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Policy: P43556476			Issue Date:		24-Sept-10			Terms to Maturity:			10 yrs 4 mths		Annual Premium: \$951.49 Next Due Date: 24-Sept-25	
Type: AERP			Maturity Date:		24-Sept-35			Price Discount Rate:			4.0%		Next Due Date:	24-Sept-25
												Date	Initial Sum	
Current Maturity Value:			\$38,925									24-May-25	\$18,033	
Cash Benefits:			\$0									, 24-Jun-25	\$18,092	
Final lump sum:			\$38,925									24-Jul-25	\$18,151	
											MV	38,925		
	Annual E	Bonus (AB) AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)	
	18033										\longrightarrow	27,044	4.8	
	951										\rightarrow	1,408	4.8	
		951									\rightarrow	1,354	4.7	
			951								\longrightarrow	1,302	4.6	
				951							\rightarrow	1,252	4.5	
					951						\longrightarrow	1,204	4.4	
						951					\rightarrow	1,158	4.3	
Funds put into s	avings pl	an					951				\longrightarrow	1,113	4.2	
								951			\longrightarrow	1,070	4.2	
									951		\rightarrow	1,029	4.1	
										951	\longrightarrow	990	4.0	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P43556476		Issue Date:		24-Sept-10			Terms to Maturity:			10 yrs 4 mths		Annual Premium: \$2,401.49		
Type: AE	ſ	Maturity Date:			24-Sept-35			Price Discount Rate:				Next Due Date:	24-Sept-25	
												Date	Initial Sum	
Current Maturity Value:		ç	\$55,576			Accumu	lated Ca	sh Benefi	it:	\$0		24-May-25	\$18,033	
Cash Benefits:		Ś	\$16,651			Annual Cash Be			nefits: \$1,45			24-Jun-25	\$18,092	
Final lump sum:		ç	\$38,925		Cash Benefits Interest Rate:				2.50%		24-Jul-25	\$18,151		
											MV	55,576		
	Annual Bo	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)	
	18033 -										\longrightarrow	27,044	4.8	
	951 -										\longrightarrow	1,408	4.8	
	1450	951									\longrightarrow	1,354	4.7	
		1450	951								\rightarrow	1,302	4.6	
			1450	951							\rightarrow	1,252	4.5	
				1450	951						\rightarrow	1,204	4.4	
					1450	951					\rightarrow	1,158	4.3	
Funds put into savings plan		n				1450	951				\longrightarrow	1,113	4.2	
							1450	951			\longrightarrow	1,070	4.2	
Cash Benefits								1450	951		\longrightarrow	1,029	4.1	
	_								1450	951	\longrightarrow	990	4.0	
										1450		16,651		

Remarks:

Option to put in additional \$1450 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.