

Policy:P41812591Issue Date:17-Dec-09Terms to Maturity:13 yrs 10 mthsAnnual Premium:\$359.10Type:AERPMaturity Date:17-Dec-34Price Discount Rate:4.3%Next Due Date:17-Dec-21

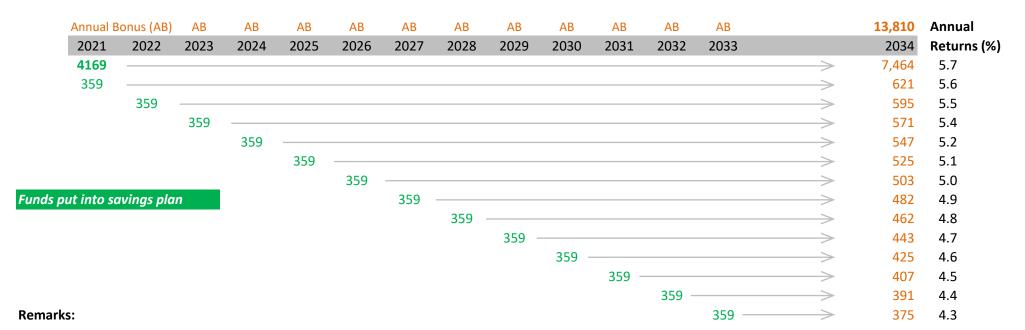
Date Initial Sum

 Current Maturity Value:
 \$13,810
 17-Feb-21
 \$4,169

 Cash Benefits:
 \$0
 17-Mar-21
 \$4,184

 Final lump sum:
 \$13,810
 17-Apr-21
 \$4,198

MV 13,810



Regular Premium Base Plan

Please refer below for more information



Policy : P41812591	Issue Date:	17-Dec-09	Terms to Maturity:	13 yrs 10 mths	Annual Premium:	\$859.10
Type: AE	Maturity Date:	17-Dec-34	Price Discount Rate:	4.3%	Next Due Date:	17-Dec-21

Current Maturity Value:	\$21,853	Accumulated Cash Benefit:	\$0	17-Feb-21	\$4,169
Cash Benefits:	\$8,043	Annual Cash Benefits:	\$500	17-Mar-21	\$4,184
Final lump sum:	\$13,810	Cash Benefits Interest Rate:	3%	17-Apr-21	\$4,198

MV 21,853

Initial Sum

Date

	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		13,810	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	4169														7,464	5.7
	359													>	621	5.6
	500	359												>	595	5.5
		500	359												571	5.4
			500	359											547	5.2
				500	359									>	525	5.1
					500	359									503	5.0
Funds pu	ut into sa	vings pla	า			500	359								482	4.9
							500	359							462	4.8
Cash Be	nefits							500	359					>	443	4.7
									500	359 -				>	425	4.6
										500	359 -			>	407	4.5
											500	359 -		>	391	4.4
Remarks	s:											500	359 -		375	4.3
Option t	o put in a	additional	\$500 an	nually at	3% p.a.								500		8,043	

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.