

Policy:AV80636647Issue Date:5-Jul-19Terms to Maturity:8 yrs 5 mthsAnnual Premium:\$1,965.95Type:AERPMaturity Date:5-Jul-31Price Discount Rate:4.1%Next Due Date:5-Jul-23

 Current Maturity Value:
 \$28,993
 5-Feb-23
 \$7,179

 Cash Benefits:
 \$0
 5-Mar-23
 \$7,203

 Final lump sum:
 \$28,993
 5-Apr-23
 \$7,227

MV	28,993
IVIV	20,333

	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB		28,993	Annual
	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	7179									10,068	4.8
	1966								>	2,711	4.7
		1966							>	2,605	4.6
			1966						>	2,502	4.5
				1966					>	2,403	4.5
					1966				$\rightarrow$	2,309	4.4
						1966			$\rightarrow$	2,218	4.3
Funds put into so	avings pl	an					1966		$\rightarrow$	2,130	4.2
<u> </u>								1966	>	2,047	4.1

## Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV80636647Issue Date:5-Jul-19Terms to Maturity:8 yrs 5 mthsAnnual Premium:\$2,990.95Type:AEMaturity Date:5-Jul-31Price Discount Rate:4.1%Next Due Date:5-Jul-23

MV

38.276

Date **Initial Sum** \$7,179 **Current Maturity Value:** \$38,276 \$0 **Accumulated Cash Benefit:** 5-Feb-23 \$9,283 \$1,025 5-Mar-23 \$7,203 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$28,993 \$7,227 **Cash Benefits Interest Rate:** 2.75% 5-Apr-23

								IVIV	30,270	
Annual I	Bonus (AB)	) AB	AB	AB	AB	AB	AB		28,993	Annual
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
7179								<u> </u>	10,068	4.8
1966								>	2,711	4.7
1025	1966							$\rightarrow$	2,605	4.6
	1025	1966						$\rightarrow$	2,502	4.5
		1025	1966					<b></b>	2,403	4.5
			1025	1966				<b></b>	2,309	4.4
				1025	1966			$\rightarrow$	2,218	4.3
savings pl	an				1025	1966		<b></b>	2,130	4.2
						1025	1966 —	<b></b>	2,047	4.1
							1025		9,283	

## Remarks:

Funds put into s

**Cash Benefits** 

Option to put in additional \$1025 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.