

Policy: A537773428 Issue Date: 30-Sep-09 Terms to Maturity: 11 yrs 8 mths Annual Premium: \$698.50 Type: AERP Maturity Date: 30-Sep-34 Price Discount Rate: 4.1% Next Due Date: 30-Sep-23

 Current Maturity Value:
 \$27,451
 30-Jan-23
 \$11,009

 Cash Benefits:
 \$0
 28-Feb-23
 \$11,046

 Final lump sum:
 \$27,451
 30-Mar-23
 \$11,083

MV 27,451

Annual	Bonus (AB)	AB		27,451	Annual								
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
11009												17,594	5.1
699											\rightarrow	1,087	5.1
	699 -										\longrightarrow	1,044	4.9
		699									\rightarrow	1,003	4.8
			699								\rightarrow	963	4.7
				699								925	4.6
					699							889	4.5
Funds put into saving	s plan					699					>	854	4.5
							699				>	820	4.4
								699			>	788	4.3
									699		>	757	4.2
										699	>	727	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	A537773428	Issue Date:	30-Sep-09	Terms to Maturity:	11 yrs 8 mths	Annual Premiun	1 :\$1,798.50
Type:	AE	Maturity Date:	30-Sep-34	Price Discount Rate:	4.1%	Next Due Date:	30-Sep-23

				Date	Initial Sum
Current Maturity Value:	\$41,742	Accumulated Cash Benefit:	\$0	30-Jan-23	\$11,009
Cash Benefits:	\$14,291	Annual Cash Benefits:	\$1,100	28-Feb-23	\$11,046
Final lump sum:	\$27,451	Cash Benefits Interest Rate:	2.75%	30-Mar-23	\$11,083

												IVIV	41,742	
	Annual B	Bonus (AB)	AB		27,451	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	11009											>	17,594	5.1
	699											\longrightarrow	1,087	5.1
	1100	699 -										\longrightarrow	1,044	4.9
		1100	699									\longrightarrow	1,003	4.8
			1100	699								>	963	4.7
				1100	699							>	925	4.6
					1100	699						>	889	4.5
Funds put inte	savings	plan				1100	699						854	4.5
							1100	699				>	820	4.4
Cash Benefits								1100	699			>	788	4.3
•									1100	699			757	4.2
										1100	699		727	4.1
											1100		14,291	

Remarks:

Option to put in additional \$1100 annually at 2.75% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.