

Metis Global Limited

INTELLIGENCE / BRIGHT PLAN SUMMARY

智富 / 富曜計劃簡介

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<tr><td>計劃持有人選擇</td><td>最多可有 4 位聯名人或以公司名義持有</td><td>最多可有 4 位聯名人或以公司名義持有</td></tr>
<tr><td>計劃移轉安排</td><td>計劃有效期內皆可辦理</td><td>計劃有效期內皆可辦理</td></tr>
<tr><td>年齡</td><td>18 - 75 歲</td><td>18 - 80 歲</td></tr>
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<tr><td>首初供款期 (ICP)</td><td>
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<tr><th>供款年期選擇</th><th>首初供款期（ICP）</th></tr>
<tr><td>5 至 9 年期</td><td>自計劃生效日開始的首 15 個月</td></tr>
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<tr><td>26 至 30 年期</td><td>自計劃生效日開始的首 30 個月</td></tr>
</table>
* 首初供款期之供款將放入首初賬戶，其後之供款則放入累積賬戶。首初供款期內之供款不得間斷或降低
</td><td>不適用</td></tr>
<tr><td>供款方式</td><td>
<table>
<tr><th>供款方式</th><th>供款貨幣</th><th>月繳</th><th>季繳</th><th>半年</th><th>年繳</th></tr>
<tr><td>信用卡 (VISA/MASTER)</td><td>港元</td><td>✓</td><td>X</td><td>X</td><td>X</td></tr>
<tr><td>人民幣付款</td><td>人民幣</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>常行指示(BSI)</td><td>港元</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>日圓直接付款</td><td>日圓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>電匯(TT)[1]</td><td>美元 / 歐元 / 澳元 / 港元 / 日圓 / 人民幣</td><td>X</td><td>X</td><td>✓</td><td>✓</td></tr>
</table>
[1] 若用電匯付款，需附上匯款水單且匯款手續費由客戶自付，請多匯美元 30
</td><td>
<table>
<tr><th>供款方式</th><th>美元 | 歐元 | 澳元</th><th>人民幣</th><th>港元</th><th>日圓</th></tr>
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<tr><td>供款頻率</td><td>每月 / 每季 / 每半年 / 每年</td><td>一次性</td></tr>
<tr><td>最低供款額</td><td>
<table>
<tr><th>幣別 / 最低金額</th><th>美元 | 歐元 | 澳元</th><th>人民幣</th><th>港元</th><th>日圓</th></tr>
<tr><td>每月定期供款</td><td>300</td><td>2,100</td><td>2,400</td><td>30,000</td></tr>
<tr><td>增加每月定期供款(如有)</td><td>50</td><td>350</td><td>400</td><td>5,000</td></tr>
<tr><td>單筆額外整付供款(如有)</td><td>3,000</td><td>21,000</td><td>24,000</td><td>300,000</td></tr>
</table>
註: 若選擇供款頻率為每季/半年/每年，則供款額為依上表每月金額分別乘以 3 倍 / 6 倍 / 12 倍
</td><td>
<table>
<tr><th>幣別</th><th>美元 | 歐元 | 澳元</th><th>人民幣</th><th>港元</th><th>日圓</th></tr>
<tr><td>首次最低供款</td><td>20,000</td><td>140,000</td><td>160,000</td><td>2,000,000</td></tr>
<tr><td>額外供款(如有)</td><td>3,000</td><td>21,000</td><td>24,000</td><td>300,000</td></tr>
</table>
</td></tr>
<tr><td>單一資產最低分配或持有金額</td><td>
<table>
<tr><th>幣別</th><th>美元 | 歐元 | 澳元</th><th>人民幣</th><th>港元</th><th>日圓</th></tr>
<tr><td>最低金額</td><td>50</td><td>350</td><td>400</td><td>5,000</td></tr>
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<tr><td>最低金額</td><td>1,000</td><td>7,000</td><td>8,000</td><td>100,000</td></tr>
</table>
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<tr><td>計劃內持有資產數</td><td>不限，只要個別資產金額不低於單一資產最低持有金額</td><td>不限，只要個別資產金額不低於單一資產最低持有金額</td></tr>
<tr><td>最低計劃維持價值</td><td>計劃價值不低於美元 3,000 或等值貨幣</td><td>〔首次供款 + 任何額外供款（如有）〕的 20%</td></tr>
<tr><td>每次最低提款金額</td><td>
<table>
<tr><th>幣別</th><th>美元 | 歐元 | 澳元</th><th>人民幣</th><th>港元</th><th>日圓</th></tr>
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</table>
</td></tr>
<tr><td>定期提款安排</td><td>可自累積賬戶內設定每月 / 每季 / 每半年 / 每年提款。</td><td>可設定每月 / 每季 / 每半年 / 每年提款</td></tr>
<tr><td>期滿選擇</td><td>1 繼續持有本計劃，但不再供款，享受所有計劃權益；
2 安排部份提款或全數贖回而無退出費；
3 設立定期提款；
4 年金安排，針對供款年期不低於 15 年之計劃，若有意願轉購年金商品可代為介紹安排。</td><td>1 持續持有本計劃，享受計劃權益；
2 安排部份提款或全數贖回；
3 設立定期提款。</td></tr>
</table>

