

**HSIAO, CHUN-FAN**

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# Your monthly wealth report

as of 30 June 2025

**WANG LU**

Your Relationship Manager

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**OCBC Bank**

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# Your monthly summary

Your reference currency  
**USD (US Dollar)**

To give you an overview of your portfolio, all values on this page shown in foreign currencies are converted to your reference currency above. The following exchange rate has been applied.

| Code | CCY/USD |
|------|---------|
| EUR  | 1.1718  |
| GBP  | 1.3701  |
| SGD  | 0.7846  |

Valuations, except Structured Deposits are derived based on indicative market values. Structured Deposits is based on the original investment amount.

Values are calculated using unrounded numbers (including but not limited to FX rate, quantity, amount, price) in our systems. As the values are rounded when we present the data in this report, this may result in rounding differences.

## What you have

| Cash and deposits       | USD(\$)           |
|-------------------------|-------------------|
| Cash accounts           | 57,003.55         |
| <b>Total</b>            | <b>57,003.55</b>  |
| Investments             |                   |
| Wealth portfolio (NAV)* | 735,341.17        |
| <b>Total</b>            | <b>735,341.17</b> |
| Insurances              |                   |
| Life plans              | 802,654.46        |
| <b>Total</b>            | <b>802,654.46</b> |

\* Valuation stated for portfolios indicates the total net asset value (NAV) (assets minus liabilities) based on the indicative market values.

## What you owe

| Loans        | USD(\$)           |
|--------------|-------------------|
| Other loans  | 722,581.26        |
| <b>Total</b> | <b>722,581.26</b> |

## Your portfolios

Your reference currency  
**USD (US Dollar)**

To give you an overview of your portfolio, all values on this page shown in foreign currencies are converted to your reference currency above. The following exchange rate has been applied.

| Code | CCY/USD |
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Valuations, except Structured Deposits are derived based on indicative market values. Structured Deposits is based on the original investment amount.

Values are calculated using unrounded numbers (including but not limited to FX rate, quantity, amount, price) in our systems. As the values are rounded when we present the data in this report, this may result in rounding differences.

### Wealth portfolio

Portfolio number : 6500164961-1

| Assets                                       | USD (\$)          |
|----------------------------------------------|-------------------|
| Cash, cash equivalent and money market funds | 27,921.85         |
| Equities                                     | 707,419.32        |
| <b>Total</b>                                 | <b>735,341.17</b> |

# What you have — Cash and deposits

## Cash accounts 现金账户

| EUR | Description<br>说明              | Account number<br>账户号码 | Balance<br>余额          |
|-----|--------------------------------|------------------------|------------------------|
|     | PREMIER GLOBAL SAVINGS ACCOUNT | 584222509201           | 0.00<br>EUR            |
|     |                                | <b>Total</b><br>总计/总金额 | <b>0.00</b><br>EUR     |
| GBP | Description<br>说明              | Account number<br>账户号码 | Balance<br>余额          |
|     | PREMIER GLOBAL SAVINGS ACCOUNT | 584222509201           | 0.00<br>GBP            |
|     |                                | <b>Total</b><br>总计/总金额 | <b>0.00</b><br>GBP     |
| SGD | Description<br>说明              | Account number<br>账户号码 | Balance<br>余额          |
|     | PREMIER STATEMENT SAVINGS      | 584217244001           | 2,202.68<br>SGD        |
|     |                                | <b>Total</b><br>总计/总金额 | <b>2,202.68</b><br>SGD |

# What you have — Cash and deposits

## Cash accounts 现金账户

[Continued] (继续)

| USD | Description<br>说明              | Account number<br>账户号码 | Balance<br>余额    |
|-----|--------------------------------|------------------------|------------------|
|     | PREMIER GLOBAL SAVINGS ACCOUNT | 584222509201           | 55,275.21<br>USD |
|     |                                | Total<br>总计/总金额        | 55,275.21<br>USD |

