

Policy:P44756781Issue Date:28-Mar-11Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$1,144.70Type:AERPMaturity Date:28-Mar-36Price Discount Rate:4.0%Next Due Date:28-Mar-26

Date Initial Sum

 Current Maturity Value:
 \$44,965
 28-Apr-25
 \$19,989

 Cash Benefits:
 \$0
 28-May-25
 \$20,055

Final lump sum: \$44,965 28-Jun-25 \$20,120

MV	44,96
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	Annual Bo	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		44,965	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	19989 -												30,672	4.9
		1145 -										\longrightarrow	1,694	4.8
			1145									\rightarrow	1,629	4.7
				1145								\longrightarrow	1,567	4.6
					1145							\rightarrow	1,506	4.5
						1145						\longrightarrow	1,448	4.4
							1145					\rightarrow	1,393	4.3
Funds put into sav	vings pla	n						1145 -				\rightarrow	1,339	4.2
									1145			\longrightarrow	1,288	4.2
										1145		\longrightarrow	1,238	4.1
											1145 —	\longrightarrow	1,190	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P44756781	Issue Date:	28-Mar-11	Terms to Maturity:	10 yrs 11 mths	Annual Premium:	\$2,819.70
Type:	AE	Maturity Date:	28-Mar-36	Price Discount Rate:	4.0%	Next Due Date:	28-Mar-26

				Date	Initial Sum
Current Maturity Value:	\$64,200	Accumulated Cash Benefit:	\$0	28-Apr-25	\$19,989
Cash Benefits:	\$19,235	Annual Cash Benefits:	\$1,675	28-May-25	\$20,055
Final lump sum:	\$44,965	Cash Benefits Interest Rate:	2.50%	28-Jun-25	\$20,120

N/1\/	64,200
MV	94.ZUL

19,235

1675

	Annual B	onus (AB)	AB		44,965	Annual								
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	19989											\rightarrow	30,672	4.9
		1145 -										\longrightarrow	1,694	4.8
		1675	1145									>	1,629	4.7
			1675	1145								\longrightarrow	1,567	4.6
				1675	1145							>	1,506	4.5
					1675	1145						\longrightarrow	1,448	4.4
						1675	1145					\longrightarrow	1,393	4.3
Funds put into s	avings pla	n					1675	1145				\rightarrow	1,339	4.2
								1675	1145			>	1,288	4.2
Cash Benefits									1675	1145		\longrightarrow	1,238	4.1
										1675	1145 -	>	1.190	4.0

Remarks:

Option to put in additional \$1675 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2031 onwards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.