

Policy:P43735448Issue Date:18-Aug-10Terms to Maturity:10 yrs 4 mthsAnnual Premium: \$494.85Type:AERPMaturity Date:18-Aug-35Price Discount Rate:4.0%Next Due Date:18-Aug-25

Date Initial Sum

 Current Maturity Value:
 \$20,133
 18-Apr-25
 \$9,304

 Cash Benefits:
 \$0
 18-May-25
 \$9,335

Final lump sum: \$20,133 18-Jun-25 \$9,365

MV 20,133

	Annual E	Bonus (AB)	AB		20,133	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	9304										\rightarrow	13,954	4.8
	495										\longrightarrow	732	4.8
		495									\longrightarrow	704	4.7
			495								\longrightarrow	677	4.6
				495							\longrightarrow	651	4.5
					495						\longrightarrow	626	4.4
						495					\longrightarrow	602	4.3
Funds put into so	avings pl	an					495				\longrightarrow	579	4.2
								495			\longrightarrow	557	4.2
									495		\longrightarrow	535	4.1
										495 -	\longrightarrow	515	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P43735448	Issue Date:	18-Aug-10	Terms to Maturity:	10 yrs 4 mths	Annual Premium: \$1,244.85
Type:	AE	Maturity Date:	18-Aug-35	Price Discount Rate:	4.0%	Next Due Date: 18-Aug-25

				Date	Initial Sum
Current Maturity Value:	\$28,746	Accumulated Cash Benefit:	\$0	18-Apr-25	\$9,304
Cash Benefits:	\$8,613	Annual Cash Benefits:	\$750	18-May-25	\$9,335
Final lump sum:	\$20,133	Cash Benefits Interest Rate:	2.50%	18-Jun-25	\$9,365

8,613

	Annual B	Bonus (AB)	AB		20,133	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	9304										>	13,954	4.8
	495										\longrightarrow	732	4.8
	750	495 -									\rightarrow	704	4.7
		750	495								\longrightarrow	677	4.6
			750	495							\rightarrow	651	4.5
				750	495						>	626	4.4
					750	495					\rightarrow	602	4.3
Funds put into s	avings pl	an				750	495				\rightarrow	579	4.2
							750	495			\rightarrow	557	4.2
Cash Benefits								750	495		\rightarrow	535	4.1
									750	495 -	\longrightarrow	515	4.0

750

Remarks:

Option to put in additional \$750 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.