

Policy: P49661057	Issue Date: 27-Oct-12	Terms to Maturity: 16 yrs 1 mths	Annual Premium: \$1,053.98
Type: AERP	Maturity Date: 27-Oct-37	Price Discount Rate: 4.5%	Next Due Date: 27-Oct-21

Current Maturity Value:	\$47,645	Date:	27-Sep-21	Initial Sum:	\$11,145
Cash Benefits:	\$0				
Final lump sum:	\$47,645				

**MV 47,645**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	47,645	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
11145																22,622	6.4
1054																2,132	6.4
	1054															2,040	6.2
		1054														1,952	6.1
			1054													1,868	5.9
				1054												1,787	5.8
					1054											1,710	5.7
						1054										1,637	5.5
							1054									1,566	5.4
								1054								1,499	5.3
									1054							1,434	5.2
										1054						1,373	5.0
											1054					1,313	4.9
												1054				1,257	4.8
													1054			1,203	4.7
														1054		1,151	4.6
															1054	1,101	4.5

**Funds put into savings plan**

**Remarks:**  
Regular Premium Base Plan

Please refer below for more information

Policy: P49661057	Issue Date: 27-Oct-12	Terms to Maturity: 16 yrs 1 mths	Annual Premium: \$2,778.98
Type: AE	Maturity Date: 27-Oct-37	Price Discount Rate: 4.5%	Next Due Date: 27-Oct-21

Current Maturity Value:	\$81,912	Accumulated Cash Benefit:	\$0	Date:	27-Sep-21	Initial Sum:	\$11,145
Cash Benefits:	\$34,267	Annual Cash Benefits:	\$1,725				
Final lump sum:	\$47,645	Cash Benefits Interest Rate:	2.50%				

**MV 81,912**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	<b>47,645</b>	<b>Annual</b>	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	<b>Returns (%)</b>	
<b>11145</b>																<b>22,622</b>	6.4	
1054																2,132	6.4	
1725	1054															2,040	6.2	
	1725	1054														1,952	6.1	
		1725	1054													1,868	5.9	
			1725	1054												1,787	5.8	
				1725	1054											1,710	5.7	
					1725	1054										1,637	5.5	
						1725	1054									1,566	5.4	
							1725	1054								1,499	5.3	
								1725	1054							1,434	5.2	
									1725	1054						1,373	5.0	
										1725	1054					1,313	4.9	
											1725	1054				1,257	4.8	
												1725	1054			1,203	4.7	
													1725	1054		1,151	4.6	
														1725	1054		1,101	4.5
															1725	<b>34,267</b>		

**Funds put into savings plan**

**Cash Benefits**

**Remarks:**  
Option to put in additional \$1725 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 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.