

Policy:N1005871546Issue Date:8-May-12Terms to Maturity:11 yrs 11 mthsAnnual Premium:\$1,105.65Type:AERPMaturity Date:8-May-37Price Discount Rate:4.6%Next Due Date:8-May-26

 Current Maturity Value:
 \$60,814
 8-Jun-25
 \$26,168

 Cash Benefits:
 \$0
 8-Jul-25
 \$26,267

 Final lump sum:
 \$60,814
 8-Aug-25
 \$26,365

MV 60,814

| Annual B | onus (AB) | AB | | 60,814 | Annual |
|-------------------|-----------|------|------|------|------|------|------|------|------|------|------|-------------------|--------|-------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | | 2037 | Returns (%) |
| 26168 | | | | | | | | | | | | > | 44,723 | 5.9 |
| | 1106 | | | | | | | | | | | \rightarrow | 1,813 | 5.8 |
| | | 1106 | | | | | | | | | | \longrightarrow | 1,734 | 5.7 |
| | | | 1106 | | | | | | | | | \rightarrow | 1,657 | 5.5 |
| | | | | 1106 | | | | | | | | \longrightarrow | 1,584 | 5.4 |
| | | | | | 1106 | | | | | | | \rightarrow | 1,515 | 5.3 |
| | | | | | | 1106 | | | | | | \longrightarrow | 1,448 | 5.2 |
| Funds put into so | vings pla | n | | | | | 1106 | | | | | \longrightarrow | 1,384 | 5.0 |
| | | | | | | | | 1106 | | | | \longrightarrow | 1,324 | 4.9 |
| | | | | | | | | | 1106 | | | \longrightarrow | 1,265 | 4.8 |
| | | | | | | | | | | 1106 | | \longrightarrow | 1,210 | 4.7 |
| | | | | | | | | | | | 1106 | \longrightarrow | 1,157 | 4.6 |

Remarks:

Regular Premium Base Plan

Please refer below for more information



| Policy: | N1005871546 | Issue Date: | 8-May-12 | Terms to Maturity: | 11 yrs 11 mths | Annual Premium: | \$3,605.65 |
|---------|-------------|----------------|----------|----------------------|----------------|-----------------------|------------|
| Type: | AE | Maturity Date: | 8-May-37 | Price Discount Rate: | 4.6% | Next Due Date: | 8-May-26 |

| Current Maturity Value: | \$93,794 | Accumulated Cash Benefit: | \$0 | 8-Jun-25 | \$26,168 |
|--------------------------------|----------|----------------------------------|---------|----------|----------|
| Cash Benefits: | \$32,980 | Annual Cash Benefits: | \$2,500 | 8-Jul-25 | \$26,267 |
| Final lump sum: | \$60,814 | Cash Benefits Interest Rate: | 3.00% | 8-Aug-25 | \$26,365 |

MV 93,794

Initial Sum

Date

| Annual B | onus (AB) | AB | | 60,814 | Annual |
|----------------|------------|------|------|------|------|------|------|------|------|------|------|-------------------|--------|---------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | | 2037 | Returns |
| 26168 | | | | | | | | | | | | | 44,723 | 5.9 |
| | 1106 | | | | | | | | | | | \longrightarrow | 1,813 | 5.8 |
| | 2500 | 1106 | | | | | | | | | | \longrightarrow | 1,734 | 5.7 |
| | | 2500 | 1106 | | | | | | | | | \longrightarrow | 1,657 | 5.5 |
| | | | 2500 | 1106 | | | | | | | | \longrightarrow | 1,584 | 5.4 |
| | | | | 2500 | 1106 | | | | | | | \longrightarrow | 1,515 | 5.3 |
| | | | | | 2500 | 1106 | | | | | | \longrightarrow | 1,448 | 5.2 |
| ds put into so | avings pla | ın | | | | 2500 | 1106 | | | | | \longrightarrow | 1,384 | 5.0 |
| | | | | | | | 2500 | 1106 | | | | \longrightarrow | 1,324 | 4.9 |
| h Benefits | | | | | | | | 2500 | 1106 | | | \longrightarrow | 1,265 | 4.8 |
| | _ | | | | | | | | 2500 | 1106 | | \longrightarrow | 1,210 | 4.7 |
| | | | | | | | | | | 2500 | 1106 | \longrightarrow | 1,157 | 4.6 |
| | | | | | | | | | | | 2500 | | 32,980 | |

Remarks:

Option to put in additional \$2500 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.