

Policy:N1808594775Issue Date:1-Jan-16Terms to Maturity:8 yrs 4 mthsAnnual Premium:\$1,397.95Type:AERPMaturity Date:1-Jan-31Price Discount Rate:3.8%Next Due Date:1-Jan-23

 Current Maturity Value:
 \$27,912
 1-Sep-22
 \$10,726

 Cash Benefits:
 \$0
 1-Oct-22
 \$10,760

 Final lump sum:
 \$27,912
 1-Nov-22
 \$10,793

MV 27,9	

Date

Initial Sum

	Annual B	onus (AB)	AB		27,912	Annual						
	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	10726										14,636	4.4
		1398								\rightarrow	1,884	4.3
			1398							\longrightarrow	1,815	4.3
				1398						\rightarrow	1,749	4.2
					1398					>	1,685	4.1
						1398				>	1,623	4.0
							1398			\rightarrow	1,563	3.9
Funds put into s	avings pl	an						1398		>	1,506	3.9
									1398	>	1,451	3.8

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	N1808594775	Issue Date:	1-Jan-16	Terms to Maturity:	8 yrs 4 mths	Annual Premium:	\$2,647.95
Type:	AE	Maturity Date:	1-Jan-31	Price Discount Rate:	3.8%	Next Due Date:	1-Jan-23

				Date	iiiitiai Saiii
Current Maturity Value:	\$39,361	Accumulated Cash Benefit:	\$0	1-Sep-22	\$10,726
Cash Benefits:	\$11,449	Annual Cash Benefits:	\$1,250	1-Oct-22	\$10,760
Final lump sum:	\$27,912	Cash Benefits Interest Rate:	3.00%	1-Nov-22	\$10,793

MV	39,361

Date

Initial Sum

	Annual E	Bonus (AB) AB	AB	AB	AB	AB	AB	AB		27,912	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	10726										14,636	4.4
		1398								\longrightarrow	1,884	4.3
		1250	1398							\rightarrow	1,815	4.3
			1250	1398						\rightarrow	1,749	4.2
				1250	1398					\longrightarrow	1,685	4.1
					1250	1398				\rightarrow	1,623	4.0
						1250	1398			\rightarrow	1,563	3.9
Funds put into sa	vings pl	an					1250	1398		\rightarrow	1,506	3.9
								1250	1398	\longrightarrow	1,451	3.8
Cash Benefits									1250		11,449	

Remarks:

Option to put in additional \$1250 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.