

Policy:M2490389024Issue Date:2-Dec-16Terms to Maturity:9 yrs 7 mthsAnnual Premium:\$3,657.08Type:AELPMaturity Date:2-Dec-31Price Discount Rate:3.9%Next Due Date:2-Dec-22

Current Maturity Value: \$26,313 Date Initial Sum
2-May-22 \$15,341

2-Jun-22 \$15,390 2-Jul-22 \$15,440

26,313 Annual Bonus (AB) AB AB ABABAB AB AB 26,313 2031 2022 2023 2024 2025 2026 2027 2028 2029 2030 15341 2257 1400 2257 1400 2257 1400 2257 1400 Funds put into savings plan 1400 1400 1400 1400 1400

Cash Benefits

## Remarks:

Total funds put into savings plan is 15341 + 2257 \* 4 = 24370

Assumption - cashbacks of \$1,400 from 2022-2025 are used to offset partial premium and receive \$1,400 \* 5 + \$26,313 = \$33,313Option to accumulate all future cashbacks at 3.00% p.a. and mature with \$40,964, by paying full premium of \$3,657 from 2022-2025

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.