
Memorandum

To : All Business Partners

From : IFA Concierge

Date : 20 December 2012

Subject : LO-727 Policy Lapsation Schedule in 2013

Please find below the Policy Lapsation Schedule of Traditional Life Policy and Investment Linked Policy in 2013 for your information.

1. Traditional Life Policy

Item \ Month	Month											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lapsation Date	15	15	15	16	15	18	16	15	17	16	15	17
Premium Due Date up to (DD/MM)	02/12/2012	02/01	30/01	03/03	01/04	05/05	02/06	02/07	04/08	02/09	02/10	03/11
Pre-Lapse Reminder will be uploaded to BOSS on	8	8	8	9	8	11	9	8	10	9	8	10

2. Investment Linked Policy

Policy will be lapsed on the 45th day from the Premium Due Date

Example:

Premium Due Date : 8 April

Policy Lapsation Date : 22 May (proceed at the night of the 45th day from the Premium Due Date)
(including update of policy status and deduction of Policy Reduction Charge)

Note: Please arrange payment 3 working days in advance if it will be made via electronic means.

Please feel free to contact our IFA Concierge Hotline at 3192 8333 should there be any queries.

Thank you for your attention!

IFA Concierge