

Bonus Rates Declared for Year 2016

Bonus Policy

- i. Bonuses will be declared on policies in force as at 31 December 2016. The bonus rates stated in this document is allocated in respect of a full year's premium paid up to the policy anniversary in 2016.
- ii. The bonuses will vest on 1 April 2017 or the policy anniversary of the policy (second anniversary onwards), whichever is later and is subject to payment of the full year's premium to the policy anniversary in 2016. For annuities, bonus is added on their policy anniversaries from 1 April 2017 to 31 March 2018.
- iii. All reversionary bonuses become guaranteed once they are vested and form a contractual right.
- iv. Terminal (or special) bonus is calculated as a percentage of the accumulated annual bonus, and is applicable to the policies experiencing the specified events during year 2017.
 - a. For Dream saver, the terminal bonus rates are declared as a percentage of the monthly premiums.
 - b. For Vivocash, the terminal bonus rates are declared as a percentage of the sum assured.
 - c. For VivoWealth, the terminal bonus rates are declared as a percentage of the single premium.

Reversionary Bonus

Bonus Series	2016 Annual Bonus Rates	2016 Compounding Rates
G - Vivocash	N.A.	N.A.
G – RevoSecure	0.10%	0.10%
G – Vivowealth	N.A.	N.A.
R - Endowment	1.30%	1.30%
R - Harvest	0.70%	0.70%
R - Dreamsaver	NA	NA
R - Revosave	1.30%	1.30%
R - LP Revosave	0.70%	0.70%
R - Vivochild	1.00%	1.00%
R - Senior	0.70%	0.70%
R - Vivolife	0.50%	0.50%
R - Vivocare	0.70%	0.70%
R - LP Protection	0.50%	0.50%
R - Protection	0.70%	0.70%
R - Harvest GIO	0.70%	0.70%
R - SP SAIL	1.30%	1.30%
R - RP SAIL	1.00%	1.00%
R - Vivocare 100	0.70%	0.70%
R - Vivolife Revamp	0.30%	0.30%
R - LP Revosave 5-Pay-10	0.50%	0.50%
R – FlexRetire	NA	NA
R – RevoSecure	0.10%	0.10%
R – Direct Whole Life	0.30%	0.30%
R- LP Revosave 3-Pay-10	0.50%	0.50%
R - Whole Life – Vivolife 350 (Repriced)	0.30%	0.30%
EV - Ltd Pay Living / Protection (LPLP)	1.30%	1.30%
EV - PayMyUni	1.30%	1.30%
EV - Revosave	1.30%	1.30%
EV - Vivolife	0.70%	0.70%
EV - Reach	1.00%	1.00%
EV - Dreamsaver	NA	NA
EV - Vivocare	0.70%	0.70%
EV - Growth	1.00%	1.00%
EV - Vivosave	1.30%	1.30%
EV - LP Revosave 5-Pay-10	0.70%	0.70%
EV - SP SAIL	1.60%	1.60%
EV - RP SAIL	1.20%	1.20%
LP – Whole Life Policy	1.30%	1.30%
LP – Harvest Policy (Ver 1)	1.10%	1.10%
LP – Growth Policy	1.00%	1.00%
LP – Anticipated	1.30%	1.30%
LP – Endowment & Harvest Policy (Ver 2)	1.30%	1.30%
CB – Whole Life Policy	1.50%	1.50%
CB – Others	1.50%	1.50%
DP – Whole Life Policy	1.50%	1.50%
SB – Whole Life Policy	1.50%	1.50%
SB – Special Endowment	1.50%	1.50%
SB – Others	1.50%	1.50%
AD	4.00%	4.75%

Reversionary Bonus

Bonus Series	2016 Annual Bonus Rates	2016 Compounding Rates
Y – Annuity	0.00%	0.00%
H – Annuity	0.70%	0.70%
K – Annuity	1.80%	1.80%
K1 – Annuity	1.40%	1.40%
K2 – Annuity	2.00%	2.00%
Paid-up policies	0.00%	0.00%

