

1 If the insured survives at the end of five years from the policy entry date and premiums have been paid for at least 5 policy years, you will start to receive cash payouts starting five years from the policy entry date. The cash payout consists of a guaranteed yearly cash benefit, which is 2.1% of your sum assured, and a non-guaranteed cash bonus, which is up to 2% of your sum assured (based on assumption that the Life Participating Fund earns a long term average return of 4.75% per annum). The non-guaranteed yearly cash bonus may vary according to the future performance of the Life Participating Fund. If the Life Participating Fund earns a long term average return of 3.25% per annum, the non-guaranteed cash bonus will be up to 0.85% of the sum assured. You will continue to receive your cash payouts at subsequent policy years till age 100 if the insured is still alive and the policy has not ended.

2 The figures are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum in the future. Returns are illustrated based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

3 Interest rate of 3.25% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.

4 You will receive a special cash benefit on top of each yearly cash payout 20 years and 30 years from the policy entry date. Each special cash benefit is 4% of the sum assured.

5 The policy pays out 105% of all net premiums paid and a non-guaranteed terminal bonus in the event of insured's death during the first 5 policy years. If the insured's death happens after the first 5 policy years, the policy pays out 110% of all net premiums paid and a non-guaranteed terminal bonus. We will also pay any cash benefits and cash bonuses which have built up (accumulated). If you choose to receive the cash benefit in monthly payments, we will also pay the remaining monthly cash benefit payments and cash bonuses for the policy year that we have not paid you. Net premiums means the regular premium amount as shown in the schedule, or the reduced regular premium if a part of the policy has been cashed in earlier. If you change the frequency of your regular premium amount, we will use the then current regular premium amount to work out all net premiums paid. Net premiums exclude the premiums paid on riders.

6 If the insured survives at the end of the policy term, which is the anniversary immediately after the insured's 100th birthday, and the policy has not already ended, the policy will pay 120% of all net premiums paid and a non-guaranteed terminal bonus ("centennial maturity benefit"). We will also pay any cash benefits and cash bonuses which have built up (accumulated). The policy will end when we make this payment. We will not pay any further benefits.

7 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.25% per annum in the future. Returns are illustrated based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund. If cash benefits and cash bonuses are accumulated with Income, the interest rate will be based on 1.75% per annum and it is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.

See full Terms & Conditions at [www.income.com.sg/bestgift](http://www.income.com.sg/bestgift)