

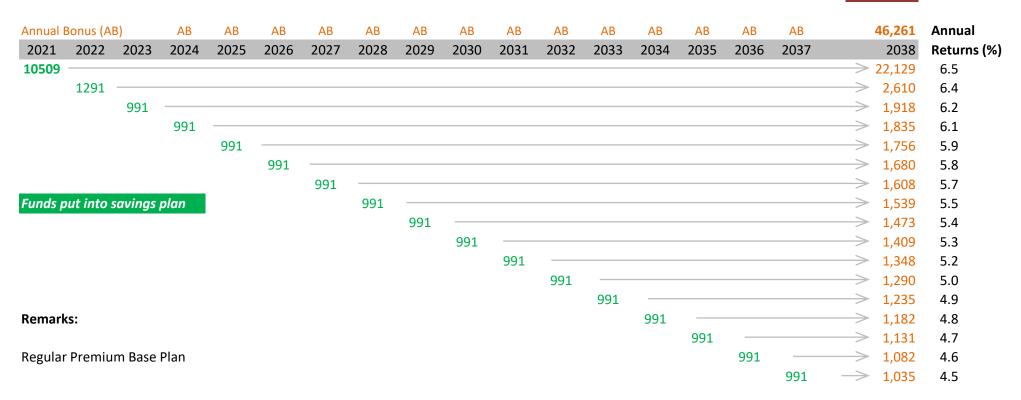
Policy:G0074221188Issue Date:4-Mar-13Terms to Maturity:16 yrs 11 mthsAnnual Premium:\$991 - \$1291Type:AERPMaturity Date:4-Mar-38Price Discount Rate:4.5%Next Due Date:4-Mar-22

 Current Maturity Value:
 \$46,261
 4-Apr-21
 \$10,509

 Cash Benefits:
 \$0
 4-May-21
 \$10,548

 Final lump sum:
 \$46,261
 4-Jun-21
 \$10,587

MV 46,261



Please refer below for more information



Policy:G0074221188Issue Date:4-Mar-13Terms to Maturity:16 yrs 11 mthsAnnual Premium:\$2,790.90Type:AEMaturity Date:4-Mar-38Price Discount Rate:4.5%Next Due Date:4-Mar-22

Date **Initial Sum Current Maturity Value: Accumulated Cash Benefit:** \$0 \$10,509 \$83,150 4-Apr-21 **Cash Benefits:** \$36,889 **Annual Cash Benefits:** \$1,800 4-May-21 \$10,548 **Cash Benefits Interest Rate:** Final lump sum: \$46,261 3% 4-Jun-21 \$10,587

MV 83,150

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	46,261	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	Returns (%)
10509																	> 22,129	6.5
	1291																> 2,610	6.4
	1500	991															> 1,918	6.2
		1800	991														> 1,835	6.1
			1800	991													1,756	5.9
				1800	991												> 1,680	5.8
					1800	991											> 1,608	5.7
Funds put into savings			plan			1800	991										> 1,539	5.5
							1800	991									1,473	5.4
Cash Benefits								1800	991								> 1,409	5.3
									1800	991							1,348	5.2
										1800	991						1,290	5.0
											1800	991					1,235	4.9
Remarks:											1800	991				1,182	4.8	
Option to accumulate future cashback annually at 3% p.a. 1800 991 —————————————————————————————————													1,131	4.7				
This po	rtion of	your sav	ings car	n be with	ndrawn,	disconti	nued ar	d resum	ned anyt	ime				1800	991		1,082	4.6
You can even use it to fund future premiums from 2027 onwards 1800 991 \longrightarrow												→ 1,035	4.5					
				-												1800	36,889	

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.