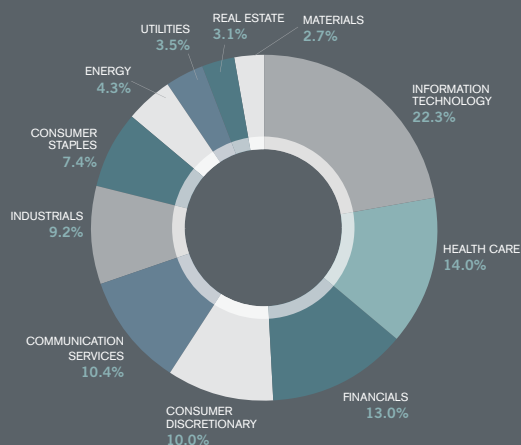
## S&P 500 INDEX PRINCIPAL PROTECTED NOTES' KEY ADVANTAGES

- ✓ Principal Protected<sup>1</sup>
- ✓ 100% Participation in the growth of the S&P 500 Index<sup>2</sup>
- ✓ Ability to participate in stock market growth without the downside risk

1. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.
2. Accounts will be credited with 100% participation in the S&P 500. Guaranteed participation rate is 90%.
3. Index Composition as of October 31, 2019.

### ■ S&P 500 Index Composition<sup>3</sup>

#### SECTOR BREAKDOWN:



#### TOP 10 COMPANIES BY WEIGHT:

COMPANIES	SYMBOL	GICS SECTOR
MICROSOFT CORP	MSFT	Information Technology
APPLE INC.	AAPL	Information Technology
AMAZON INC	AMZN	Consumer Discretionary
FACEBOOK INC	FB	Communication Services
BERKSHIRE HATHAWAY B	BRK.B	Financials
JP MORGAN CHASE & CO	JPM	Financials
ALPHABET INC C	GOOG	Communication Services
ALPHABET INC A	GOOGL	Communication Services
JOHNSON & JOHNSON	JNJ	Health Care
PROCTER & GAMBLE	PG	Consumer Staples

# PRINCIPAL PROTECTION

## ABILITY TO PARTICIPATE IN STOCK MARKET GROWTH WITHOUT THE DOWNSIDE RISK

### SUMMARY OF PRODUCT DETAILS

#### ■ 10, 15 & 20 Year Regular Contribution Plan

CURRENCY	USD
MINIMUM CONTRIBUTION	USD 2,400 per annum
MINIMUM INCREASE	USD 2,400 per annum (As Rider)
MODAL PREMIUM	Annually, Semi-annually, Quarterly, and Monthly <sup>1</sup>
INVESTMENT TERMS	10, 15 and 20 years
PRINCIPAL PROTECTION <sup>2</sup>	10 Year Term: 100% 15 Year Term: 140% 20 Year Term: 160%
ANNUAL ADMINISTRATION CHARGE	10 Year Term: 2.0% per annum 15 Year Term: 1.7% per annum 20 Year Term: 1.1% per annum
POLICY FEE	USD 10 monthly
STRUCTURE FEE	0.125% monthly of account balance

LOYALTY BONUS <sup>3</sup> <i>(Percentage of Total Contribution During the Period)</i>	1 - 10 Years: 7.5% 11 - 15 Years: 7.5% 16 - 20 Years: 5.0%
SURRENDER CHARGE	The value of the remaining initial units.
FREE PARTIAL WITHDRAWALS	Allowed after the completion of the initial period, subject to maintaining USD 2,400 surrender value. Free partial withdrawals available, but they negate the guarantee.
ISSUE AGE <sup>4</sup>	10 Year Term: ages 18 - 60 15 Year Term: ages 18 - 55 20 Year Term: ages 18 - 50
GUARANTEED DEATH BENEFIT <sup>5</sup>	In the event of a relevant death, the standard amount payable will be 101% of the Account Value.

1. Monthly payments are only available with Credit Cards and Direct Debit.
2. Guaranteed at maturity. This protection includes loyalty bonuses. All premium payments due must have been received within the grace period, with no contributions decreases or partial withdrawals, to qualify for guarantee. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.
3. All premium payments due must have been received within the grace period, with no contributions decreases or partial withdrawals, for the Loyalty Bonus to take effect. Loyalty Bonus will be paid after years 10, 15 and 20. S&P500 10 Year Plans are not eligible for Loyalty Bonus.
4. The issue age limit may vary depending on the jurisdiction, please contact the Company for further information.
5. The Guaranteed Death Benefit shall not be payable if the Insured dies within the first 2 years of the Policy Issued Date from an illness or physical condition that pre-existed the Issue Date or if the Insured commits suicide. If all required contributions are not paid within the grace period, this benefit shall terminate and will not be reinstated.



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