計劃收費	智富計劃	富曜計劃
計劃費	每月美元 7 或等值貨幣	不適用
首初賬戶管理費	每月 0.4% 的首初賬戶價值（該費用將按月累算及扣取）	不適用
行政費	每月 0.12% 的計劃價值	每月 0.1% 的計劃價值
前三年設立費	不適用	每季 0.63% 的供款金額 僅於首次供款或每次額外供款的前 3 年扣取
單筆額外整付供款費用 如適用	每筆單筆供款的 5%	不適用
停供期行政費 如適用	每月扣取 0.02% 的首初賬戶價值 僅適用於首初期後，當連續停止供款逾 24 個月後始收費	不適用
組合管理費（自選性質）	每年累積賬戶價值的 0~2%，並依比例每月自該賬戶中扣取	每年計劃價值的 0~2%，依比例每月扣取
提早退出費 如適用	**首初賬戶價值 X 適用的退出費率**（費率如下表） 1. 僅適用於供款期未滿計劃即終止或提款後計劃價值低於最低計劃維持價值。 2. 退出費率於計劃生效日的第 1 年是 100%，之後則視剩餘供款年期以及額外增加供款剩餘年期（如有）而訂。未滿 1 年度視為 1 年。 3. 退出費將以取消首初賬戶或累積賬戶內（視適用狀況）之單位數來支付。	**每筆供款的金額或經由每筆供款所購買單位之現有計劃價值（以較高者為計算基準）× 適用的退出費率**（費率如下表） 1. 適用於計劃發行後，每筆供款之生效日期起，持有未滿 36 個月或提款後剩餘計劃價值低於最低計劃維持價值。 2. 退出費率視每筆供款所持有月份的長短而訂，以持有一整個月為計算基礎，未滿一個月不計。若在持有的第一個月內即中止計劃，則退出費率為 8%，之後每月依 0.2222% 遞減。 3. 自計劃每筆供款的生效日期起 36 個月屆滿後，無須支付退出費用。

剩餘供款年期	退出費率%	剩餘供款年期	退出費率%	剩餘供款年期	退出費率%
1	8%	11	54%	21	76%
2	15%	12	56%	22	78%
3	20%	13	58%	23	80%
4	25%	14	60%	24	81%
5	30%	15	62%	25	83%
6	35%	16	64%	26	84%
7	40%	17	66%	27	86%
8	44%	18	69%	28	88%
9	47%	19	71%	29	90%
10	50%	20	74%	30	100%

