

FOCUS SINGLE PREMIUM TOP-UPS



Did you know that it is possible to contribute single premiums, either when you set up a FOCUS plan, or at any point during the life of a FOCUS plan? This will allow customers to quickly benefit from the range of cost-effective ILP sub-funds that FOCUS has to offer¹.

A reminder of some of the advantages of adding single premiums to a FOCUS plan is set out below:

- › Customers can benefit from a reduced administration fee and/or no maintenance fee for the whole plan lifetime (subject to terms and conditions), based on a higher overall investment value;
- › customers benefit from the commitment reward for regular premiums (subject to terms and conditions) while also being able to make single premium contributions to the same plan, providing a simple and scalable solution;
- › customers can immediately take advantage of the single pricing for FOCUS (a zero bid/offer spread) as well as competitive fund fees for the ILP sub-fund range; and
- › customers have flexibility to contribute further single premium top-ups at any point, in addition to committed regular premiums.

A comparison of some of the expected fees and the overall projected outcomes is set out below:

5-Year FOCUS plan, regular premium of SGD2,000 per month, single premium top-up on day one of SGD150,000*

Outcome at the end of Year 5 (SGD)	4% growth	8% growth
Total Premiums Paid	270,000	270,000
Projected Surrender Value	277,286	322,776
Total Maintenance Fee ²	0	0
Total Administration Fee ³ (in respect of the Regular Premium Only)	3,920	3,811

*The above calculation assumes premium payment by standing order and no commission sacrifice for the single premium top-up (meaning a 5% premium charge for the single premium) or regular premium. With full commission sacrifice for the single premium top-up, the 5% premium charge is waived meaning a further SGD7,500 added to the plan at the time of the single premium payment, for the above example.

5-Year FOCUS plan, regular premium of SGD2,000 per month only**

Outcome at the end of Year 5 (SGD)	4% growth	8% growth
Total Premiums Paid	120,000	120,000
Projected Surrender Value	121,704	133,808
Total Maintenance Fee ²	643	595
Total Administration Fee	5,380	5,717

**The above calculation assumes premium payment by standing order and no commission sacrifice for the regular premium.

Please consult the 'FOCUS Terms and Conditions' for further information, including other fees and benefits applicable to FOCUS plans.

Please contact us today if any customer wishes to take advantage of the single premium top-up option for a FOCUS plan.

¹ Please note that the value of investments is not guaranteed and can go down as well as up.

² Calculated as follows: SGD11.90 x (60 - number of months where investment value is greater than USD75,000 or currency equivalent).

³ This only reflects the administration fee that would be applied to the regular premium portion. The single premium and any growth associated with it will also have an administration fee applied to this. The total administration fee will be outlined in the plan illustration.

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