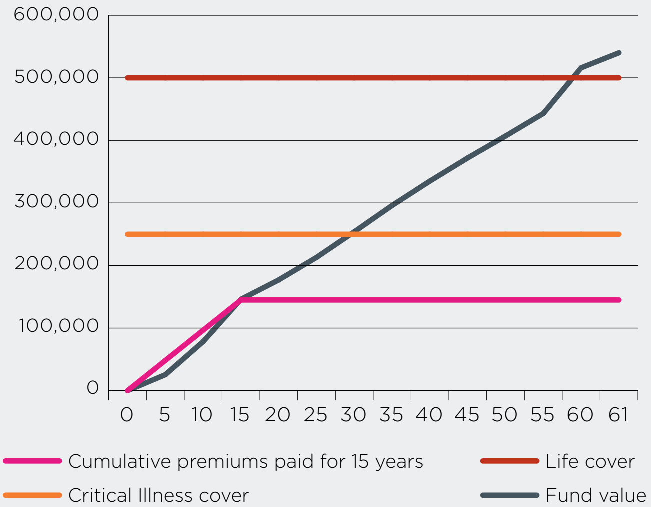
Doing a vanishing act

Prabhu is a successful business man who at age 34 has decided he wants to retire by the age of 50. He is cash rich and recognises he only has 15 years in which to pay for his life assurance policy. He needs a product that gives him the flexibility to pay within a convenient payment term.

Prabhu needs USD500,000 in Whole of Life cover and USD250,000 in Critical Illness cover, and wants to pay for it within 15 years. This way, he can be comfortable in the knowledge his policy is fully funded by the time he retires. The graph below shows how this works for a 34 year old man resident in the UAE, paying for the above cover in just 15 years. His cover would be fully paid for by the time he reaches 49.

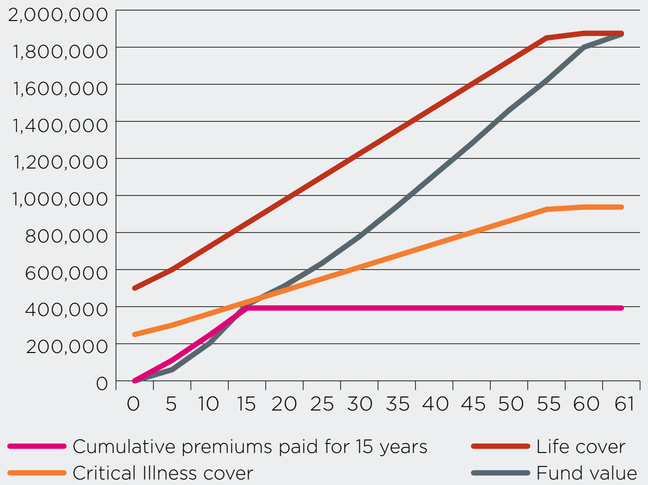
Monthly premium of $805 for 15 years, fund value projected at 5%, with premiums calculated based on 5% fund growth



LifePlan also allows clients to index their cover, even if they have a vanishing premium payment term. The same client can decide to increase his sum assured by 5% each year, so that over time his life cover can keep up with his life circumstances.

The graph below shows how this would work for the same client.

Fund value projected at 5%, with initial premium of $1,679 calculated based on 5% fund growth and automatic premium indexation of 5% included.



The limited payment term allows clients to pay while they are in their earnings prime, so that by the time they retire, they can have peace of mind that their policy is fully funded and there for them when they need it most.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

Full definitions of the relevant conditions or procedures can be found in the LifePlan *Terms and Conditions*.

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