Note:

- For Vivocash, annual bonus rates are only paid after 5 years of premium paid, this is Cash bonus
- For SP SAIL, annual bonus rates are quoted as a percentage of single premium
- For RP SAIL, annual bonus rates are quoted as a percentage of annualised premium paid to date
- For participating annuities, annual bonus rates are quoted as a percentage addition to the instalment amount - For AD series policies, annual bonus rates are quoted as a percentage of the surrender value - For others, annual bonus rates are quoted as a percentage of sum assured.

Terminal Bonus

LP Series – Whole Life

End of Policy Year	For Deaths	For Surrenders
	Whole Life	Whole Life
5	126%	81%
10	132%	113%
15	101%	85%
20	85%	85%
25	76%	76%
30	70%	70%
35	66%	66%
40	63%	63%

LP Series – Endowment & Growth

End of Policy Year	For Deaths		For Maturities		For Surrenders	
	Endowment (Except Anticipated)	Growth	Endowment (Except Anticipated)	Growth	Endowment (Except Anticipated)	Growth
5	96%	103%	96%	82%	57%	62%
10	99%	105%	90%	84%	83%	89%
15	77%	80%	68%	60%	63%	66%
20	66%	68%	57%	51%	66%	68%
25	60%	61%	51%	61%	60%	61%
30	55%	56%	55%	56%	55%	56%
35	52%	52%	52%	52%	52%	52%
40	50%	50%	50%	50%	50%	50%

LP Series – Harvest

End of Policy Year	For Deaths		For Maturities		For Surrenders	
	Harvest (V2)	Harvest (V1)	Harvest (V2)	Harvest (V1)	Harvest (V2)	Harvest (V1)
5	96%	103%	96%	103%	57%	62%
10	99%	105%	99%	105%	83%	89%
15	77%	80%	77%	64%	63%	66%
20	66%	68%	66%	68%	66%	68%
25	60%	61%	60%	61%	60%	61%
30	55%	56%	55%	56%	55%	56%
35	52%	52%	52%	52%	52%	52%
40	50%	50%	50%	50%	50%	50%

LP Series – Anticipated

End of Policy Year	For Deaths & Maturities	For Surrenders
	Anticipated	Anticipated
5	96%	57%
10	99%	83%
15	77%	63%
20	66%	66%
25	60%	60%
30	55%	55%
35	52%	52%
40	50%	50%

CB Series – Whole Life

End of Policy Year	For Deaths	For Surrenders
	Whole Life	Whole Life
5	155%	104%
10	134%	115%
15	88%	73%
20	66%	66%
25	55%	55%
30	49%	49%
35	45%	45%
40	43%	43%

CB Series – Endowment

End of Policy Year	For Deaths	For Maturities	For Surrenders
	Endowment	Endowment	Endowment
5	128%	128%	83%
10	112%	112%	95%
15	75%	75%	61%
20	57%	57%	57%
25	47%	39%	47%
30	42%	42%	42%
35	39%	30%	39%
40	37%	37%	37%

EV Series – part 1

End of Policy Year	For Deaths & Maturities				For Surrenders			
	Ltd Pay Whole Life	PayMyUni	Revosave	Vivolife	Ltd Pay Whole Life	PayMyUni	Revosave	Vivolife
5	148%	158%	80%	50%	92%	96%	30%	0%
10	157%	166%	150%	100%	100%	103%	105%	50%
15	167%	187%	165%	150%	115%	111%	125%	100%
20	178%	188%	173%	185%	167%	176%	150%	150%
25	190%	NA	206%	185%	178%	NA	180%	185%
30	202%	NA	NA	185%	190%	NA	NA	185%
35	215%	NA	NA	188%	203%	NA	NA	188%
40	230%	NA	NA	198%	217%	NA	NA	198%