每次供款持有期間	退出費率%	每次供款持有期間	退出費率%	每次供款持有期間	退出費率%
1 個月	8.0000	13 個月	5.3336	25 個月	2.6692
2 個月	7.7778	14 個月	5.1114	26 個月	2.4470
3 個月	7.5556	15 個月	4.8894	27 個月	2.2250
4 個月	7.3334	16 個月	4.6674	28 個月	2.0030
5 個月	7.1112	17 個月	4.4454	29 個月	1.7810
6 個月	6.8890	18 個月	4.2234	30 個月	1.5590
7 個月	6.6668	19 個月	4.0014	31 個月	1.3370
8 個月	6.4446	20 個月	3.7794	32 個月	1.1150
9 個月	6.2224	21 個月	3.5574	33 個月	0.8930
10 個月	6.0002	22 個月	3.3354	34 個月	0.6710
11 個月	5.7780	23 個月	3.1134	35 個月	0.4490
12 個月	5.5558	24 個月	2.8914	36 個月	0.2220

註：1 首初期額外獎賞 / 忠誠獎賞 / 計劃費回贈，應得之獎賞金額將根據閣下的資產選擇，以額外資產單位形式分配至計劃相關賬戶內。
2 所有計劃費用是依相關賬戶內所持有各資產單位價值之比率，以註銷資產單位的形式來支付。
3 安智保留更改或新增各項計劃費用的權利，若有相關變動會於三個月前通知。

<table>
<tr><th>計劃獎賞</th><th>智富計劃</th><th>富曜計劃</th></tr>
<tr><td>首初供款期（ICP）
額外分配獎賞</td><td>首初期每期供款金額 × 獎賞率
（最高獎賞可為每期供款額的 45% ，等同額外贈送 13.5 個月供款）
額外獎賞僅提供於首初供款期，該獎賞金額將折算等值的資產單位數放入首初賬戶，相應獎賞率視供款金額與年期如下：
<table><tr><th>月供額 / 供款期 / 獎賞率</th><th>美元 300 ~ 599</th><th>美元 600 ~ 999</th><th>美元 1,000 或以上</th></tr><tr><td>5 至 9 年期</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>10 至 18 年期</td><td>0.3% x 供款年期</td><td>0.4% x 供款年期</td><td>0.5% x 供款年期</td></tr><tr><td>19 至 25 年期</td><td>0.8% x 供款年期</td><td>0.9% x 供款年期</td><td>1.0% x 供款年期</td></tr><tr><td>26 至 30 年期</td><td>1.3% x 供款年期</td><td>1.4% x 供款年期</td><td>1.5% x 供款年期</td></tr></table>例：選擇 30 年期計劃，月供美元 1,000，則首初期獎賞率為：
1.5% × 30年 = 45%；所以首初期每月投入金額為 $1,450，
而整個首初供款期為 30 個月，則$ 450 × 30 = $13,500，
即整個首初期內可獲得之額外獎賞，即月供額的 13.5 倍。</td><td>不適用</td></tr>
<tr><td>忠誠獎賞</td><td>每最近 5 個計劃週年日內（已繳供款 – 提款額）X 1%
該獎賞金額將折算等值的資產單位數放入累積賬戶。
例：選擇 10 年期計劃，月供款美元 1,000，第 4 年時曾提款 5,000，至供款期滿時，每月都持續供款且未再提領。則：
● 第 5 週年期滿：
（$1000 × 12個月 × 5年 – $5000）× 1% = $550
● 第 10 週年期滿：
（$1000 × 12個月 × 5年）× 1% = $600
註：僅適於供款年期不低於 10 年之計劃，且每 5 年支付一次直至供款期滿。</td><td>視最近 12 個月的月平均計劃價值折抵行政費
忠誠獎賞依下表，視每計劃週年日前 12 個月每月底計劃價值之月平均值而訂，用以折抵每週年日該月及次月（如適用）之計劃行政費，直至計劃終止。
<table><tr><th>最近 12 個月的月平均計劃價值</th><th>折抵行政費月份數</th></tr><tr><td>美元 50,000 ~ 149,999</td><td>1 個月</td></tr><tr><td>美元 150,000 及以上</td><td>2 個月</td></tr></table>註：若年度內有額外供款或提款，亦會反映在前 12 個月的平均值內。</td></tr>
<tr><td>計劃費回贈</td><td>供款期滿時，計劃費用將 100% 全數退回至累積賬戶
適用於選擇供款期至少 10 年者，且首 10 年供款期內並未有欠款。</td><td>不適用</td></tr>
</table>

