

Policy: Type:	P37805671 AERP			Issue Dat Maturity		31-Dec-08 31-Dec-33			Terms to Maturity: Price Discount Rate:			11 yrs 5 mths 4.1%		Annual Premium: \$895.16 Next Due Date: 31-Dec-22	
Current Maturity Value: Cash Benefits: Final lump sum:				\$38,668 \$0 \$38,668									Date 31-Jul-22 31-Aug-22 30-Sep-22	Initial Sum \$16,456 \$16,512 \$16,567	
												MV	38,668		
	Annual Bo		AB	AB	AB	AB	AB	AB	AB	AB	AB		38,668	Annual	
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)	
	16456											\rightarrow	26,035	5.1	
	895											\longrightarrow	1,393	5.1	
		895										\longrightarrow	1,338	4.9	
			895									\longrightarrow	1,285	4.8	
				895								\longrightarrow	1,235	4.7	
					895							>	1,186	4.6	
						895						>		4.5	
Funds put into savings plan							895					>	1,094	4.5	
	inte outing						000	895				>		4.4	
								000	895				1,010	4.3	
									000	895			970	4.2	
										000	895	>	932	4.1	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: Type:	P37805671 AE			Issue Date: Maturity Date:		31-Dec-08 31-Dec-33		Terms to Maturity: Price Discount Rate:			11 yrs 5 mths 4.1%		Annual Premium: \$2,295.16 Next Due Date: 31-Dec-22		
Current M Cash Bene Final lump	/ Value: \$56,582 \$17,914 \$38,668				Accumulated Ca Annual Cash Ber Cash Benefits In			nefits:	-	\$0 \$1,400 2.50%	Date 31-Jul-22 31-Aug-22 30-Sep-22		Initial Sum \$16,456 \$16,512 \$16,567		
	Annual Bc 2022 16456	onus (AB) 2023	AB 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	MV	56,582 38,668 2033 26,035	Annual Returns (%) 5.1	
	895 1400	895											1,393 1,338	5.1 5.1 4.9	
		1400	895 1400	895 1400	895							\rightarrow	1,285 1,235 1,186	4.8 4.7 4.6	
Funds put into savings plan				1400	895 1400	895 1400	895				\rightarrow \rightarrow	1,139 1,094 1,051	4.5 4.5 4.4		
Cash Bene	efits							1400	895 1400	895 1400	895 1400	\rightarrow	1,010 970 932 17,914	4.3 4.2 4.1	

Remarks:

Option to put in additional \$1400 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.