

Policy:AV09776188Issue Date:28-Feb-17Terms to Maturity:10 yrs 6 mthsAnnual Premium:\$1,110.00Type:AERPMaturity Date:28-Feb-32Price Discount Rate:4.0%Next Due Date:28-Feb-22

Current Maturity Value: \$20,868 Cash Benefits: \$0

Final lump sum: \$20,868

Date	Initial Sum
28-Aug-21	\$4,643
28-Sep-21	\$4,658
28-Oct-21	\$4,673

MV	20,86
IVIV	20,00

Annual	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		20,868	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
4643												7,008	4.9
	1110 -										\longrightarrow	1,643	4.8
		1110									\longrightarrow	1,580	4.7
			1110								\longrightarrow	1,519	4.6
				1110							\longrightarrow	1,461	4.5
					1110						\longrightarrow	1,405	4.4
						1110					\longrightarrow	1,350	4.3
Funds put into savings p	olan						1110 -				\longrightarrow	1,299	4.2
								1110			\longrightarrow	1,249	4.2
									1110		>	1,201	4.1
										1110	>	1,154	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Issue Date: **Terms to Maturity: Policy**: AV09776188 10 yrs 6 mths \$1,860.00 28-Feb-17 **Annual Premium:** Type: AE **Maturity Date:** 28-Feb-32 **Price Discount Rate:** 4.0% **Next Due Date:** 28-Feb-22

Accumulated Cash Benefit: Current Maturity Value: \$29,724 \$0 **Cash Benefits:** \$8,856 \$750 **Annual Cash Benefits:** Final lump sum: \$20,868 3.00% **Cash Benefits Interest Rate:**

Date	Initial Sum
28-Aug-21	\$4,643
28-Sep-21	\$4,658
28-Oct-21	\$4,673

B 41 /	29,724
MV	79.774

A	nnual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		20,868	Annual
2	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
	4643											>	7,008	4.9
		1110 -										\longrightarrow	1,643	4.8
		750	1110									\longrightarrow	1,580	4.7
			750	1110								\longrightarrow	1,519	4.6
				750	1110							\longrightarrow	1,461	4.5
					750	1110						\longrightarrow	1,405	4.4
						750	1110					\longrightarrow	1,350	4.3
Funds put into savi	ings pla	ın					750	1110 -				\longrightarrow	1,299	4.2
								750	1110			\longrightarrow	1,249	4.2
Cash Benefits									750	1110		\longrightarrow	1,201	4.1
										750	1110 -	\longrightarrow	1,154	4.0
											750		8,856	

Remarks:

Option to put in additional \$750 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.