「智富」與「富曜」計劃 詞彙解釋一覽表

詞彙解釋	智富計劃	富曜計劃
最低計劃維持價值	當計劃價值低於規定的最低計劃維持價值時，計劃將被中止，安智將扣除應扣費用與提早退出費（如適用）後，返還剩餘解約價值予計劃持有人。	
部份提款或 定期提款	1. 只要累積賬戶（智富計劃）/ 計劃價值（富曜計劃）有足夠價值，且於扣除提款金額後，計劃價值不低於最低賬戶維持價值，閣下可安排分次提款或設立定期提款，每次提款金額不得低於美元 1000 或等值貨幣。 2. 閣下也可以設定每月 / 每季 / 每半年 / 每年定期提取部份款項，若提款後賬戶價值不足最低計劃維持價值時，定期提款將暫停，並通知閣下，待計劃價值達到適當金額後再重新設定。	

詞彙解釋	智富計劃
首初供款期	首初供款期為 15 到 30 個月不等，視選擇的供款年期長短而定。於首初供款期間，不得停止供款或降低供款，否則將導致計劃終止，且首初期間的額外獎賞也將被扣回。
首初賬戶	首初供款期間內之供款依閣下選擇的資產，進行分配，其所獲得之分配單位將記錄於首初賬戶。
首初賬戶價值	賬戶內所持有的資產單位數乘以相關交易日的資產淨值，即為首初賬戶價值。 原則上首初賬戶內的資產單位於計劃供款期間內不得提領，否則將收取提早退出費。
累積賬戶	過了首初期間後之所有供款所購入的資產單位數，即放入累積賬戶，戶口內的資產單位數乘以相關交易日的資產淨值，即為累積賬戶價值。
累積賬戶價值	原則上累積賬戶內的資產單位於計劃供款期間可隨時提領。
計劃價值	即為首初賬戶價值與累積賬戶價值的合計值。

