

Policy:P39295306Issue Date:8-May-09Terms to Maturity:12 yrs 9 mthsAnnual Premium:\$653.80Type:AERPMaturity Date:8-May-34Price Discount Rate:4.2%Next Due Date:8-May-22

 Current Maturity Value:
 \$27,620
 8-Aug-21
 \$10,218

 Cash Benefits:
 \$0
 8-Sep-21
 \$10,253

 Final lump sum:
 \$27,620
 8-Oct-21
 \$10,288

MV 27,620

	Annual Bonus (AB)			AB	AB	AB	AB		27,620	Annual						
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	10218													<del></del>	17,265	5.4
		654													1,071	5.3
			654												1,028	5.2
				654										$\longrightarrow$	987	5.1
					654									$\rightarrow$	947	5.0
						654									909	4.9
							654								872	4.8
Funds p	ut into sa	vings pl	an					654							837	4.7
									654						803	4.6
										654 -				$\rightarrow$	771	4.5
											654 -				740	4.4
												654 -			710	4.3
													654		681	4.2

## Remarks:

Regular Premium Base Plan

Please refer below for more information



8-May-09 **Terms to Maturity: Policy**: P39295306 12 yrs 9 mths **Annual Premium:** \$1,653.80 Issue Date: Type: AE **Maturity Date:** 8-May-34 **Price Discount Rate:** 4.2% 8-May-22 **Next Due Date:** 

Date **Initial Sum Current Maturity Value:** \$41,760 **Accumulated Cash Benefit:** \$0 8-Aug-21 \$10,218 **Cash Benefits:** \$14,140 \$1,000 8-Sep-21 \$10,253 **Annual Cash Benefits:** Final lump sum: \$27,620 \$10,288 **Cash Benefits Interest Rate:** 2.50% 8-Oct-21

MV 41,760

	Annual Bonus (AB)			AB	AB	AB	AB		27,620	Annual						
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	10218													<del></del>	17,265	5.4
		654												$\longrightarrow$	1,071	5.3
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					1000	654								$\rightarrow$	909	4.9
						1000	654							$\rightarrow$	872	4.8
Funds put into savings plan						1000	654						$\rightarrow$	837	4.7	
								1000	654					$\rightarrow$	803	4.6
Cash Ber	efits								1000	654 -				>	771	4.5
										1000	654 -			$\rightarrow$	740	4.4
											1000	654 -		$\rightarrow$	710	4.3
												1000	654	$\rightarrow$	681	4.2
Remarks	:												1000		14,140	

## Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.