

Policy: P49577894
Type: AERP

Issue Date: 20-Dec-12
Maturity Date: 20-Dec-37

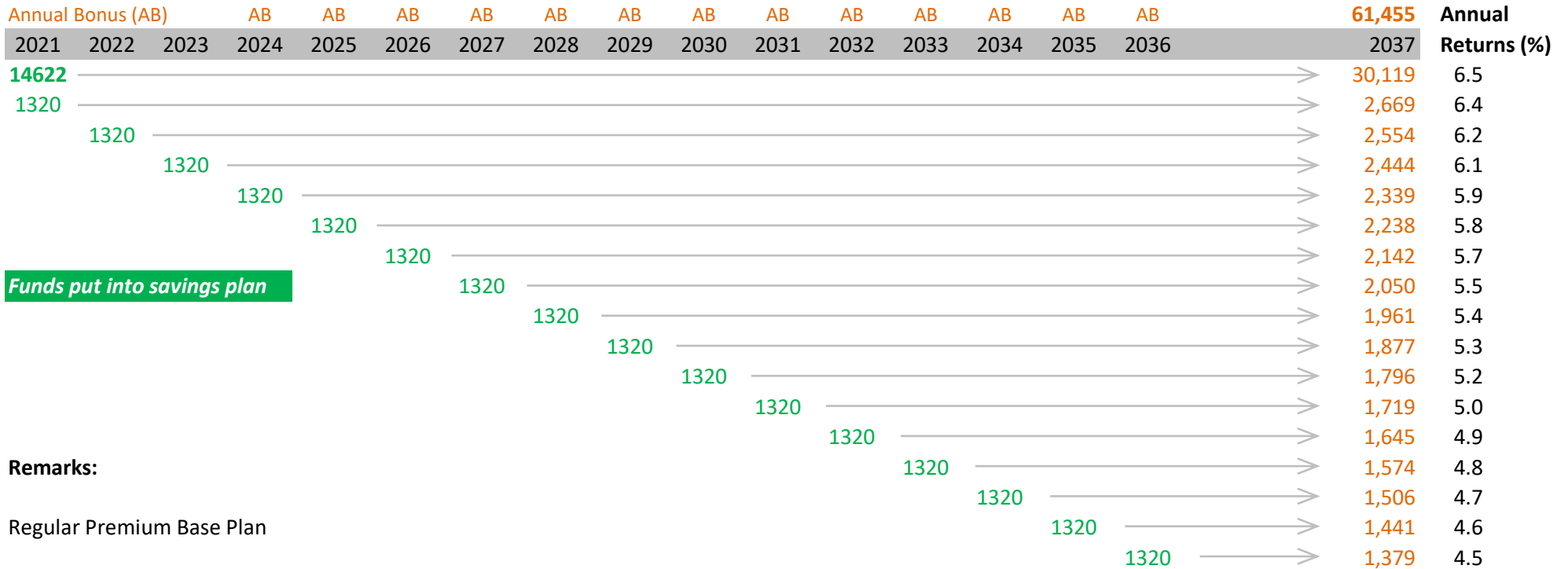
Terms to Maturity: 16 yrs 5 mths
Price Discount Rate: 4.5%

Annual Premium: \$1,319.87
Next Due Date: 20-Dec-21

Current Maturity Value: \$61,455
Cash Benefits: \$0
Final lump sum: \$61,455

Date	Initial Sum
20-Jul-21	\$14,622
20-Aug-21	\$14,676
20-Sep-21	\$14,730

MV 61,455



Funds put into savings plan

Remarks:
Regular Premium Base Plan

Please refer below for more information

Policy: P49577894
Type: AE

Issue Date: 20-Dec-12
Maturity Date: 20-Dec-37

Terms to Maturity: 16 yrs 5 mths
Price Discount Rate: 4.5%

Annual Premium: \$3,544.87
Next Due Date: 20-Dec-21

Current Maturity Value:	\$105,654	Accumulated Cash Benefit:	\$0	Date	20-Jul-21	Initial Sum	\$14,622
Cash Benefits:	\$44,199	Annual Cash Benefits:	\$2,225		20-Aug-21		\$14,676
Final lump sum:	\$61,455	Cash Benefits Interest Rate:	2.50%		20-Sep-21		\$14,730

MV 105,654

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	61,455	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
14622																30,119	6.5
1320																2,669	6.4
2225	1320															2,554	6.2
	2225	1320														2,444	6.1
		2225	1320													2,339	5.9
			2225	1320												2,238	5.8
				2225	1320											2,142	5.7
					2225	1320										2,050	5.5
						2225	1320									1,961	5.4
							2225	1320								1,877	5.3
								2225	1320							1,796	5.2
									2225	1320						1,719	5.0
										2225	1320					1,645	4.9
											2225	1320				1,574	4.8
												2225	1320			1,506	4.7
													2225	1320		1,441	4.6
														2225	1320	1,379	4.5
															2225	44,199	

Funds put into savings plan

Cash Benefits

Remarks:
Option to put in additional \$2225 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.