

Policy: G0074313626
Type: AERP

Issue Date: 26-Apr-13
Maturity Date: 26-Apr-38

Terms to Maturity: 16 yrs 9 mths
Price Discount Rate: 4.5%

Annual Premium: \$2003 - \$2623
Next Due Date: 26-Apr-22

Current Maturity Value:	\$95,606	Date	26-Jul-21	Initial Sum	\$22,386
Cash Benefits:	\$0		26-Aug-21		\$22,468
Final lump sum:	\$95,606		26-Sep-21		\$22,551

MV 95,606

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	95,606	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
22386																	46,792	6.5
	2623																5,305	6.4
		2003															3,877	6.2
			2003														3,710	6.1
				2003													3,550	5.9
					2003												3,397	5.8
						2003											3,251	5.7
							2003										3,111	5.5
								2003									2,977	5.4
									2003								2,849	5.3
										2003							2,726	5.2
											2003						2,609	5.0
												2003					2,496	4.9
													2003				2,389	4.8
														2003			2,286	4.7
															2003		2,188	4.6
																2003	2,093	4.5

Funds put into savings plan

Remarks:
Regular Premium Base Plan

Please refer below for more information

Policy: G0074313626
Type: AE

Issue Date: 26-Apr-13
Maturity Date: 26-Apr-38

Terms to Maturity: 16 yrs 9 mths
Price Discount Rate: 4.5%

Annual Premium: \$5,723.25
Next Due Date: 26-Apr-22

Current Maturity Value:	\$168,582	Accumulated Cash Benefit:	\$0	Date	26-Jul-21	Initial Sum	\$22,386
Cash Benefits:	\$72,976	Annual Cash Benefits:	Refer below		26-Aug-21		\$22,468
Final lump sum:	\$95,606	Cash Benefits Interest Rate:	2.50%		26-Sep-21		\$22,551

MV 168,582

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	95,606	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
22386																	46,792	6.5
	2623																5,305	6.4
	3100	2003															3,877	6.2
		3720	2003														3,710	6.1
			3720	2003													3,550	5.9
				3720	2003												3,397	5.8
					3720	2003											3,251	5.7
						3720	2003										3,111	5.5
							3720	2003									2,977	5.4
								3720	2003								2,849	5.3
									3720	2003							2,726	5.2
										3720	2003						2,609	5.0
											3720	2003					2,496	4.9
												3720	2003				2,389	4.8
													3720	2003			2,286	4.7
														3720	2003		2,188	4.6
															3720	2003	2,093	4.5
																3720	76,238	

Funds put into savings plan

Cash Benefits

Remarks:
Option to accumulate future cashbacks annually at 2.50% p.a.
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.