

 Policy:
 G0074606114
 Issue Date:
 4-Jul-13
 Terms to Maturity:
 16 yrs 3 mths
 Annual Premium:
 \$2054 - \$2704

Type: AERP Maturity Date: 4-Jul-38 Price Discount Rate: 4.5% Next Due Date: 4-Jul-22

Date Initial Sum

Current Maturity Value: \$100,232 4-Apr-22 \$24,527

 Cash Benefits:
 \$0
 4-May-22
 \$24,617

Final lump sum: \$100,232 \$24,708

MV 100,232

Annual Bonus (AB)			AB		100,232	Annual												
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
24527																>	51,467	6.8
2704																>	4,154	6.4
	2054															>	3,975	6.2
		2054														>	3,804	6.1
			2054													>	3,640	5.9
				2054												>	3,483	5.8
					2054											>	3,333	5.7
Funds	out into	savings	plan			2054										>	3,190	5.5
							2054									\rightarrow	3,052	5.4
								2054								\rightarrow	2,921	5.3
									2054							\rightarrow	2,795	5.2
										2054						\rightarrow	2,675	5.0
											2054					>	2,560	4.9
Remar	ks:											2054				>	2,449	4.8
													2054			>	2,344	4.7
Regula	r Premiu	ım Base	Plan											2054		>	2,243	4.6
															2054	\longrightarrow	2,146	4.5

Please refer below for more information



Policy:G0074606114Issue Date:4-Jul-13Terms to Maturity:16 yrs 3 mthsAnnual Premium:\$5,954.00Type:AEMaturity Date:4-Jul-38Price Discount Rate:4.5%Next Due Date:4-Jul-22

Date **Initial Sum Current Maturity Value: Accumulated Cash Benefit:** 4-Apr-22 \$24,527 \$176,740 \$0 **Cash Benefits:** \$76,508 **Annual Cash Benefits:** \$24,617 \$3,900 4-May-22 **Cash Benefits Interest Rate:** Final lump sum: \$100,232 2.50% 4-Jun-22 \$24,708

MV 176,740

Annual Bonus (AB)			AB	AB	AB	AB		100,232	Annual									
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
24527																>	51,467	6.8
2704																>	4,154	6.4
3250	2054															>	3,975	6.2
	3900	2054														>	3,804	6.1
		3900	2054													>	3,640	5.9
			3900	2054												>	3,483	5.8
				3900	2054											>	3,333	5.7
Funds put into savings			plan		3900	2054										>	3,190	5.5
						3900	2054									>	3,052	5.4
Cash B	enefits						3900	2054								>	2,921	5.3
								3900	2054							>	2,795	5.2
									3900	2054						>	2,675	5.0
										3900	2054					>	2,560	4.9
Remarks:							3900	2054				>	2,449	4.8				
Option to put in additional \$3900 annually at 2.5% p.a. 3900 2054												2,344	4.7					
This po															2,243	4.6		
You can even use it to fund future premiums from 2028 onwards													2,146	4.5				
				-											3900		76,508	

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.