

Policy:A537773428Issue Date:30-Sep-09Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$698.50Type:AERPMaturity Date:30-Sep-34Price Discount Rate:4.0%Next Due Date:30-Sep-24

 Current Maturity Value:
 \$27,451
 30-Oct-23
 \$12,206

 Cash Benefits:
 \$0
 30-Nov-23
 \$12,246

 Final lump sum:
 \$27,451
 30-Dec-23
 \$12,286

## MV 27,451

Aı	nnual Bo	nus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		27,451	Annual
2	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	12206 –												18,729	4.9
		699 -										$\longrightarrow$	1,034	4.8
			699									$\longrightarrow$	994	4.7
				699								$\longrightarrow$	956	4.6
					699							$\longrightarrow$	919	4.5
						699						$\longrightarrow$	884	4.4
							699					$\longrightarrow$	850	4.3
Funds put into savi	ings plai	n						699 -				>	817	4.2
									699			$\longrightarrow$	786	4.2
										699		$\longrightarrow$	755	4.1
											699 -	$\longrightarrow$	726	4.0

## **Remarks:**

Regular Premium Base Plan

Please refer below for more information



Policy:	A537773428	Issue Date:	30-Sep-09	Terms to Maturity:	10 yrs 11 mths	<b>Annual Premium:</b>	\$1,798.50
Type:	AE	Maturity Date:	30-Sep-34	Price Discount Rate:	4.0%	<b>Next Due Date:</b>	30-Sep-24

				-410	
<b>Current Maturity Value:</b>	\$40,260	Accumulated Cash Benefit:	\$0	30-Oct-23	\$12,206
Cash Benefits:	\$12,809	Annual Cash Benefits:	\$1,100	30-Nov-23	\$12,246
Final lump sum:	\$27,451	Cash Benefits Interest Rate:	2.75%	30-Dec-23	\$12,286

MV	40,260
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Date

**Initial Sum** 

Annual	Bonus (AB	) AB	AB	AB	AB	AB	AB	AB	AB	AB		27,451	Annual
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%
12206	5 ——										>	18,729	4.9
	699										>	1,034	4.8
	1100	699									<del></del>	994	4.7
		1100	699								>	956	4.6
			1100	699							>	919	4.5
				1100	699						$\longrightarrow$	884	4.4
					1100	699					$\longrightarrow$	850	4.3
Funds put into savings p	lan					1100	699				$\longrightarrow$	817	4.2
							1100	699			$\longrightarrow$	786	4.2
Cash Benefits								1100	699			755	4.1
									1100	699 -	>	726	4.0
										1100		12,809	

## Remarks:

Option to put in additional \$1100 annually at 2.75% 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.