## What you have — Insurance

### Life plans 人寿保险计划

| Description<br>说明                                                                           | Your premium amount<br>您的保费金额 | Payment frequency<br>付款次数/付款频率 | Your policy starts<br>您的保单始于 | Your policy matures<br>您的保险到期日 | Your sum assured<br>您的投保金额 | Surrender Value<br>保金额 |
|---------------------------------------------------------------------------------------------|-------------------------------|--------------------------------|------------------------------|--------------------------------|----------------------------|------------------------|
| <b>PREMIERLIFE GENERATION 4 (USD)</b><br>Policy number: 0246136114<br>Settlement mode: Cash | 1,000,000.05<br>USD           | Single Premium                 | 25 Sep 2023                  | —                              | 13,340.00<br>USD           | 802,654.46<br>USD      |

*This report displays the in-force policies that you own under The Great Eastern Life Assurance Company Limited, and is for your reference only. Please refer to the "Important notes and disclaimers" for more details.*

## What you owe — Loans

### Other loans 其他贷款

| Currency and description                                              | Amount approved   | Amount disbursed  | Tranche reference number | First disbursement date | Your loan matures | Interest rate per year | Outstanding balance |
|-----------------------------------------------------------------------|-------------------|-------------------|--------------------------|-------------------------|-------------------|------------------------|---------------------|
| 使用货币及说明                                                               | 获批金额              | 已放款金额             | Tranche参考号码              | 首次放款日                   | 您的贷款期满            | 每年利率/年利率               | 未还余额                |
| Collateral: PAYOUT LIFE POLICY (PLG/PLR), 246136114 PLG4              |                   |                   |                          |                         |                   |                        |                     |
| <b>SINGLE PREMIUM FINANCING (USD)</b><br>Loan number: 501230519100000 | 722,160.00<br>USD | 722,160.00<br>USD | 00001                    | 25 Sep 2023             | 31 Dec 2999       | 3.5000 %               | 722,581.26<br>USD   |

## Transaction activity — Cash and deposits

### Cash accounts 现金账户

| SGD                                     | Value | Description                               | Withdrawal | Deposit | Balance  |
|-----------------------------------------|-------|-------------------------------------------|------------|---------|----------|
|                                         | date  |                                           | SGD        | SGD     | SGD      |
|                                         | 起息日   | 说明                                        | 提款         | 存款      | 余额       |
|                                         |       |                                           | SGD        | SGD     | SGD      |
| PREMIER STATEMENT SAVINGS: 584217244001 |       |                                           |            |         |          |
|                                         |       | Opening balance<br>期初余额                   |            |         | 2,202.59 |
| 30 Jun                                  |       | INTEREST CREDIT                           |            | 0.09    |          |
|                                         |       | Total withdrawal / deposits<br>总提款/存款     | 0.00       | 0.09    |          |
|                                         |       | Total interest paid this year<br>今年支付的总利息 |            | 0.53    |          |
|                                         |       | Ending balance<br>期末余额                    |            |         | 2,202.68 |
|                                         |       | Average balance<br>平均余额                   |            |         | 2,202.59 |

## Transaction activity — Cash and deposits

### Cash accounts 现金账户

[Continued] (继续)

| USD                                          | Value<br>date<br>起息日 | Description<br>说明                         | Withdrawal<br>USD<br>提款<br>USD | Deposit<br>USD<br>存款<br>USD | Balance<br>USD<br>余额<br>USD |
|----------------------------------------------|----------------------|-------------------------------------------|--------------------------------|-----------------------------|-----------------------------|
| PREMIER GLOBAL SAVINGS ACCOUNT: 584222509201 |                      |                                           |                                |                             |                             |
|                                              |                      | Opening balance<br>期初余额                   |                                |                             | 53,885.69                   |
|                                              | 24 Jun               | CALL A/C DEP<br>0246136114 CT0035446964   |                                | 3,425.16                    |                             |
|                                              | 25 Jun               | LOAN PAYMENT<br>501230519100001           | (2,036.09)                     |                             |                             |
|                                              | 30 Jun               | INTEREST CREDIT                           |                                | 0.45                        |                             |
|                                              |                      | Total withdrawal / deposits<br>总提款/存款     | (2,036.09)                     | 3,425.61                    |                             |
|                                              |                      | Total interest paid this year<br>今年支付的总利息 |                                | 2.56                        |                             |
|                                              |                      | Ending balance<br>期末余额                    |                                |                             | 55,275.21                   |
|                                              |                      | Average balance<br>平均余额                   |                                |                             | 54,277.69                   |

