

Policy:P44285991Issue Date:24-Mar-11Terms to Maturity:11 yrs 6 mthsAnnual Premium:\$947.72Type:AERPMaturity Date:24-Mar-36Price Discount Rate:4.1%Next Due Date:24-Mar-25

 Current Maturity Value:
 \$38,925
 24-Sep-24
 \$16,096

 Cash Benefits:
 \$0
 24-Oct-24
 \$16,150

 Final lump sum:
 \$38,925
 24-Nov-24
 \$16,204

MV 38,925

Annual B	onus (AB)	AB		38,925	Annual									
2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
16096												->	25,551	5.1
	948											\longrightarrow	1,474	5.1
		948										\longrightarrow	1,416	4.9
			948									\longrightarrow	1,361	4.8
				948								\longrightarrow	1,307	4.7
					948							\longrightarrow	1,256	4.6
						948						\longrightarrow	1,206	4.5
nds put into sa	vings pla	n					948					>	1,159	4.5
								948				>	1,113	4.4
									948			>	1,069	4.3
										948		>	1,027	4.2
											948		987	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P44285991Issue Date:24-Mar-11Terms to Maturity:11 yrs 6 mthsAnnual Premium:\$2,397.72Type:AEMaturity Date:24-Mar-36Price Discount Rate:4.1%Next Due Date:24-Mar-25

Date **Initial Sum** \$16,096 **Current Maturity Value:** \$57,479 \$0 24-Sep-24 **Accumulated Cash Benefit:** \$18,554 \$1,450 24-Oct-24 \$16,150 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$38,925 2.50% \$16,204 **Cash Benefits Interest Rate:** 24-Nov-24

MV 57,479

Δ	Annual B	Bonus (AB)	AB		38,925	Annual									
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%
	16096													25,551	5.1
		948											\longrightarrow	1,474	5.1
		1450	948										\rightarrow	1,416	4.9
			1450	948									\longrightarrow	1,361	4.8
				1450	948								\longrightarrow	1,307	4.7
					1450	948							\longrightarrow	1,256	4.6
						1450	948						\longrightarrow	1,206	4.5
Funds put into savings plan						1450	948					\longrightarrow	1,159	4.5	
								1450	948				\longrightarrow	1,113	4.4
Cash Bene	efits								1450	948			\longrightarrow	1,069	4.3
		_								1450	948		\longrightarrow	1,027	4.2
											1450	948	\longrightarrow	987	4.1
												1450		18,554	

Remarks:

Option to put in additional \$1450 annually at 2.5% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime
You can even use it to fund future premiums from 2030 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.