

Policy: G0073214826 Type: AERP				Issue Date: Maturity Date:		24-Nov-11 24-Nov-36			Terms to Maturity: Price Discount Rate:			11 yrs 5 mths 4.1%		Annual Premium: \$858.84 Next Due Date: 24-Nov-25	
Current Maturity Value: Cash Benefits: Final lump sum:			\$37,831 \$0 \$37,831									Date 24-Jun-25 24-Jul-25 24-Aug-25	Initial Sum \$16,251 \$16,306 \$16,360		
												MV	37,831		
	Annual I	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		37,831	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)	
	16251											\rightarrow	25,711	5.1	
	859											>	1,336	5.1	
		859 -										>	1,284	4.9	
			859									>	1,233	4.8	
				859								>	1,184	4.7	
					859							>	1,138	4.6	
						859						\longrightarrow	1,093	4.5	
Funds put into savings plan							859					>		4.5	
				•				859				>	1,009	4.4	
									859			>	969	4.3	
										859		>	931	4.2	
											859	\longrightarrow	894	4.1	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: Type:	G0073214826 AE			Issue Date: Maturity Date:		24-Nov-11 24-Nov-36		Terms to Maturity: Price Discount Rate:			11 yrs 5 mths 4.1%		Annual Premium: \$2,446.80 Next Due Date: 24-Nov-25		
Current Mat Cash Benefi Final lump s		\$58,779 \$20,948 \$37,831			Accumulated Cas Annual Cash Bene Cash Benefits Inte			efits:			Date 24-Jun-25 24-Jul-25 24-Aug-25	Initial Sum \$16,251 \$16,306 \$16,360			
	Annual I	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	MV	58,779 37,831	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)	
	16251											\rightarrow	25,711	5.1	
	859											\longrightarrow	1,336	5.1	
	1588	859 -										\rightarrow	1,284	4.9	
		1588	859									\longrightarrow	1,233	4.8	
			1588	859								\longrightarrow	1,184	4.7	
				1588	859							\longrightarrow	1,138	4.6	
					1588	859						\longrightarrow	1,093	4.5	
Funds put into savings plan						1588	859					\longrightarrow	1,050	4.5	
				-			1588	859				\longrightarrow	1,009	4.4	
Cash Benefi	ts							1588	859			\longrightarrow	969	4.3	
									1588	859		\longrightarrow	931	4.2	
										1588	859	\longrightarrow	894	4.1	
											1588		20,948		

Remarks:

Option to put in additional \$1587.96 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.