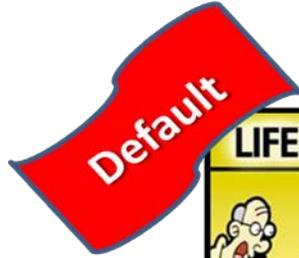
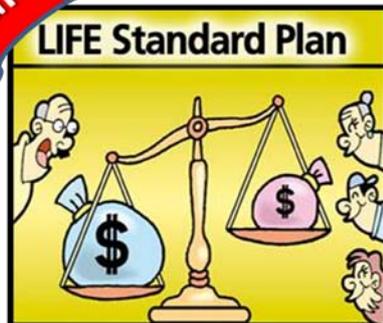


ANNEX

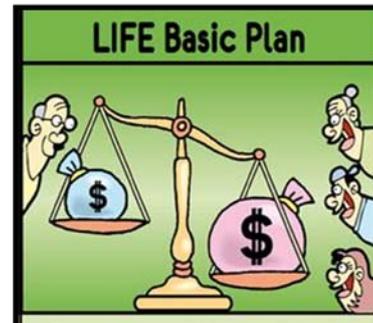


LIFE Standard Plan



- Higher monthly payout
- Meet the needs of most members on LIFE

LIFE Basic Plan



- Lower monthly payout
- For those who prefer higher bequests

Monthly Payout Illustration

| CPF LIFE Plans | LIFE Standard Plan monthly payout (For life) | LIFE Basic Plan monthly payout (For life) |
|---|--|---|
| For a male member with \$40,000 at age 55 | \$380 | \$350 |
| For a male member with \$90,000* at age 55 | \$780 | \$700 |
| For a male member with \$130,000 at age 55 | \$1,090 | \$980 |

*Projected median balance for active members reaching 55 in 2013