

Policy : P49339394 Type: AERP		Issue Date: Maturity Date:		6-Jul-12 6-Jul-37			Terms to Maturity: Price Discount Rate:			11 yrs 11 mths 4.1%			Annual Premium: Next Due Date:	\$942.79 6-Jul-26		
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Current Maturity Value: Cash Benefits: Final lump sum:			\$38,925 \$0 \$38,925									Date 6-Aug-2 6-Sept- 6-Oct-2	25	Initial Sum \$15,872 \$15,925 \$15,978		
													MV	38,925	-	
	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	7 Returns (%)
	15872												\rightarrow	25,620	5.2	
		943											\longrightarrow	1,467	5.1	
			943										\longrightarrow	1,409	4.9	
				943									\longrightarrow	1,354		
					943								\longrightarrow	1,300		
						943							\longrightarrow	1,249		
							943						\longrightarrow	1,200		
Funds p	ut into so	avings pla	n					943					\longrightarrow	1,153		
									943				\longrightarrow	1,107		
										943			\longrightarrow	1,064		
											943		>	1,022		
											2.10	943	\longrightarrow	981		

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : P49339394 Type: AE				Issue Dat Maturity	-	6-Jul-12 6-Jul-37			Terms to Maturity: Price Discount Rate:			11 yrs 11 mths 4.1%			Annual Premium: Next Due Date:	\$2,392.79 6-Jul-26
Current Maturity Value: Cash Benefits: Final lump sum:				\$57,479 \$18,554 \$38,925			Accumulated Cash Benefi Annual Cash Benefits: Cash Benefits Interest Rat			-	\$0 \$1,450 2.50%		Date 6-Aug-25 6-Sept-25 6-Oct-25		Initial Sum \$15,872 \$15,925 \$15,978	
													MV	57,479		
	Annual B		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
	15872												\rightarrow	25,620	5.2	
		943											\longrightarrow	1,467	5.1	
		1450	943										\longrightarrow	1,409	4.9	
			1450	943									\longrightarrow	1,354	4.8	
				1450	943								\longrightarrow	1,300	4.7	
					1450	943							\longrightarrow	1,249	4.6	
						1450	943						\longrightarrow	1,200	4.5	
Funds p	ut into sa	vings pla	n				1450	943					\longrightarrow	1,153	4.5	
				•				1450	943				\longrightarrow	1,107	4.4	
Cash Be	nefits								1450	943			\longrightarrow	1,064	4.3	
										1450	943		\longrightarrow	1,022	4.2	
											1450	943	\longrightarrow	981	4.1	
												1450		18,554		

Remarks:

Option to put in additional \$1450 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2031 onwards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.