

Policy:M2490435215Issue Date:18-Jan-17Terms to Maturity:9 yrs 9 mthsAnnual Premium:\$3,465.09Type:AELPMaturity Date:18-Jan-32Price Discount Rate:3.9%Next Due Date:18-Jan-23

 Current Maturity Value:
 \$26,095
 18-Apr-22
 \$16,612

 18-May-22
 \$16,665

 18-Jun-22
 \$16,719

26,095 MV Annual Bonus (AB) AB AB AB ABAB ABAB AB 26,095 2032 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 16612 2529 936 2529 936 2529 936 2529 936 Funds put into savings plan 936 2340 2340 2340 2340

**Cash Benefits** 

## Remarks:

Total funds put into savings plan is 16612 + 2529 \* 4 = 26729

Assumption - cashbacks of from 2023-2026 are used to offset partial premium and receive cash benefits \$10,296 + \$26,095 = \$36,391 Option to accumulate all future cashbacks at 3%p.a. and mature with \$41,939, by paying full premium of \$3,465 from 2023-2026

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.