

Policy:P45511822Issue Date:16-Jun-11Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$718.88Type:AERPMaturity Date:16-Jun-36Price Discount Rate:4.0%Next Due Date:16-Jun-26

 Current Maturity Value:
 \$30,200
 16-Jul-25
 \$13,832

 Cash Benefits:
 \$0
 16-Aug-25
 \$13,877

 Final lump sum:
 \$30,200
 16-Sept-25
 \$13,922

MV 30,200

719 --->

4.0

748

| An | nual Bo | nus (AB) | AB | AB | AB | AB | AB | AB | AB | AB | AB | | 30,200 | Annual |
|----------------------|----------|----------|------|------|------|------|------|-------|------|------|------|-------------------|--------|-------------|
| 20 | 025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | | 2036 | Returns (%) |
| 1 | .3832 – | | | | | | | | | | | | 21,224 | 4.9 |
| | | 719 - | | | | | | | | | | > | 1,064 | 4.8 |
| | | | 719 | | | | | | | | | \longrightarrow | 1,023 | 4.7 |
| | | | | 719 | | | | | | | | \longrightarrow | 984 | 4.6 |
| | | | | | 719 | | | | | | | \longrightarrow | 946 | 4.5 |
| | | | | | | 719 | | | | | | \longrightarrow | 910 | 4.4 |
| | | | | | | | 719 | | | | | \longrightarrow | 875 | 4.3 |
| Funds put into savin | ngs plai | 1 | | | | | | 719 - | | | | \longrightarrow | 841 | 4.2 |
| | | | | | | | | | 719 | | | \longrightarrow | 809 | 4.2 |
| | | | | | | | | | | 719 | | \longrightarrow | 778 | 4.1 |

Remarks:

Regular Premium Base Plan

Please refer below for more information



| Policy: | P45511822 | Issue Date: | 16-Jun-11 | Terms to Maturity: | 10 yrs 11 mths | Annual Premium: | \$1,843.88 | |
|---------|-----------|----------------|-----------|-----------------------------|----------------|-----------------|------------|--|
| Type: | AE | Maturity Date: | 16-Jun-36 | Price Discount Rate: | 4.0% | Next Due Date: | 16-Jun-26 | |
| | | | | | Date | Initial Sum | | |

| Current Maturity Value: | \$43,119 | Accumulated Cash Benefit: | \$0 | 16-Jul-25 | \$13,832 |
|--------------------------------|----------|------------------------------|---------|------------|----------|
| Cash Benefits: | \$12,919 | Annual Cash Benefits: | \$1,125 | 16-Aug-25 | \$13,877 |
| Final lump sum: | \$30,200 | Cash Benefits Interest Rate: | 2.50% | 16-Sept-25 | \$13,922 |

| 0.007 | 40 440 |
|-------|--------|
| MV | 43,119 |

12,919

1125

| | Annual Bonus (AB) | | Annual Bonus (AB) | | AB | AB | AB | | 30,200 | Annual |
|-------------------|-------------------|-------|-------------------|------|------|------|------|------|------|------|-------|-------------------|--------|-------------|--------|--------|
| | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | | 2036 | Returns (%) | | |
| | 13832 | | | | | | | | | | | > | 21,224 | 4.9 | | |
| | | 719 - | | | | | | | | | | \longrightarrow | 1,064 | 4.8 | | |
| | | 1125 | 719 | | | | | | | | | \longrightarrow | 1,023 | 4.7 | | |
| | | | 1125 | 719 | | | | | | | | \longrightarrow | 984 | 4.6 | | |
| | | | | 1125 | 719 | | | | | | | \longrightarrow | 946 | 4.5 | | |
| | | | | | 1125 | 719 | | | | | | \longrightarrow | 910 | 4.4 | | |
| | | | | | | 1125 | 719 | | | | | \longrightarrow | 875 | 4.3 | | |
| Funds put into so | avings pla | in | | | | | 1125 | 719 | | | | \longrightarrow | 841 | 4.2 | | |
| | | | | | | | | 1125 | 719 | | | \longrightarrow | 809 | 4.2 | | |
| Cash Benefits | | | | | | | | | 1125 | 719 | | | 778 | 4.1 | | |
| | | | | | | | | | | 1125 | 719 - | | 748 | 4.0 | | |

Remarks:

Option to put in additional \$1125 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 2030 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.