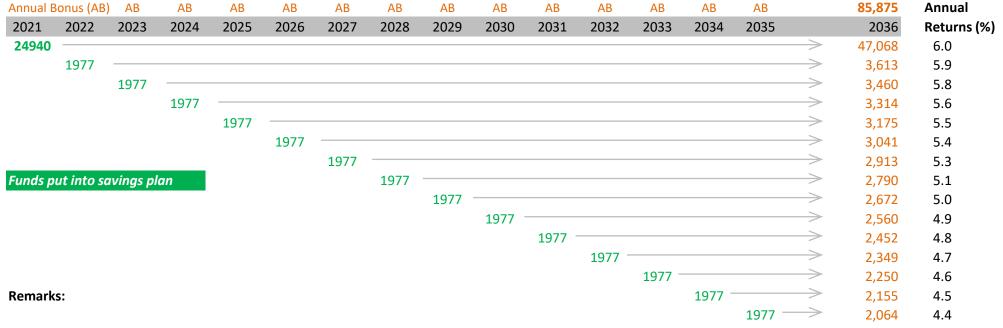


Policy: N1006466478	Issue Date:	6-May-13	Terms to Maturity:	14 yrs 9 mths	Annual Premium:	\$1,977.00
Type: AERP	Maturity Date:	6-May-36	Price Discount Rate:	4.4%	Next Due Date:	6-May-22
				Date	Initial Sum	
Current Maturity Value:	\$85,875			6-Aug-21	\$24,940	
Cash Benefits:	\$0			6-Sep-21	\$25,029	
Final lump sum:	\$85,875			6-Oct-21	\$25,119	
					MV 85,875	



Regular Premium Base Plan

Please refer below for more information



Policy: N1006466478 Type: AE			Issue Date: Maturity Date:			6-May-13 6-May-36			Terms to Maturity: Price Discount Rate:			14 yrs 9 mths 4.4%			Annual Premium: Next Due Date:		
Current Maturity Value: Cash Benefits: Final lump sum:			\$153,917 \$68,042 \$85,875			Accumulated Cas Annual Cash Ben Cash Benefits Int			nefits:		Date 6-Aug-21 6-Sep-21 6-Oct-21		21	Initial Sum \$24,940 \$25,029 \$25,119			
Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	Μ	V ###### 85,875	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
24940															\longrightarrow	47,068	6.0
	1977														\longrightarrow	3,613	5.9
	3792	1977													\longrightarrow	3,460	5.8
		3792	1977												\longrightarrow	3,314	5.6
			3792	1977											\longrightarrow	3,175	5.5
				3792	1977										\longrightarrow	3,041	5.4
					3792	1977									\longrightarrow	2,913	5.3
Funds put into savings plan		an			3792	1977									2,790	5.1	
							3792	1977								2,672	5.0
Cash Be	nefits							3792	1977						\rightarrow	2,560	4.9
									3792	1977					\longrightarrow	2,452	4.8
										3792	1977 -				\longrightarrow	2,349	4.7
											3792	1977			\longrightarrow	2,250	4.6
Remark	s:											3792	1977 -		\rightarrow	2,155	4.5
Option t	Option to put in additional \$3792 annually at 3.25% p.a.										3792	1977 ·	\rightarrow	2,064	4.4		
		ur savir															

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.