

Terms to Maturity: Policy: P50737771 12 yrs 7 mths Annual Premium: \$1,113.84 Issue Date: 4-Dec-12 Type: AERP 4-Dec-37 **Price Discount Rate:** 4.2% Next Due Date: 4-Dec-25 **Maturity Date:**

Date **Initial Sum Current Maturity Value:** \$48,321 4-May-25 \$18,282 **Cash Benefits:** \$0 4-Jun-25 \$18,345 4-Jul-25 \$18,408

Final lump sum: \$48,321

MV 48,321

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB		48,321	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
	18282													30,680	5.4
	1114													1,825	5.3
		1114											>	1,751	5.2
			1114										>	1,681	5.1
				1114									>	1,613	5.0
					1114								>	1,548	4.9
						1114							>	1,486	4.8
Funds put into savings plan						1114						>	1,426	4.7	
								1114					>	1,368	4.6
									1114 -				>	1,313	4.5
										1114 -			>	1,260	4.4
											1114 -		>	1,209	4.3
												1114		1,161	4.2

Remarks:

Regular Premium Base Plan

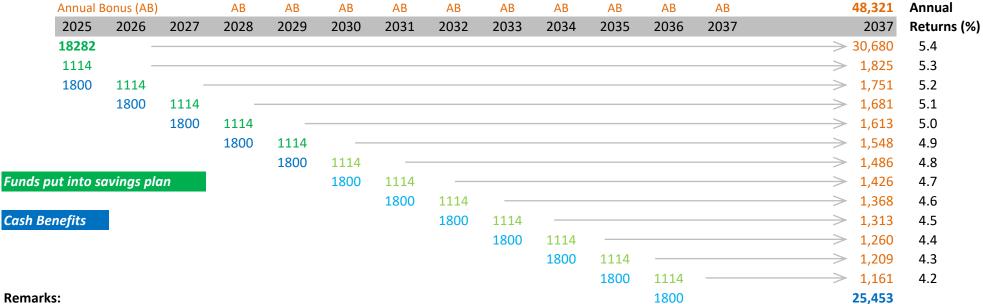
Please refer below for more information



Policy: P50737771 **Terms to Maturity:** Annual Premium: \$2,913.84 Issue Date: 4-Dec-12 12 yrs 7 mths Type: AE **Maturity Date:** 4-Dec-37 **Price Discount Rate:** 4.2% Next Due Date: 4-Dec-25

Initial Sum Date **Current Maturity Value:** \$73,774 **Accumulated Cash Benefit:** \$0 4-May-25 \$18,282 \$25,453 \$1,800 \$18,345 **Cash Benefits: Annual Cash Benefits:** 4-Jun-25 Final lump sum: **Cash Benefits Interest Rate:** 2.50% 4-Jul-25 \$18,408 \$48,321

MV 73,774



Remarks:

Option to put in additional \$1800 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.