

Policy:G0074693016Issue Date:6-Aug-13Terms to Maturity:13 yrs 1 mthsAnnual Premium:\$1,747.45Type:AELPMaturity Date:6-Aug-38Price Discount Rate:4.3%Next Due Date:6-Aug-25

Date Initial Sum

**Current Maturity Value:** \$23,155 6-Jul-25 \$11,198

MV 23,155 23,155 Annual Bonus (AB) AB 2026 2038 2025 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 11198 1033 714.35 1033 714.35 1033 714.35 1033 714.35 1033 714.35 1033 Funds put into savings plan 714.35 **Cash Benefits** 714.35 714.35 714.35 714.35 714.35 714.35 714.35

## Remarks:

Total funds put into savings plan is 11198 + 1033 \* 6 = 17397

Assumption - cashbacks of \$714.35 from 2025-2030 are used to offset partial premium and receive \$714.35 \* 7 + \$23,155 = \$28,155Option to accumulate all future cashbacks at 3.0%p.a. and mature with \$34,647, by paying full premium of \$1,747 from 2025 - 2030

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.