

Policy:AV80015527Issue Date:5-Feb-18Terms to Maturity:7 yrs 8 mthsAnnual Premium:\$2,301.60Type:AERPMaturity Date:5-Feb-30Price Discount Rate:3.7%Next Due Date:5-Feb-23

 Current Maturity Value:
 \$33,943
 5-Jun-22
 \$11,552

 Cash Benefits:
 \$0
 5-Jul-22
 \$11,587

 Final lump sum:
 \$33,943
 5-Aug-22
 \$11,622

MV 33,943

Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB		33,943	Annual
2022	2023	2024	2025	2026	2027	2028	2029		2030	Returns (%)
11552									15,262	4.2
	2302 -							$\longrightarrow$	2,968	4.1
		2302						$\longrightarrow$	2,862	4.1
			2302					$\longrightarrow$	2,760	4.0
				2302				$\rightarrow$	2,662	3.9
					2302			$\rightarrow$	2,567	3.8
						2302		$\rightarrow$	2,475	3.8
savings pl	an						2302	$\longrightarrow$	2,387	3.7

## **Remarks:**

Regular Premium Base Plan

Please refer below for more information



Policy:AV80015527Issue Date:5-Feb-18Terms to Maturity:7 yrs 8 mthsAnnual Premium:\$3,501.60Type:AEMaturity Date:5-Feb-30Price Discount Rate:3.7%Next Due Date:5-Feb-23

Date **Initial Sum Current Maturity Value:** \$43,414 \$0 \$11,552 **Accumulated Cash Benefit:** 5-Jun-22 **Cash Benefits:** 5-Jul-22 \$9,471 \$1,200 \$11,587 **Annual Cash Benefits:** Final lump sum: \$33,943 3.00% \$11,622 Cash Benefits Interest Rate: 5-Aug-22

MV 43,414

Annual E	Bonus (AB	) AB	AB	AB	AB	AB	AB		33,943	Annual
2022	2023	2024	2025	2026	2027	2028	2029		2030	Returns (%)
11552									15,262	4.2
	2302							$\longrightarrow$	2,968	4.1
	1200	2302						$\rightarrow$	2,862	4.1
		1200	2302						2,760	4.0
			1200	2302					2,662	3.9
				1200	2302			$\longrightarrow$	2,567	3.8
					1200	2302		$\rightarrow$	2,475	3.8
savings plan						1200	2302	$\longrightarrow$	2,387	3.7
							1200		9.471	

**Cash Benefits** 

Funds put into s

## **Remarks:**

Option to put in additional \$1200 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.