

Policy: AV04846856 Type: AERP		lssue Date: Maturity Date:		19-Sep-11 19-Sep-31			Terms to Maturity: Price Discount Rate:			10 yrs 8 mths 4.0%		Annual Premium Next Due Date:	
Current Maturity Cash Benefits: Final lump sum:	y Value:	\$29,712 \$0 \$29,712									Date 19-Jan-21 19-Feb-21 19-Mar-21	Initial Sum \$12,373 \$12,414 \$12,455	
	Annual Bonus 2021 202		AB 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	MV	29,712 29,712 2031	Annual Returns (%)	
	12373 874 874	4								\rightarrow	18,801 1,294 1,244	4.9 4.8 4.7	
		874	874	874						\rightarrow	1,196 1,150 1,106	4.6 4.5 4.4	
Funds put into savings plan				0,1	874	874				> >	1,063 1,022	4.3 4.2	
							874	874	874	\rightarrow	983 945 909	4.2 4.1 4.0	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : AV04846856 Type: AE		Issue Date: Maturity Date:		19-Sep-11 19-Sep-31			Terms to Maturity: Price Discount Rate:			10 yrs 8 mths 4.0%		Annual Premium: \$2,313.85	
												Next Due Date: 19-Sep-22	
											Date	Initial Sum	
Current Maturity Value:		\$46,71	Accumulated Ca			ash Benefit: \$0				19-Jan-21	\$12,373		
Cash Benefits:		\$17,003	Annual Cash Ber			nefits: \$1,440			19-Feb-21	\$12,414			
Final lump sum:		\$29,71	Cash Benefits Interest Rate:					3.00%	19-Mar-21		\$12,455		
										MV	46,715		
A	nnual Bonus	(AB) AB	AB	AB	AB	AB	AB	AB	AB		29,712	Annual	
2	2021 202	22 2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)	
1	2373 —									\rightarrow	18,801	4.9	
	874 —									\longrightarrow	1,294	4.8	
1	L440 87	4 ——								\longrightarrow	1,244	4.7	
	144	40 874								\rightarrow	1,196	4.6	
		1440	874							\rightarrow	1,150	4.5	
			1440	874						\longrightarrow	1,106	4.4	
				1440	874					\longrightarrow	1,063	4.3	
Funds put into savings plan					1440	874				\longrightarrow	1,022	4.2	
						1440	874			\longrightarrow	983	4.2	
Cash Benefits							1440	874		\longrightarrow	945	4.1	
								1440	874	\longrightarrow	909	4.0	
									1440		17,003		

Remarks:

Option to put in additional \$1440 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2025 onwards

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.