

Policy:P57624789Issue Date:27-Nov-14Terms to Maturity:14 yrs 6 mthsAnnual Premium:\$921.30Type:AERPMaturity Date:27-Nov-39Price Discount Rate:5.0%Next Due Date:27-Nov-25

 Current Maturity Value:
 \$35,693
 27-May-25
 \$8,248

Cash Benefits: \$0 27-Jun-25 \$8,282

Final lump sum: \$35,693 27-Jul-25 \$8,315

MV 35,693

| Annual E | Bonus (AB) | AB | AB | AB | AB | AB | AB | AB | AB | AB | AB | AB | AB | | 35,693 | Annual |
|----------|------------|----------|------|------|------|------|------|------|------|-------|-------|-------|-------|---------|--------|-------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | | 2039 | Returns (%) |
| 8248 | | | | | | | | | | | | | | | 16,734 | 7.1 |
| 921 | | | | | | | | | | | | | | | 1,824 | 7.0 |
| | 921 | | | | | | | | | | | | | > | 1,737 | 6.8 |
| | | 921 | | | | | | | | | | | | > | 1,655 | 6.6 |
| | | | 921 | | | | | | | | | | | > | 1,576 | 6.5 |
| | | | | 921 | | | | | | | | | | > | 1,501 | 6.3 |
| | | | | | 921 | | | | | | | | | > | 1,429 | 6.1 |
| Funds p | ut into sa | vings pl | an | | | 921 | | | | | | | | > | 1,361 | 6.0 |
| | | | | | | | 921 | | | | | | | > | 1,296 | 5.8 |
| | | | | | | | | 921 | | | | | | > | 1,235 | 5.7 |
| | | | | | | | | | 921 | | | | | > | 1,176 | 5.5 |
| | | | | | | | | | | 921 - | | | | > | 1,120 | 5.4 |
| | | | | | | | | | | | 921 - | | | > | 1,067 | 5.3 |
| Remark | s: | | | | | | | | | | | 921 - | | > | 1,016 | 5.1 |
| | | | | | | | | | | | | | 921 — | > | 967 | 5.0 |

Regular Premium Base Plan

Please refer below for more information



| 27-Nov-14 Terms to Ma | iturity: | 14 yrs 6 mths | Annual Premium: | \$2,421.30 |
|-------------------------------|--|---|---|--|
| 27-Nov-39 Price Discou | nt Rate: | 5.0% | Next Due Date: | 27-Nov-25 |
| | | Date | Initial Sum | |
| Accumulated Cash Benefit: | \$0 | 27-May-25 | \$8,248 | |
| Annual Cash Benefits: | \$1,500 | 27-Jun-25 | \$8,282 | |
| Cash Benefits Interest Rate: | 2.50% | 27-Jul-25 | \$8,315 | |
| | 27-Nov-39 Price Discou Accumulated Cash Benefit: Annual Cash Benefits: | 27-Nov-39 Price Discount Rate: Accumulated Cash Benefit: \$0 Annual Cash Benefits: \$1,500 | 27-Nov-39 Price Discount Rate: 5.0% Date Accumulated Cash Benefit: \$0 27-May-25 Annual Cash Benefits: \$1,500 27-Jun-25 | 27-Nov-39 Price Discount Rate: 5.0% Next Due Date: Date Initial Sum Accumulated Cash Benefit: \$0 27-May-25 \$8,248 Annual Cash Benefits: \$1,500 27-Jun-25 \$8,282 |

MV 61,091

| Annual B | onus (AB) | AB | AB | AB | AB | | 35,693 | Annual |
|---|-----------|------|------|------|------|------|------|------|------|-------|---------------|-------|---------------|---------------|--------|-------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | | 2039 | Returns (%) |
| 8248 | | | | | | | | | | | | | | > | 16,734 | 7.1 |
| 921 | | | | | | | | | | | | | | | 1,824 | 7.0 |
| 1500 | 921 | | | | | | | | | | | | | > | 1,737 | 6.8 |
| | 1500 | 921 | | | | | | | | | | | | | 1,655 | 6.6 |
| | | 1500 | 921 | | | | | | | | | | | > | 1,576 | 6.5 |
| | | | 1500 | 921 | | | | | | | | | | | 1,501 | 6.3 |
| | | | | 1500 | 921 | | | | | | | | | \rightarrow | 1,429 | 6.1 |
| Funds put into savings plan | | | | 1500 | 921 | | | | | | | | \rightarrow | 1,361 | 6.0 | |
| | | | | | | 1500 | 921 | | | | | | | \rightarrow | 1,296 | 5.8 |
| Cash Be | nefits | | | | | | 1500 | 921 | | | | | | \rightarrow | 1,235 | 5.7 |
| | | _ | | | | | | 1500 | 921 | | | | | \rightarrow | 1,176 | 5.5 |
| | | | | | | | | | 1500 | 921 - | | | | \rightarrow | 1,120 | 5.4 |
| | | | | | | | | | | 1500 | 921 - | | | \rightarrow | 1,067 | 5.3 |
| Remark | s: | | | | | | | | | | 1500 | 921 - | | \rightarrow | 1,016 | 5.1 |
| Option to put in additional \$1500 annually at 2.5% p.a. 1500 921 ———— | | | | | | | | | | | \rightarrow | 967 | 5.0 | | | |
| This portion of your savings can be withdrawn, discontinued and resumed anytime 150 | | | | | | | | | | | 1500 | | 25,398 | | | |

Please refer below for more information

You can even use it to fund future premiums from 2031 onwards



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.