

Policy: P37805671 Issue Date: 31-Dec-08 Terms to Maturity: 11 yrs 8 mths Annual Premium: \$895.16

Type: AERP Maturity Date: 31-Dec-33 Price Discount Rate: 4.1% Next Due Date: 31-Dec-22

MV 38 668

 Current Maturity Value:
 \$38,668
 30-Apr-22
 \$16,292

 Cash Benefits:
 \$0
 31-May-22
 \$16,346

Final lump sum: \$38,668 30-Jun-22 \$16,401

											IVIV	30,000	
Annual Bonus (AB) AB		AB		38,668	Annual								
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
16292												26,035	5.1
895											\longrightarrow	1,393	5.1
	895										\longrightarrow	1,338	4.9
		895									>	1,285	4.8
			895								\longrightarrow	1,235	4.7
				895							\longrightarrow	1,186	4.6
					895						\longrightarrow	1,139	4.5
into savings plan					895					\longrightarrow	1,094	4.5	
							895				\longrightarrow	1,051	4.4
								895			\longrightarrow	1,010	4.3
									895		\longrightarrow	970	4.2
										895	>	932	4.1

Remarks:

Funds put i

Regular Premium Base Plan

Please refer below for more information



Policy:P37805671Issue Date:31-Dec-08Terms to Maturity:11 yrs 8 mthsAnnual Premium: \$2,295.16Type:AEMaturity Date:31-Dec-33Price Discount Rate:4.1%Next Due Date:31-Dec-22

Date **Initial Sum** \$16,292 **Current Maturity Value:** \$56,582 **Accumulated Cash Benefit:** \$0 30-Apr-22 **Cash Benefits:** \$17,914 \$1,400 31-May-22 \$16,346 **Annual Cash Benefits:** Final lump sum: \$38,668 2.50% \$16,401 **Cash Benefits Interest Rate:** 30-Jun-22

												MV	56,582	
	Annual Bo	nus (AB)	AB		38,668	Annual								
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	16292												26,035	5.1
	895											\longrightarrow	1,393	5.1
	1400	895										>	1,338	4.9
		1400	895									\longrightarrow	1,285	4.8
			1400	895								\longrightarrow	1,235	4.7
				1400	895							\longrightarrow	1,186	4.6
					1400	895						\longrightarrow	1,139	4.5
put in	put into savings plan				1400	895					>	1,094	4.5	
							1400	895				\longrightarrow	1,051	4.4
Benefi	ts							1400	895			\longrightarrow	1,010	4.3
									1400	895		\longrightarrow	970	4.2
										1400	895	\longrightarrow	932	4.1
											1400		17,914	

Remarks:

Funds |

Cash B

Option to put in additional \$1400 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.