Portfolio number  
6500164961-1

# Wealth portfolio — Assets

## Cash, cash equivalent and money market funds

### Current accounts 来往户头

| Description<br>说明                                                       | Balance<br>余额    |
|-------------------------------------------------------------------------|------------------|
| Current Account USD                                                     | 27,921.85<br>USD |
| Total 总计/总金额<br>in USD                                                  | 27,921.85<br>USD |
| Total cash, cash equivalent and money market funds<br>总计、现金、现金等值、货币市场基金 | 27,921.85<br>USD |
| Total unrealised profit / loss<br>总计未落实利润/（亏损）                          | 0.00<br>USD      |

Portfolio number  
6500164961-1

# Wealth portfolio — Assets

## Equities

### Equity funds 股票基金/证券基金

| Description<br>说明                       | Quantity<br>数额 | Average price bought<br>认购平均价 | Indicative market price<br>指示性市价 | Market price date<br>市价日 | Indicative market value<br>指示性市值 | Invested amount<br>投资额 | Unrealised profit / (loss)<br>未实现利润/ (亏损) |
|-----------------------------------------|----------------|-------------------------------|----------------------------------|--------------------------|----------------------------------|------------------------|-------------------------------------------|
| FSSA DivAdvG AUDS Qdis-DIS SG9999002083 | 70,432.660     | 1.4197<br>USD                 | 1.3750<br>USD                    | 30 Jun 2025              | 96,844.91<br>USD                 | 100,000.00<br>USD      | {3,155.09}<br>USD<br>{3.16} %             |
| Total 总计/总金额<br>in USD                  |                |                               |                                  |                          | 96,844.91<br>USD                 | 100,000.00<br>USD      | {3,155.09}<br>USD<br>{3.15} %             |

### Equity structured products 股票结构性产品/证券结构性产品

| Description<br>说明                                  | Your investment starts<br>您的投资起始日 | Maturity date<br>期满日 | Strike price<br>行使价 | Market price date<br>市价日 | Indicative market value<br>指示性市值 | Invested amount<br>投资额 | Unrealised profit / (loss)<br>未实现利润/ (亏损) |
|----------------------------------------------------|-----------------------------------|----------------------|---------------------|--------------------------|----------------------------------|------------------------|-------------------------------------------|
| 11M USD OCBC FCI - AMD.OQ, MU.OQ 051125 EU051224AB | 05 Dec 2024                       | 13 Nov 2025          | Refer to termsheet  | 30 Jun 2025              | 610,574.41<br>USD                | 608,000.00<br>USD      | 2,574.41<br>USD<br>0.42 %                 |
| Total 总计/总金额<br>in USD                             |                                   |                      |                     |                          | 610,574.41<br>USD                | 608,000.00<br>USD      | 2,574.41<br>USD<br>0.42 %                 |

Portfolio number  
6500164961-1

# Wealth portfolio — Assets

## Equities

|                                                 |                   |
|-------------------------------------------------|-------------------|
| Total equities<br>总计股票                          | 707,419.32<br>USD |
| Total unrealised profit / loss<br>总计未落实利润/ (亏损) | [580.68]<br>USD   |

# Wealth portfolio — Transaction activity

## Current accounts

Portfolio number  
6500164961-1

### USD

| Trade date /<br>Value date<br>交易日/起息日 | Description<br>说明                                                | Withdrawal<br>USD<br>提款<br>USD | Deposit<br>USD<br>存款<br>USD | Balance<br>USD<br>余额<br>USD | Reference<br>number<br>参考号码 |
|---------------------------------------|------------------------------------------------------------------|--------------------------------|-----------------------------|-----------------------------|-----------------------------|
| This month's activities 本月交易          |                                                                  |                                |                             |                             |                             |
|                                       | Opening balance<br>期初余额                                          |                                |                             | 23,868.09                   |                             |
| 12 Jun 2025 /<br>12 Jun 2025          | Interest Credit<br>-/4053.54-11M USD OCBC FCI - AMD.OQ, MU.OQ 05 |                                | 4,053.54                    | 27,921.63                   | DIARSC2516343426            |
| Pending settlement activity 待结算交易     |                                                                  |                                |                             |                             |                             |
| 30 Jun 2025 /<br>01 Jul 2025          | Interest Paid or Received                                        |                                | 0.22                        | 27,921.85                   | 651001009715106             |
|                                       | Ending balance<br>期末余额                                           | 0.00                           | 4,053.76                    | 27,921.85                   |                             |

