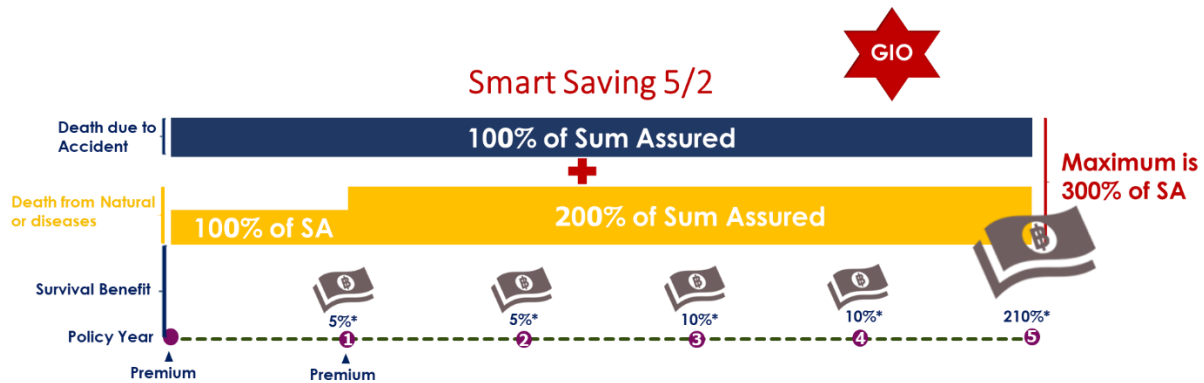


Sales Illustration (Smart Savings 5/2 Life Insurance)



- ✓ Example Sales Illustration for Insured with age of 25 years old, 5 years (Policy Term), 2 years (Premium Term), 5,000,000 Sum Assured (Kyats)

Total Sum Assured : 10,000,000 Kyats

First Policy Year - Sum Assured : 5,000,000, Premium : 4,735,000

Second Policy Year - Sum Assured : 5,000,000, Premium : 4,735,000

Calculation for (2) Years Premium Payment

Sum Assured :	5,000,000	
Annual Prem :	4,735,000	4,725,000 (5/2)Premium +10,000(ADB Premium)

Policy Year	Premium	Death Benefit		Survival Benefit
		Due to Natural	Due to Accident	
1	4,735,000	5,000,000	10,000,000	250,000
2	4,735,000	10,000,000	15,000,000	240,000
3	-	10,000,000	15,000,000	490,000
4	-	10,000,000	15,000,000	490,000
5	-	10,000,000	15,000,000	10,500,000
Total	9,470,000			11,970,000

10,000 ADB Premium is deducted from Survival Benefit.

Balance = 11,970,000 – 9,470,000 = 2,500,000 Kyats

Insured/policyholder will gain 2,500,000 Kyats from this policy.