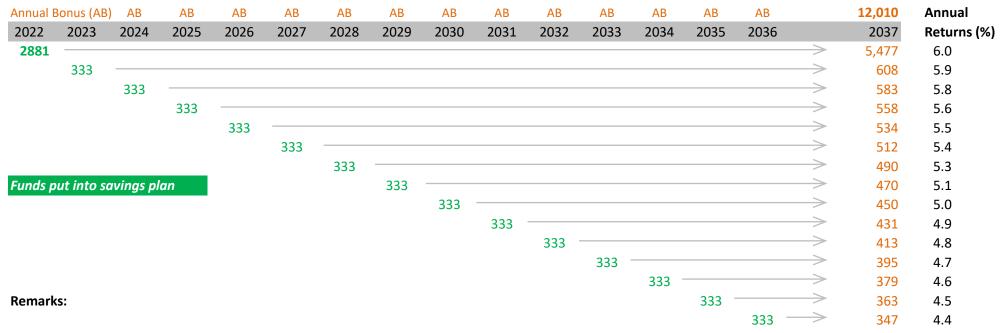


Policy : N1006007960 Type: AERP	Issue Date: Maturity Date:	21-May-12 21-May-37	Terms to Maturity: Price Discount Rate:	14 yrs 11 mths 4.4%	Annual Premium: Next Due Date:	\$332.81 21-May-23	
				Date	Initial Sum		
Current Maturity Value:	\$12,010			21-Jun-22	\$2,881		
Cash Benefits:	\$0			21-Jul-22	\$2,892		
Final lump sum:	\$12,010			21-Aug-22	\$2,902		

MV 12,010



Regular Premium Base Plan

Please refer below for more information



Policy: N1006007960 Type: AE		Issue Date: Maturity Date:		21-May-12 21-May-37		Terms to Maturity: Price Discount Rate:			14 yrs 11 mths 4.4%			Annual Premium: Next Due Date:		\$1,038.45 21-May-23			
Current Maturity Value: Cash Benefits: Final lump sum:			\$24,671 \$12,662 \$12,010			Accumulated Ca Annual Cash Ber Cash Benefits In			nefits:		Date 21-Jun-22 21-Jul-22 21-Aug-22		Initial Sum \$2,881 \$2,892 \$2,902				
Annual E	3onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	Μ	V 24,671 12,010	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
2881															\rightarrow	5,477	6.0
	333														\rightarrow	608	5.9
	706	333													\longrightarrow	583	5.8
		706	333												\longrightarrow	558	5.6
			706	333											\longrightarrow	534	5.5
				706	333										\longrightarrow	512	5.4
					706	333									\longrightarrow	490	5.3
Funds put into savings plan		an			706	333								\longrightarrow	470	5.1	
							706	333							\longrightarrow	450	5.0
Cash Be	enefits							706	333						\longrightarrow	431	4.9
									706	333					\longrightarrow	413	4.8
										706	333				\longrightarrow	395	4.7
											706	333			\longrightarrow	379	4.6
Remark	s:											706	333		\longrightarrow	363	4.5
Option	to put in a	ddition	al \$705.6	645 annua	ally at 3.2	25% p.a.							706	333	\longrightarrow	347	4.4
				e withdra										706		12,662	

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.