

Policy:E10010729Issue Date:22-Mar-16Terms to Maturity:8 yrs 2 mthsAnnual Premium:\$2,155.62Type:AERPMaturity Date:22-Mar-31Price Discount Rate:4.1%Next Due Date:22-Mar-23

Date Initial Sum

 Current Maturity Value:
 \$40,416
 22-Jan-23
 \$14,164

 Cash Benefits:
 \$0
 22-Feb-23
 \$14,212

MV 40,416 Annual Bonus (AB) AB AB ABAB AB AB40,416 **Annual** 2031 Returns (%) 2023 2024 2025 2026 2027 2028 2029 2030 14164 19,665 4.8 2,973 2156 4.7 2,856 4.6 2156 2156 2,743 4.5 2,635 4.5 2156 2,531 4.4 2156

 Funds put into savings plan
 2156
 2,432
 4.3

 2156
 2156
 2,336
 4.2

 2156
 2156
 2,244
 4.1

## Remarks:

Final lump sum:

\$40,416

Regular Premium Base Plan

Please refer below for more information



Policy:E10010729Issue Date:22-Mar-16Terms to Maturity:8 yrs 2 mthsAnnual Premium:\$4,005.62Type:AEMaturity Date:22-Mar-31Price Discount Rate:4.1%Next Due Date:22-Mar-23

Date Initial Sum

 Current Maturity Value:
 \$56,038
 Accumulated Cash Benefit:
 \$0
 22-Jan-23
 \$14,164

 Cash Benefits:
 \$15,622
 Annual Cash Benefits:
 \$1,850
 22-Feb-23
 \$14,212

Final lump sum: \$40,416 Cash Benefits Interest Rate: 1.20%

								MV	56,038	
Annual Bonus (AB) AB AB AB AB					AB	AB		40,416	Annual	
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
14164								<b></b>	19,665	4.8
2156								>	2,973	4.7
1850	2156							>	2,856	4.6
	1850	2156						>	2,743	4.5
		1850	2156					>	2,635	4.5
			1850	2156				<b></b>	2,531	4.4
				1850	2156			>	2,432	4.3
savings plan					1850	2156		<b></b>	2,336	4.2
						1850	2156 -	$\rightarrow$	2,244	4.1
							1850		15,622	

## Remarks:

Funds put into s

**Cash Benefits** 

Option to put in additional \$1850 annually at 1.2% 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.