

Bonus Rates Declared for Year 2020

Bonus Policy

- i. Bonuses will be declared on policies in force as at 31 December 2020. The bonus rates stated in this document is allocated in respect of a full year's premium paid up to the policy anniversary.
- ii. The bonuses will vest on 1 April 2021 or the policy anniversary of the policy (second anniversary onwards), whichever is later and is subject to payment of the full year's premium up till the policy anniversary. For annuities, bonus is added on their policy anniversaries from 1 April 2021 to 31 March 2022.
- iii. All reversionary bonuses become guaranteed once they are vested and form a contractual right.

Terminal (or special) bonus is applicable to the policies experiencing the specified events.

Reversionary Bonus

Bonus Series	Product Category	2020 Annual Bonus Rates	2020 Compounding Rates
A	Protection	4.00%	4.75%
C	Pioneer	1.50%	1.50%
C1	Endowment	1.50%	1.50%
C2	Endowment	1.50%	1.50%
C3	Foundation	1.50%	1.50%
CW	Whole Life	1.50%	1.50%
DW	Whole Life	1.50%	1.50%
E1	LPremium Living / LP Protection	1.30%	1.30%
E2	PAYMY'UNI'	1.30%	1.30%
E3	LP RevoSave	1.30%	1.30%
E4	Vivolife	0.70%	0.70%
E5	Reach	1.00%	1.00%
E6	DreamSaver	N.A.	N.A.
E7	VivoCare	0.70%	0.70%
E8	VivoSave	1.30%	1.30%
E9	Limited Pay RevoSave (5-Pay-10)	0.70%	0.70%
E10	RevoSave	1.30%	1.30%
EG	Growth	1.00%	1.00%
U1	SP Sail	1.60%	1.60%
U2	RP Sail	1.20%	1.20%
L	Endowment	1.30%	1.30%
L1	Endowment	1.30%	1.30%
L2	Harvest	1.30%	1.30%
L3	Anticipation	1.30%	1.30%
L4	Education	1.30%	1.30%
L5	Foundation	1.30%	1.30%
L6	Endowment Savings	1.30%	1.30%
L7	EIS Endowment	1.30%	1.30%
L8	Gift Plan	1.30%	1.30%
L9	Living Endowment	1.30%	1.30%
L10	Living Endowment	1.30%	1.30%
L11	Lifestyle	1.30%	1.30%
LG	Growth	1.00%	1.00%
LG1	Growth	1.00%	1.00%
LG2	Growth	1.00%	1.00%
LG3	Growth	1.00%	1.00%
LH	Harvest	1.10%	1.10%
LW	Whole Life	1.30%	1.30%
R1	Endowment	1.30%	1.30%
R2	Harvest	0.70%	0.70%
R3	DreamSaver	N.A.	N.A.
R4	RevoSave	1.30%	1.30%
R5	Limited Pay RevoSave	0.70%	0.70%
R6	SP Sail	1.30%	1.30%
R7	RP Sail	1.00%	1.00%
R8	VivoChild	1.00%	1.00%
R9	Senior	0.70%	0.70%
R10	Vivolife	0.50%	0.50%
R11	VivoCare	0.70%	0.70%
R12	Limited Pay Protection	0.50%	0.50%
R13	Protection	0.70%	0.70%
R14	Harvest (GIO)	0.70%	0.70%
R15	VivoCare 100 - Basic	0.70%	0.70%
R16	VivoLife 125	0.30%	0.30%
R17	Limited Pay RevoSave (5-Pay-10)	0.50%	0.50%
R19	RevoSecure	0.10%	0.10%
R20	VivoLife 180	0.30%	0.30%
R21	VivoLife 350	0.30%	0.30%
R22	DIRECT - Whole Life	0.30%	0.30%
R23	Limited Pay RevoSave (3-Pay-10)	0.50%	0.50%
R24	VivoLife 350	0.30%	0.30%
S	Endowment	1.50%	1.50%
S1	Foundation	1.50%	1.50%
S2	Special Endowment	1.50%	1.50%
S3	Endowment	1.50%	1.50%
SW	Whole Life	1.50%	1.50%