註：額外分配 / 忠誠獎賞 / 計劃費回贈，將依所選擇的資產以單位方式分配至相關賬戶

<table>
<tr><th>Product</th><th>INTELLIGENCE</th><th>BRIGHT</th></tr>
<tr><td>Contribution Type</td><td>Regular contribution</td><td>Single Contribution</td></tr>
<tr><td>Target Market</td><td>Medium to long term financial plan
(e.g. education fund or retirement planning)</td><td>Medium term financial plan
(e.g. mortgage, down payment or venture capital)</td></tr>
<tr><td>Choices for Plan owners</td><td>Maximum 4 individuals or corporate plan owner</td><td>Maximum 4 individuals or corporate plan owner</td></tr>
<tr><td>Assignment</td><td>Applicable within the effective period of the Plan</td><td>Applicable within the effective period of the Plan</td></tr>
<tr><td>Age</td><td>Aged 18 to 75</td><td>Aged 18 to 80</td></tr>
<tr><td>Contribution Payment Terms</td><td>5-30 years (The maturity age could not exceed 80)</td><td>Single Contribution</td></tr>
<tr><td>Initial Contribution Period (ICP)</td><td><table><tr><th>Contribution Payment Term (CPT)</th><th>Initial Contribution Period (ICP)</th></tr><tr><td>5 to 9 years</td><td>First 15 months</td></tr><tr><td>10 to 18 years</td><td>First 18 months</td></tr><tr><td>19 to 25 years</td><td>First 24 months</td></tr><tr><td>26 to 30 years</td><td>First 30 months</td></tr></table>*Contributions during ICP will be allocated into Initial account while contributions after ICP will be allocated into accumulation account. It is not allowed to stop or decrease the contribution amount during ICP.</td><td>Not Applicable</td></tr>
<tr><td>Contribution Method</td><td><table><tr><th>Payment Method</th><th>Applicable Currency</th><th>Monthly</th><th>Quarterly</th><th>Semi-Annually</th><th>Annually</th></tr><tr><td>Credit Card (VISA/MASTER)</td><td>HKD</td><td>✓</td><td>X</td><td>X</td><td>X</td></tr><tr><td>CNY Payment</td><td>CNY</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Bank Standing Instruction</td><td>HKD</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>JPY Direct Debit</td><td>JPY</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Telegraphic[1] Transfer</td><td>USD I EUR I AUD I CNY I HKD I JPY</td><td>X</td><td>X</td><td>✓</td><td>✓</td></tr></table>1 Please provide the TT receipt and additionally and USD30 for TT charges which are reliable to be paid by the clients.</td><td><table><tr><th>Payment Method</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>CNY Debit Card</td><td>X</td><td>✓</td><td>X</td><td>X</td></tr><tr><td>JPY Direct Debit</td><td>X</td><td>X</td><td>X</td><td>✓</td></tr><tr><td>Telegraphic[1] Transfer</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr></table>1 Please provide the TT receipt and additionally and USD30 for TT charges which are reliable to be paid by the clients.</td></tr>
<tr><td>Contribution Frequency</td><td>Monthly I Quarterly I Semi-Annually I Annually</td><td>Single Contribution</td></tr>
<tr><td>Minimum Contribution Amount</td><td><table><tr><th>Currency / Frequency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Monthly</td><td>300</td><td>2,100</td><td>2,400</td><td>30,000</td></tr><tr><td>Additional Monthly Regular Contribution (if any)</td><td>50</td><td>350</td><td>400</td><td>5,000</td></tr><tr><td>Additional Single Contribution (if any)</td><td>3,000</td><td>21,000</td><td>24,000</td><td>300,000</td></tr></table>NOTE: The minimum contribution of quarterly/ semi-annually/ annually will be 3 times/ 6 times/ 12 times of monthly minimum contribution respectively.</td><td><table><tr><th>Currency / Frequency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Minimum Contribution</td><td>20,000</td><td>140,000</td><td>160,000</td><td>2,000,000</td></tr><tr><td>Additional Contribution (if any)</td><td>3,000</td><td>21,000</td><td>24,000</td><td>300,000</td></tr></table></td></tr>
<tr><td>Minimum Contribution or Holding of Each Asset</td><td><table><tr><th>Currency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Amount</td><td>50</td><td>350</td><td>400</td><td>5,000</td></tr></table></td><td><table><tr><th>Currency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Amount</td><td>1,000</td><td>7,000</td><td>8,000</td><td>100,000</td></tr></table></td></tr>
<tr><td>Maximum Number of Assets</td><td>No limitation provided that each asset exceeds the minimum asset value</td><td>No limitation provided that each asset exceeds the minimum asset value</td></tr>
<tr><td>Minimum Plan Value</td><td>USD 3,000 or equivalent currency of Plan Value</td><td>20% of the Total Contribution
(plus any additional contribution if any)</td></tr>
<tr><td>Minimum Withdrawal Amount</td><td><table><tr><th>Currency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Amount</td><td>1,000</td><td>7,000</td><td>8,000</td><td>100,000</td></tr></table></td><td><table><tr><th>Currency</th><th>USD I EUR I AUD</th><th>CNY</th><th>HKD</th><th>JPY</th></tr><tr><td>Amount</td><td>1,000</td><td>7,000</td><td>8,000</td><td>100,000</td></tr></table></td></tr>
<tr><td>Regular Withdrawal</td><td>Regular withdrawal from accumulation account on monthly / quarterly / semi-annually / annually basis.</td><td>Monthly / Quarterly / Semi-Annually / Annually</td></tr>
<tr><td>Options on Maturity</td><td>1. Keep Plan at Paid Up Status without paying any subsequent Contribution
2. Partial Withdrawal or Encashment
3. Regular Withdrawal
4. Annuity Arrangement (applicable to plan term 15 years or more)</td><td>1. Keep the Plan and enjoy the benefits of Plan
2. Partial Withdrawal or Encashment
3. Regular Withdrawal</td></tr>
</table>

