

Policy:G0073407786Issue Date:7-Feb-12Terms to Maturity:11 yrs 9 mthsAnnual Premium:\$684.92Type:AERPMaturity Date:7-Feb-37Price Discount Rate:4.1%Next Due Date:7-Feb-26

 Current Maturity Value:
 \$29,484
 7-May-25
 \$12,360

 Cash Benefits:
 \$0
 7-Jun-25
 \$12,401

 Final lump sum:
 \$29,484
 7-Jul-25
 \$12,443

MV 29,484

Initial Sum

Date

	Annual Bo	onus (AB)	AB		29,484	Annual									
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
	12360												>	19,818	5.1
		685											\rightarrow	1,066	5.1
			685										\longrightarrow	1,024	4.9
				685									\rightarrow	983	4.8
					685								\longrightarrow	945	4.7
						685							\rightarrow	907	4.6
							685						\longrightarrow	872	4.5
Funds p	ut into sa	vings pla	n					685					\rightarrow	837	4.5
									685				\longrightarrow	804	4.4
										685			\rightarrow	773	4.3
											685		\longrightarrow	742	4.2
												685	\rightarrow	713	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	G0073407786	Issue Date:	7-Feb-12	Terms to Maturity:	11 yrs 9 mths	Annual Premium:	\$1,922.00
Type:	AE	Maturity Date:	7-Feb-37	Price Discount Rate:	4.1%	Next Due Date:	7-Feb-26

Current Maturity Value:	\$45,804	Accumulated Cash Benefit:	\$0	7-May-25	\$12,360
Cash Benefits:	\$16,320	Annual Cash Benefits:	\$1,237	7-Jun-25	\$12,401
Final lump sum:	\$29,484	Cash Benefits Interest Rate:	3.00%	7-Jul-25	\$12,443

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Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	29,484
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2025	2020	2027	2020	2020	2020	2021	2022	2022	2024	2025	2020	2027

2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037
												19,818
685											\rightarrow	1,066
1237	685										\rightarrow	1,024
	1237	685									\rightarrow	983
		1237	685								>	945
			1237	685							>	907
	685	685 1237 685	685 1237 685 1237 685	685 1237 685 1237 685 1237 685	685							

685

1237

685

1237

1237

Funds put into savings plan

Cash Benefits

				\longrightarrow	837	4.5
685				\longrightarrow	804	4.4
1237	685			\longrightarrow	773	4.3
	1237	685		\longrightarrow	742	4.2
		1237	685	\longrightarrow	713	4.1
			1237		16,320	

Date

Initial Sum

Annual

872

8 Returns (%)
5.1
5.1
4.9
4.8
4.7
4.6
4.5

Remarks:

Option to put in additional \$1237.08 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.