Bonus Series	Product Category	2020 Annual Bonus Rates	2020 Compounding Rates
G1	VivoCash	N.A.	N.A.
G2	RevoSecure	0.10%	0.10%
G3	VivoWealth Solitaire	N.A.	N.A.
G4	Limited Pay RevoSave	0.50%	0.50%
G5	RevoRetire	N.A.	N.A.
G6	RevoEase	0.50%	0.50%
G7	VivoCash Prime	N.A.	N.A.
G8	VivoLegacy Solitaire	0.30%	0.30%
G9	VivoAssure	0.30%	0.30%
G10	RevoGift	0.50%	0.50%
X2	Gro Goal Saver	0.50%	0.50%
X3	Gro Flex Saver	0.50%	0.50%
X4	Gro Retire Ease	N.A.	N.A.
X5	Wealth Solitaire	N.A.	N.A.
X6	Gro Prime Saver	N.A.	N.A.
X7	Gro Secure Saver	0.10%	0.10%
X8	Gro Retire Wise	1.30%	1.30%
X9	Gro Steady Saver	1.30%	1.30%
X10	Gro Junior Saver	1.00%	1.00%
X11	Star Assure	0.30%	0.30%
X12	Legacy Solitaire	0.30%	0.30%
X13	Gro Saver	1.30%	1.30%
X14	Star Prime Life	0.70%	0.70%
X15	DIRECT - Star Classic Protect	0.30%	0.30%
X16	Gro Gen Saver	0.50%	0.50%
X17A	Gro Cash Harvest	N.A.	N.A.
X17B	Gro Cash Harvest	N.A.	N.A.
X17C	Gro Cash Harvest	N.A.	N.A.
X17D	Gro Cash Harvest	N.A.	N.A.
Y	Annuity	0.00%	0.00%
H	Annuity	0.34%	0.34%
K	Annuity	0.88%	0.88%
K1	Annuity	0.69%	0.69%
K2	Annuity	2.00%	2.00%
X1	Gro Annuity	2.00%	2.00%
P	Paid Up Policies	0.00%	0.00%

Note:

- Annual bonus rates are quoted as a percentage of policy parameters as defined in the respective policy contract.

Cash Bonus

Bonus Series	Product Category	2020 Cash Bonus Rates
U1P	SP Sail	2.50% per annum
G1	VivoCash	2.25% per annum
G3	VivoWealth Solitaire	0.22% per month
G7	VivoCash Prime	2.00% per annum
X5	Wealth Solitaire	0.22% per month
X6	Gro Prime Saver	2.00% per annum
X17A	Gro Cash Harvest	2.30% per annum
X17B	Gro Cash Harvest	2.10% per annum
X17C	Gro Cash Harvest	2.05% per annum
X17D	Gro Cash Harvest	2.00% per annum
I1	Grandeur Solitaire (US\$)	0.23% per month

Terminal (or special) Bonus

Terminal (or special) Bonus is calculated as a percentage of the accumulated annual bonus, unless otherwise specified.

End of Policy Year	LW Series – Whole Life		L Series – Endowment			LG series – Growth		
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	126%	81%	96%	96%	57%	103%	103%	62%
10	132%	113%	99%	99%	83%	105%	105%	89%
15	131%	112%	98%	98%	82%	102%	102%	86%
20	109%	109%	82%	82%	82%	85%	85%	85%
25	96%	96%	73%	73%	73%	75%	75%	75%
30	88%	88%	67%	67%	67%	68%	68%	68%
35	82%	82%	63%	63%	63%	63%	63%	63%
40	78%	78%	60%	60%	60%	59%	59%	59%

End of Policy Year	LG1 series – Growth			LG2 series – Growth			LG3 series – Growth		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	103%	103%	62%	103%	103%	62%	103%	103%	62%
10	105%	105%	89%	105%	105%	89%	105%	105%	89%
15	102%	102%	86%	102%	102%	86%	102%	102%	86%
20	85%	85%	85%	85%	85%	85%	85%	85%	85%
25	75%	75%	75%	75%	75%	75%	75%	75%	75%
30	68%	68%	68%	68%	68%	68%	68%	68%	68%
35	63%	63%	63%	63%	63%	63%	63%	63%	63%
40	59%	59%	59%	59%	59%	59%	59%	59%	59%

