

***Bonus Rates Declared for Year 2018***

***Bonus Policy***

- i. Bonuses will be declared on policies in force as at 31 December 2018. The bonus rates stated in this document is allocated in respect of a full year's premium paid up to the policy anniversary in 2018.
- ii. The bonuses will vest on 1 April 2019 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 2018. For annuities, bonus is added on their policy anniversaries from 1 April 2018 to 31 March 2019.
- 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 during year 2018

**Reversionary Bonus**

Bonus Series	Product Category	2018 Annual Bonus Rates	2018 Compounding Rates
A	Protection	4.00%	4.75%
C	Endowment / Pioneer	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	RevoSave / 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%
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%
L2	Harvest	1.30%	1.30%
L3	Anticipation	1.30%	1.30%
L4	Education	1.30%	1.30%
L5	Foundation	1.30%	1.30%
LG	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/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	2018 Annual Bonus Rates	2018 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%
Y	Annuity	0.00%	0.00%
H	Annuity	0.49%	0.49%
K	Annuity	1.26%	1.26%
K1	Annuity	0.98%	0.98%
K2	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	2018 Cash Bonus Rates
U1	SP Sail	2.50%
G1	VivoCash	2.25%

**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 Deaths	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
5	126%	81%	96%	96%	57%	103%	103%	62%
10	132%	113%	99%	99%	83%	105%	105%	89%
15	116%	98%	87%	87%	72%	91%	91%	76%
20	97%	97%	74%	74%	74%	77%	77%	77%
25	86%	86%	66%	66%	66%	68%	68%	68%
30	79%	79%	61%	61%	61%	62%	62%	62%
35	74%	74%	58%	58%	58%	58%	58%	58%
40	70%	70%	55%	55%	55%	55%	55%	55%

End of Policy Year	LH Series - Harvest			L2 Series Harvest		
	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
5	103%	103%	62%	96%	96%	57%
10	105%	105%	89%	99%	99%	83%
15	91%	91%	76%	87%	87%	72%
20	77%	77%	77%	74%	74%	74%
25	68%	68%	68%	66%	66%	66%
30	62%	62%	62%	61%	61%	61%
35	58%	58%	58%	58%	58%	58%
40	55%	55%	55%	55%	55%	55%

End of Policy Year	L3 Series - Anticipated Endowment			L4 Series - Education			L5 Series - Foundation		
	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
5	96%	96%	57%	96%	96%	57%	96%	96%	57%
10	99%	99%	83%	99%	99%	83%	99%	99%	83%
15	87%	87%	72%	87%	87%	72%	87%	87%	72%
20	74%	74%	74%	74%	74%	74%	74%	74%	74%
25	66%	66%	66%	66%	66%	66%	66%	66%	66%
30	61%	61%	61%	61%	61%	61%	61%	61%	61%
35	58%	58%	58%	58%	58%	58%	58%	58%	58%
40	55%	55%	55%	55%	55%	55%	55%	55%	55%

End of Policy Year	CW Series - Whole Life	
	For Deaths	For Surrenders
5	155%	104%
10	158%	138%
15	105%	89%
20	80%	80%
25	64%	64%
30	55%	55%
35	50%	50%
40	47%	47%

End of Policy Year	C Series - Endowments		
	For Deaths	For Maturities	For Surrenders
5	128%	128%	83%
10	130%	130%	111%
15	88%	88%	73%
20	67%	67%	67%
25	54%	54%	54%
30	47%	47%	47%
35	43%	43%	43%
40	40%	40%	40%

End of Policy Year	C2 Series – Endowment		
	For Deaths	For Maturities	For Surrenders
5	128%	128%	83%
10	130%	130%	111%
15	88%	88%	73%
20	67%	67%	67%
25	54%	54%	54%
30	47%	47%	47%
35	43%	43%	43%
40	40%	40%	40%

End of Policy Year	C3 Series – Foundation		
	For Deaths	For Maturities	For Surrenders
5	128%	128%	83%
10	130%	130%	111%
15	88%	88%	73%
20	67%	67%	67%
25	54%	54%	54%
30	47%	47%	47%
35	43%	43%	43%
40	40%	40%	40%

End of Policy Year	E1 Series - Ltd Pay Protection		E2 Series - PayMyUni			E3 Series Revosave		
	For Deaths	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 - Vivilife		EG Series - Growth		
	For Deaths	For Surrenders	For Deaths	For Maturities	For Surrenders
5	50%	0%	0%	0%	0%
10	100%	50%	0%	0%	0%
15	150%	100%	33%	33%	25%
20	185%	150%	60%	60%	25%
25	185%	185%	60%	60%	25%
30	185%	185%	60%	60%	25%
35	188%	188%	60%	60%	25%
40	198%	198%	60%	60%	25%

End of Policy Year	E5 Series - Reach			E6 Series - DreamSaver		
	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
5	60%	60%	50%	500%	865%^	300%
10	80%	80%	70%	1000%	1000%	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 Deaths	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Conversion	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Maturities	For Surrenders			For Deaths	For Surrenders
			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 Deaths	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders
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 - Vivilife 180		R21 Series - Vivilife 350	
	For Deaths	For Maturities	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Maturity	For Surrenders	For Deaths	For Surrenders
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			S2 Series – Special Endowment			S3 Series – Anticipated Endowment		
	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
5	92%	92%	54%	92%	92%	54%	92%	92%	54%
10	92%	92%	77%	92%	92%	77%	92%	92%	77%
15	65%	65%	52%	65%	65%	52%	65%	65%	52%
20	52%	52%	52%	52%	52%	52%	52%	52%	52%
25	44%	44%	44%	44%	44%	44%	44%	44%	44%
30	39%	39%	39%	39%	39%	39%	39%	39%	39%
35	37%	37%	37%	37%	37%	37%	37%	37%	37%
40	35%	35%	35%	35%	35%	35%	35%	35%	35%

End of Policy Year	G1 Series – Vivocash (Premium Term 5 or 10)			G1 Series – Vivocash (Premium Term 15 or 20)		
	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 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%

- 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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Maturities	For Surrenders	For Deaths	For Maturities	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders
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 Deaths	For Maturities	For Surrenders
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 Deaths	For Surrenders	For Deaths	For Surrenders	For Deaths	For Surrenders
5	117%	74%	0%	0%	25%	0%
10	117%	100%	0%	0%	25%	15%
15	79%	65%	35%	24%	25%	15%
20	64%	64%	37%	37%	25%	25%
25	52%	52%	36%	36%	25%	25%
30	47%	47%	35%	35%	25%	25%
35	43%	43%	34%	34%	25%	25%
40	41%	41%	34%	34%	25%	25%