

Policy:         P54024443           Type:         AERP		Issue Date:		28-Nov-13			Terms to Maturity:		8 yrs 7 m		ual Premium:	\$745.02	
		r	Maturity	Date:	28-Nov-33			Price Discount Rate:		3.8%	Next	Due Date:	28-Nov-25
											Data		
											Date	Initial Sum	
Current Matu	rity Value:		\$20,217								28-Apr-25	\$9,542	
Cash Benefits:		( 7	\$0								28-May-25	\$9,572	
Final lump sur	n:	( 1	\$20,217								28-Jun-25	\$9,601	
									MV	20,217			
											•		
	Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB		20,217	Annua	ıl	
Type: AERP Current Maturity V Cash Benefits: Final lump sum:	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returr	ns (%)	
	9542								$\rightarrow$	13,142	4.4		
	745								$\rightarrow$	1,004	4.3		
		745							$\longrightarrow$	967	4.3		
			745						>	932	4.2		
				745					$\longrightarrow$	898			
					745				>	865			
					, 15	745			>	833			
Funds nut-inte	cavinas al	an -				745	745		>	803			
Funds put into	o savings pi	un					745		-				
								745 —	$\longrightarrow$	773	3.8		

**Remarks:** 

**Regular Premium Base Plan** 

Please refer below for more information



Type:       AE       Maturity Date:       28-Nov-33       Price Discount Rate:       3.8%       Next Due Date:       28-Nov-         Current Maturity Value:       \$28,276       Accumulated Cash Benefit:       \$0       28-Apr-25       \$9,542         Cash Benefits:       \$8,059       Annual Cash Benefits:       \$900       28-May-25       \$9,572         Final lump sum:       \$20,217       Cash Benefits Interest Rate:       2.50%       28-Jun-25       \$9,601         WV       28,276       Annual Bonus (AB)       AB       AB<														
Annual Cash Benefits:       \$0       \$28.Apr-25       \$9,542         Cash Benefits:       \$8,059       Annual Cash Benefits:       \$900       \$28.Apr-25       \$9,542         Final lump sum:       \$20,217       Cash Benefits:       \$200       \$28.Apr-25       \$9,572         WV       28.Apr-25       \$9,601       \$28.Apr-25       \$9,601         MV       28.Apr-25       \$9,601         MV       28.Apr       \$28.Apr       \$29.Apr       \$28.Apr       \$2	Policy: P54024443			Issue Date:		28-Nov-13		Terms to Maturity:		8 yrs 7 m	ths Annı	Annual Premium:		
Current Maturity Value:       \$28,276       Accumulated Cash Benefit:       \$0       28-Apr-25       \$9,542         Cash Benefits:       \$20,217       Cash Benefits Interest Rate:       \$900       28-May-25       \$9,601         MV       28-Jun-25       \$9,601       Maturity Value:       \$20,217       Cash Benefits:       \$900       28-May-25       \$9,601         MV       28-Jun-25       \$9,601       MV       28-Jun-25       \$9,601         MV       2025       2026       2027       2028       2029       2030       2031       2032       2033       Returns (%)         9542       9542       900       745       967       4.3       900       745       967       4.3         900       745       900       745       988       4.1         900       745       900       745       888       4.1         900       745       900       745       883       3.9         900       745       900       745       803       3.9         900       745       900       745       803       3.9         900       745       900       745       803       3.9         900	Type: AE			Maturity Date:			-33		Price Discount Rate:		3.8%	Next Due Date:		28-Nov-25
Cash Benefits:       \$8,059       Annual Cash Benefits:       \$900       28-May-25       \$9,572         Final lump sum:       \$20,217       Cash Benefits Interest Rate:       2.50%       28-Jun-25       \$9,601         Image: Marcon Sector       Annual Bonus (AB)       AB												Date	Initial Sum	
Final lump sum:       \$20,217       Cash Benefits Interest Rate:       2.50%       28-Jun-25       \$9,601         Image: Note of the second secon	Current Maturity Value:			\$28,276		Accumulated Ca			ash Benefit: \$0			28-Apr-25	\$9,542	
MV28,276Annual Bonus (AB)ABABABABABABColored Colored Colore	Cash Benefits:			\$8,059		Annual Cash Ben			nefits:	\$900		28-May-25	\$9,572	
Annual Bonus (AB)       AB	Final lump sum:						Cash Bo	enefits In	nterest Rate:	2.50%		28-Jun-25	\$9,601	
2025       2026       2027       2028       2029       2030       2031       2032       2033       Returns (%)         9542       13,142       4.4         745       1,004       4.3         900       745       967       4.3         900       745       900       745         900       745       898       4.1         900       745       8898       4.1         900       745       883       3.9         900       745       883       3.9         900       745       803       3.9         900       745       900       745       3.8										MV	28,276			
9542       13,142       4.4         745       1,004       4.3         900       745       967       4.3         900       745       932       4.2         900       745       898       4.1         900       745       885       4.0         900       745       883       3.9         900       745       803       3.9         900       745       803       3.9         900       745       803       3.9         900       745       803       3.9         900       745       773       3.8		Annual E	3onus (AB	) AB	AB	AB	AB	AB	AB		20,217	Annua	I	
745       1,004       4.3 $900$ $745$ 967       4.3 $900$ $745$ 932       4.2 $900$ $745$ 898       4.1 $900$ $745$ 865       4.0 $900$ $745$ 883       3.9 $900$ $745$ 803       3.9 $900$ $745$ 803       3.9 $900$ $745$ 773       3.8		2025	2026	2027	2028	2029	2030	2031	2032		2033	Return	is (%)	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		9542								$\rightarrow$	13,142	4.4		
900       745       932       4.2         900       745       898       4.1         900       745       865       4.0         900       745       833       3.9         Funds put into savings plan       900       745       803       3.9         900       745       900       745       773       3.8		745								$\longrightarrow$	1,004	4.3		
900       745       898       4.1         900       745       865       4.0         900       745       833       3.9         Funds put into savings plan       900       745       803       3.9         900       745       773       3.8		900	745							$\longrightarrow$	967	4.3		
900745 $>$ 8654.0900745 $>$ 8333.9900745 $>$ 8033.9900745 $>$ 7733.8			900	745						$\longrightarrow$	932	4.2		
Funds put into savings plan       900       745       >       833       3.9         900       745       >       803       3.9         900       745       >       773       3.8				900	745					$\longrightarrow$	898	4.1		
Funds put into savings plan         900         745         >         803         3.9           900         745         >         773         3.8					900	745				$\longrightarrow$	865	4.0		
900 745						900	745			$\longrightarrow$	833	3.9		
	Funds put into savings plan		an				900	745		$\longrightarrow$	803	3.9		
Cash Benefits 900 8,059								900	745 —	$\longrightarrow$	773	3.8		
	Cash Benefits								900		8,059			

## **Remarks:**

Option to put in additional \$900 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.