End of Policy Year	LH Series – Harvest			L1 Series – Endowment			L2 Series – Harvest		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	103%	103%	62%	96%	96%	57%	96%	96%	57%
10	105%	105%	89%	99%	99%	83%	99%	99%	83%
15	102%	102%	86%	98%	98%	82%	98%	98%	82%
20	85%	85%	85%	82%	82%	82%	82%	82%	82%
25	75%	75%	75%	73%	73%	73%	73%	73%	73%
30	68%	68%	68%	67%	67%	67%	67%	67%	67%
35	63%	63%	63%	63%	63%	63%	63%	63%	63%
40	59%	59%	59%	60%	60%	60%	60%	60%	60%

End of Policy Year	L3 Series – Anticipated Endowment			L4 Series – Education			L5 Series – Foundation		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	96%	96%	57%	96%	96%	57%	96%	96%	57%
10	99%	99%	83%	99%	99%	83%	99%	99%	83%
15	98%	98%	82%	98%	98%	82%	98%	98%	82%
20	82%	82%	82%	82%	82%	82%	82%	82%	82%
25	73%	73%	73%	73%	73%	73%	73%	73%	73%
30	67%	67%	67%	67%	67%	67%	67%	67%	67%
35	63%	63%	63%	63%	63%	63%	63%	63%	63%
40	60%	60%	60%	60%	60%	60%	60%	60%	60%

End of Policy Year	L6 Series – Endowment Savings			L7 Series – EIS Endowment			L8 Series – Gift Plan		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	96%	96%	57%	96%	96%	57%	96%	96%	57%
10	99%	99%	83%	99%	99%	83%	99%	99%	83%
15	98%	98%	82%	98%	98%	82%	98%	98%	82%
20	82%	82%	82%	82%	82%	82%	82%	82%	82%
25	73%	73%	73%	73%	73%	73%	73%	73%	73%
30	67%	67%	67%	67%	67%	67%	67%	67%	67%
35	63%	63%	63%	63%	63%	63%	63%	63%	63%
40	60%	60%	60%	60%	60%	60%	60%	60%	60%

End of Policy Year	L9 Series – Living Endowment			L10 Series – Living Endowment			L11 Series – Lifestyle		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	96%	96%	57%	96%	96%	57%	96%	96%	57%
10	99%	99%	83%	99%	99%	83%	99%	99%	83%
15	98%	98%	82%	98%	98%	82%	98%	98%	82%
20	82%	82%	82%	82%	82%	82%	82%	82%	82%
25	73%	73%	73%	73%	73%	73%	73%	73%	73%
30	67%	67%	67%	67%	67%	67%	67%	67%	67%
35	63%	63%	63%	63%	63%	63%	63%	63%	63%
40	60%	60%	60%	60%	60%	60%	60%	60%	60%

End of Policy Year	CW Series – Whole Life		C Series – Endowments			C1 Series – Endowments		
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	155%	104%	128%	128%	83%	128%	128%	83%
10	158%	138%	130%	130%	111%	130%	130%	111%
15	129%	111%	107%	107%	91%	107%	107%	91%
20	96%	96%	80%	80%	80%	80%	80%	80%
25	75%	75%	62%	62%	62%	62%	62%	62%
30	63%	63%	53%	53%	53%	53%	53%	53%
35	56%	56%	47%	47%	47%	47%	47%	47%
40	52%	52%	44%	44%	44%	44%	44%	44%

End of Policy Year	C2 Series – Endowment			C3 Series – Foundation		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	128%	128%	83%	128%	128%	83%
10	130%	130%	111%	130%	130%	111%
15	107%	107%	91%	107%	107%	91%
20	80%	80%	80%	80%	80%	80%
25	62%	62%	62%	62%	62%	62%
30	53%	53%	53%	53%	53%	53%
35	47%	47%	47%	47%	47%	47%
40	44%	44%	44%	44%	44%	44%

End of Policy Year	E1 Series – Ltd Pay Protection		E2 Series – PayMyUni			E3 Series – LP Revo save		
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	148%	92%	158%	158%	96%	80%	80%	30%
10	157%	100%	166%	166%	103%	150%	150%	105%
15	167%	115%	187%	187%	111%	165%	165%	125%
20	178%	167%	188%	188%	176%	173%	173%	150%
25	190%	178%	NA	NA	NA	206%	206%	180%
30	202%	190%	NA	NA	NA	NA	NA	NA
35	215%	203%	NA	NA	NA	NA	NA	NA
40	230%	217%	NA	NA	NA	NA	NA	NA

