

Policy:P41088647Issue Date:17-Sep-09Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$359.20Type:AERPMaturity Date:17-Sep-34Price Discount Rate:4.0%Next Due Date:17-Sep-24

 Current Maturity Value:
 \$13,810
 17-Oct-23
 \$6,077

 Cash Benefits:
 \$0
 17-Nov-23
 \$6,097

 Final lump sum:
 \$13,810
 17-Dec-23
 \$6,117

MV 13,810

| | Annual B | onus (AB) | AB | AB | AB | AB | AB | AB | AB | AB | AB | | 13,810 | Annual |
|-------------------|-----------|-----------|------|------|------|------|------|-------|------|------|-------|-------------------|--------|-------------|
| | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | | 2034 | Returns (%) |
| | 6077 | | | | | | | | | | | | 9,325 | 4.9 |
| | | 359 - | | | | | | | | | | \longrightarrow | 532 | 4.8 |
| | | | 359 | | | | | | | | | | 511 | 4.7 |
| | | | | 359 | | | | | | | | | 492 | 4.6 |
| | | | | | 359 | | | | | | | > | 473 | 4.5 |
| | | | | | | 359 | | | | | | > | 455 | 4.4 |
| | | | | | | | 359 | | | | | > | 437 | 4.3 |
| Funds put into sa | vings pla | in | | | | | | 359 - | | | | > | 420 | 4.2 |
| | | | | | | | | | 359 | | | > | 404 | 4.2 |
| | | | | | | | | | | 359 | | > | 389 | 4.1 |
| | | | | | | | | | | | 359 - | | 374 | 4.0 |

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P41088647Issue Date:17-Sep-09Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$859.20Type:AEMaturity Date:17-Sep-34Price Discount Rate:4.0%Next Due Date:17-Sep-24

Date **Initial Sum** 17-Oct-23 \$6,077 **Current Maturity Value:** \$19,552 \$0 **Accumulated Cash Benefit:** \$500 \$6,097 \$5,742 17-Nov-23 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$13,810 2.50% \$6,117 Cash Benefits Interest Rate: 17-Dec-23

MV 19,552

| | Annual Bonus (AB) | | AB | AB AB | AB | AB | AB | AB | AB | AB | AB | | 13,810 | Annual |
|-----------------------------|-------------------|-------|------|-------|------|------|------|-------|------|------|-------|-------------------|--------|-------------|
| | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | | 2034 | Returns (%) |
| | 6077 | | | | | | | | | | | | 9,325 | 4.9 |
| | | 359 - | | | | | | | | | | \longrightarrow | 532 | 4.8 |
| | | 500 | 359 | | | | | | | | | \rightarrow | 511 | 4.7 |
| | | | 500 | 359 | | | | | | | | > | 492 | 4.6 |
| | | | | 500 | 359 | | | | | | | > | 473 | 4.5 |
| | | | | | 500 | 359 | | | | | | > | 455 | 4.4 |
| | | | | | | 500 | 359 | | | | | > | 437 | 4.3 |
| Funds put into savings plan | | an | | | | | 500 | 359 - | | | | > | 420 | 4.2 |
| | | | | | | | | 500 | 359 | | | > | 404 | 4.2 |
| Cash Benefits | | | | | | | | | 500 | 359 | | > | 389 | 4.1 |
| | | | | | | | | | | 500 | 359 - | > | 374 | 4.0 |
| | | | | | | | | | | | 500 | | 5,742 | |

Remarks:

Option to put in additional \$500 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 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.