

Policy:G0073995171Issue Date:16-Nov-12Terms to Maturity:15 yrs 2 mthsAnnual Premium:\$868.55Type:AERPMaturity Date:16-Nov-37Price Discount Rate:4.5%Next Due Date:16-Nov-22

Date Initial Sum

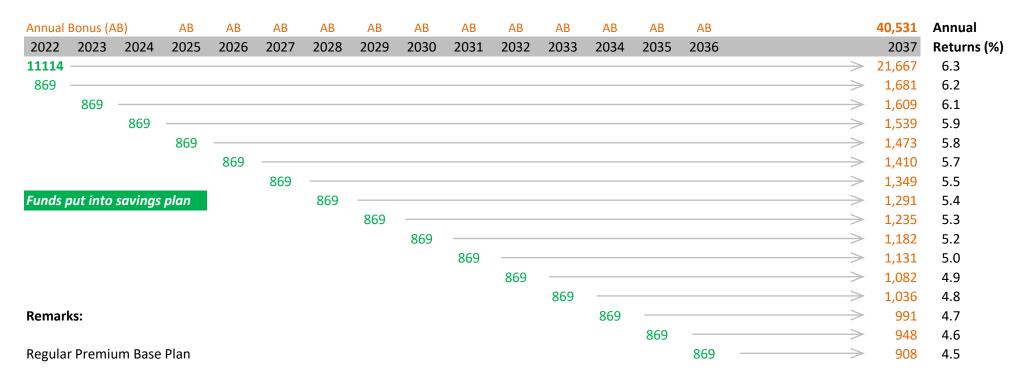
\$40,531 16-Sep-22 \$11,114 \$0 16-Oct-22 \$11,155

Final lump sum: \$40,531

Current Maturity Value:

Cash Benefits:

MV 40,531



Please refer below for more information



Policy:G0073995171Issue Date:16-Nov-12Terms to Maturity:15 yrs 2 mthsAnnual Premium:\$2,446.25Type:AEMaturity Date:16-Nov-37Price Discount Rate:4.5%Next Due Date:16-Nov-22

Date Initial Sum

 Current Maturity Value:
 \$69,530
 Accumulated Cash Benefit:
 \$0
 16-Sep-22
 \$11,114

 Cash Benefits:
 \$28,998
 Annual Cash Benefits:
 \$1,578
 16-Oct-22
 \$11,155

Final lump sum: \$40,531 Cash Benefits Interest Rate: 2.50%

MV 69,530

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,531	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
11114															>	21,667	6.3
869															>	1,681	6.2
1578	869														>	1,609	6.1
	1578	869													>	1,539	5.9
		1578	869												>	1,473	5.8
			1578	869											>	1,410	5.7
				1578	869										>	1,349	5.5
Funds <i>j</i>	put into	savings	plan		1578	869									>	1,291	5.4
						1578	869								>	1,235	5.3
Cash B	enefits						1578	869							>	1,182	5.2
								1578	869						>	1,131	5.0
									1578	869					>	1,082	4.9
										1578	869				>	1,036	4.8
Remar	ks:										1578	869			>	991	4.7
Option	Option to put in additional \$1577.7 annually at 2.5% p.a. 1578 869														>	948	4.6
This po	rtion of	your sa	vings ca	n be wit	hdrawn,	discont	inued ai	nd resun	ned any	time			1578	869	\longrightarrow	908	4.5
You car	n even u	se it to	fund fut	ure prer	miums fr	om 2028	8 onwar	ds						1578		28,998	

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.