End of Policy Year	E4 Series – Vivolife		E10 Series – Revo save			EG Series – Growth		
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	50%	0%	80%	80%	30%	0%	0%	0%
10	100%	50%	150%	150%	105%	0%	0%	0%
15	150%	100%	165%	165%	125%	33%	33%	25%
20	185%	150%	173%	173%	150%	60%	60%	25%
25	185%	185%	206%	206%	180%	60%	60%	25%
30	185%	185%	NA	NA	NA	60%	60%	25%
35	188%	188%	NA	NA	NA	60%	60%	25%
40	198%	198%	NA	NA	NA	60%	60%	25%

End of Policy Year	E5 Series – Reach			E6 Series – DreamSaver		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	60%	128%^	50%	500%	932%^	300%
10	80%	112%	70%	1000%	1044%	950%
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

^ Maturity is at policy year 8.

- For DreamSaver, the terminal bonus rates are declared as a percentage of the monthly premiums.

End of Policy Year	E7 Series – Vivocare		E8 Series – Vivosave			E9 Series – LP RevoSave (5-Pay-10)		
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	50%	0%	100%	0%	250%	124%	124%	47%
10	100%	50%	150%	0%	450%	244%	244%	225%
15	150%	100%	250%	0%	490%	NA	NA	NA
20	185%	150%	250%	0%	550%	NA	NA	NA
25	185%	185%	250%	0%	710%	NA	NA	NA
30	185%	185%	350%	0%	750%	NA	NA	NA
35	188%	188%	470%	855%	780%	NA	NA	NA
40	198%	198%	555%	870%	825%	NA	NA	NA

End of Policy Year	U1 Series – SP Sail			U2 Series – RP Sail	
	For Death	For Conversion	For Surrender	For Death	For Surrender
5	195%	195%	180%	67%	60%
10	204%	204%	187.50%	172%	163%
15	250%	250%	228%	267%	248%
20	294%	294%	275%	358%	337%
25	342%	342%	326%	436%	408%
30	395%	395%	385%	536%	503%
35	NA	NA	NA	NA	NA
40	NA	NA	NA	NA	NA

End of Policy Year	R1 Series – Endowment			R2 Series – Harvest		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	96%	96%	57%	336%	336%	200%
10	99%	99%	83%	347%	347%	291%
15	103%	103%	87%	361%	361%	305%
20	107%	107%	107%	375%	375%	375%
25	111%	111%	111%	389%	389%	389%
30	115%	115%	115%	403%	403%	403%
35	119%	119%	119%	417%	417%	417%
40	124%	124%	124%	434%	434%	434%

End of Policy Year	R4 Series – Revosave			R5 Series – LP Revosave		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	80%	80%	30%	128%	128%	48%
10	150%	150%	105%	240%	240%	168%
15	165%	165%	125%	264%	264%	200%
20	173%	173%	150%	277%	277%	240%
25	206%	206%	180%	330%	330%	288%
30	NA	NA	NA	NA	NA	NA
35	NA	NA	NA	NA	NA	NA
40	NA	NA	NA	NA	NA	NA

End of Policy Year	R3 Series – DreamSaver (8 Year)			R3 Series – DreamSaver (10 Year)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	375%	0%	225%	450%	0%	225%
10	NA	736%^	NA	750%	920%	713%
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

^ Maturity TB is at policy year 8

- For DreamSaver, the terminal bonus rates are declared as a percentage of the monthly premiums.

End of Policy Year	R6 Series – SP SAIL		R7 Series – RP SAIL	
	For Death	For Surrender	For Death	For Surrender
5	146%	108%	60%	54%
10	153%	113%	155%	147%
15	225%	182%	240%	223%
20	279%	248%	322%	303%
25	342%	310%	371%	347%
30	415%	385%	456%	411%
35	NA	NA	NA	NA
40	NA	NA	NA	NA

End of Policy Year	R8 – Vivochild					R9 – Senior	
	For Death	For Maturity	For Surrender			For Death	For Surrender
			5-Pay	10-Pay	Full-Pay		
5	155%	155%	135%	77%	47%	309%	198%
10	155%	155%	135%	135%	60%	323%	277%
15	155%	155%	135%	135%	135%	338%	292%
20	155%	155%	135%	135%	135%	355%	355%
25	NA	NA	NA	NA	NA	372%	372%
30	NA	NA	NA	NA	NA	390%	390%
35	NA	NA	NA	NA	NA	409%	409%
40	NA	NA	NA	NA	NA	429%	429%

