

Policy:P48692444Issue Date:28-Dec-12Terms to Maturity:7 yrs 7 mthsAnnual Premium:\$1,682.84Type:AERPMaturity Date:28-Dec-32Price Discount Rate:3.7%Next Due Date:28-Dec-25

 Current Maturity Value:
 \$46,921
 28-May-25
 \$25,252

 Cash Benefits:
 \$0
 28-Jun-25
 \$25,329

 Final lump sum:
 \$46,921
 \$25,406

MV 46,921

| | Annual Bonus (AB) | | AB | AB | AB | AB | AB | | 46,921 | Annual |
|-------------------|---------------------------|------|------|------|------|------|------|-------------------|--------|-------------|
| | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | | 2032 | Returns (%) |
| | 25252 | | | | | | | > | 33,263 | 4.2 |
| | 1683 | | | | | | | \longrightarrow | 2,170 | 4.1 |
| | | 1683 | | | | | | \rightarrow | 2,093 | 4.1 |
| | | | 1683 | | | | | \longrightarrow | 2,018 | 4.0 |
| | | | | 1683 | | | | \rightarrow | 1,946 | 3.9 |
| | | | | | 1683 | | | \rightarrow | 1,877 | 3.8 |
| | | | | | | 1683 | | \rightarrow | 1,810 | 3.8 |
| Funds put into sa | nds put into savings plan | | | | | | 1683 | \longrightarrow | 1,745 | 3.7 |

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P48692444Issue Date:28-Dec-12Terms to Maturity:7 yrs 7 mthsAnnual Premium:\$3,607.84Type:AEMaturity Date:28-Dec-32Price Discount Rate:3.7%Next Due Date:28-Dec-25

Date **Initial Sum Current Maturity Value:** \$61,813 **Accumulated Cash Benefit:** \$0 28-May-25 \$25,252 \$14,892 \$1,925 \$25,329 **Cash Benefits: Annual Cash Benefits:** 28-Jun-25 Final lump sum: \$46,921 **Cash Benefits Interest Rate:** 2.50% 28-Jul-25 \$25,406

| | | | | | | | | MV | 61,813 | |
|--------------|----------|-----------|------|------|------|------|------|-------------------|--------|-------------|
| | Annual B | onus (AB) | AB | AB | AB | AB | AB | | 46,921 | Annual |
| | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | | 2032 | Returns (%) |
| | 25252 | | | | | | | > | 33,263 | 4.2 |
| | 1683 | | | | | | | \longrightarrow | 2,170 | 4.1 |
| | 1925 | 1683 | | | | | | \longrightarrow | 2,093 | 4.1 |
| | | 1925 | 1683 | | | | | \longrightarrow | 2,018 | 4.0 |
| | | | 1925 | 1683 | | | | \rightarrow | 1,946 | 3.9 |
| | | | | 1925 | 1683 | | | \longrightarrow | 1,877 | 3.8 |
| | | | | | 1925 | 1683 | | > | 1,810 | 3.8 |
| savings plan | | n | | | | 1925 | 1683 | \longrightarrow | 1,745 | 3.7 |
| | | | | | | | 1925 | | 14,892 | |
| | | | | | | | | | | |

Cash Benefits

Funds put into

Remarks:

Option to put in additional \$1925 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.