## Some changes to know

### REVISION OF INTEREST RATES

From 1 August 2025, the interest rates for 360 account, Premier Dividend+ savings account and Bonus+ savings account will be revised. Visit [www.ocbc.com/notices](http://www.ocbc.com/notices) for more details.

### UPDATE REGARDING PARKWAY PARADE PREMIER BANKING CENTRE

Teller services will no longer be available at Parkway Parade Premier Banking Centre from 6pm on 30 Sep 2025. You may continue to meet your Relationship Manager there for your investment, insurance and financial planning needs.

# Important notes and disclaimers

## Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to SGD 100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to SGD 100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## Cash & Deposits

All balances are reflected as of the last day of the preceding calendar month, save where such last day is a public holiday in Singapore, in which case the balances shall be reflected as of the day preceding such public holiday. The amount of total interest reflected under the section "Cash accounts" only comprises base interest, and does not include any applicable bonus interest which may be payable for certain deposit accounts.

To view the deposits transaction codes you can visit the OCBC website or you may call the Premier Hotline.

## Investments

"Average price bought" is derived by dividing your total holdings over the total acquisition cost; this may be inaccurate if the acquisition cost data is incomplete or wrong. "Indicative market value" is provided on a best-efforts basis so you can value your investments; it may not reflect the actual amount you would get if you realised the investments. The prices used to derive these indicative valuations are from sources that we reasonably believe to be reliable, and we have made reasonable efforts to verify the validity of such data. However, we are not liable for any inaccuracies in the data. Foreign exchange rates, dividends and interest received are not taken into account when calculating 'Unrealized profit / loss'. The information here is meant for the addressee only and is not an offer to purchase or sell any investments on the addressee's behalf. For further information on your investments, please refer to the relevant prospectus and

product materials or call your Relationship Manager.

### Unit Trust

We take the fund prices from an independent pricing source, which we believe to be reliable. For the latest prices, visit any OCBC branch or the OCBC website. For units that you bought from another source and transferred into your unit trust account with us, we will use the purchase price and initial investment amount as at the date of transfer, including for profit/loss calculations.

### SRS and/or CPFIA

The Wealth Report will not contain any information in relation to (i) investments, including but not limited to fixed income and equities, where custody account(s) are not maintained with the bank and (ii) investments, including but not limited to Collective Investment Schemes, involving CPF Investment Accounts or the Supplementary Retirement Scheme accounts where the Bank is not The Central Provident Fund and/or Academic Staff Provident Fund approved bank and/or Supplementary Retirement Scheme operator.

For more information on the products purchased using SRS and CPFIA monies, refer to your respective SRS and CPFIA statements.

### RoboInvest and/or BCIP

The Information on your RoboInvest and BCIP holdings are strictly for reference only. For detailed information on your holdings, please refer to your respective RoboInvest and/or BCIP statements.

## Insurance

The information received from The Great Eastern Life Assurance Company Limited on in-force policies that you own, is strictly for reference only. For detailed information on your insurance policies, please call the OCBC hotline at 1800 363 3333 or refer to the insurer. Insurance products are obligations of the insurance company. They are not bank deposits or obligations of or guaranteed by OCBC Bank or any of its affiliates or Subsidiaries. The surrender value is the cash you will be paid if your surrender your policy to The Great Eastern Life Assurance Company Limited. The figures are projected and may vary upon actual time of surrender. Total premium paid is the amount you have paid to date (including all Premium riders, if any). Rider details are not reflected in this report.

### What's coming

The amount within the brackets is the outstanding amount payable on your premium as at the indicated payment date.

