

Policy: P46196342		Issue Date:		23-Jun-11			Terms to Maturity:			10 yrs 11 mths		1	Annual Premium:	\$630.20
Type: AERP		Maturity	Date:	23-Jun-36			Price Discount Rate:			4.0%		l	Next Due Date:	23-Jun-26
											Date		Initial Sum	
Current Maturity Value:		\$26,845									23-Jul-2	25	\$12,367	
Cash Benefits:		\$0									23-Aug-		\$12,407	
Final lump sum:		\$26,845									23-Sept		\$12,448	
											MV	26,845		
	Annual Bonus (AB	3) AB	AB	AB	AB	AB	AB	AB	AB	AB		26,845	Annual	
	2025 2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)	
	12367										$\rightarrow$	18,976	4.9	
	630										$\longrightarrow$	933	4.8	
		630									$\longrightarrow$	897	4.7	
			630								$\longrightarrow$	862	4.6	
				630							$\longrightarrow$	829	4.5	
					630						$\longrightarrow$	797	4.4	
						630					$\longrightarrow$	767	4.3	
Funds put into savings plan							630				$\longrightarrow$	737	4.2	
		•						630			$\longrightarrow$	709	4.2	
									630		$\longrightarrow$	682	4.1	
										630	$\longrightarrow$	655	4.0	

**Remarks:** 

**Regular Premium Base Plan** 

Please refer below for more information



<b>Policy</b> : P46196 <b>Type:</b> AE	342	Issue Date: Maturity Date:		23-Jun-11 23-Jun-36			Terms to Maturity: Price Discount Rate:			10 yrs 11 mths 4.0%			Annual Premium: Next Due Date:	\$1,630.20 23-Jun-26
Current Maturity Cash Benefits: Final lump sum:		\$38,328 \$11,483 \$26,845			Annual	Cash Ber	ash Benefit: mefits: nterest Rate:		\$0 \$1,000 2.50%		<b>Date</b> 23-Jul-2 23-Aug-2 23-Sept-	25	<b>Initial Sum</b> \$12,367 \$12,407 \$12,448	
	Annual Bonus (Al 2025 2026	3) AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	AB 2033	AB 2034	AB 2035	MV	<b>38,328</b> <b>26,845</b> 2036	Annual Returns (%)	
	<b>12367</b> 630 1000	630									$\rightarrow$	18,976 933 897	4.9 4.8 4.7	
		1000	630 1000	630							>> >>	862 829	4.6 4.5	
Funds put into savings plan				1000	630 1000	630 1000	630 -				$\rightarrow$	797 767 737	4.4 4.3 4.2	
Cash Benefits	1	-					1000	630 1000	630		$\rightarrow$	709 682	4.2 4.1	
									1000	630 1000	$\longrightarrow$	655 <b>11,483</b>	4.0	

## **Remarks:**

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.