End of Policy Year	R10 Series – Vivolife		R11 Series – Vivocare		R12 Series – LP Protection		R13 Series – Protection	
	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender
5	100%	0%	50%	0%	95%	71%	126%	81%
10	200%	83%	100%	50%	143%	119%	132%	113%
15	300%	165%	150%	100%	190%	166%	138%	119%
20	370%	248%	185%	150%	238%	214%	145%	145%
25	370%	305%	185%	185%	285%	261%	152%	152%
30	370%	305%	185%	185%	333%	309%	159%	159%
35	376%	310%	188%	188%	380%	356%	167%	167%
40	396%	327%	198%	198%	428%	404%	175%	175%

End of Policy Year	R14 – Harvest GIO			R15 – VivoCare 100 – Basic	
	For Death	For Maturity	For Surrender	For Death	For Surrender
5	336%	336%	200%	50%	0%
10	347%	347%	291%	100%	50%
15	361%	361%	305%	150%	100%
20	375%	375%	375%	185%	150%
25	389%	389%	389%	185%	185%
30	403%	403%	403%	185%	185%
35	NA	NA	NA	188%	188%
40	NA	NA	NA	198%	198%

End of Policy Year	R16 – VivoLife 125		R17 – Limited Pay RevoSave (5-Pay-10)		
	For Death	For Surrender	For Death	For Maturity	For Surrender
5	200%	65%	250%	250%	240%
10	400%	200%	375%	375%	365%
15	600%	350%	NA	NA	NA
20	740%	484%	NA	NA	NA
25	740%	595%	NA	NA	NA
30	740%	595%	NA	NA	NA
35	752%	605%	NA	NA	NA
40	790%	638%	NA	NA	NA

End of Policy Year	R18 Series – FlexRetire 5 Pay		R18 Series – FlexRetire 10 Pay		R18 Series – FlexRetire Regular Pay	
	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender
5	17%	8%	14%	6%	7%	3%
10	39%	18%	31%	14%	16%	7%
15	70%	32%	56%	26%	29%	13%
20	95%	43%	77%	35%	39%	18%
25	123%	56%	99%	45%	51%	23%
30	163%	74%	134%	61%	64%	29%
35	208%	95%	173%	79%	78%	35%
40	261%	119%	219%	99%	94%	43%

End of Policy Year	R19 Series – Revosecure			R20 Series – Vivolife 180		R21 Series – Vivolife 350	
	For Death	For Maturity	For Surrender	For Death	For Surrender	For Death	For Surrender
5	900%	0%	700%	200%	75%	200%	75%
10	1680%	1680%	1600%	400%	115%	400%	116%
15	NA	NA	NA	600%	350%	600%	330%
20	NA	NA	NA	740%	580%	1400%	1000%
25	NA	NA	NA	740%	680%	1425%	1050%
30	NA	NA	NA	740%	820%	1450%	1100%
35	NA	NA	NA	752%	880%	1475%	1100%
40	NA	NA	NA	792%	940%	1500%	1150%

End of Policy Year	R22 Series – Direct – Whole Life		R23 Series – Limited Pay RevoSave (3-Pay-10)			R24 Series – VivoLife 350 (Repriced)	
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Surrender
5	252%	162%	250%	0%	250%	200%	75%
10	264%	226%	375%	500%	375%	400%	116%
15	414%	357%	NA	NA	NA	600%	330%
20	471%	471%	NA	NA	NA	1400%	1000%
25	494%	494%	NA	NA	NA	1425%	1050%
30	596%	596%	NA	NA	NA	1450%	1100%
35	626%	626%	NA	NA	NA	1475%	1100%
40	656%	656%	NA	NA	NA	1500%	1150%

End of Policy Year	S Series – Endowment			S1 Series – Foundation		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	92%	92%	54%	92%	92%	54%
10	92%	92%	77%	92%	92%	77%
15	76%	76%	62%	76%	76%	62%
20	61%	61%	61%	61%	61%	61%
25	49%	49%	49%	49%	49%	49%
30	43%	43%	43%	43%	43%	43%
35	40%	40%	40%	40%	40%	40%
40	38%	38%	38%	38%	38%	38%

