

Policy:N1807991583Issue Date:29-Jan-15Terms to Maturity:12 yrs 5 mthsAnnual Premium:\$772.25Type:AERPMaturity Date:29-Jan-35Price Discount Rate:4.2%Next Due Date:29-Jan-23

Current Maturity Value: \$22,099

Cash Benefits: \$0 Final lump sum: \$22,099

Date	Initial Sum
29-Aug-22	\$5,921
29-Sep-22	\$5,941
29-Oct-22	\$5,962

MV 22,099

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		22,099	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	5921														9,868	5.4
		772												>	1,265	5.3
			772											>	1,214	5.2
				772										>	1,165	5.1
					772										1,118	5.0
						772								>	1,073	4.9
							772							\rightarrow	1,030	4.8
Funds p	ut into so	avings pla	an					772						>	988	4.7
									772 -						949	4.6
										772 -				\rightarrow	910	4.5
											772 -			\rightarrow	874	4.4
												772 —		>	838	4.3
													772 —	\rightarrow	805	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Issue Date: **Terms to Maturity: Policy**: N1807991583 12 yrs 5 mths Annual Premium: \$1,772.25 29-Jan-15 Type: AE **Maturity Date:** 29-Jan-35 **Price Discount Rate:** 4.2% 29-Jan-23 **Next Due Date:**

Accumulated Cash Benefit: Current Maturity Value: \$36,717 \$0 **Cash Benefits:** \$1,000 \$14,618 **Annual Cash Benefits:** Final lump sum: \$22,099 3.00% **Cash Benefits Interest Rate:**

Date	Initial Sum
29-Aug-22	\$5,921
29-Sep-22	\$5,941
29-Oct-22	\$5,962

MV 36,717

	Annual Bonus (AB)		AB	AB	AB	AB		22,099	Annual							
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	5921														9,868	5.4
		772												\longrightarrow	1,265	5.3
		1000	772											\rightarrow	1,214	5.2
			1000	772											1,165	5.1
				1000	772									\rightarrow	1,118	5.0
					1000	772								\rightarrow	1,073	4.9
						1000	772							\rightarrow	1,030	4.8
Funds pu	t into so	vings pl	an				1000	772						\rightarrow	988	4.7
								1000	772 -					\rightarrow	949	4.6
Cash Ben	efits								1000	772 -				\longrightarrow	910	4.5
		•								1000	772 -			\rightarrow	874	4.4
											1000	772 —		\rightarrow	838	4.3
												1000	772	\rightarrow	805	4.2
Remarks	:												1000		14,618	

Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.