Charges	INTELLIGENCE	BRIGHT
Plan Fee	USD 7 per month (or equivalent currency)	Not Applicable
Initial Unit Charge	0.4% per month of Initial Account Value (The charge will be accrued and deducted monthly)	Not Applicable
Administration Charge	0.12% per month of Plan Value	0.1% per month of Plan Value
Establishment Charge	Not Applicable	0.63% per quarter of Contribution Only applicable in the first 3 years of Initial Contribution and each additional contribution
Contribution Charge if applicable	5% of the Single Contribution (for Additional Single Contribution only)	Not Applicable
Paid Up Charge if applicable	0.02% per month of Initial Account Value. This charge is only applicable to the plan which stops contribution for more than 24 months after ICP.	Not Applicable
Portfolio Management Fee (Optional)	0 to 2% per annum of Accumulated Account Value and will be deducted monthly from Accumulated Account.	0 to 2% per annum of Plan Value and will be deducted monthly.
Exit Charges if applicable	Initial Account Value X Applicable Exit Charge Rate (as shown below) 1. This fee will be applied to the plan terminated before completing the contribution term, or the plan does not maintain Minimum Plan Value after cash withdrawal. 2. The Exit Charge Rate is 100% in the first Plan year. Then the charge rate will depend on the outstanding contribution payment term for the relevant contribution or additional contribution (if applicable) and each incomplete year will be rounded up to a complete year. 3. All the charges will be paid by cancelling the Units allocated for the Initial Account or Accumulation Account (as the case may be).	The Amount of Each Contribution or the Plan Value of Units purchased by Each Contribution whichever is higher X Applicable Exit Charge Rate 1. The fee is applied to each contribution effective within the first 36 months when the Plan has been issued or the Plan Value could not maintain the minimum Plan Value after withdrawal. 2. Exit charge rate depending on the length of remaining months for the each contribution, which is counted on a whole monthly basis, each incomplete month will not be counted. The first month shall be counted from 8% onwards and diminished by 0.2222% for every month passing. 3. There will be no Exit Charge after 36 months from the Plan Commencement Date of each contribution has elapsed.

Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate
1	8%	11	54%	21	76%
2	15%	12	56%	22	78%
3	20%	13	58%	23	80%
4	25%	14	60%	24	81%
5	30%	15	62%	25	83%
6	35%	16	64%	26	84%
7	40%	17	66%	27	86%
8	44%	18	69%	28	88%
9	47%	19	71%	29	90%
10	50%	20	74%	30	100%

Holding Period per Contribution	Exit Charge Rate %	Holding Period per Contribution	Exit Charge Rate %	Holding Period per Contribution	Exit Charge Rate %
1 month	8.000	13 months	5.3336	25 months	2.6692
2 months	7.7778	14 months	5.1114	26 months	2.4470
3 months	7.5556	15 months	4.8894	27 months	2.2250
4 months	7.3334	16 months	4.6674	28 months	2.0030
5 months	7.1112	17 months	4.4454	29 months	1.7810
6 months	6.8890	18 months	4.2234	30 months	1.5590
7 months	6.6668	19 months	4.0014	31 months	1.3370
8 months	6.4446	20 months	3.7794	32 months	1.1150
9 months	6.2224	21 months	3.5574	33 months	0.8930
10 months	6.0002	22 months	3.3354	34 months	0.6710
11 months	5.7780	23 months	3.1134	35 months	0.4490
12 months	5.5558	24 months	2.8914	36 months	0.2220

Note:
1. Extra allocation/ Loyalty bonus/ Plan fee refund will be allocated into units into the relevant accounts according to your asset selection.
2. All the charges will be paid by cancelling the Units of the asset in proportion to the relative plan account.
3. Metis reserves the right to vary the plan charges or impose new plan charges with not less than three months' written notice.

Incentives

Extra allocation in Initial Contribution Period (ICP)

INTELLIGENCE

Regular Contribution in ICP X Extra Allocation Rate
(up to 45% extra allocation per month or 1350% extra allocation in total):

The extra allocation only provides to the Regular Contribution contributed during the relevant Initial Period, and the rate of Extra Allocation will be determined according to the following table by the Regular Contribution Amount and the Contribution Terms. The extra allocation bonus will be allocated into Initial Account.

