

Policy:E10002573Issue Date:24-Dec-14Terms to Maturity:8 yrs 11 mthsAnnual Premium:\$2,691.22Type:AERPMaturity Date:24-Dec-29Price Discount Rate:3.8%Next Due Date:24-Dec-21

 Current Maturity Value:
 \$52,318
 24-Jan-21
 \$19,190

 Cash Benefits:
 \$0
 24-Feb-21
 \$19,250

 Final lump sum:
 \$52,318
 24-Mar-21
 \$19,310

MV	52,318
IVIV	52.517

	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB		52,318	Annual
	2021	2022	2023	2024	2025	2026	2027	2028		2029	Returns (%)
	19190									26,761	4.4
	2691								>	3,627	4.3
		2691 -							>	3,494	4.3
			2691						>	3,366	4.2
				2691					>	3,243	4.1
					2691				>	3,124	4.0
						2691			>	3,010	3.9
s put into sav	ings pla	in					2691			2,900	3.9
								2691		2.793	3.8

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	E10002573	Issue Date:	24-Dec-14	Terms to Maturity:	8 yrs 11 mths	Annual Premium:	\$5,041.22
Type:	AE	Maturity Date:	24-Dec-29	Price Discount Rate:	3.8%	Next Due Date:	24-Dec-21

				Date	Initial Sum
Current Maturity Value:	\$73,842	Accumulated Cash Benefit:	\$0	24-Jan-21	\$19,190
Cash Benefits:	\$21,524	Annual Cash Benefits:	\$2 <i>,</i> 350	24-Feb-21	\$19,250
Final lump sum:	\$52,318	Cash Benefits Interest Rate:	3%	24-Mar-21	\$19,310

Annual	Bonus (AB) AB	AB	AB	AB	AB	AB		52,318	Annual
2021	2022	2023	2024	2025	2026	2027	2028		2029	Returns (%)
19190	2022	2023	2024	2023	2020	2027	2020	—————————————————————————————————————	26,761	4.4
2691									3,627	4.3
2350	2691							>	3,494	4.3
	2350	2691						>	3,366	4.2
		2350	2691					>	3,243	4.1
			2350	2691					3,124	4.0
				2350	2691			>	3,010	3.9
savings pl	an				2350	2691		>	2,900	3.9
						2350	2691 -	>	2,793	3.8
							2350		21,524	

Remarks:

Funds put into s

Cash Benefits

Option to put in additional \$2350 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime

You can even use it to fund future premiums from 2026 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.