

Policy:P53910318Issue Date:12-Nov-13Terms to Maturity:7 yrs 6 mthsAnnual Premium:\$2,286.98Type:AERPMaturity Date:12-Nov-28Price Discount Rate:3.7%Next Due Date:12-Nov-21

 Current Maturity Value:
 \$45,589
 12-May-21
 \$20,581

 Cash Benefits:
 \$0
 12-Jun-21
 \$20,643

 Final lump sum:
 \$45,589
 12-Jul-21
 \$20,706

								MV	45,589	
	Annual E	Bonus (AB)	AB	AB	AB	AB	AB		45,589	Annual
	2021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
	20581								27,027	4.2
	2287								2,949	4.1
		2287						$\longrightarrow$	2,844	4.1
			2287					$\longrightarrow$	2,743	4.0
				2287					2,645	3.9
					2287			$\longrightarrow$	2,550	3.8
						2287		$\longrightarrow$	2,459	3.8
savings plan							2287	$\longrightarrow$	2,372	3.7

## Remarks:

Funds put into s

Regular Premium Base Plan

Please refer below for more information



Policy:P53910318Issue Date:12-Nov-13Terms to Maturity:7 yrs 6 mthsAnnual Premium:\$4,336.98Type:AEMaturity Date:12-Nov-28Price Discount Rate:3.7%Next Due Date:12-Nov-21

Date **Initial Sum** \$20,581 **Current Maturity Value:** \$61,768 **Accumulated Cash Benefit:** \$0 12-May-21 **Cash Benefits:** \$20,643 \$16,179 \$2,050 **Annual Cash Benefits:** 12-Jun-21 Final lump sum: \$45,589 \$20,706 **Cash Benefits Interest Rate:** 3.00% 12-Jul-21

							MV	61,768	
Annual E	Bonus (AB)	AB	AB	AB	AB	AB		45,589	Annual
2021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
20581							->	27,027	4.2
2287							$\rightarrow$	2,949	4.1
2050	2287						$\longrightarrow$	2,844	4.1
	2050	2287					$\longrightarrow$	2,743	4.0
		2050	2287				$\rightarrow$	2,645	3.9
			2050	2287			$\rightarrow$	2,550	3.8
				2050	2287		$\longrightarrow$	2,459	3.8
savings plan					2050	2287	$\longrightarrow$	2,372	3.7
						2050		16,179	

**Cash Benefits** 

Funds put into s

## Remarks:

Option to put in additional \$2050 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2025 onwards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.