

Policy:P34958498Issue Date:7-Jan-08Terms to Maturity:10 yrs 5 mthsAnnual Premium:\$666.31Type:AERPMaturity Date:7-Jan-33Price Discount Rate:4.0%Next Due Date:7-Jan-23

 Current Maturity Value:
 \$27,269
 7-Aug-22
 \$12,594

 Cash Benefits:
 \$0
 7-Sep-22
 \$12,635

 Final lump sum:
 \$27,269
 7-Oct-22
 \$12,677

MV 27,269

Annua	al Bonus (AB)	AB		27,269	Annual								
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
1259	94 ———											18,949	4.8
	666										\longrightarrow	986	4.8
		666									>	948	4.7
			666								>	912	4.6
				666							>	877	4.5
					666						>	843	4.4
						666					>	811	4.3
Funds put into savings	plan						666				>	779	4.2
								666			>	750	4.2
									666		>	721	4.1
										666 -	>	693	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P34958498	Issue Date:	7-Jan-08	Terms to Maturity:	10 yrs 5 mths	Annual Premium:	\$1,816.31
Type:	AE	Maturity Date:	7-Jan-33	Price Discount Rate:	4.0%	Next Due Date:	7-Jan-23

Current Maturity Value:	\$40,475	Accumulated Cash Benefit:	\$0	7-Aug-22	\$12,594
Cash Benefits:	\$13,206	Annual Cash Benefits:	\$1,150	7-Sep-22	\$12,635
Final lump sum:	\$27,269	Cash Benefits Interest Rate:	2.50%	7-Oct-22	\$12,677

MV	40,475
IVIV	40.4/3

Initial Sum

Date

Ann	ual Bonus (A	AB) AB	AB	AB	AB	AB	AB	AB	AB	AB		27,269	Annual
202	22 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
12	594											18,949	4.8
	666											986	4.8
	1150	666									>	948	4.7
		1150	666								>	912	4.6
			1150	666							>	877	4.5
				1150	666						>	843	4.4
					1150	666					\longrightarrow	811	4.3
Funds put into saving	s plan					1150	666				>	779	4.2
							1150	666			>	750	4.2
Cash Benefits								1150	666			721	4.1
									1150	666 -		693	4.0
										1150		13,206	

Remarks:

Option to put in additional \$1150 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.