

Policy: Type:	P36511901 AERP		Issue Date: Maturity Date:		23-Dec-08 23-Dec-33			Terms to Maturity: Price Discount Rate:			11 yrs 6 mths 4.1%		Annual Premium: \$707.30 Next Due Date: 23-Dec-22	
Current Maturity Value: Cash Benefits: Final lump sum:			\$30,382 \$0 \$30,382									Date 23-Jun-22 23-Jul-22 23-Aug-22	<b>Initial Sum</b> \$12,852 \$12,895 \$12,938	
	Annual Bonus (AB	5) AB	AB	AB	AB	AB	AB	AB	AB	AB	MV	30,382 30,382	Annual	
	2022 2023	2024	4 2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)	
	12852										$\longrightarrow$	20,400	5.1	
	707										$\longrightarrow$	1,100	5.1	
	707										$\longrightarrow$	1,057	4.9	
		707									$\longrightarrow$	1,015	4.8	
			707								$\longrightarrow$	975	4.7	
				707							$\longrightarrow$	937	4.6	
					707						$\longrightarrow$		4.5	
Funds put in	to savings plan					707					$\longrightarrow$		4.5	
							707				$\longrightarrow$	831	4.4	
								707			$\rightarrow$	798	4.3	
									707		$\rightarrow$	766	4.2	
										707	$\longrightarrow$	736	4.1	

## **Remarks:**

Regular Premium Base Plan

Please refer below for more information



Policy: Type:	P36511901 AE				e Date: 23-Dec- curity Date: 23-Dec-					-	11 yrs 6 4.1%	mths	Annual Premium: \$1,807.30 Next Due Date: 23-Dec-22 Initial Sum \$12,852 \$12,895 \$12,938		
Current Maturity Value: Cash Benefits: Final lump sum:				\$44,457 \$14,075 \$30,382		Accumulated Ca Annual Cash Ber Cash Benefits Int			nefits:		\$0 \$1,100 2.50%				<b>Date</b> 23-Jun-22 23-Jul-22 23-Aug-22
	Annual B 2022 12852	onus (AB) 2023	AB 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	MV	<b>44,457</b> <b>30,382</b> 2033 20,400	Annual Returns (%) 5.1	
	707 1100	707 -										$\rightarrow$	1,100 1,057	5.1 4.9	
		1100	707 1100	707 1100	707							$\longrightarrow$	1,015 975 937	4.8 4.7 4.6	
Funds put into savings plan					1100	707 1100	707 1100	707				$\rightarrow$ $\rightarrow$	900 865 831	4.5 4.5 4.4	
Cash Benefit	ts							1100	707 1100	707 1100	707	$\rightarrow$	798 766 736	4.3 4.2 4.1	
											1100		14,075		

## **Remarks:**

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.