



# S&P 500 INDEX

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UNLIMITED GROWTH WITH DOWNSIDE PROTECTION

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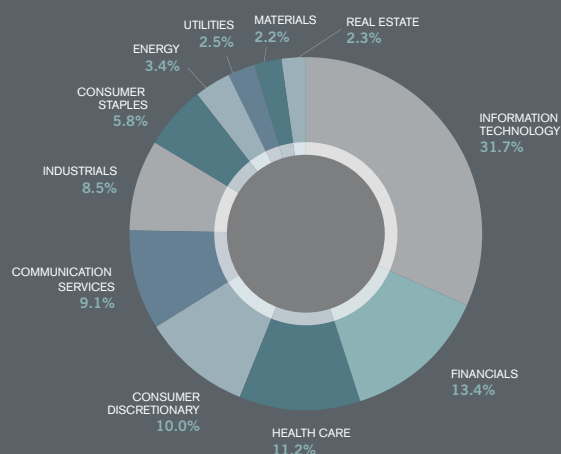
## S&P 500 INDEX PRINCIPAL PROTECTED NOTES' KEY ADVANTAGES

- ✓ 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, 2024.

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

#### SECTOR BREAKDOWN:



#### TOP 10 COMPANIES BY WEIGHT:

COMPANIES	SYMBOL	GICS SECTOR
APPLE INC.	AAPL	Information Technology
NVIDIA CORP	NVDA	Information Technology
MICROSOFT CORP	MSFT	Information Technology
AMAZON.COM INC	AMZN	Consumer Discretionary
META PLATFORMS, INC. CLASS A	META	Communication Services
ALPHABET INC A	GOOGL	Communication Services
ALPHABET INC C	GOOG	Communication Services
BERKSHIRE HATHAWAY B	BRK.B	Financials
BROADCOM INC	AVGO	Information Technology
TESLA, INC	TSLA	Consumer Discretionary

# 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 Value

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 <sup>4</sup>	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>5</sup>	10 Year Term: ages 18 - 60 15 Year Term: ages 18 - 55 20 Year Term: ages 18 - 50
GUARANTEED DEATH BENEFIT <sup>6</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 Policy 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. Please refer to the Product Profile for more details on Surrender Charges.

5. The issue age limit may vary depending on the jurisdiction, please contact the Company for further information.

6. Limitations apply. Please refer to your Policy Documents for full details.



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Historically the returns generated by the world equity markets have outperformed fixed deposits over the long term, but due to the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations, the value of investments and the yields from them may go down as well as up. This is a medium to long-term contract that assumes annual contributions are maintained. If you terminate the contract early you may be subject to the surrender charges depicted in your illustration. Some of the plan characteristics discussed above are subject to limitations. Please consult with your Introducer or refer to the plan description pages for more information.

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Version: 2024-11