

Policy : S80256379 Type: AERP		Issue Date:	16-Aug-18		Terms to Maturity:	8 yrs 1 mths	Annual Premium:	\$1,448.00
		Maturity Date:	16-Aug-33		Price Discount Rate:	3.8%	Next Due Date:	16-Aug-25
						Date	Initial Sum	
Current Maturity Value:		\$27,824				16-Jul	25 \$10,410	
Cash Benefits:		\$0						
Final lump sum:		\$27,824						
					MV	27,824		
				4.5		27.024	A	
	Annual Bonus (AB AB	AB	AB	27,824	Annual	
	2025 2026	6 2027 202	3 2029 2030	2031	2032	2033	Returns (%)	
	10410 —				\rightarrow	14,073	4.4	
	1448				>	1,951	4.3	
	1448	8			\rightarrow	1,880	4.3	
		1448			\rightarrow	1,811	4.2	
		144	3		>	1,745	4.1	
			1448		>	1,681	4.0	
			1448		>	1,619	3.9	
Funds put into savings plan				1448	\longrightarrow	1,560	3.9	
					1448>	1,503	3.8	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: \$80256379			Issue Date:		16-Aug-18		Terms to Maturity:		8 yrs 1 mths	Annu	al Premium:	\$2 <i>,</i> 448.00	
Type: AE			Maturity Date:		16-Aug-33		Price Discount Rate:		3.8%	Next	Due Date:	16-Aug-25	
										Date	e	Initial Sum	
Current Maturity Value:		\$36,983			Accum	ulated Ca	sh Benefit:	\$0	16-J	lul-25	\$10,410		
Cash Benefits:		\$9,159		Annual Cash Ben		nefits:	\$1,000						
Final lump sum:			\$27,824		Cash Benefits Int		terest Rate:	3.00%					
									MV	36,983			
	Annual I	Bonus (AB) AB	AB	AB	AB	AB	AB		27,824	Annual		
	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns	s (%)	
	10410								\rightarrow	14,073	4.4		
	1448								\longrightarrow	1,951	4.3		
	1000	1448							>	1,880	4.3		
		1000	1448						>	1,811	4.2		
			1000	1448					\longrightarrow	1,745	4.1		
				1000	1448				>	1,681	4.0		
					1000	1448			\longrightarrow	1,619	3.9		
Funds put into savings plan					1000	1448		\longrightarrow	1,560	3.9			
							1000	1448	>	1,503	3.8		
Cash Benefits								1000		9,159			
										-,			

Remarks:

Option to put in additional \$1000 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards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.