

Policy:P44238422Issue Date:29-Oct-10Terms to Maturity:10 yrs 5 mthsAnnual Premium: \$501.15Type:AERPMaturity Date:29-Oct-35Price Discount Rate:4.0%Next Due Date:29-Oct-25

Current Maturity Value: \$20,133 Date Initial Sum
29-May-25 \$9,222

 Cash Benefits:
 \$0
 29-Jun-25
 \$9,252

 Final lump sum:
 \$20,133
 29-Jul-25
 \$9,282

MV 20,133

521

4.0

501 ---

Annual B	onus (AB)	AB		20,133	Annual							
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
9222										\rightarrow	13,875	4.8
501										\longrightarrow	742	4.8
	501 -									\longrightarrow	713	4.7
		501								\longrightarrow	686	4.6
			501							\longrightarrow	659	4.5
				501						\longrightarrow	634	4.4
					501					\longrightarrow	610	4.3
savings pla	an					501				\longrightarrow	586	4.2
							501			\longrightarrow	564	4.2
								501		\longrightarrow	542	4.1

Remarks:

Funds put into

Regular Premium Base Plan

Please refer below for more information



Policy:	P44238422	Issue Date:	29-Oct-10	Terms to Maturity:	10 yrs 5 mths	Annual Premium: \$1,251.15
Type:	AE	Maturity Date:	29-Oct-35	Price Discount Rate:	4.0%	Next Due Date: 29-Oct-25

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Current Maturity Value:	\$28,746	Accumulated Cash Benefit:	\$0	29-May-25	\$9,222
Cash Benefits:	\$8,613	Annual Cash Benefits:	\$750	29-Jun-25	\$9,252
Final lump sum:	\$20,133	Cash Benefits Interest Rate:	2.50%	29-Jul-25	\$9,282

MV	28,746

8,613

750

Date

Initial Sum

	Annual Bonus (AB)		Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB		20,133	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)		
	9222										>	13,875	4.8		
	501										\longrightarrow	742	4.8		
	750	501 -									\longrightarrow	713	4.7		
		750	501								\longrightarrow	686	4.6		
			750	501							\longrightarrow	659	4.5		
				750	501						>	634	4.4		
					750	501					\longrightarrow	610	4.3		
Funds put into so	avings pl	an				750	501					586	4.2		
							750	501			\longrightarrow	564	4.2		
Cash Benefits								750	501			542	4.1		
	_								750	501 -		521	4.0		

Remarks:

Option to put in additional \$750 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.