

Policy:AV06364508Issue Date:10-May-17Terms to Maturity:9 yrs 8 mthsAnnual Premium:\$1,406.00Type:AERPMaturity Date:10-May-32Price Discount Rate:3.9%Next Due Date:10-May-23

Current Maturity Value: \$26,433 Cash Benefits: \$0 Final lump sum: \$26,433

Date	Initial Sum
10-Sep-22 10-Oct-22	\$7,625
	\$7,649
10-Nov-22	\$7,673

MV	26.42
IVIV	26,43

	Annual B	onus (AB)	AB		26,433	Annual							
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
	7625										>	11,036	4.6
		1406									\longrightarrow	1,984	4.6
			1406								\longrightarrow	1,909	4.5
				1406							\longrightarrow	1,838	4.4
					1406						\longrightarrow	1,769	4.3
						1406					\longrightarrow	1,702	4.2
							1406				\longrightarrow	1,639	4.1
Funds put into sa	vings pla	an						1406			\longrightarrow	1,577	4.1
									1406		\longrightarrow	1,518	4.0
										1406 -	\longrightarrow	1,461	3.9

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: AV06364508 10-May-17 **Terms to Maturity:** 9 yrs 8 mths \$2,356.00 **Issue Date:** Annual Premium: Type: AE **Maturity Date:** 10-May-32 **Price Discount Rate:** 3.9% 10-May-23 Next Due Date:

Accumulated Cash Benefit: Current Maturity Value: \$36,374 \$0 **Cash Benefits:** \$950 \$9,941 **Annual Cash Benefits:** Final lump sum: \$26,433 3.00% Cash Benefits Interest Rate:

Date	Initial Sum
10-Sep-22	\$7,625
10-Oct-22	\$7,649
10-Nov-22	\$7,673

MV

36,374

	Annual E	Bonus (AB)	AB	AB		26,433	Annual						
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
	7625										>	11,036	4.6
		1406									\rightarrow	1,984	4.6
		950	1406								\longrightarrow	1,909	4.5
			950	1406							\longrightarrow	1,838	4.4
				950	1406						\longrightarrow	1,769	4.3
					950	1406					\longrightarrow	1,702	4.2
						950	1406				\longrightarrow	1,639	4.1
Funds put into s	avings pl	an					950	1406			\rightarrow	1,577	4.1
	_							950	1406 -		\rightarrow	1,518	4.0
Cash Benefits									950	1406 -	\rightarrow	1,461	3.9
										950		9.941	

Remarks:

Option to put in additional \$950 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.