

Policy:P47854947Issue Date:29-Dec-11Terms to Maturity:15 yrs 8 mthsAnnual Premium:\$2,083.68Type:AERPMaturity Date:29-Dec-36Price Discount Rate:4.5%Next Due Date:29-Dec-21

 Current Maturity Value:
 \$99,434
 29-Apr-21
 \$27,185

 Cash Benefits:
 \$0
 29-May-21
 \$27,285

 Final lump sum:
 \$99,434
 29-Jun-21
 \$27,385

MV 99,434

Annual Bonus (AB)			AB		99,434	Annual											
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
27185																54,178	6.3
2084																4,033	6.2
	2084														\longrightarrow	3,859	6.1
		2084														3,693	5.9
			2084													3,534	5.8
				2084											\rightarrow	3,382	5.7
					2084											3,236	5.5
Funds p	out into	savings	plan			2084										3,097	5.4
							2084									2,963	5.3
								2084								2,836	5.2
									2084							2,713	5.0
										2084						2,597	4.9
											2084				>	2,485	4.8
Remarl	ks:											2084			>	2,378	4.7
													2084		>	2,275	4.6
Regulai	r Premiu	ım Base	Plan											2084		2,177	4.5

Please refer below for more information



Policy: P47854947 Issue Date: 29-Dec-11 Terms to Maturity: 15 yrs 8 mths Annual Premium: \$5,683.68

Type: AE Maturity Date: 29-Dec-36 Price Discount Rate: 4.5% Next Due Date: 29-Dec-21

Date **Initial Sum Current Maturity Value: Accumulated Cash Benefit:** \$27,185 \$168,399 \$0 29-Apr-21 **Cash Benefits: Annual Cash Benefits:** \$68,965 \$3,600 29-May-21 \$27,285 Final lump sum: \$99,434 3% 29-Jun-21 \$27,385 **Cash Benefits Interest Rate:**

MV 168,399

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		99,434	Annual	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
27185																54,178	6.3
2084															>	4,033	6.2
3600	2084															3,859	6.1
	3600	2084													>	3,693	5.9
		3600	2084												>	3,534	5.8
			3600	2084												3,382	5.7
				3600	2084										>	3,236	5.5
Funds _F	put into	savings	plan		3600	2084									>	3,097	5.4
						3600	2084									2,963	5.3
Cash B	enefits						3600	2084							>	2,836	5.2
								3600	2084						>	2,713	5.0
									3600	2084					>	2,597	4.9
										3600	2084					2,485	4.8
Remar	ks:										3600	2084			>	2,378	4.7
Option to put in additional \$3600 annually at 3% p.a. 3600 2084 —												>	2,275	4.6			
This portion of your savings can be withdrawn, discontinued and resumed anytime 3600 2084 — 2,1													2,177	4.5			
You car	You can even use it to fund future premiums from 2027 onwards 3600														68,965		

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.