

**Policy:** P49365987  
**Type:** AERP

**Issue Date:** 29-Jun-12  
**Maturity Date:** 29-Jun-37

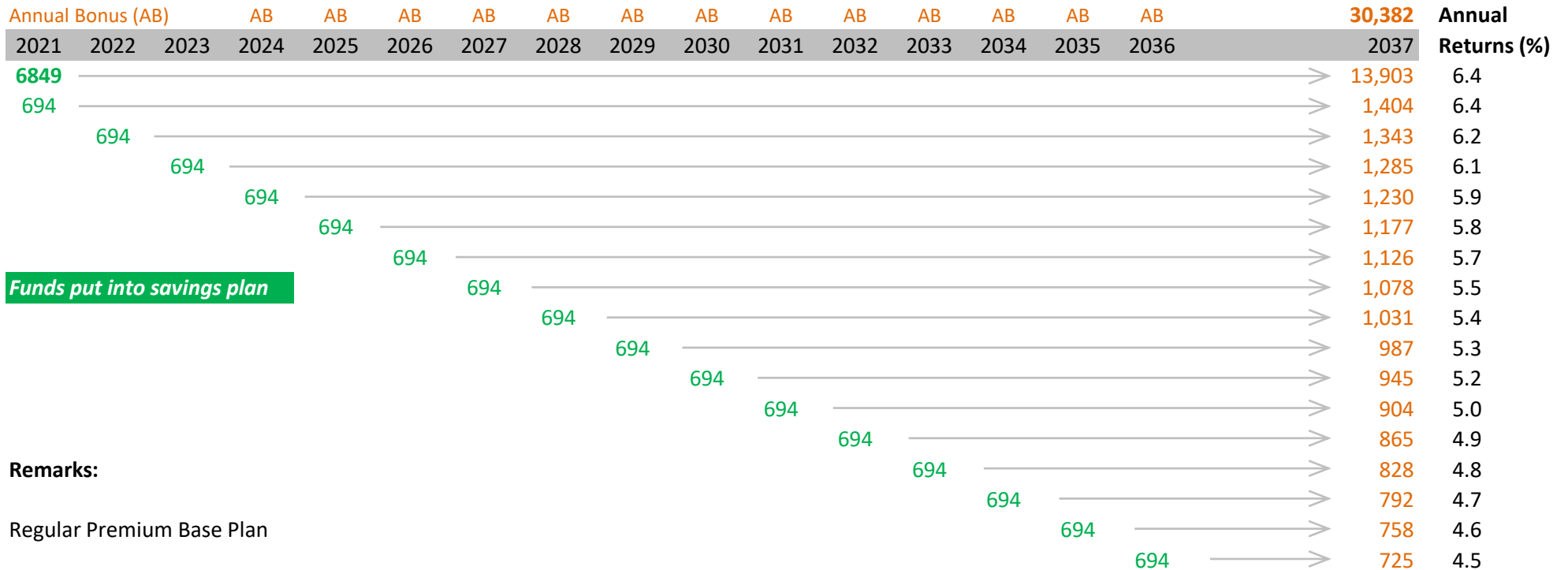
**Terms to Maturity:** 16 yrs 1 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$694.10  
**Next Due Date:** 29-Jun-21

**Current Maturity Value:** \$30,382  
**Cash Benefits:** \$0  
**Final lump sum:** \$30,382

**Date:** 29-May-21      **Initial Sum:** \$6,849

**MV 30,382**



**Funds put into savings plan**

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

**Policy:** P49365987  
**Type:** AE

**Issue Date:** 29-Jun-12  
**Maturity Date:** 29-Jun-37

**Terms to Maturity:** 16 yrs 1 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$1,794.10  
**Next Due Date:** 29-Jun-21

<b>Current Maturity Value:</b>	\$53,220	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date:</b>	29-May-21	<b>Initial Sum:</b>	\$6,849
<b>Cash Benefits:</b>	\$22,838	<b>Annual Cash Benefits:</b>	\$1,100				
<b>Final lump sum:</b>	\$30,382	<b>Cash Benefits Interest Rate:</b>	3.00%				

**MV 53,220**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	<b>30,382</b>	<b>Annual Returns (%)</b>	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		
6849																13,903	6.4	
	694															1,404	6.4	
	1100	694														1,343	6.2	
		1100	694													1,285	6.1	
			1100	694												1,230	5.9	
				1100	694											1,177	5.8	
					1100	694										1,126	5.7	
						1100	694									1,078	5.5	
							1100	694								1,031	5.4	
								1100	694							987	5.3	
									1100	694						945	5.2	
										1100	694					904	5.0	
											1100	694				865	4.9	
												1100	694			828	4.8	
													1100	694		792	4.7	
														1100	694	758	4.6	
															1100	694	725	4.5
															1100	<b>22,838</b>		

**Funds put into savings plan**

**Cash Benefits**

**Remarks:**  
Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime  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 2028 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.