

Policy:P39685889Issue Date:22-Jun-09Terms to Maturity:12 yrs 10 mthsAnnual Premium:\$917.40Type:AERPMaturity Date:22-Jun-34Price Discount Rate:4.2%Next Due Date:22-Jun-22

\$41,430 Date Initial Sum
\$22-Aug-21 \$15,866

 Current Maturity Value:
 \$41,430
 22-Aug-21
 \$15,866

 Cash Benefits:
 \$0
 22-Sep-21
 \$15,920

Final lump sum: \$41,430 22-Oct-21 \$15,975

MV 41,430

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		41,430	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	15866														26,900	5.4
		917													1,503	5.3
			917												1,442	5.2
				917											1,384	5.1
					917										1,329	5.0
						917								\rightarrow	1,275	4.9
							917								1,224	4.8
Funds put into savings plan							917							1,174	4.7	
									917 -						1,127	4.6
										917 -				\rightarrow	1,082	4.5
											917 -			\rightarrow	1,038	4.4
												917 —			996	4.3
													917 —		956	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Issue Date: **Terms to Maturity: Policy**: P39685889 12 yrs 10 mths Annual Premium: \$2,417.40 22-Jun-09 Type: AE **Maturity Date: Price Discount Rate:** 4.2% 22-Jun-22 22-Jun-34 **Next Due Date:**

Date **Initial Sum Current Maturity Value:** \$62,641 \$0 22-Aug-21 \$15,866 **Accumulated Cash Benefit:** \$21,211 \$1,500 22-Sep-21 \$15,920 **Cash Benefits: Annual Cash Benefits:** \$41,430 2.50% \$15,975 Final lump sum: **Cash Benefits Interest Rate:** 22-Oct-21

MV 62,641

	Annual Bonus (AB)			AB	AB	AB	AB		41,430	Annual						
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	15866														26,900	5.4
		917												\longrightarrow	1,503	5.3
		1500	917											\rightarrow	1,442	5.2
			1500	917										>	1,384	5.1
				1500	917										1,329	5.0
					1500	917									1,275	4.9
						1500	917								1,224	4.8
Funds put into savings plan						1500	917						>	1,174	4.7	
								1500	917					\longrightarrow	1,127	4.6
Cash Ben	efits								1500	917 -				\longrightarrow	1,082	4.5
										1500	917 -				1,038	4.4
											1500	917 -			996	4.3
												1500	917	>	956	4.2
Remarks	:												1500		21,211	

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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.