

Policy:E10010803Issue Date:30-Mar-16Terms to Maturity:8 yrs 8 mthsAnnual Premium:\$2,660.50Type:AERPMaturity Date:30-Mar-31Price Discount Rate:3.8%Next Due Date:30-Mar-23

 Current Maturity Value:
 \$54,616
 30-Jul-22
 \$21,244

 Cash Benefits:
 \$0
 30-Aug-22
 \$21,310

Final lump sum: \$54,616 30-Sep-22 \$21,377

										MV	54,616	
	Annual B	Bonus (AB)	AB		54,616	Annual						
	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	21244										29,351	4.4
		2661 -								\rightarrow	3,585	4.3
			2661								3,454	4.3
				2661						\longrightarrow	3,328	4.2
					2661						3,206	4.1
						2661				\rightarrow	3,089	4.0
							2661			\longrightarrow	2,975	3.9
Funds put into se	avings pl	an						2661			2,867	3.9
									2661 -	\longrightarrow	2.762	3.8

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	E10010803	Issue Date:	30-Mar-16	Terms to Maturity:	8 yrs 8 mths	Annual Premium:	\$5,160.50
Type:	AE	Maturity Date:	30-Mar-31	Price Discount Rate:	3.8%	Next Due Date:	30-Mar-23

Current Maturity Value:	\$75,727	Accumulated Cash Benefit:	\$0	30-Jul-22	\$21,244
Cash Benefits:	\$21,111	Annual Cash Benefits:	\$2,500	30-Aug-22	\$21,310
Final lump sum:	\$54,616	Cash Benefits Interest Rate:	1%	30-Sep-22	\$21,377

MV	75,727
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Date

Initial Sum

Ann	ual Bonus (AB) AB	AB	AB	AB	AB	AB	AB		54,616	Annual
20	22 2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
21	244									29,351	4.4
	2661								\rightarrow	3,585	4.3
	2500	2661							\longrightarrow	3,454	4.3
		2500	2661						\longrightarrow	3,328	4.2
			2500	2661					\rightarrow	3,206	4.1
				2500	2661				\longrightarrow	3,089	4.0
					2500	2661			\rightarrow	2,975	3.9
Funds put into saving	s plan					2500	2661		\longrightarrow	2,867	3.9
							2500	2661	\longrightarrow	2,762	3.8
Cash Benefits								2500		21,111	

Remarks:

Option to put in additional \$2500 annually at 1.2% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.