

**Policy**: P30529211 **Issue Date**: 8-Nov-05 Terms to Maturity: 18 yrs 5 mths **Annual Premium:** \$1,403.50 Type: RP Maturity Datε 8-Nov-40 **Price Discount Rate:** 4.5% **Next Due Date:** 8-Nov-22

**Initial Sum** Date **Current Maturity Value:** 8-Jun-22 \$34,412 \$116,791 **Absolute Returns:** \$57,116 8-Jul-22 \$34,538

**Absolute Returns (%):** 

95.7%

MV

116,791

\$34,665

8-Aug-22

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	116,791	Annual
2022	2023	2024	2025	2026		2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	Returns (%)
34412																		<del>&gt; 77,404</del>	6.8
1404																		> 3,100	6.7
	1404																	> 2,966	6.5
		1404																> 2,838	6.4
			1404															> 2,716	6.2
				1404 -														> 2,599	6.1
																		<del>2,487</del>	5.9
<b>Funds</b>	out into	savings	plan			1404												<b>→</b> 2,380	5.8
							1404											<b>→</b> 2,278	5.7
								1404										<b>→</b> 2,180	5.5
									1404									<b>→</b> 2,086	5.4
										1404								→ 1,996	5.3
											1404							> 1,910	5.2
Remarks:												1404						<b>→</b> 1,828	5.0
													1404					<b>→</b> 1,749	4.9
The basic returns for this 35 yrs plan is 4.4%														1404 -				<b>→</b> 1,674	4.8
17 yrs of premiums have been paid and the policy value (at 4.4% return) is \$35941 1404 1404													→ 1,602	4.7					
																1404 -		> 1,533	4.6
Please re	efer below	for more	e informat	tion													1404 -	→ 1,467	4.5



## 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.