

Policy:P43556476Issue Date:24-Sept-10Terms to Maturity:10 yrs 3 mthsAnnual Premium: \$951.49Type:AERPMaturity Date:24-Sept-35Price Discount Rate:4.0%Next Due Date:24-Sept-25

Date Initial Sum

 Current Maturity Value:
 \$38,925
 24-Jun-25
 \$18,092

 Cash Benefits:
 \$0
 24-Jul-25
 \$18,151

Final lump sum: \$38,925 24-Aug-25 \$18,211

MV	38,92
IVIV	30,32

	Annual B	onus (AB)	AB		38,925	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	18092											27,044	4.8
	951										\rightarrow	1,408	4.8
		951 -									\longrightarrow	1,354	4.7
			951								\rightarrow	1,302	4.6
				951							\longrightarrow	1,252	4.5
					951						\rightarrow	1,204	4.4
						951					\longrightarrow	1,158	4.3
Funds put into so	vings pla	an					951				\rightarrow	1,113	4.2
								951			\longrightarrow	1,070	4.2
									951		\longrightarrow	1,029	4.1
										951 -	\longrightarrow	990	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : P43556476	Issue Date:	24-Sept-10	Terms to Maturity:	10 yrs 3 mths	Annual Premium: \$2,401.49
Type: AE	Maturity Date:	24-Sept-35	Price Discount Rate:	4.0%	Next Due Date: 24-Sept-25

				Date	Initial Sum
Current Maturity Value:	\$55,576	Accumulated Cash Benefit:	\$0	24-Jun-25	\$18,092
Cash Benefits:	\$16,651	Annual Cash Benefits:	\$1,450	24-Jul-25	\$18,151
Final lump sum:	\$38,925	Cash Benefits Interest Rate:	2.50%	24-Aug-25	\$18,211

MV	55,576

16,651

	Annual B	onus (AB)	AB		38,925	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	18092										>	27,044	4.8
	951										\longrightarrow	1,408	4.8
	1450	951 -									\longrightarrow	1,354	4.7
		1450	951								\longrightarrow	1,302	4.6
			1450	951							\longrightarrow	1,252	4.5
				1450	951						\longrightarrow	1,204	4.4
					1450	951					\longrightarrow	1,158	4.3
Funds put into sa	vings pla	an				1450	951				\rightarrow	1,113	4.2
							1450	951			\longrightarrow	1,070	4.2
Cash Benefits								1450	951		\rightarrow	1,029	4.1
									1450	951 -	\longrightarrow	990	4.0

1450

Remarks:

Option to put in additional \$1450 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.