

Policy:P43738115Issue Date:31-Aug-10Terms to Maturity:10 yrs 2 mthsAnnual Premium: \$501.30Type:AERPMaturity Date:31-Aug-35Price Discount Rate:4.0%Next Due Date:31-Aug-25

Date Initial Sum

 Current Maturity Value:
 \$20,133
 30-Jun-25
 \$9,311

 Cash Benefits:
 \$0
 31-Jul-25
 \$9,342

Final lump sum: \$20,133

MV 20,133

	Annual B	onus (AB)	AB		20,133	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	9311										\rightarrow	13,874	4.8
	501										\longrightarrow	742	4.8
		501									\longrightarrow	714	4.7
			501								\longrightarrow	686	4.6
				501							\longrightarrow	660	4.5
					501						\longrightarrow	634	4.4
						501					\longrightarrow	610	4.3
Funds put into sa	vings pla	n					501				\longrightarrow	586	4.2
'								501			\longrightarrow	564	4.2
									501		\longrightarrow	542	4.1
										501 -	\longrightarrow	521	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P43738115 31-Aug-10 **Terms to Maturity:** 10 yrs 2 mths **Annual Premium:** \$1,251.30 Issue Date: Type: AE 31-Aug-35 **Price Discount Rate:** Next Due Date: 31-Aug-25 4.0% **Maturity Date:**

> Date **Initial Sum**

Current Maturity Value: \$28,746 **Accumulated Cash Benefit:** \$0 30-Jun-25 \$9,311 \$8,613 **Annual Cash Benefits:** \$750 \$9,342 **Cash Benefits:** 31-Jul-25

Final lump sum: \$20,133 **Cash Benefits Interest Rate:** 2.50%

	Annual Bonus (AB)		AB		20,133	Annual							
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	9311										>	13,874	4.8
	501										>	742	4.8
	750	501 -									>	714	4.7
		750	501								>	686	4.6
			750	501							>	660	4.5
				750	501							634	4.4
					750	501					>	610	4.3
Funds put into so	avings pl	an				750	501				>	586	4.2
							750	501			>	564	4.2
Cash Benefits								750	501		\longrightarrow	542	4.1
	_								750	501 -	>	521	4.0
										750		8,613	

Remarks:

Option to put in additional \$750 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.