End of Policy Year	S2 Series – Special Endowment			S3 Series – Anticipated Endowment		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	92%	92%	54%	92%	92%	54%
10	92%	92%	77%	92%	92%	77%
15	76%	76%	62%	76%	76%	62%
20	61%	61%	61%	61%	61%	61%
25	49%	49%	49%	49%	49%	49%
30	43%	43%	43%	43%	43%	43%
35	40%	40%	40%	40%	40%	40%
40	38%	38%	38%	38%	38%	38%

End of Policy Year	G1 Series – Vivocash (Premium Term 5 or 10)			G1 Series – Vivocash (Premium Term 15 or 20)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	2.50%	0.00%	2.50%	1.50%	0.00%	1.50%
10	16.00%	0.00%	16.00%	5.75%	0.00%	5.75%
15	21.75%	0.00%	21.75%	22.00%	0.00%	22.00%
20	23.00%	0.00%	23.00%	23.25%	0.00%	23.25%
25	24.25%	0.00%	24.25%	24.50%	0.00%	24.50%
30	25.50%	0.00%	25.50%	25.75%	0.00%	25.75%
35	26.75%	26.75%	26.75%	27.00%	27.00%	27.00%
40	28.00%	28.00%	28.00%	28.25%	28.25%	28.25%

End of Policy Year	G2 Series – RevoSecure 5 Pay			G2 Series – RevoSecure 10 Pay			G2 Series – RevoSecure 15 Pay		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	900%	900%	700%	731%	731%	569%	534%	534%	415%
10	1680%	1680%	1600%	1365%	1365%	1300%	997%	997%	949%
15	2730%	2730%	2457%	1870%	1870%	1683%	1365%	1365%	1229%
20	3530%	3530%	3177%	2770%	2770%	2493%	1995%	1995%	1796%
25	4220%	4220%	3798%	3630%	3630%	3267%	2845%	2845%	2561%

End of Policy Year	G3 Series – VivoWealth Solitaire		
	For Death	For Maturity	For Surrender
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%

- For VivoWealth Solitaire, the terminal bonus rates are declared as a percentage of the single premium.

End of Policy Year	G4 Series – Limited Pay RevoSave (3 Pay)			G4 Series – Limited Pay RevoSave (5 Pay)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	250%	0%	250%	250%	0%	240%
10	375%	500%	375%	375%	375%	365%
15	NA	NA	NA	435%	435%	370%
20	NA	NA	NA	485%	485%	370%
25	NA	NA	NA	510%	510%	370%

End of Policy Year	G4 Series – Limited Pay RevoSave (10 Pay)			G4 Series – Limited Pay RevoSave (15 Pay)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	150%	0%	100%	128%	0%	100%
10	232%	0%	161%	176%	0%	134%
15	315%	315%	221%	223%	0%	169%
20	340%	340%	238%	270%	270%	203%
25	385%	385%	270%	320%	320%	240%

End of Policy Year	G5 Series – RevoRetire (5 Pay)		G5 Series – RevoRetire (10 Pay)		G5 Series – RevoRetire (Premium Term By Age)	
	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender
5	32.32%	17.01%	26.68%	14.04%	8.57%	4.51%
10	44.29%	23.31%	37.41%	19.69%	13.81%	7.27%
15	60.67%	31.93%	52.50%	27.63%	22.27%	11.72%
20	83.13%	43.75%	73.63%	38.75%	35.87%	18.88%
25	113.91%	59.95%	103.25%	54.34%	57.76%	30.40%
30	156.07%	82.14%	144.80%	76.21%	93.02%	48.96%
35	213.85%	112.55%	203.07%	106.88%	149.83%	78.86%
40	293.00%	154.21%	284.85%	149.92%	241.32%	127.01%

- For RevoRetire, the terminal bonus rates are declared as a percentage of annualized premium paid-to-date.

