

Policy:N1801998999Issue Date:3-Jan-09Terms to Maturity:11 yrs 7 mthsAnnual Premium:\$414.40Type:AERPMaturity Date:3-Jan-34Price Discount Rate:4.1%Next Due Date:3-Jan-23

 Current Maturity Value:
 \$22,054
 3-Jun-22
 \$10,175

 Cash Benefits:
 \$0
 3-Jul-22
 \$10,209

 Final lump sum:
 \$22,054
 3-Aug-22
 \$10,243

MV 22,054

Annual Bo	nus (AB)	AB		22,054	Annual									
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
10175												>	16,206	5.1
	414											\rightarrow	645	5.1
		414										\rightarrow	619	4.9
			414									>	595	4.8
				414								>	572	4.7
					414							\rightarrow	549	4.6
						414						\rightarrow	527	4.5
put into sav	vings pla	n					414					\rightarrow	507	4.5
								414				>	487	4.4
									414			\rightarrow	467	4.3
										414		>	449	4.2
											414	\rightarrow	431	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:N1801998999Issue Date:3-Jan-09Terms to Maturity:11 yrs 7 mthsAnnual Premium:\$1,314.40Type:AEMaturity Date:3-Jan-34Price Discount Rate:4.1%Next Due Date:3-Jan-23

Date **Initial Sum** 3-Jun-22 **Current Maturity Value:** \$34,110 \$0 \$10,175 **Accumulated Cash Benefit:** \$900 3-Jul-22 \$12,056 \$10,209 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$22,054 \$10,243 **Cash Benefits Interest Rate:** 3-Aug-22 3.25%

MV 34,110

	Annual B	onus (AB)	AB		22,054	Annual									
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	10175												->	16,206	5.1
		414											\longrightarrow	645	5.1
		900	414										\longrightarrow	619	4.9
			900	414									\rightarrow	595	4.8
				900	414								\longrightarrow	572	4.7
					900	414							\longrightarrow	549	4.6
						900	414						\longrightarrow	527	4.5
Funds pu	ınds put into savings plan					900	414					\longrightarrow	507	4.5	
								900	414				\longrightarrow	487	4.4
Cash Ber	nefits								900	414			\longrightarrow	467	4.3
										900	414		\longrightarrow	449	4.2
											900	414	\longrightarrow	431	4.1
												900		12,056	

Remarks:

Option to put in additional \$900 annually at 3.25% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime
You can even use it to fund future premiums from 2027 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.