

Policy: Type:	•		Issue Date: Maturity Date:		7-Jan-13 7-Jan-33			Terms to Maturity: Price Discount Rate:			7 yrs 6 mths 3.7%	Annual Premium: Next Due Date:		\$1,257.20 7-Jan-26
Absolute	Maturity Value: e Returns: e Returns (%):	(1	\$35,182 \$7,361 26%						MV	35,182	Date 7-Jul-2 7-Aug- 7-Sept	25	Initial Sum \$19,020 \$19,078 \$19,136	
	Annual E	onus (AB)	AB	AB	AB	AB	AB	AB		35,182	Annua	I		
	2025	2026	2027	2028	2029	2030	2031	2032		2033	Return	is (%)		
	19020								\rightarrow	24,978	4.2			
		1257							\longrightarrow	1,621	4.1			
			1257						\longrightarrow	1,563	4.1			
				1257					\rightarrow	1,508	4.0			
					1257				\rightarrow	1,454	3.9			
						1257			\longrightarrow	1,402	3.8			
							1257		\rightarrow	1,352	3.8			
Funds put into savings plan								1257	\longrightarrow	1,304	3.7			

Remarks:

The basic returns for this 20 yrs plan is 3.1% 13 yrs of premiums have been paid and the policy value (at 3.1% return) is \$20370

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.