

Policy:M1491504373Issue Date:24-Aug-09Terms to Maturity:11 yrs 11 mthsAnnual Premium:\$660.74Type:AERPMaturity Date:24-Aug-34Price Discount Rate:4.1%Next Due Date:24-Aug-23

Current Maturity Value: \$18,938
Cash Benefits: \$0

Final lump sum: \$18,938

Date	Initial Sum
24-Sep-22	\$5,956
24-Oct-22	\$5,976
24-Nov-22	\$5,996

MV 18,938

Annual	Bonus (AB)	AB		18,938	Annual									
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
5956												>	9,613	5.2
	661											\longrightarrow	1,028	5.1
		661										\longrightarrow	988	4.9
			661									\longrightarrow	949	4.8
				661								\longrightarrow	911	4.7
					661							\longrightarrow	875	4.6
						661						\longrightarrow	841	4.5
Funds put into	avings pla	n					661					\longrightarrow	808	4.5
								661				\longrightarrow	776	4.4
									661			\longrightarrow	745	4.3
										661		\longrightarrow	716	4.2
											661	\longrightarrow	688	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:M1491504373Issue Date:24-Aug-09Terms to Maturity:11 yrs 11 mthsAnnual Premium:\$1,660.74Type:AEMaturity Date:24-Aug-34Price Discount Rate:4.1%Next Due Date:24-Aug-23

Current Maturity Value:\$32,130Accumulated Cash Benefit:\$0Cash Benefits:\$13,192Annual Cash Benefits:\$1,000Final lump sum:\$18,938Cash Benefits Interest Rate:3.00%

Date	Initial Sum
24-Sep-22	\$5,956
24-Oct-22	\$5,976
24-Nov-22	\$5,996

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Ar	nnual B	onus (AB)	AB		18,938	Annual									
2	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	5956												>	9,613	5.2
		661											\rightarrow	1,028	5.1
		1000	661										\rightarrow	988	4.9
			1000	661									\rightarrow	949	4.8
				1000	661								\rightarrow	911	4.7
					1000	661							\rightarrow	875	4.6
						1000	661						\rightarrow	841	4.5
Funds put	into so	vings pla	n				1000	661					\rightarrow	808	4.5
								1000	661				\rightarrow	776	4.4
Cash Bene	fits								1000	661			\rightarrow	745	4.3
		•								1000	661		\longrightarrow	716	4.2
											1000	661	\longrightarrow	688	4.1
												1000		13,192	

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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.