

Policy:M1491641886Issue Date:15-Nov-10Terms to Maturity:13 yrs 4 mthsAnnual Premium:\$1,439.95Type:AERPMaturity Date:15-Nov-35Price Discount Rate:4.3%Next Due Date:15-Nov-22

Current Maturity Value: \$46,852 Cash Benefits: \$0

Final lump sum: \$46,852

Date	Initial Sum
15-Jul-22	\$12,210
15-Aug-22	\$12,253
15-Sep-22	\$12,296

MV 46,852

	Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		46,852	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	12210													>	21,404	5.6
	1440													>	2,489	5.6
		1440												>	2,386	5.5
			1440											>	2,288	5.4
				1440										>	2,194	5.2
					1440									>	2,103	5.1
						1440								>	2,017	5.0
Funds p	ut into s	avings pla	n				1440								1,933	4.9
								1440 -							1,854	4.8
									1440 -						1,777	4.7
										1440 -					1,704	4.6
											1440 -				1,634	4.5
												1440 -			1,566	4.4
Remark	s:												1440 —		1,502	4.3

Regular Premium Base Plan

Please refer below for more information



Terms to Maturity: Policy: M1491641886 Issue Date: 13 yrs 4 mths Annual Premium: \$3,939.95 15-Nov-10 Type: AE **Maturity Date:** 15-Nov-35 **Price Discount Rate:** 4.3% Next Due Date: 15-Nov-22

\$87,068 **Current Maturity Value: Accumulated Cash Benefit:** \$0 **Cash Benefits:** \$40,216 \$2,500 **Annual Cash Benefits:** Final lump sum: \$46,852 **Cash Benefits Interest Rate:** 3.00%

Date	Initial Sum
15-Jul-22	\$12,210
15-Aug-22	\$12,253
15-Sep-22	\$12,296

MV 87,068

	Annual E	Bonus (AB)	AB	AB	AB	AB		46,852	Annual							
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	12210													>	21,404	5.6
	1440													>	2,489	5.6
	2500	1440												>	2,386	5.5
		2500	1440											>	2,288	5.4
			2500	1440										>	2,194	5.2
				2500	1440									>	2,103	5.1
					2500	1440								>	2,017	5.0
Funds p	ut into s	avings pla	n			2500	1440								1,933	4.9
							2500	1440						>	1,854	4.8
Cash Be	nefits							2500	1440					>	1,777	4.7
									2500	1440 -				>	1,704	4.6
										2500	1440 -			>	1,634	4.5
											2500	1440 -		>	1,566	4.4
Remark	s:											2500	1440 —		1,502	4.3
Option to put in additional \$2500 annually at 3% p.a. 2500												40,216				

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.