

Policy:	N1803431120	Issue Date:	1-Jun-10	Terms to Maturity:	12 yrs 9 mths	Annual Premium:	\$1,928.60
Type:	AERP	Maturity Date:	1-Jun-35	Price Discount Rate:	4.2%	Next Due Date:	1-Jun-23

 Current Maturity Value:
 \$85,514
 1-Sep-22
 \$32,532

 Cash Benefits:
 \$0
 1-Oct-22
 \$32,643

 Final lump sum:
 \$85,514
 1-Nov-22
 \$32,756

MV 85,514

	Annual B	onus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		85,514	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	32532														54,969	5.4
		1929												>	3,160	5.3
			1929												3,032	5.2
				1929										>	2,910	5.1
					1929									>	2,793	5.0
						1929									2,680	4.9
							1929								2,572	4.8
Funds p	ut into sa	vings pla	in					1929						>	2,469	4.7
									1929 -					>	2,369	4.6
										1929 -				>	2,274	4.5
											1929 —			>	2,182	4.4
												1929-			2,094	4.3
													1929		2,010	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	N1803431120	Issue Date:	1-Jun-10	Terms to Maturity:	12 yrs 9 mths	Annual Premium:	\$5,728.60
Type:	AE	Maturity Date:	1-Jun-35	Price Discount Rate:	4.2%	Next Due Date:	1-Jun-23

				Date	Initial Sum
Current Maturity Value:	\$141,062	Accumulated Cash Benefit:	\$0	1-Sep-22	\$32,532
Cash Benefits:	\$55,548	Annual Cash Benefits:	\$3,800	1-Oct-22	\$32,643
Final lump sum:	\$85.514	Cash Benefits Interest Rate:	3.00%	1-Nov-22	\$32,756

MV 141,062

	Annual Bonus (AB)		Annual Bonus (AB) AB AB AB AB		AB	AB AB	AB	AB	AB	AB	AB		85,514	Annual		
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	32532													>	54,969	5.4
		1929													3,160	5.3
		3800	1929											>	3,032	5.2
			3800	1929										>	2,910	5.1
				3800	1929									>	2,793	5.0
					3800	1929									2,680	4.9
						3800	1929							>	2,572	4.8
Funds p	ut into sa	vings pl	an				3800	1929						>	2,469	4.7
								3800	1929 -					>	2,369	4.6
Cash Be	nefits								3800	1929 -				>	2,274	4.5
										3800	1929 –			>	2,182	4.4
											3800	1929-		>	2,094	4.3
												3800	1929	>	2,010	4.2
Remark	s:												3800		55,548	

Remarks:

Option to put in additional \$3800 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.