

Policy:N1807872841Issue Date:21-Oct-14Terms to Maturity:12 yrs 4 mthsAnnual Premium: \$1,012.26Type:AERPMaturity Date:21-Oct-34Price Discount Rate:4.2%Next Due Date:21-Oct-22

Date Initial Sum

21-Jun-22 \$7,576 21-Jul-22 \$7,602 21-Aug-22 \$7,628

MV 28,616

Annual	28,616		AB	AB	AB	AB	AB	AB	AB	AB	AB		Bonus (AB)	Annual E
Returns (%)	2034		2033	2032	2031	2030	2029	2028	2027	2026	2025	2024	2023	2022
5.4	12,584													7576
5.3	1,658													1012
5.2	1,592												1012	
5.1	1,527											1012		
5.0	1,466	>									1012			
4.9	1,407	>								1012				
4.8	1,350								1012					
4.7	1,296							1012				savings plan	ut into so	
4.6	1,243	>					1012							
4.5	1,193	>				1012 -								
4.4	1,145				1012 -									
4.3	1,099			1012 -										
4.2	1,055		1012-											

Remarks:

Regular Premium Base Plan

Current Maturity Value:

Cash Benefits:

Final lump sum:

\$28,616

\$28,616

\$0

Please refer below for more information



Policy:	N1807872841	Issue Date:	21-Oct-14	Terms to Maturity:	12 yrs 4 mths	Annual Premium: \$2,307.60
Type:	AE	Maturity Date :	21-Oct-34	Price Discount Rate:	4.2%	Next Due Date: 21-Oct-22

Current Maturity Value:	\$47,869	Accumulated Cash Benefit:	\$0	21-Jun-22	\$7,576
Cash Benefits:	\$19,253	Annual Cash Benefits:	\$1,295	21-Jul-22	\$7,602
Final lump sum:	\$28,616	Cash Benefits Interest Rate:	3.25%	21-Aug-22	\$7,628

MV 47,869

Initial Sum

Date

	Annual Bonus (AB)		AB	28,616	Annual										
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2034	Returns (%)
	7576	_												> 12,584	5.4
	1012	_												> 1,658	5.3
	1295	1012	_											> 1,592	5.2
		1295	1012	_										1,527	5.1
			1295	1012										> 1,466	5.0
				1295	1012									> 1,407	4.9
					1295	1012								> 1,350	4.8
Funds p	ut into so	avings pl	an			1295	1012							> 1,296	4.7
							1295	1012						> 1,243	4.6
Cash Be	nefits							1295	1012					> 1,193	4.5
		_							1295	1012				> 1,145	4.4
										1295	1012			> 1,099	4.3
											1295	1012		> 1,055	4.2
Remark	s:											1295		19,253	

Remarks:

Option to put in additional \$1295.3375 annually at 3.25% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.