

 Policy:
 G0074606114
 Issue Date:
 4-Jul-13
 Terms to Maturity:
 17 yrs 2 mths
 Annual Premium:
 \$2054 - \$2704

Type: AERP Maturity Date: 4-Jul-38 Price Discount Rate: 4.5% Next Due Date: 4-Jul-21

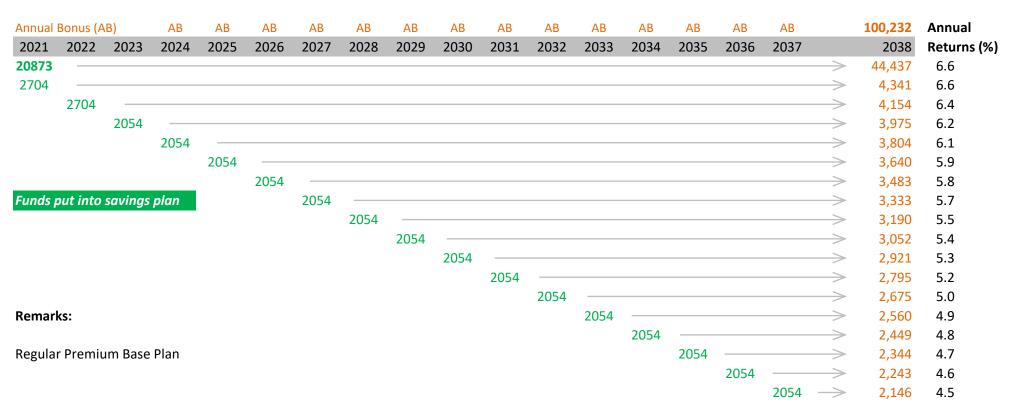
Date Initial Sum

**Current Maturity Value:** \$100,232 4-May-21 \$20,873

**Cash Benefits:** \$0 4-Jun-21 \$20,950

**Final lump sum:** \$100,232

MV 100,232



Please refer below for more information



Policy: G0074606114 Issue Date: 4-Jul-13 Terms to Maturity: 17 yrs 2 mths Annual Premium: \$5,954.00

Type: AE Maturity Date: 4-Jul-38 Price Discount Rate: 4.5% Next Due Date: 4-Jul-21

Date Initial Sum

Current Maturity Value:\$185,531Accumulated Cash Benefit:\$04-May-21\$20,873Cash Benefits:\$85,299Annual Cash Benefits:Refer below4-Jun-21\$20,950

Final lump sum: \$100,232 Cash Benefits Interest Rate: 3%

MV 185,531

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Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		100,232	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
20873																	$\rightarrow$	44,437	6.7
2704																	$\rightarrow$	4,341	6.6
3250	2704																$\rightarrow$	4,154	6.4
	3250	2054															$\rightarrow$	3,975	6.2
		3900	2054														$\rightarrow$	3,804	6.1
			3900	2054														3,640	5.9
				3900	2054													3,483	5.8
Funds put into savings			plan		3900	2054											>	3,333	5.7
		<i>J</i>				3900	2054											3,190	5.5
Cash B	enefits						3900	2054										3,052	5.4
								3900	2054									2,921	5.3
								3300	3900	2054								2,795	5.2
									3300	3900	2054						<u> </u>	2,675	5.0
Domar	ke									3300	3900	2054						2,560	4.9
													-						
•										4:		3900	2054	2054				2,449	4.8
-	rtion of								nea any	time			3900	2054			$\rightarrow$	2,344	4.7
You car	n even u	ise it to	tund fut	ure prer	niums fr	om 202	7 onwar	ds						3900	2054		$\rightarrow$	2,243	4.6
															3900	2054	$\rightarrow$	2,146	4.5
Please refer below for more information														3900		85,299			



## 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.