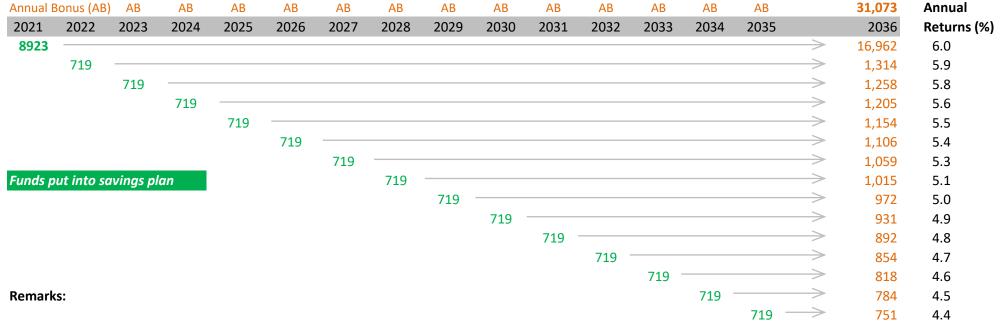


Policy: P45511822 Type: AERP	Issue Date: Maturity Date:	16-Jun-11 16-Jun-36	Terms to Maturity: Price Discount Rate:	14 yrs 11 mths 4.4%	Annual Premium: Next Due Date:	\$718.88 16-Jun-22
				Date	Initial Sum	
Current Maturity Value:	\$31,073			16-Jul-21	\$8,923	
Cash Benefits:	\$0			16-Aug-21	\$8,955	
Final lump sum:	\$31,073			16-Sep-21	\$8,988	



Regular Premium Base Plan

Please refer below for more information



			Issue Date: 16-Jun Maturity Date: 16-Jun					Terms to Maturity: Price Discount Rate:			14 yrs 11 mths 4.4%			Annual Premium: Next Due Date:		\$1,843.88 16-Jun-22	
Current Maturity Value: Cash Benefits: Final lump sum:		\$50,121 \$19,048 \$31,073			Accumulated Ca Annual Cash Ber Cash Benefits Int			nefits:		\$0 \$1,125 2.50%		16-Aug	Date 16-Jul-21 16-Aug-21 16-Sep-21		I Sum 3 5 8		
		4.5						4.5						4.5	M	IV 50,121	A
2021	Bonus (AB) 2022	AB 2023	AB 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	AB 2033	AB 2034	AB 2035		31,073 2036	Annual Returns (%)
8923	2022	2025	2024	2025	2020	2027	2028	2029	2050	2051	2052	2055	2054	2055	>	16,962	6.0
0525	719															1,314	5.9
	1125	719													>	1,258	5.8
		1125	719												>	1,205	5.6
			1125	719											>	1,154	5.5
				1125	719										\longrightarrow	1,106	5.4
					1125	719									\longrightarrow	1,059	5.3
Funds p	Funds put into savings plan		an			1125	719								\longrightarrow	1,015	5.1
							1125	719							\longrightarrow	972	5.0
Cash Be	enefits							1125	719						\longrightarrow	931	4.9
									1125	719					\longrightarrow	892	4.8
										1125	719				\rightarrow	854	4.7
											1125	719			\longrightarrow	818	4.6
Remark												1125	719		\longrightarrow	784	4.5
Option to put in additional \$1125 annually at 2.5% p.a.												1125	719	\longrightarrow	751	4.4	
This portion of your savings can be withdrawn, discontinued and resumed anytime														1125		19,048	

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.