

Policy:P49438221Issue Date:10-Jul-12Terms to Maturity:7 yrs 1 mthsAnnual Premium:\$1,120.56Type:AERPMaturity Date:10-Jul-32Price Discount Rate:3.7%Next Due Date:10-Jul-25

Date Initial Sum

 Current Maturity Value:
 \$34,124
 10-Jun-25
 \$19,350

Final lump sum: \$34,124

\$0

Cash Benefits:

							IVIV	34,124	
Annu	al Bonus (AB)	AB	AB	AB	AB	AB		34,124	Annual
2025	5 2026	2027	2028	2029	2030	2031		2032	Returns (%)
1935	0 —						>	25,029	4.1
112:	1 ——						\longrightarrow	1,445	4.1
	1121						>	1,394	4.1
		1121					\longrightarrow	1,344	4.0
			1121				>	1,296	3.9
				1121			\longrightarrow	1,250	3.8
					1121		\longrightarrow	1,205	3.8
Funds put into savings	plan					1121	\longrightarrow	1,162	3.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P49438221Issue Date:10-Jul-12Terms to Maturity:7 yrs 1 mthsAnnual Premium:\$2,520.56Type:AEMaturity Date:10-Jul-32Price Discount Rate:3.7%Next Due Date:10-Jul-25

Date Initial Sum

Annual

3.8

3.8

3.7

4.1 4.1 4.1 4.0 3.9

Current Maturity Value: \$44,955 Accumulated Cash Benefit: \$0 10-Jun-25 \$19,350

Cash Benefits:\$10,831Annual Cash Benefits:\$1,400Final lump sum:\$34,124Cash Benefits Interest Rate:2.50%

							MV	44,955
Annual B	onus (AB)	AB	AB	AB	AB	AB		34,124
2025	2026	2027	2028	2029	2030	2031		2032

2025	2026	2027	2028	2029	2030	2031		2032
19350							\rightarrow	25,029
1121							\rightarrow	1,445
1400	1121						\rightarrow	1,394
	1400	1121					\rightarrow	1,344
		1400	1121				\rightarrow	1.296

 Funds put into savings plan
 1400
 1121
 →
 1,162

 1400
 10,831

Cash Benefits

Remarks:

Option to put in additional \$1400 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.