

Policy:P30529211Issue Date:8-Nov-05Terms to Maturity:19 yrs 3 mthsAnnual Premium:\$1,589.10Type:RPMaturity Date:8-Nov-40Price Discount Rate:4.5%Next Due Date:8-Nov-21

**Date Initial Sum** 8-Aug-21 \$29,368

 Current Maturity Value:
 \$116,791
 8-Aug-21
 \$29,368

 Absolute Returns:
 \$57,230
 8-Sep-21
 \$29,476

 Absolute Returns (%):
 96.1%
 8-Oct-21
 \$29,584

																			MV	116,791	
Annual Bonus (AB)		В)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		116,791	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039		2040	Returns (%)
29368																			$\rightarrow$	68,528	6.9
1589																			$\rightarrow$	3,667	6.9
	1589																		$\rightarrow$	3,509	6.7
		1589																	$\rightarrow$	3,358	6.5
			1589 -																$\rightarrow$	3,214	6.4
				1589-															$\rightarrow$	3,075	6.2
					1589														$\rightarrow$	2,943	6.1
						1589													$\rightarrow$	2,816	5.9
Funds p	ut into	savings	plan				1589												$\rightarrow$	2,695	5.8
								1589											$\rightarrow$	2,579	5.7
	1589											$\rightarrow$	2,468	5.5							
	1589										$\rightarrow$	2,362	5.4								
1589													$\rightarrow$	2,260	5.3						
1589 >														2,163	5.2						
Remarks:											1589-						$\rightarrow$	2,069	5.0		
														1589					$\rightarrow$	1,980	4.9
The basic returns for this 35 yrs plan is 3.8%											$\rightarrow$	1,895	4.8								
16 yrs of premiums have been paid and the policy value (at 3.8% return) is \$35428										$\rightarrow$	1,813	4.7									
																	1589		$\rightarrow$	1,735	4.6
Please re	fer below	for more	e informa	tion														1589	$\rightarrow$	1,661	4.5



## 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.