## Loans

If you have Deposits or Investments that are pledged for your loans with OCBC, please note that their collateral values recognized by the Bank may be lesser than their indicative values shown in the Wealth Report. You may contact your Relationship Manager to find out the collateral values that are recognized for your loans. Where you have pledged Bonds, Equities or Structured Notes to the Bank by way of an Overdraft facility, you may refer to your Statements of Securities Holdings for details of the pledged assets.

Interest rates stated for the individual loan products is as at this report period. The information reflected for loans is for your informational purposes only. Please refer to the respective statements and/or advices for more details. The amount indicated under "Credit used" for Overdraft is nett of payments credited into your respective account since the last product statement. The amount(s) shown is not equal to the full settlement amount upon loan redemption. Please call your Relationship Manager or the Premier Hotline for the indicative full settlement amount.

### What's coming

The amount indicated in brackets is the outstanding monthly instalment amount payable on your loan as at the indicated payment date. The amount varies from month to month as it is subject to interest rate changes and rate review dates.

## Credit Cards

The Credit Card information set out in this document is for your informational purposes only. The amount indicated under "Outstanding balance" is the outstanding balance on your OCBC Credit Card account as at the last day of the calendar month.

# Important notes and disclaimers

## OCBC Securities Private Limited Trading Account

This report will display your positions held and transactions (if any) in your OCBC Securities Private Limited Trading Account. Please (i) access your Trading Account through internet banking or the iOCBC platform for more details on your positions; and (ii) refer to your OCBC Securities Private Limited monthly statement(s) or advice slip(s) for details of your transactional activities.

## Your Portfolios

This section applies to holdings in your Wealth and other portfolios, and is based on the trade date of the transactions.

### Currency and bullion distribution section

This section displays the top 7 currencies by absolute market value in the reference currency at the end of the reporting period, with the remaining currencies aggregated and reported under "Others". The indicative market value in the base currency of derivative products (if any) is taken into consideration in the calculation of the portfolio's total net asset value and included in this section. If your holdings are in a single original currency, this section will not show up in your Wealth Report.

### Assets and Liabilities sections

These sections present assets and liabilities of the portfolio in the reference currency at the end of the reporting period.

The assets are shown based on the **Asset Classification Framework** which determines the securities asset class based on its sub asset class. For example, a Fund (also known as Unit Trust) with primary exposure to equity markets or an Equity-linked Structured Investment is shown under the Equities sub-section. A Fund with primary exposure to government or corporate bonds is shown under the Fixed income sub-section. For more details on the Asset Classification Framework, go to the OCBC website > Banking for individuals > Premier Banking > Solutions > OCBC Wealth Account under Investments.

Instruments and/or Contract descriptions may differ from detailed descriptions reflected on contract notes, advices and/or confirmation notes.

- **Quantity, Amount, Nominal, Notional or Invested amount** refer to the aggregated quantity of holdings and may refer to principal, notional, nominal or other similar terms used in the applicable contract notes, advices and/or confirmation notes.
- **Balances** for current account balances include all amounts booked during the period reported, including those with a value date after the end of the period.
- For **Equity derivatives** holdings in your portfolio, "**Quantity**" refers to the applicable quantity of the underlying securities.
- **Yield to Maturity (YTM)**, in relation to bonds, represents the internal rate of return of a bond held to maturity and that all coupon and principal payments will be made on schedule. For perpetual bonds, this report displays current yield (instead of YTM) since perpetual bonds don't have a maturity date.
- **Average price bought** represents the weighted average cost price per unit and can be expressed in either value or percentage, depending on the instrument type.
- **Indicative market price (IMP)** represents the last available price received by the Bank before the report is generated and may be earlier than the last business day of the report for some holdings. We take the indicative market price (IMP) from an independent pricing source, which we believe to be reliable. For bonds, the IMP is usually an average of prices at which the security has been recently sold by different sellers; it may also be based - if the security is not actively traded - on proxy prices derived. If the security is not actively traded, the IMP may not reflect current market conditions. The IMP is not a guaranteed purchase or sale price and should be used only as a guide. The actual market price may also move significantly within a short period of time. You should call your Relationship Manager for the latest market price.
- **Accrued interest** represents the amount of interest earned since the last interest payment date. Accrued Interest will be shown for Current Accounts, Overdrafts, Deposits, Loans, Bonds and Cash Equivalents. It is shown in the original currency.
- **Indicative market value (IMV)** represents the value of the investment based on the Indicative market price. It is shown in the original currency.
- **Unrealised profit/ (loss)** represents the effect of price changes since acquisition in the original currency. Values in parentheses "()" represent unrealised losses.

