

Policy:P45990089Issue Date:18-May-11Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$495.75Type:AERPMaturity Date:18-May-36Price Discount Rate:4.0%Next Due Date:18-May-26

 Current Maturity Value:
 \$20,133
 18-Jun-25
 \$9,087

 Cash Benefits:
 \$0
 18-Jul-25
 \$9,116

 Final lump sum:
 \$20,133
 18-Aug-25
 \$9,146

MV 20,133

4.0

516

A	Annual Bo	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		20,133	Annual
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	9087 -											>	13,943	4.9
		496 -										\longrightarrow	734	4.8
			496									\longrightarrow	706	4.7
				496								\longrightarrow	678	4.6
					496							\longrightarrow	652	4.5
						496						\longrightarrow	627	4.4
							496					\longrightarrow	603	4.3
Funds put into sav	vings pla	n						496 -				\longrightarrow	580	4.2
									496			\longrightarrow	558	4.2
										496		\longrightarrow	536	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P45990089Issue Date:18-May-11Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$1,245.75Type:AEMaturity Date:18-May-36Price Discount Rate:4.0%Next Due Date:18-May-26

\$9,087 **Current Maturity Value:** \$28,746 **Accumulated Cash Benefit:** \$0 18-Jun-25 \$9,116 \$8,613 **Annual Cash Benefits:** \$750 **Cash Benefits:** 18-Jul-25 Final lump sum: \$20,133 **Cash Benefits Interest Rate:** 2.50% 18-Aug-25 \$9,146

MV 28,746

8,613

Initial Sum

Date

750

Annual E	Bonus (AB)	AB		20,133	Annual								
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
9087											>	13,943	4.9
	496 -											734	4.8
	750	496										706	4.7
		750	496								>	678	4.6
			750	496							>	652	4.5
				750	496						>	627	4.4
					750	496					>	603	4.3
savings pl	an					750	496				>	580	4.2
							750	496			>	558	4.2
								750	496			536	4.1
									750	496 —		516	4.0

Remarks:

Funds put into so

Cash Benefits

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This portion of your savings can be withdrawn, discontinued and resumed anytime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.