

Policy:G0073145374Issue Date:18-Sep-11Terms to Maturity:15 yrs 7 mthsAnnual Premium:\$2,338.70Type:AERPMaturity Date:18-Sep-36Price Discount Rate:4.5%Next Due Date:18-Sep-21

 Current Maturity Value:
 \$107,853
 18-Feb-21
 \$28,736

 Cash Benefits:
 \$0
 18-Mar-21
 \$28,841

 Final lump sum:
 \$107,853
 18-Apr-21
 \$28,947

MV 107,853

Annual Bonus (AB)			AB		107,853	Annual											
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
28736																57,058	6.3
2339															\longrightarrow	4,526	6.2
	2339														\rightarrow	4,331	6.1
		2339													>	4,145	5.9
			2339												\rightarrow	3,966	5.8
				2339											\rightarrow	3,795	5.7
					2339										\rightarrow	3,632	5.5
Funds put into savings plan			plan			2339									\longrightarrow	3,476	5.4
							2339								\longrightarrow	3,326	5.3
								2339							\rightarrow	3,183	5.2
									2339						>	3,046	5.0
										2339					\rightarrow	2,914	4.9
											2339					2,789	4.8
Remark	cs:											2339			>	2,669	4.7
													2339		>	2,554	4.6
Regular	Premiu	m Base	Plan											2339	\longrightarrow	2,444	4.5

Please refer below for more information



Policy:G0073145374Issue Date:18-Sep-11Terms to Maturity:15 yrs 7 mthsAnnual Premium:\$6,538.70Type:AEMaturity Date:18-Sep-36Price Discount Rate:4.5%Next Due Date:18-Sep-21

Date **Initial Sum Accumulated Cash Benefit:** \$28,736 **Current Maturity Value:** \$188,312 \$0 18-Feb-21 **Cash Benefits:** \$80,459 **Annual Cash Benefits:** \$4,200 18-Mar-21 \$28,841 Final lump sum: \$107,853 Cash Benefits Interest Rate: 3% 18-Apr-21 \$28,947

MV 188,312

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		107,853	Annual	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
28736																57,058	6.3
2339															>	4,526	6.2
4200	2339														>	4,331	6.1
	4200	2339													>	4,145	5.9
		4200	2339												>	3,966	5.8
			4200	2339											\longrightarrow	3,795	5.7
				4200	2339										>	3,632	5.5
Funds p	ut into	savings	plan		4200	2339										3,476	5.4
						4200	2339								\longrightarrow	3,326	5.3
Cash Be	enefits						4200	2339							>	3,183	5.2
								4200	2339						>	3,046	5.0
									4200	2339					\longrightarrow	2,914	4.9
										4200	2339				>	2,789	4.8
Remark	ks:										4200	2339			>	2,669	4.7
Option to put in additional \$4200 annually at 3% p.a. 4200 2339													2,554	4.6			
This poi	rtion of	your sav	ings car	n be with	ndrawn,	disconti	nued an	d resum	ned anyt	ime			4200	2339	>	2,444	4.5
You can	even u	se it to f	und futเ	ire prem	niums fr	om 2027	onward	ds						4200		80,459	

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.