

Policy:M1491641878Issue Date:15-Nov-10Terms to Maturity:13 yrs 4 mthsAnnual Premium:\$1,433.50Type:AERPMaturity Date:15-Nov-35Price Discount Rate:4.3%Next Due Date:15-Nov-22

\$46,852 \$12,275 \$0 \$15-Aug-22 \$12,318

MV 46,852

\$12,361

1,495

4.3

15-Sep-22

1434 ----

Annı	ual Bo	onus (AB)	AB	AB	AB	AB	AB		46,852	Annual						
202	22	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
1227	75 -													>	21,518	5.6
143	34													>	2,478	5.6
		1434												>	2,376	5.5
			1434											>	2,278	5.4
				1434										>	2,184	5.2
					1434									>	2,094	5.1
						1434								>	2,008	5.0
Funds put int	to sa	vings pla	n				1434							\rightarrow	1,925	4.9
			_					1434						\rightarrow	1,845	4.8
									1434 -					>	1,769	4.7
										1434 -					1,696	4.6
											1434 -			>	1,626	4.5
												1434 -		>	1,559	4.4

Remarks:

Regular Premium Base Plan

Current Maturity Value:

\$46,852

Cash Benefits:

Final lump sum:

Please refer below for more information



Terms to Maturity: Policy: M1491641878 13 yrs 4 mths Annual Premium: \$3,933.50 Issue Date: 15-Nov-10 Type: AE **Maturity Date: Price Discount Rate:** 4.3% Next Due Date: 15-Nov-22 15-Nov-35

Date **Initial Sum** 15-Jul-22 \$12,275 **Current Maturity Value:** \$87,068 \$0 **Accumulated Cash Benefit:** \$12,318 \$40,216 \$2,500 15-Aug-22 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$46,852 3.00% 15-Sep-22 \$12,361 **Cash Benefits Interest Rate:**

MV 87,068

	Annual B	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 (%)
	12275														21,518	5.6
	1434														2,478	5.6
	2500	1434													2,376	5.5
		2500	1434												2,278	5.4
			2500	1434											2,184	5.2
				2500	1434										2,094	5.1
					2500	1434									2,008	5.0
Funds pu	t into so	avings pla	n			2500	1434								1,925	4.9
							2500	1434							1,845	4.8
Cash Ben	efits							2500	1434 -					\rightarrow	1,769	4.7
									2500	1434 -					1,696	4.6
										2500	1434 -			\rightarrow	1,626	4.5
											2500	1434 -		\rightarrow	1,559	4.4
Remarks	:											2500	1434 —	\rightarrow	1,495	4.3
Option to	put in a	additional	\$2500	annually	at 3% p.a	١.							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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.