

P54024443 Issue Date: Terms to Maturity: 8 yrs 5 mths **Annual Premium:** \$745.02 Policy: 28-Nov-13 AERP **Maturity Date:** 28-Nov-33 **Price Discount Rate:** 3.8% **Next Due Date:** 28-Nov-25 Type:

 Current Maturity Value:
 \$20,217
 28-Jun-25
 \$9,601

 Cash Benefits:
 \$0
 28-Jul-25
 \$9,631

 Final lump sum:
 \$20,217
 28-Aug-25
 \$9,661

MV 20,217

Annual	20,217		AB	AB	AB	AB	AB	AB	onus (AB)	Annual E
Returns (%)	2033		2032	2031	2030	2029	2028	2027	2026	2025
4.4	13,142									9601
4.3	1,004									745
4.3	967	\rightarrow							745	
4.2	932							745		
4.1	898	\rightarrow					745			
4.0	865					745				
3.9	833				745					
3.9	803	>		745					an	vings pl
3.8	773		745 —							

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P54024443	Issue Date:	28-Nov-13	Terms to Maturity:	8 yrs 5 mths	Annual Premium:	\$1,645.02
Type:	AE	Maturity Date:	28-Nov-33	Price Discount Rate:	3.8%	Next Due Date:	28-Nov-25

MV

28,276

				Date	Initial Sum
Current Maturity Value:	\$28,276	Accumulated Cash Benefit:	\$0	28-Jun-25	\$9,601
Cash Benefits:	\$8,059	Annual Cash Benefits:	\$900	28-Jul-25	\$9,631
Final lump sum:	\$20,217	Cash Benefits Interest Rate:	2.50%	28-Aug-25	\$9,661

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	Annual B	Bonus (AB)	AB	AB	AB	AB	AB	AB		20,217	Annual
	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	9601									13,142	4.4
	745									1,004	4.3
	900	745							>	967	4.3
		900	745						>	932	4.2
			900	745					>	898	4.1
				900	745				>	865	4.0
					900	745				833	3.9
Funds put into sa	vings pl	an				900	745			803	3.9
							900	745	\longrightarrow	773	3.8
Cash Benefits								900		8,059	

Remarks:

Option to put in additional \$900 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.