EV Series – part 2

End of Policy Year	For Deaths				For Surrenders			
	Reach	Dreamsaver	Vivocare	Growth	Reach	Dreamsaver	Vivocare	Growth
5	60%	500%	50%	0%	50%	300%	0%	0%
10	80%	1000%	100%	0%	70%	950%	50%	0%
15	NA	NA	150%	33%	NA	NA	100%	25%
20	NA	NA	185%	60%	NA	NA	150%	25%
25	NA	NA	185%	60%	NA	NA	185%	25%
30	NA	NA	185%	60%	NA	NA	185%	25%
35	NA	NA	188%	60%	NA	NA	188%	25%
40	NA	NA	198%	60%	NA	NA	198%	25%

End of Policy Year	For Maturities		
	Reach	Dreamsaver	Growth
5	60%	500%	20%
10	80%	1000%	0%
15	NA	NA	33%
20	NA	NA	60%
25	NA	NA	60%
30	NA	NA	60%
35	NA	NA	60%
40	NA	NA	60%

EV Series – part 3

End of Policy Year	For Deaths & Maturities					For Surrenders			
	Vivosave (Death)	Vivosave (Maturity)	LP Revosave 5-Pay-10	SP SAIL	RP SAIL	Vivosave	LP Revosave 5-Pay-10	SP SAIL	RP SAIL
5	100%	0%	124%	195%	67%	250%	47%	180%	60%
10	150%	0%	244%	204%	172%	450%	225%	188%	163%
15	250%	0%	NA	250%	267%	490%	NA	228%	248%
20	250%	0%	NA	294%	358%	550%	NA	275%	337%
25	250%	0%	NA	342%	436%	710%	NA	326%	408%
30	350%	0%	NA	395%	536%	750%	NA	385%	503%
35	470%	855%	NA	NA	NA	780%	NA	NA	NA
40	555%	870%	NA	NA	NA	825%	NA	NA	NA

R Series – part 1

End of Policy Year	For Deaths & Maturities				For Surrenders			
	Endowment	Harvest	Revosave	LP Revosave	Endowment	Harvest	Revosave	LP Revosave
5	96%	336%	80%	128%	57%	200%	30%	48%
10	99%	347%	150%	240%	83%	291%	105%	168%
15	103%	361%	165%	264%	87%	305%	125%	200%
20	107%	375%	173%	277%	107%	375%	150%	240%
25	111%	389%	206%	330%	111%	389%	180%	288%
30	115%	403%	NA	NA	115%	403%	NA	NA
35	119%	417%	NA	NA	119%	417%	NA	NA
40	124%	434%	NA	NA	124%	434%	NA	NA

R Series – part 2

End of Policy Year	For Deaths & Maturities				For Surrenders			
	Dreamsaver (8 year) (Death)	Dreamsaver (10 year) (Death)	Dreamsaver (8 year) (Maturity)	Dreamsaver (10 year) (Maturity)	Senior	Dreamsaver (8 year)	Dreamsaver (10 year)	Senior
5	375%	450%	0%	0%	309%	225%	225%	198%
10	NA	750%	736%^	920%	323%	NA	713%	277%
15	NA	NA	NA	NA	338%	NA	NA	292%
20	NA	NA	NA	NA	355%	NA	NA	355%
25	NA	NA	NA	NA	372%	NA	NA	372%
30	NA	NA	NA	NA	390%	NA	NA	390%
35	NA	NA	NA	NA	409%	NA	NA	409%
40	NA	NA	NA	NA	429%	NA	NA	429%

^ Maturity TB is at year 8

R Series – part 3

End of Policy Year	For Deaths & Maturities			For Surrenders				
	Vivochild	Vivolife	Vivocare/Vivocare 100	Vivochild (5-Pay)	Vivochild (10-Pay)	Vivochild (Full Pay)	Vivolife	Vivocare/Vivocare 100
5	155%	100%	50%	135%	77%	47%	0%	0%
10	155%	200%	100%	135%	135%	60%	83%	50%
15	155%	300%	150%	135%	135%	135%	165%	100%
20	155%	370%	185%	135%	135%	135%	248%	150%
25	NA	370%	185%	NA	NA	NA	305%	185%
30	NA	370%	185%	NA	NA	NA	305%	185%
35	NA	376%	188%	NA	NA	NA	310%	188%
40	NA	396%	198%	NA	NA	NA	327%	198%

