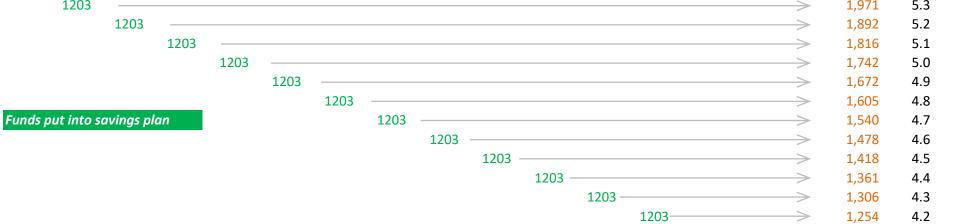


Policy : P37672562 Type: RP				Issue Date:			25-Oct-08			Terms to Maturity:			12 yrs 6 mths		Premium:	\$1,203.25
			Maturity Date:		25-Oct-33			Price Discount Rate:			4.2%		Next Due Date:		25-Oct-21	
													Date	Ini	tial Sum	
Current Maturity Value:				\$47,950									25-Apr-21	\$1	7,276	
Absolute Returns:				\$16,235									25-May-21	\$1	7,336	
Al	osolute Returns (%):			51.2%									25-Jun-21	\$1	7,395	
														M	/ 47,950	
	Annual	Bonus (AB))	AB	AB	AB	AB	AB	AB	AB	AB	AB			47,950	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032			2033	Returns (%)
	17276													\rightarrow	28,893	5.4
	1203													\longrightarrow	1,971	5.3
		1203												\longrightarrow	1,892	5.2
			1203											\longrightarrow	1,816	5.1
				1202											1 7/2	FO



Remarks:

The basic returns for this 25 yrs plan is 3.4%

13 yrs of premiums have been paid and the policy value (at 3.4% return) is \$19922

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.