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Policy: P45549625 Type: AERP				Issue Date:		3-Feb-12			•			11 yrs 9 mths			Annual Premium:	\$916.50
				Maturity	Date:	3-Feb-37			Price Discount Rate:			4.1%			Next Due Date:	3-Feb-26
													Date		Initial Sum	
Current Maturity Value:				\$40,267									3-May-	25	\$17,047	
Cash Benefits:				\$0									3-Jun-2		\$17,104	
Final lump sum:				\$40,267									3-Jul-25		\$17,161	
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													MV	40,267	7	
		onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,267		
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	7 Returns (%	5)
	17047												\longrightarrow	27,333	3 5.1	
		917											\longrightarrow	1,426	5 5.1	
			917										\longrightarrow	1,370	4.9	
				917									\rightarrow	1,316	4.8	
					917								\longrightarrow	1,264	4.7	
						917							\longrightarrow	1,214		
							917						\longrightarrow	1,166		
Funds p	ut into sa	vinas pla	In					917					\longrightarrow	1,120		
				•					917				>	1,076		
										917			>	1,034		
										517	917		>	993		
											517	917		954		
												917		534	• 4.1	

Remarks:

Regular Premium Base Plan

Please refer below for more information



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Policy : P45549625 Type: AE			Issue Date: Maturity Date:			3-Feb-12 3-Feb-37			Terms to Maturity: Price Discount Rate:			11 yrs 9 4.1%	9 mths		Annual Premium: Next Due Date:	\$2,416.50 3-Feb-26
Current Maturity Value: Cash Benefits: Final lump sum:				\$59,460 \$19,193 \$40,267			Annual Cash			Cash Benefit: Benefits: Interest Rate:			Date 3-May-25 3-Jun-25 3-Jul-25		Initial Sum \$17,047 \$17,104 \$17,161	
													MV	59,460		
	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,267	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%	5)
	17047												\rightarrow	27,333	5.1	
		917											\longrightarrow	1,426	5.1	
		1500	917										\rightarrow	1,370	4.9	
			1500	917									\longrightarrow	1,316	4.8	
				1500	917								\longrightarrow	1,264	4.7	
					1500	917							\longrightarrow	1,214	4.6	
						1500	917						\rightarrow	1,166	4.5	
Funds p	ut into sa	ivings pla	n				1500	917					\rightarrow	1,120	4.5	
								1500	917				\longrightarrow	1,076	4.4	
Cash Be	enefits								1500	917			\rightarrow	1,034	4.3	
										1500	917			993	4.2	
											1500	917	\rightarrow	954	4.1	
												1500		19,193		

Remarks:

Option to put in additional \$1500 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 2031 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.