

Policy:P48527067Issue Date:28-Apr-12Terms to Maturity:15 yrs 11 mthsAnnual Premium:\$933.60Type:AERPMaturity Date:28-Apr-37Price Discount Rate:4.5%Next Due Date:28-Apr-22

 Current Maturity Value:
 \$41,430
 28-May-21
 \$10,498

 Cash Benefits:
 \$0
 28-Jun-21
 \$10,536

 Final lump sum:
 \$41,430
 28-Jul-21
 \$10,575

MV 41,430

Annual Bonus (AB)			AB	41,430	Annual												
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
10498																> 21,153	6.4
	934															1,807	6.2
		934														> 1,729	6.1
			934													> 1,655	5.9
				934												1,583	5.8
					934											> 1,515	5.7
						934										1,450	5.5
Funds put into savings plan							934) 1,387	5.4
								934								1,328	5.3
									934							> 1,271	5.2
										934						> 1,216	5.0
											934					> 1,163	4.9
												934				> 1,113	4.8
Remarks:													934			> 1,065	4.7
														934		1,020	4.6
Regula	r Premiı	ım Base	Plan												934	> 976	4.5

Please refer below for more information



Policy:P48527067Issue Date:28-Apr-12Terms to Maturity:15 yrs 11 mthsAnnual Premium:\$2,433.60Type:AEMaturity Date:28-Apr-37Price Discount Rate:4.5%Next Due Date:28-Apr-22

Date **Initial Sum Accumulated Cash Benefit: Current Maturity Value:** \$70,165 \$0 28-May-21 \$10,498 **Cash Benefits: Annual Cash Benefits:** \$28,735 \$1,500 28-Jun-21 \$10,536 Final lump sum: \$41,430 28-Jul-21 \$10,575 **Cash Benefits Interest Rate:** 3%

MV 70,165

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
10498																> 21,153	6.4
	934															> 1,807	6.2
	1500	934														> 1,729	6.1
		1500	934													> 1,655	5.9
			1500	934												> 1,583	5.8
				1500	934											> 1,515	5.7
					1500	934										> 1,450	5.5
Funds put into savings			plan			1500	934									> 1,387	5.4
							1500	934								> 1,328	5.3
Cash B	enefits							1500	934							> 1,271	5.2
									1500	934						> 1,216	5.0
										1500	934					> 1,163	4.9
											1500	934				> 1,113	4.8
Remar	ks:											1500	934			1,065	4.7
Option	Option to put in additional \$1500 annually at 3% p.a. 1500 934 — 3400 1,020														> 1,020	4.6	
This po	rtion of	your sa	vings ca	n be wit	hdrawn,	discont	inued ar	nd resun	ned any	time				1500	934	> 976	4.5
You car	n even u	ise it to	fund fut	ure prer	niums fr	om 202	8 onwar	ds							1500	28,735	

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.