

Policy: P41129624 Issue Date: 23-Sep-09 Terms to Maturity: 11 yrs 8 mths Annual Premium: \$363.60

Type: AERP Maturity Date: 23-Sep-34 Price Discount Rate: 4.6% Next Due Date: 23-Sep-23

 Current Maturity Value:
 \$13,810
 23-Jan-23
 \$5,041

 Cash Benefits:
 \$0
 23-Feb-23
 \$5,060

 Final lump sum:
 \$13,810
 23-Mar-23
 \$5,079

MV 13,810

380

4.6

Annu	al Bonus (AB)	AB		13,810	Annual								
2023	3 2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
5043	L ——											8,518	5.9
364											\rightarrow	596	5.8
	364 -										\longrightarrow	570	5.7
		364									\rightarrow	545	5.5
			364								\longrightarrow	521	5.4
				364								498	5.3
					364						\longrightarrow	476	5.2
Funds put into savir	igs plan					364					>	455	5.0
							364				>	435	4.9
								364			>	416	4.8
									364		\longrightarrow	398	4.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P41129624	Issue Date:	23-Sep-09	Terms to Maturity:	11 yrs 8 mths	Annual Premium: \$863.60
Type:	AE	Maturity Date:	23-Sep-34	Price Discount Rate:	4.6%	Next Due Date: 23-Sep-23

MV 20.208

				Date	Initial Sum
Current Maturity Value:	\$20,208	Accumulated Cash Benefit:	\$0	23-Jan-23	\$5,041
Cash Benefits:	\$6,398	Annual Cash Benefits:	\$500	23-Feb-23	\$5,060
Final lump sum:	\$13,810	Cash Benefits Interest Rate:	2.50%	23-Mar-23	\$5,079

												IVIV	20,208	
	Annual I	Bonus (AB)	AB		13,810	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	5041												8,518	5.9
	364											\longrightarrow	596	5.8
	500	364 -										\rightarrow	570	5.7
		500	364									\rightarrow	545	5.5
			500	364								\rightarrow	521	5.4
				500	364							\longrightarrow	498	5.3
					500	364						\longrightarrow	476	5.2
Funds put into	savings	plan				500	364						455	5.0
							500	364				\rightarrow	435	4.9
Cash Benefits								500	364			\longrightarrow	416	4.8
									500	364		\longrightarrow	398	4.7
										500	364		380	4.6
											500		6,398	

Remarks:

Option to put in additional \$500 annually at 2.5% 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.