

Policy:P44756781Issue Date:28-Mar-11Terms to Maturity:10 yrs 10 mthsAnnual Premium:\$1,144.70Type:AERPMaturity Date:28-Mar-36Price Discount Rate:4.0%Next Due Date:28-Mar-26

 Current Maturity Value:
 \$44,965
 28-May-25
 \$20,055

 Cash Benefits:
 \$0
 28-Jun-25
 \$20,120

 Final lump sum:
 \$44,965
 28-Jul-25
 \$20,186

MV 44,965

	Annual Bo	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		44,965	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	20055												30,672	4.9
		1145 -										>	1,694	4.8
			1145									\longrightarrow	1,629	4.7
				1145								>	1,567	4.6
					1145							\longrightarrow	1,506	4.5
						1145						>	1,448	4.4
							1145					\longrightarrow	1,393	4.3
Funds put into so	avings pla	ın						1145 -				>	1,339	4.2
									1145			\longrightarrow	1,288	4.2
										1145		\longrightarrow	1,238	4.1
											1145 -	\longrightarrow	1,190	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P44756781	Issue Date:	28-Mar-11	Terms to Maturity:	10 yrs 10 mths	Annual Premium:	\$2,819.70
Type:	AE	Maturity Date:	28-Mar-36	Price Discount Rate:	4.0%	Next Due Date:	28-Mar-26

				Date	Initial Sum
Current Maturity Value:	\$64,200	Accumulated Cash Benefit:	\$0	28-May-25	\$20,055
Cash Benefits:	\$19,235	Annual Cash Benefits:	\$1,675	28-Jun-25	\$20,120
Final lump sum:	\$44,965	Cash Benefits Interest Rate:	2.50%	28-Jul-25	\$20,186

19,235

1675

	Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB		44,965	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	20055											>	30,672	4.9
		1145 -										>	1,694	4.8
		1675	1145									\longrightarrow	1,629	4.7
			1675	1145								\longrightarrow	1,567	4.6
				1675	1145							>	1,506	4.5
					1675	1145						\longrightarrow	1,448	4.4
						1675	1145					>	1,393	4.3
Funds put into s	avings pla	in					1675	1145 -				\longrightarrow	1,339	4.2
								1675	1145			\longrightarrow	1,288	4.2
Cash Benefits									1675	1145			1,238	4.1
										1675	1145 -	>	1,190	4.0

Remarks:

Option to put in additional \$1675 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2031 onwards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.