R Series – part 4

End of Policy Year	For Deaths & Maturities			For Surrenders		
	LP Protection	Protection	Harvest GIO	LP Protection	Protection	Harvest GIO
5	95%	126%	336%	71%	81%	200%
10	143%	132%	347%	119%	113%	291%
15	190%	138%	361%	166%	119%	305%
20	238%	145%	375%	214%	145%	375%
25	285%	152%	389%	261%	152%	389%
30	333%	159%	403%	309%	159%	403%
35	380%	167%	NA	356%	167%	NA
40	428%	175%	NA	404%	175%	NA

R Series – part 5

End of Policy Year	For Deaths & Maturities				For Surrenders			
	Vivolife 125	Vivolife 180	Vivolife 350	LP Revosave 5-Pay-10	Vivolife 125	Vivolife 180	Vivolife 350	LP Revosave 5-Pay-10
5	200%	200%	200%	250%	65%	75%	75%	240%
10	400%	400%	400%	375%	200%	115%	116%	365%
15	600%	600%	600%	NA	350%	350%	330%	NA
20	740%	740%	1400%	NA	484%	580%	1000%	NA
25	740%	740%	1425%	NA	595%	680%	1050%	NA
30	740%	740%	1450%	NA	595%	820%	1100%	NA
35	752%	752%	1475%	NA	605%	880%	1100%	NA
40	790%	792%	1500%	NA	638%	940%	1150%	NA

R Series – part 6

End of Policy Year	For Deaths & Maturities		For Surrenders	
	SP SAIL	RP SAIL	SP SAIL	RP SAIL
5	146%	60%	108%	54%
10	153%	155%	113%	147%
15	225%	240%	182%	223%
20	279%	322%	248%	303%
25	342%	371%	310%	347%
30	415%	456%	385%	411%
35	NA	NA	NA	NA
40	NA	NA	NA	NA

R Series – part 7

End of Policy Year	For Deaths			For Surrenders			For Conversion		
	FlexRetire								
	(5-Pay)	(10-Pay)	(RegularPay)	(5-Pay)	(10-Pay)	(RegularPay)	(5-Pay)	(10-Pay)	(RegularPay)
5	17%	14%	7%	8%	6%	3%	0%	0%	0%
10	39%	31%	16%	18%	14%	7%	32%	0%	0%
15	70%	56%	29%	32%	26%	13%	64%	44%	0%
20	95%	77%	39%	43%	35%	18%	122%	88%	58%
25	123%	99%	51%	56%	45%	23%	177%	151%	100%
30	163%	134%	64%	74%	61%	29%	243%	207%	127%
35	208%	173%	78%	95%	79%	35%	332%	282%	158%
40	261%	219%	94%	119%	99%	43%	437%	376%	194%

R Series – part 8

End of Policy Year	For Deaths		For Maturities		For Surrenders	
	Revosecure	Ltd Pay Revo save (3 - pay - 10)	Revosecure	Ltd Pay Revo save (3 - pay - 10)	Revosecure	Ltd Pay Revo save (3 - pay - 10)
5	900%	250%	0%	0%	700%	250%
10	1680%	375%	1680%	500%	1600%	375%
15	NA	NA	NA	NA	NA	NA
20	NA	NA	NA	NA	NA	NA
25	NA	NA	NA	NA	NA	NA
30	NA	NA	NA	NA	NA	NA
35	NA	NA	NA	NA	NA	NA
40	NA	NA	NA	NA	NA	NA