Terms \ Monthly Contributions	USD300 ~ 599	USD600 ~ 999	Above USD1,000
5 to 9 Years	0%	0%	0%
10 to 18 Years	0.3% x Contribution Terms	0.4% x Contribution Terms	0.5% x Contribution Terms
19 to 25 Years	0.8% x Contribution Terms	0.9% x Contribution Terms	1.0% x Contribution Terms
26 to 30 Years	1.3% x Contribution Terms	1.4% x Contribution Terms	1.5% x Contribution Terms

For example, if you contribute USD 1,000 per month for 30 years, you will enjoy 45% (=1.5% x30) extra allocation during the first 30 months (ICP). Therefore, you will have USD1,450 contribution in the first 30 months, which means you will get 13.5 months (450 x 30 months = 13,500) extra contribution during your ICP.

BRIGHT

Not Applicable

Loyalty Bonus

INTELLIGENCE

(Total contribution paid during the latest 5 plan years – withdrawal amount) X 1%

The loyalty bonus will be allocated into Accumulation Account.

For example, if you contribute USD 1,000 per month for 10 years plan term and have withdrawn USD 5,000 at the 4th year. You do not make withdrawal for the rest of years and then you will be entitled to get the bonus as follows:

- At 5th year, ($1,000 × 12 × 5 years – $5,000) × 1% = $550
- At 10th year, ($1,000 × 12 × 5 years) × 1% = $600

NOTE: This bonus is only applicable to 10-year plan or above and paid on each 5 plan years until the end of contribution payment terms.

BRIGHT

Based on Average Plan Value of the latest 12 Months to waive Administration Fee

The bonus is calculated by the average month-end Plan Value of the 12 months prior to the Plan Anniversary and will be used to offset the administration fee that is payable on the first and second (if applicable) month immediately after the Plan Anniversary. This bonus will be given until the termination of the plan.

Average Plan Value of the latest 12 Months	Administration fee waiver
USD 50,000 ~ 149,999	1 month
USD 150,000 or above	2 month

NOTE : The average amount will be adjusted upwards if there is additional contribution or withdrawal during plan term.

Refund of Plan Fee (if applicable)

INTELLIGENCE

100% plan fees will be refunded into accumulated account at maturity
Only applicable to contribution term no less than 10 years, and there is no missing contribution during the first 10 years.

BRIGHT

Not Applicable

Glossary

Minimum Plan Value

When the Plan Value is lower than the Minimum Plan Value, the Plan will be terminated and Metis will deduct all the expenses and exit charges (if applicable) and then return the remaining value to the plan owner.

Partial or Regular Withdrawals

1 When the Accumulation Account Values of intelligence/ Plan Values of Bright are higher than Minimum Plan Value after withdrawal, you may arrange partial or regular withdrawals for an amount not less than US$1,000 or its equivalent in other currencies per withdrawal.

2 Regular withdrawal can be set up periodically by month/ quarter/ half-year/ year. And after the regular withdrawal is insufficient to maintain the Minimum Plan Value, the periodic withdrawals will be suspended until the Plan Value reaches a proper amount.

Glossary

Initial Contribution Period (ICP)

The Initial Contribution Period (ICP) ranging from 15 to 30 months, you cannot stop or reduce contribution amounts during the ICP. Otherwise, the Plan will be terminated subjected to the discretion of Metis.

Initial Account

The contribution amounts you pay during the ICP will be allocated into the assets you selected and the units you get will be recorded under your Initial Contribution Account or named Initial Account.

Initial Account Value

The number of units in your initial account multiplied by the net asset value (NAV) at the relevant dealing day will become the Initial Account Value. In principle, the units in your initial account may not be withdrawn during the contribution period. Otherwise, exit charges will be charged proportionately.

Accumulated Account

After completed ICP, all the asset units you purchased will be allocated into the Accumulated Contribution Account or named Accumulated Account. The number of units allocated in the account multiplied by the NAV at the relevant dealing day will become the Accumulated Account Value.

Accumulated Account Value

In principle, the units in your accumulated account may be withdrawn at any time during the contribution period.

Plan Value

It is the sum of Initial Account and Accumulated Account value.

Note: Extra allocation/ Loyalty bonus/ Plan fee refund will be allocated into units to the relevant accounts according to your asset selection.



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