End of Policy Year	G6 Series – RevoEase		
	For Death	For Maturity	For Surrender
5	200%	0%	200%
10	300%	420%	300%
15	NA	NA	NA
20	NA	NA	NA
25	NA	NA	NA
30	NA	NA	NA
35	NA	NA	NA
40	NA	NA	NA

End of Policy Year	SW Series – Whole Life		DW Series – Whole Life		A Series	
	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender
5	117%	74%	0%	0%	25%	0%
10	117%	100%	0%	0%	25%	15%
15	94%	78%	35%	25%	25%	15%
20	76%	76%	37%	37%	25%	25%
25	60%	60%	37%	37%	25%	25%
30	52%	52%	37%	37%	25%	25%
35	48%	48%	36%	36%	25%	25%
40	45%	45%	36%	36%	25%	25%

End of Policy Year	G7 Series – Vivocash Prime (Premium Term 5 or 10)			G7 Series – Vivocash Prime (Premium Term 15 or 20)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	2.50%	0%	2.50%	1.50%	0%	1.50%
10	16.00%	0%	16.00%	5.75%	0%	5.75%
15	21.75%	0%	21.75%	22.00%	0%	22.00%
20	23.00%	0%	23.00%	23.25%	0%	23.25%
25	24.25%	0%	24.25%	24.50%	0%	24.50%
30	27.70%	27.70%	27.70%	28.00%	28.00%	28.00%
35	40.20%	40.20%	40.20%	40.50%	40.50%	40.50%
40	50.40%	50.40%	50.40%	50.90%	50.90%	50.90%

End of Policy Year	G8 Series – VivoLegacy		G9 Series – VivoAssure	
	For Death	For Surrender	For Death	For Surrender
5	610%	0%	110%	90%
10	750%	125%	160%	170%
15	1400%	250%	225%	235%
20	1530%	425%	350%	325%
25	1600%	600%	460%	475%
30	1760%	775%	570%	625%
35	1760%	930%	745%	755%
40	1835%	1080%	925%	940%

End of Policy Year	G10 Series – RevoGift (For Surrender)				
	Single Premium	5 Pay	10 Pay	15 Pay	20 Pay
5	150%	120%	80%	35%	5%
10	270%	120%	95%	65%	10%
15	380%	295%	190%	85%	45%
20	845%	700%	525%	395%	252%
25	961%	816%	633%	500%	350%
30	1093%	951%	763%	631%	486%
35	1273%	1111%	899%	748%	585%
40	1483%	1301%	1059%	888%	705%

End of Policy Year	I1 Series – Grandeur Solitaire (US\$)			X2 Series – Gro Goal Saver		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	1%	3%	3%	200%	0%	200%
10	1%	9%	9%	300%	420%	300%
15	4%	13%	13%	NA	NA	NA
20	8%	18%	18%	NA	NA	NA
25	15%	24%	24%	NA	NA	NA
30	23%	33%	33%	NA	NA	NA
35	38%	48%	48%	NA	NA	NA
40	54%	64%	64%	NA	NA	NA

- For Grandeur Solitaire (US\$), the terminal bonus rates are declared as a percentage of the single premium.

End of Policy Year	X3 Series – Gro Flex Saver (5 Pay)			X3 Series – Gro Flex Saver (10 Pay)			X3 Series – Gro Flex Saver (15 Pay)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	250%	0%	240%	150%	0%	100%	128%	0%	100%
10	375%	375%	365%	232%	0%	161%	176%	0%	134%
15	435%	435%	370%	315%	315%	221%	223%	0%	169%
20	485%	485%	370%	340%	340%	238%	270%	270%	203%
25	510%	510%	370%	385%	385%	270%	320%	320%	240%

End of Policy Year	X4 Series – Gro Retire Ease (5 Pay)		X4 Series – Gro Retire Ease (10 Pay)		X4 Series – Gro Retire Ease (Premium Term By Age)	
	For Death	For Surrender	For Death	For Surrender	For Death	For Surrender
5	32.32%	17.01%	26.68%	14.04%	8.57%	4.51%
10	44.29%	23.31%	37.41%	19.69%	13.81%	7.27%
15	60.67%	31.93%	52.50%	27.63%	22.27%	11.72%
20	83.13%	43.75%	73.63%	38.75%	35.87%	18.88%
25	113.91%	59.95%	103.25%	54.34%	57.76%	30.40%
30	156.07%	82.14%	144.80%	76.21%	93.02%	48.96%
35	213.85%	112.55%	203.07%	106.88%	149.83%	78.86%
40	293.00%	154.21%	284.85%	149.92%	241.32%	127.01%

- For Gro Retire Ease, the terminal bonus rates are declared as a percentage of annualized premium paid-to-date.

