

Policy:AV09034216Issue Date:28-Feb-12Terms to Maturity:10 yrs 6 mthsAnnual Premium:\$2,181.20Type:AERPMaturity Date:28-Feb-32Price Discount Rate:4.0%Next Due Date:28-Feb-22

 Current Maturity Value:
 \$76,756
 28-Aug-21
 \$32,805

Cash Benefits: \$0 28-Sep-21 \$32,912

 Final lump sum:
 \$76,756
 28-Oct-21
 \$33,020

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2181 --->

2,268

4.0

Annual	Bonus (AB)	AB		76,756	Annual								
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
32805											>	49,521	4.9
	2181										\rightarrow	3,229	4.8
		2181									\rightarrow	3,105	4.7
			2181								\longrightarrow	2,985	4.6
				2181							\longrightarrow	2,870	4.5
					2181						\rightarrow	2,760	4.4
						2181					\longrightarrow	2,654	4.3
Funds put into savings p	lan						2181				\longrightarrow	2,552	4.2
								2181			\longrightarrow	2,454	4.2
									2181		\longrightarrow	2,359	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV09034216Issue Date:28-Feb-12Terms to Maturity:10 yrs 6 mthsAnnual Premium:\$5,901.20Type:AEMaturity Date:28-Feb-32Price Discount Rate:4.0%Next Due Date:28-Feb-22

Date Initial Sum Current Maturity Value: \$120,681 \$0 28-Aug-21 \$32,805 **Accumulated Cash Benefit: Cash Benefits:** \$43,925 \$3,720 28-Sep-21 \$32,912 **Annual Cash Benefits:** Final lump sum: \$76,756 \$33,020 **Cash Benefits Interest Rate:** 3.00% 28-Oct-21

MV 120,681

43,925

3720

Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		76,756	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
32805											>	49,521	4.9
	2181 -										\longrightarrow	3,229	4.8
	3720	2181									\longrightarrow	3,105	4.7
		3720	2181								\longrightarrow	2,985	4.6
			3720	2181							\longrightarrow	2,870	4.5
				3720	2181						\longrightarrow	2,760	4.4
					3720	2181					\longrightarrow	2,654	4.3
savings pl	an					3720	2181 -				\longrightarrow	2,552	4.2
							3720	2181			\longrightarrow	2,454	4.2
								3720	2181		\longrightarrow	2,359	4.1
_									3720	2181 -	\longrightarrow	2,268	4.0

Remarks:

Funds put into so

Cash Benefits

Option to put in additional \$3720 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2026 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.