

Policy:P46196342Issue Date:23-Jun-11Terms to Maturity:11 yrs 2 mthsAnnual Premium: \$630.20Type:AERPMaturity Date:23-Jun-36Price Discount Rate:4.1%Next Due Date:23-Jun-25

Date Initial Sum

 Current Maturity Value:
 \$26,845
 23-Apr-25
 \$11,461

 Cash Benefits:
 \$0
 23-May-25
 \$11,500

Final lump sum: \$26,845

											MV	26,845	
Annual	Annual Bonus (AB)		AB		26,845	Annual							
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
11461											>	17,951	5.1
630												980	5.1
	630 -											942	4.9
		630										905	4.8
			630								>	869	4.7
				630								835	4.6
					630						>	802	4.5
to savings plan						630						770	4.5
							630					740	4.4
								630				711	4.3
									630			683	4.2
										630 -		656	4.1

Remarks:

Funds put int

Regular Premium Base Plan

Please refer below for more information



Policy:P46196342Issue Date:23-Jun-11Terms to Maturity:11 yrs 2 mthsAnnual Premium: \$1,630.20Type:AEMaturity Date:23-Jun-36Price Discount Rate:4.1%Next Due Date:23-Jun-25

 Current Maturity Value:
 \$39,641
 Accumulated Cash Benefit:
 \$0
 23-Apr-25
 \$11,461

 Cash Benefits:
 \$12,796
 Annual Cash Benefits:
 \$1,000
 23-May-25
 \$11,500

Final lump sum: \$26,845 Cash Benefits Interest Rate: 2.50%

												MV	39,641	
А	nnual B	onus (AB)	AB		26,845	Annual								
2	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
1	1461												17,951	5.1
	630											\longrightarrow	980	5.1
1	1000	630 -										\longrightarrow	942	4.9
		1000	630									\longrightarrow	905	4.8
			1000	630									869	4.7
				1000	630							\longrightarrow	835	4.6
					1000	630							802	4.5
Funds put into savings plan					1000	630					\longrightarrow	770	4.5	
							1000	630				\longrightarrow	740	4.4
Cash Benefits								1000	630			\longrightarrow	711	4.3
		•							1000	630		\longrightarrow	683	4.2
										1000	630	\longrightarrow	656	4.1
											1000		12,796	

Remarks:

Option to put in additional \$1000 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.