



LIFELINE ENHANCER LONG TERM SAVING (LSA) PLAN –AGREEMENT

I/We agree to the following terms/conditions:

1. Minimum initial deposit must be as per attached scheduled
2. Maximum deposit in any given year must not exceed J\$1,000,000 per member.
3. Each deposit must be held for an initial period of five years in order for member to get tax-free benefit. Access to the principal will be at member's convenience, however should any portion of the principal be withdrawn, prior to the stature five years period, the tax-free benefit will be automatically lost retroactive to the date of commencement.
4. Deposits withdrawn prior to expiration will be subject to a penalty interest rate of 5% below your current rate at the time of breaking the contract as now exist with any other fixed deposit terms.
5. Members can withdraw up to 75% of the interest paid annually, the additional 25% representing (deferred withholding tax) will be held to the maturity of the deposit.
6. Funds held on this account are non-transferable, except in case of death or bankruptcy.
7. Interest rates are subject to change without notice depending on prevailing market conditions
8. JPOL will provide periodic reports on the portfolio to the member so that the performance of the investment can be monitored.

I/We have read and understood the terms and condition of the LSA as described above.

_____ (Signature) Date _____

_____ (NAME IN BLOCK LETTERS)

ADDRESS IN BLOCK LETTERS

_____ (H) (C) (W)

TEL #

OFFICE USE ONLY

A/C # _____ **INVESTMENT DATE** _____ **MATURITY DATE** _____

PRINCIPAL AMT _____

SIGNATURE _____

SIGNATURE _____