

Policy: AV80149956 Type: AERP			Issue Dat Maturity	24-May-18 24-May-30			Terms to Maturity: Price Discount Rate:			7 yrs 11 mths 3.7%	Annual Premium: Next Due Date:		\$3,935.40 24-May-23		
Cash Be	t Maturity enefits: mp sum:	v Value:		\$59,401 \$0 \$59,401						MV	59,401	Date 24-Jun 24-Jul- 24-Auş	22	Initial Sum \$20,596 \$20,659 \$20,721	
		Annual B	onus (Al	B) AB	AB	AB	AB	AB	AB		59,401	Annua	I		
		2022	2023	2024	2025	2026	2027	2028	2029		2030	Returr	ns (%)		
		20596								\longrightarrow	27,460	4.2			
			3935							\longrightarrow	5,075	4.1			
				3935						\longrightarrow	4,894	4.1			
					3935					\longrightarrow	4,719	4.0			
						3935				\longrightarrow	4,551	3.9			
							3935			\longrightarrow	4,389	3.8			
								3935		\longrightarrow	4,232	3.8			
Funds p	out into sa	ivings pla	an						3935	\longrightarrow	4,081	3.7			

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: AV801499	Issue Date: Maturity Date:			24-May-18 24-May-30			Terms to Maturity:		7 yrs 11 mths		al Premium:	\$6,035.40		
Type: AE							Price Discount Rate:			3.7%	Next [Due Date:	24-May-23	
											Date		Initial Sum	
Current Maturity	\$75,975			Accumulated Ca			ash Benefit: \$0		24-Jun	-22	\$20,596			
Cash Benefits:	\$16,574			Annual Cash Bei			nefits: \$2,100		24-Jul-	22	\$20,659			
Final lump sum:		\$59,401			Cash Benefits In			nterest Rate: 3.00%		3.00%	24-Aug	g-22	\$20,721	
											_			
									MV	75,975				
F	Annual Bonus	(AB)	AB	AB	AB	AB	AB	AB		59,401	Annua	I		
	2022 202	23 2	024	2025	2026	2027	2028	2029		2030	Return	ns (%)		
_	20596 —								\rightarrow	27,460	4.2			
	393	5 —							\longrightarrow	5,075	4.1			
	210	0 3	935 -						\longrightarrow	4,894	4.1			
		2	100	3935					\longrightarrow	4,719	4.0			
				2100	3935				\longrightarrow	4,551	3.9			
					2100	3935			\rightarrow	4,389	3.8			
		_				2100	3935		\longrightarrow	4,232	3.8			
Funds put into sav						2100	3935	\longrightarrow	4,081	3.7				

Cash Benefits

Remarks:

Option to put in additional \$2100 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime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

2100

16,574



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.