

Policy:P36066491Issue Date:10-Jul-08Terms to Maturity:11 yrs 11 mthsAnnual Premium:\$936.30Type:AERPMaturity Date:10-Jul-33Price Discount Rate:4.1%Next Due Date:10-Jul-22

Date Initial Sum to Maturity Value: \$41,430 10-Aug-21 \$17,480

 Current Maturity Value:
 \$41,430
 10-Aug-21
 \$17,480

 Cash Benefits:
 \$0
 10-Sep-21
 \$17,539

Final lump sum: \$41,430 10-Oct-21 \$17,598

MV	41,43
IVIV	71,73

Annual B	onus (AB)	AB		41,430	Annual									
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
17480												->	28,217	5.2
	936											\longrightarrow	1,457	5.1
		936										>	1,399	4.9
			936									\longrightarrow	1,344	4.8
				936								>	1,291	4.7
					936							\longrightarrow	1,240	4.6
						936						\longrightarrow	1,192	4.5
Funds put into so	avings pla	ın					936					\longrightarrow	1,145	4.5
								936				\longrightarrow	1,100	4.4
									936			\rightarrow	1,056	4.3
										936		\rightarrow	1,015	4.2
											936	\longrightarrow	975	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P36066491Issue Date:10-Jul-08Terms to Maturity:11 yrs 11 mthsAnnual Premium:\$2,436.30Type:AEMaturity Date:10-Jul-33Price Discount Rate:4.1%Next Due Date:10-Jul-22

Date **Initial Sum** \$17,480 **Current Maturity Value:** \$60,623 \$0 10-Aug-21 **Accumulated Cash Benefit:** \$19,193 \$1,500 10-Sep-21 \$17,539 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$41,430 \$17,598 **Cash Benefits Interest Rate:** 2.50% 10-Oct-21

MV	60,623
IVIV	00,023

Annual I	Bonus (AB)	AB		41,430	Annual									
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
17480												->	28,217	5.2
	936											\longrightarrow	1,457	5.1
	1500	936										\longrightarrow	1,399	4.9
		1500	936									\longrightarrow	1,344	4.8
			1500	936								\longrightarrow	1,291	4.7
				1500	936							\longrightarrow	1,240	4.6
					1500	936						\longrightarrow	1,192	4.5
Funds put into s	avings pla	in				1500	936					\longrightarrow	1,145	4.5
							1500	936				\longrightarrow	1,100	4.4
Cash Benefits								1500	936			\longrightarrow	1,056	4.3
									1500	936		\longrightarrow	1,015	4.2
										1500	936	\longrightarrow	975	4.1
											1500		19,193	

Remarks:

Option to put in additional \$1500 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime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.