

Policy:S80453750Issue Date:19-Mar-19Terms to Maturity:8 yrs 10 mthsAnnual Premium:\$2,099.60Type:AERPMaturity Date:19-Mar-34Price Discount Rate:3.8%Next Due Date:19-Mar-26

Date Initial Sum

 Current Maturity Value:
 \$40,345
 19-May-25
 \$14,679

 Cash Benefits:
 \$0
 19-Jun-25
 \$14,724

Final lump sum: \$40,345 19-Jul-25 \$14,770

MV	40,345
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/	Annual Bo	onus (AB)	AB		40,345	Annual						
	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	14679										20,406	4.4
		2100								\rightarrow	2,830	4.3
			2100							\rightarrow	2,726	4.3
				2100						\rightarrow	2,626	4.2
					2100						2,530	4.1
						2100					2,437	4.0
							2100				2,348	3.9
Funds put into sav	vings pla	n						2100			2,262	3.9
									2100	\longrightarrow	2,179	3.8

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:S80453750Issue Date:19-Mar-19Terms to Maturity:8 yrs 10 mthsAnnual Premium:\$3,549.60Type:AEMaturity Date:19-Mar-34Price Discount Rate:3.8%Next Due Date:19-Mar-26

Current Maturity Value: \$53,626 **Accumulated Cash Benefit:** \$0 19-May-25 \$14,679 \$13,281 \$1,450 \$14,724 **Cash Benefits: Annual Cash Benefits:** 19-Jun-25 Final lump sum: \$40,345 **Cash Benefits Interest Rate:** 3.00% 19-Jul-25 \$14,770

MV	53,620
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Date

13,281

Initial Sum

	Annual B	onus (AB)	AB		40,345	Annual						
	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	14679										20,406	4.4
		2100								>	2,830	4.3
		1450	2100							>	2,726	4.3
			1450	2100						>	2,626	4.2
				1450	2100					>	2,530	4.1
					1450	2100				>	2,437	4.0
						1450	2100			>	2,348	3.9
Funds put into so	vings pla	n					1450	2100		>	2,262	3.9
	_							1450	2100	\longrightarrow	2,179	3.8

1450

Cash Benefits

Remarks:

Option to put in additional \$1450 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.