R Series – part 9

End of Policy Year	For Deaths	For Surrenders	For Deaths	For Surrenders
	Direct - Whole Life	Direct - Whole Life	Vivoflife 350 (Repriced)	Vivoflife 350 (Repriced)
5	252%	162%	200%	75%
10	264%	226%	400%	116%
15	414%	357%	600%	330%
20	471%	471%	1400%	1000%
25	494%	494%	1425%	1050%
30	596%	596%	1450%	1100%
35	626%	626%	1475%	1100%
40	656%	656%	1500%	1150%

S Series - Endowment

End of Policy Year	For Deaths		For Maturities		For Surrenders	
	Endowment (Except Special Endowment)	Special Endowment	Endowment (Except Special Endowment)	Special Endowment	Endowment (Except Special Endowment)	Special Endowment
5	92%	92%	92%	92%	54%	54%
10	74%	74%	74%	74%	60%	60%
15	56%	56%	56%	56%	44%	44%
20	45%	45%	45%	45%	45%	45%
25	39%	39%	32%	39%	39%	39%
30	36%	36%	28%	36%	36%	36%
35	34%	34%	26%	34%	34%	34%
40	33%	33%	24%	33%	33%	33%

G Series - Vivocash

End of Policy Year	For Deaths		For Maturities		For Surrenders	
	Premium Term 5 or 10	Premium Term 15 or 20	Premium Term 5 or 10	Premium Term 15 or 20	Premium Term 5 or 10	Premium Term 15 or 20
5	1.00%	1.00%	0.00%	0.00%	1.00%	1.00%
10	13.50%	4.40%	0.00%	0.00%	13.50%	4.40%
15	21.50%	16.70%	0.00%	0.00%	21.50%	16.70%
20	22.75%	23.00%	0.00%	0.00%	22.75%	23.00%
25	24.00%	24.25%	0.00%	0.00%	24.00%	24.25%
30	25.25%	25.50%	0.00%	0.00%	25.25%	25.50%
35	26.50%	26.75%	0.00%	0.00%	26.50%	26.75%
40	27.75%	28.00%	27.75%	28.00%	27.75%	28.00%

G Series - RevoSecure

End of Policy Year	For Deaths			For Maturities			For Surrenders		
	Premium Term 5	Premium Term 10	Premium Term 15	Premium Term 5	Premium Term 10	Premium Term 15	Premium Term 5	Premium Term 10	Premium Term 15
5	900%	731%	534%	900%	731%	534%	700%	569%	415%
10	1680%	1365%	997%	1680%	1365%	997%	1600%	1300%	949%
15	2730%	1870%	1365%	2730%	1870%	1365%	2457%	1683%	1229%
20	3530%	2770%	1995%	3530%	2770%	1995%	3177%	2493%	1796%
25	4220%	3630%	2845%	4220%	3630%	2845%	3798%	3267%	2561%

G Series - VivoWealth

End of Policy Year	For Deaths	For Maturities	For Surrenders
5	0.50%	0.00%	10.50%
10	1.00%	0.00%	21.80%
15	1.50%	0.00%	26.50%
20	2.80%	0.00%	27.80%
25	3.60%	28.60%	28.60%
30	11.20%	36.20%	36.20%
35	17.00%	42.00%	42.00%
40	35.30%	60.30%	60.30%

Other Series

End of Policy Year	For Deaths & Maturities			For Surrenders		
	SB Series (Whole Life)	DP Series (Whole Life)	AD Series	SB Series (Whole Life)	DP Series (Whole Life)	AD Series
5	117%	0%	25%	74%	0%	0%
10	89%	0%	25%	74%	0%	15%
15	68%	35%	25%	55%	24%	15%
20	53%	35%	25%	53%	35%	25%
25	45%	34%	25%	45%	34%	25%
30	42%	33%	25%	42%	33%	25%
35	39%	33%	25%	39%	33%	25%
40	38%	32%	25%	38%	32%	25%