For portfolios with approved credit facilities, all assets that are held within the portfolio will be deemed to have been charged against the credit facilities.

## Transaction activity section

This section presents the Securities transaction activity, Current account transaction activity, Foreign exchange matured contracts of the portfolios for the reporting period. Should there be no transactions specific to the sub-section for the reporting month, the sub-section will not be displayed. Transactions reported under Current account transaction activity, Securities transaction activity, and Foreign exchange matured contracts are listed in chronological order. Transaction descriptions may differ from detailed descriptions reflected on contract notes, advices and/or confirmation notes, and do not supersede the respective contract notes, advices and/or confirmation notes of such transactions. The reference numbers of these transactions are reflected for easy reference.

### Current accounts transaction activity sub-section

This sub-section presents detailed cash movements during the reporting period. Activities with current period trade dates, except those pending settlement, will be presented under "This month's activities". Activities with prior period trade dates will be presented under "Activities prior to this month". Activities pending settlement will be presented under "Pending Settlement Activity".

### Securities transaction activity sub-section

This sub-section presents a detailed list of activities that affect security positions, but it does not include foreign exchange transactions. Purchases and sales (which include security trades, exercise of options, redemptions, cancellation or unwinding) and corporate actions affecting the securities (e.g. stock dividends, splits, mergers, etc.) are shown under the **Trades and other movements section**. Activities with current period trade dates will be presented under "This month's activities". Activities with prior period trade dates will be presented under "Activities prior to this month". Securities transfers are shown under the **Securities transfer**.

### Foreign exchange matured contracts sub-section

This sub-section lists the foreign exchange (FX) contracts (including FX spots) that mature within the reporting period, including their contract date, settlement date and corresponding FX rates used. The contract numbers of these transactions are shown for easy reference.

# Important notes and disclaimers

## Submission of W-8Ben Form (Individuals)

[where applicable] in connection with the W-8BEN Form [Individuals] which you are required to complete for your purchase of the relevant investment products, you acknowledge that Part II Claim of Tax Treaty Benefits is not applicable to your equities kept in any of your accounts with OCBC Bank and agree that OCBC Bank will not be responsible for claiming any tax benefits on your behalf. You further agree that OCBC Bank is entitled to disregard any information which you may furnish in Part II Claim of Tax Treaty Benefits, whilst relying fully on the remaining information and certification provided in the W-8BEN Form [Individuals]. You acknowledge that if there are any other securities in any of your accounts with OCBC Bank in respect of which tax benefits may be claimed by OCBC Bank on your behalf, if you do not provide OCBC Bank with a completed W-8BEN Form [Individuals] by the requisite deadline for submission, OCBC Bank may not be able to claim on your behalf, and you will not be entitled to, any reduced rate of withholding under any tax treaty.

## Premier Banking Membership

To continue to enjoy membership with OCBC Premier Banking, you will need to maintain a minimum portfolio balance.

To learn more on the minimum portfolio balance that applies to you, please speak to your Premier Relationship Manager.

## Check your Wealth Report

Please check this report and notify us of any discrepancies, omissions and / or errors within 14 days of receipt of the report. If we do not hear from you, we will take the information set out in this report with regards to your deposits and investments as correct and binding and conclusive against you. For enquiries, please call our Premier Hotline at 1800-PREMIER(7736437) or your Relationship Manager.

## Change of Mailing Address and Contact Information

To update your address or contact details, you may:

1. Update via Internet Banking
2. Update via self-service channels (new OCBC ATMs and Service Kiosks). Visit the OCBC website for more information.
3. Visit any OCBC Premier Center or Branch
4. Call Premier Hotline at 1800-PREMIER (7736437).