

Policy: P44109041 Type: AERP			Issue Date: Maturity Date:		12-Nov-10 12-Nov-35			Terms to Maturity: Price Discount Rate:			10 yrs 4 mths 4.0%		Annual Premium: \$937.28	
													Next Due Date:	12-Nov-25
												Date	Initial Sum	
Current Maturity Value:			\$38,925									12-Jul-25	\$18,151	
Cash Benefits:			\$0									12-Aug-25	\$18,211	
Final lump sum:	:		\$38 <i>,</i> 925									12-Sept-25	\$18,270	
											MV	38,925		
	Annual B	onus (AB) AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)	
	18151										\longrightarrow	27,222	4.8	
	937										\rightarrow	1,387	4.8	
		937									\longrightarrow	1,334	4.7	
			937								\rightarrow	1,283	4.6	
				937							\rightarrow	1,233	4.5	
					937						>	1,186	4.4	
						937					\rightarrow	1,140	4.3	
Funds put into savings plan		an					937				>	1,096	4.2	
								937			\longrightarrow	1,054	4.2	
									937		\longrightarrow	1,014	4.1	
										937	\longrightarrow	975	4.0	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : P44109041		Issue Date:		12-Nov-10			Terms to Maturity:			10 yrs 4 mths		Annual Premium: \$2,387.28		
Type: AE	Maturity Date:			12-Nov-35			Price Discount Rate:			4.0%		Next Due Date:	12-Nov-25	
												Date	Initial Sum	
Current Maturity Value: Cash Benefits: Final lump sum:		\$55,576 \$16,651			Accumulated Ca Annual Cash Be					\$0	12-Jul-25		\$18,151	
										\$1,450		12-Aug-25	\$18,211	
		ç	\$38,925			Cash Benefits In			nterest Rate:		12-Sept-25	12-Sept-25	\$18,270	
											MV	55,576		
	Annual Bor	nus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual	
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)	
	18151 —										\rightarrow	27,222	4.8	
	937 —										\longrightarrow	1,387	4.8	
	1450	937									\longrightarrow	1,334	4.7	
		1450	937								\longrightarrow	1,283	4.6	
			1450	937							\longrightarrow	1,233	4.5	
				1450	937						\longrightarrow	1,186	4.4	
					1450	937					\longrightarrow	1,140	4.3	
Funds put into savings plan		1				1450	937				\longrightarrow	1,096	4.2	
							1450	937			\longrightarrow	1,054	4.2	
Cash Benefits								1450	937		\longrightarrow	1,014	4.1	
	-								1450	937	\longrightarrow	975	4.0	
										1450		16,651		

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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.