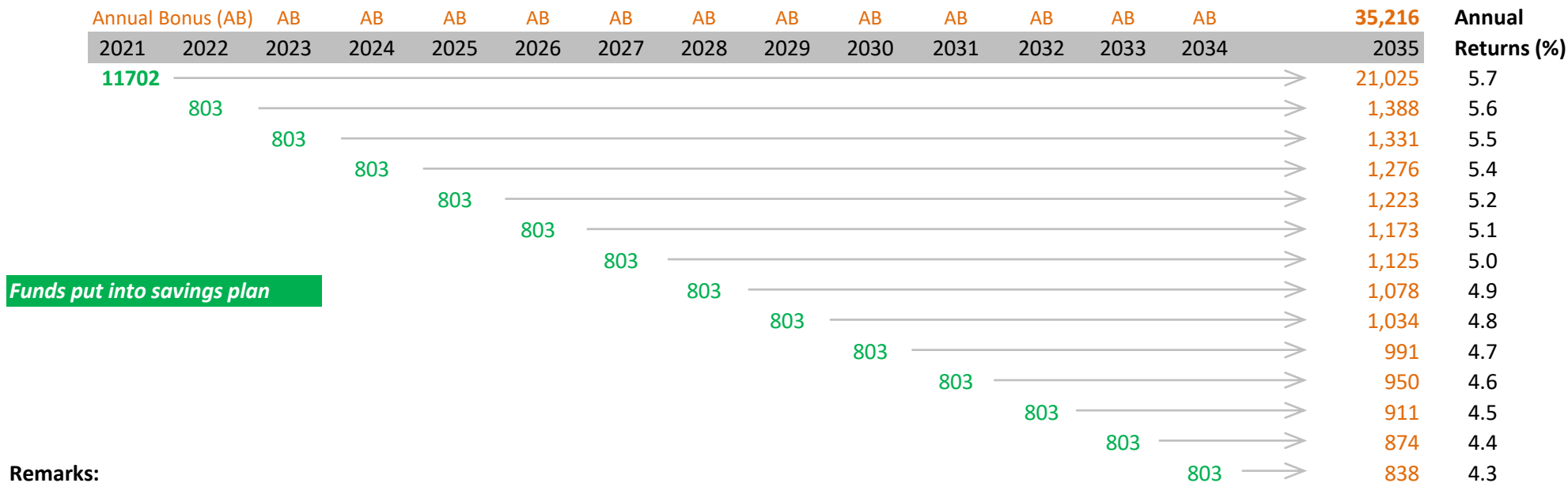


Policy: P42876824	Issue Date: 24-Aug-10	Terms to Maturity: 13 yrs 11 mths	Annual Premium: \$803.00
Type: AERP	Maturity Date: 24-Aug-35	Price Discount Rate: 4.3%	Next Due Date: 24-Aug-22

Current Maturity Value:	\$35,216	Date	Initial Sum
Cash Benefits:	\$0	24-Sep-21	\$11,702
Final lump sum:	\$35,216	24-Oct-21	\$11,743
		24-Nov-21	\$11,785

MV 35,216



Funds put into savings plan

Remarks:

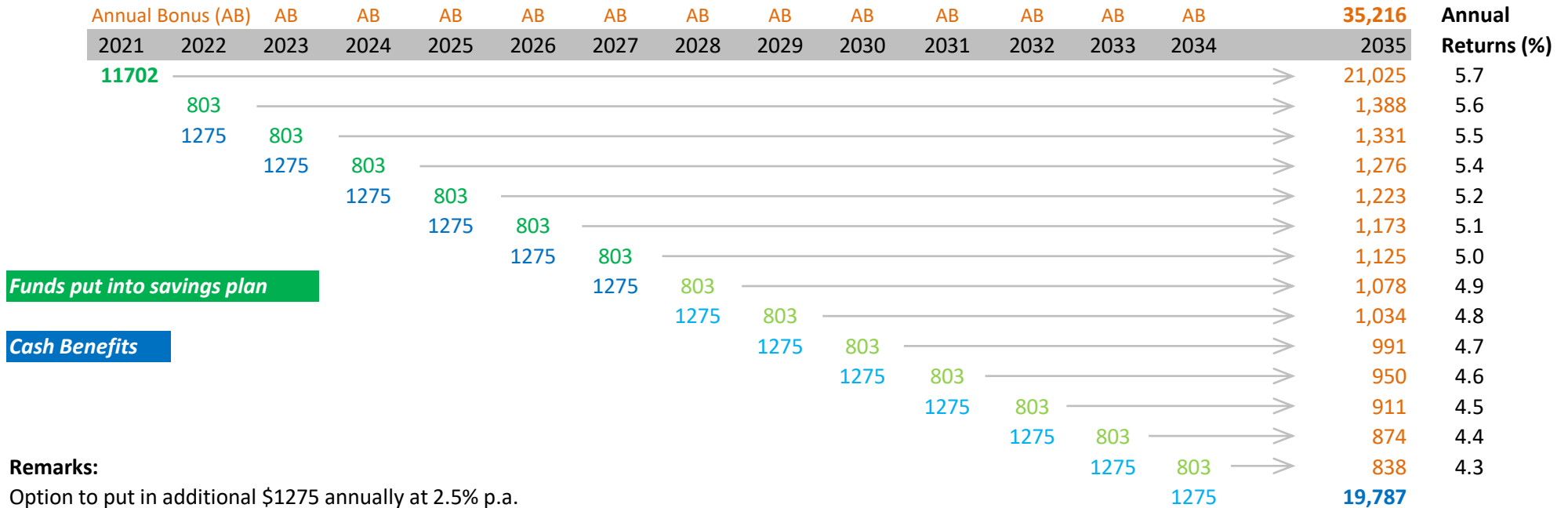
Regular Premium Base Plan

Please refer below for more information

Policy: P42876824	Issue Date: 24-Aug-10	Terms to Maturity: 13 yrs 11 mths	Annual Premium: \$2,078.00
Type: AE	Maturity Date: 24-Aug-35	Price Discount Rate: 4.3%	Next Due Date: 24-Aug-22

Current Maturity Value:	\$55,003	Accumulated Cash Benefit:	\$0	Date	24-Sep-21	Initial Sum	\$11,702
Cash Benefits:	\$19,787	Annual Cash Benefits:	\$1,275		24-Oct-21		\$11,743
Final lump sum:	\$35,216	Cash Benefits Interest Rate:	2.50%		24-Nov-21		\$11,785

MV 55,003



Remarks:

Option to put in additional \$1275 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.