

Policy:AV06350327Issue Date:31-May-17Terms to Maturity:9 yrs 4 mthsAnnual Premium:\$4,723.20Type:AELPMaturity Date:31-May-32Price Discount Rate:3.9%Next Due Date:31-May-23

Current Maturity Value: \$34,531 Date Initial Sum

28-Feb-23 \$20,390 31-Mar-23 \$20,455

34,531 Annual Bonus (AB) AB AB ABABABABAB 34,531 2032 2023 2024 2025 2026 2027 2028 2029 2030 2031 20325 2923 1800 2923 1800 2923 1800 2923 1800 Funds put into savings plan 1800 1800 1800 1800 1800

**Cash Benefits** 

## Remarks:

Total funds put into savings plan is 20325 + 2923 \* 4 = 32017

Assumption - cashbacks of \$1,800 from 2023 - 2026 are used to offset partial premium and receive \$1,800 \* 5 + \$34,531 = \$43,531 Option to accumulate all future cashbacks at 3%p.a. and mature with \$54,242, by paying full premium of \$4,723 from 2023 - 2026

Please refer below for more information



## Notes:

This product is underwritten by the respective insurance company.

The Maturity Value is from the latest bonus statement or revised benefit illustration provided by the insurance company. It consists of both guaranteed portion (declared) and non-guaranteed portion (i.e. future annual bonuses and maturity bonuses).

The Price Discount Rate is the rate at which the Maturity Value and the future premiums payable have been discounted to calculate the Initial Sum and does not represent the rate of returns.

This illustration is for reference only and it is not a contract of insurance.

It is not intended to provide any financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.