

Policy:G0074066851Issue Date:13-Dec-12Terms to Maturity:15 yrs 4 mthsAnnual Premium:\$419.65Type:AERPMaturity Date:13-Dec-37Price Discount Rate:4.5%Next Due Date:13-Dec-22

 Current Maturity Value:
 \$18,497
 13-Aug-22
 \$4,778

 Cash Benefits:
 \$0
 13-Sep-22
 \$4,795

 Final lump sum:
 \$18,497
 13-Oct-22
 \$4,813

MV 18,497



Please refer below for more information



Policy:G0074066851Issue Date:13-Dec-12Terms to Maturity:15 yrs 4 mthsAnnual Premium:\$1,139.65Type:AEMaturity Date:13-Dec-37Price Discount Rate:4.5%Next Due Date:13-Dec-22

Date **Initial Sum Accumulated Cash Benefit:** \$4,778 **Current Maturity Value:** \$31,731 \$0 13-Aug-22 **Cash Benefits: Annual Cash Benefits:** \$720 13-Sep-22 \$4,795 \$13,234 Final lump sum: \$18,497 **Cash Benefits Interest Rate:** 2.50% 13-Oct-22 \$4,813

MV 31,731

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	18,497		Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
4778															>	9,383	6.3
420															>	812	6.2
720	420														>	777	6.1
	720	420													>	744	5.9
		720	420												>	712	5.8
			720	420											>	681	5.7
				720	420										>	652	5.5
Funds	put into	savings	plan		720	420										624	5.4
						720	420								>	597	5.3
Cash B	enefits						720	420								571	5.2
								720	420							546	5.0
									720	420					>	523	4.9
										720	420				>	500	4.8
Remar	ks:										720	420				479	4.7
Option to put in additional \$720 annually at 2.5% p.a.											720	420			458	4.6	
•	•		-		•	, discont	inued ai	nd resun	ned anv	time			720	420		439	4.5
•		•	_			om 202			,					720		13,234	

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.