

Policy:P38127072Issue Date:2-Mar-09Terms to Maturity:11 yrs 1 mthsAnnual Premium: \$950.70Type:AERPMaturity Date:2-Mar-34Price Discount Rate:4.6%Next Due Date:2-Mar-23

Date Initial Sum 2-Feb-23 \$16,763

Current Maturity Value: \$41,430

Cash Benefits: \$0 Final lump sum: \$41,430

MV 41,430

Annual Bonus (AB)		AB		41,430	Annual								
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
16763											->	27,594	5.8
951												1,559	5.8
	951 -										\rightarrow	1,491	5.7
		951									\longrightarrow	1,425	5.5
			951								\rightarrow	1,362	5.4
				951							\longrightarrow	1,302	5.3
					951						\longrightarrow	1,245	5.2
ıt into sav	t into savings plan					951					\longrightarrow	1,190	5.0
							951				\rightarrow	1,138	4.9
								951			\rightarrow	1,088	4.8
									951		\rightarrow	1,040	4.7
										951 -		994	4.6

Remarks:

Funds pu

Regular Premium Base Plan

Please refer below for more information



Policy:P38127072Issue Date:2-Mar-09Terms to Maturity:11 yrs 1 mthsAnnual Premium: \$2,450.70Type:AEMaturity Date:2-Mar-34Price Discount Rate:4.6%Next Due Date:2-Mar-23

Date Initial Sum

Current Maturity Value: \$60,623 Accumulated Cash Benefit: \$0 2-Feb-23 \$16,763

Cash Benefits:\$19,193Annual Cash Benefits:\$1,500Final lump sum:\$41,430Cash Benefits Interest Rate:2.50%

											MV	60,623	
Annual E	Bonus (AB)	AB		41,430	Annual								
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
16763											>	27,594	5.8
951											\rightarrow	1,559	5.8
1500	951 -											1,491	5.7
	1500	951										1,425	5.5
		1500	951								\longrightarrow	1,362	5.4
			1500	951							\longrightarrow	1,302	5.3
				1500	951						\longrightarrow	1,245	5.2
Funds put into savings plan					1500	951					\longrightarrow	1,190	5.0
						1500	951				\longrightarrow	1,138	4.9
Cash Benefits							1500	951			\longrightarrow	1,088	4.8
								1500	951		\longrightarrow	1,040	4.7
									1500	951	\longrightarrow	994	4.6
										1500		19,193	

Remarks:

Option to put in additional \$1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.