End of Policy Year	X5 Series – Wealth Solitaire		
	For Death	For Maturity	For Surrender
5	0.50%	0%	10.50%
10	1.00%	0%	21.80%
15	1.50%	0%	26.50%
20	2.80%	0%	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%

- For Wealth Solitaire, the terminal bonus rates are declared as a percentage of the single premium.

End of Policy Year	X6 Series – Gro Prime Saver (Premium Term 5 or 10)			X6 Series – Gro Prime Saver (Premium Term 15 or 20)		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	2.50%	0%	2.50%	1.50%	0%	1.50%
10	16.00%	0%	16.00%	5.75%	0%	5.75%
15	21.75%	0%	21.75%	22.00%	0%	22.00%
20	23.00%	0%	23.00%	23.25%	0%	23.25%
25	24.25%	0%	24.25%	24.50%	0%	24.50%
30	27.70%	27.70%	27.70%	28.00%	28.00%	28.00%
35	40.20%	40.20%	40.20%	40.50%	40.50%	40.50%
40	50.40%	50.40%	50.40%	50.90%	50.90%	50.90%

End of Policy Year	X7 Series – Gro Secure Saver 5 Pay			X7 Series – Gro Secure Saver 10 Pay			X7 Series – Gro Secure Saver 15 Pay		
	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender	For Death	For Maturity	For Surrender
5	900%	900%	700%	731.31%	731.31%	568.80%	533.85%	533.85%	415.22%
10	1680%	1680%	1600%	1365.10%	1365.10%	1300.10%	996.52%	996.52%	949.07%
15	2730%	2730%	2457%	1870%	1870%	1683%	1365.10%	1365.10%	1228.59%
20	3530%	3530%	3177%	2770%	2770%	2493%	1995%	1995%	1795.50%
25	4220%	4220%	3798%	3630%	3630%	3267%	2845%	2845%	2560.50%

End of Policy Year	X8 Series – Gro Retire Wise		X9 Series – Gro Steady Saver		
	For Death	For Surrender	For Death	For Maturity	For Surrender
5	146%	108%	80%	80%	30%
10	153%	113%	150%	150%	105%
15	225%	182%	165%	165%	125%
20	279%	248%	173%	173%	150%
25	342%	310%	206%	206%	180%
30	415%	385%	NA	NA	NA

End of Policy Year	X10 – Gro Junior Saver					X11 Series – Star Assure	
	For Death	For Maturity	For Surrender			For Death	For Surrender
			5-Pay	10-Pay	Full-Pay		
5	155%	155%	135%	77%	47%	110%	90%
10	155%	155%	135%	135%	60%	160%	170%
15	155%	155%	135%	135%	135%	225%	235%
20	155%	155%	135%	135%	135%	350%	325%
25	NA	NA	NA	NA	NA	460%	475%
30	NA	NA	NA	NA	NA	570%	625%
35	NA	NA	NA	NA	NA	745%	755%
40	NA	NA	NA	NA	NA	925%	940%

End of Policy Year	X12 Series – Legacy Solitaire		X13 Series – Gro Saver			X14 – Star Prime Life	
	For Death	For Surrender	For Death	For Maturity	For Surrender	For Death	For Surrender
5	610%	0%	96%	96%	57%	309%	198%
10	750%	125%	99%	99%	83%	323%	277%
15	1400%	250%	103%	103%	87%	338%	292%
20	1530%	425%	107%	107%	107%	355%	355%
25	1600%	600%	111%	111%	111%	372%	372%
30	1760%	775%	115%	115%	115%	390%	390%
35	1760%	930%	119%	119%	119%	409%	409%
40	1835%	1080%	124%	124%	124%	429%	429%

End of Policy Year	X15 Series – Direct – Star Classic Protect		X16 Series – Gro Gen Saver (For Surrender)				
	For Death	For Surrender	Single Premium	5 Pay	10 Pay	15 Pay	20 Pay
5	252%	162%	150%	120%	80%	35%	5%
10	264%	226%	270%	120%	95%	65%	10%
15	414%	357%	380%	295%	190%	85%	45%
20	471%	471%	845%	700%	525%	395%	252%
25	494%	494%	961%	816%	633%	500%	350%
30	596%	596%	1093%	951%	763%	631%	486%
35	626%	626%	1273%	1111%	899%	748%	585%
40	656%	656%	1483%	1301%	1059%	888%	705%