

Policy:M1491641902Issue Date:15-Nov-10Terms to Maturity:13 yrs 1 mthsAnnual Premium:\$1,440.35Type:AERPMaturity Date:15-Nov-35Price Discount Rate:4.3%Next Due Date:15-Nov-22

Date Initial Sum 15-Oct-22 \$12,335

Current Maturity Value: \$46,852 Cash Benefits: \$0 Final lump sum: \$46,852

MV 46,852

Ar	nnual B	Bonus (AB)	AB	AB	AB	AB	AB		46,852	Annual						
2	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
12	2335													>	21,397	5.6
1	L440													>	2,490	5.6
		1440													2,387	5.5
			1440												2,289	5.4
				1440										>	2,194	5.2
					1440									>	2,104	5.1
						1440								>	2,017	5.0
Funds put	into so	avings pla	n				1440							>	1,934	4.9
								1440						>	1,854	4.8
									1440 -					>	1,778	4.7
										1440 -				>	1,705	4.6
											1440 -			>	1,634	4.5
												1440 -		>	1,567	4.4
Remarks:													1440 —		1,502	4.3

Regular Premium Base Plan

Please refer below for more information



Terms to Maturity: Policy: M1491641902 13 yrs 1 mths Annual Premium: \$3,940.35 Issue Date: 15-Nov-10 Type: AE **Maturity Date: Price Discount Rate:** 4.3% 15-Nov-22 15-Nov-35 Next Due Date:

Accumulated Cash Benefit: Current Maturity Value: \$87,068 \$0 \$40,216 \$2,500 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$46,852 3.00% **Cash Benefits Interest Rate:**

Date **Initial Sum** 15-Oct-22 \$12,335

MV 87,068

	Annual E	Bonus (AB)	AB	AB	AB	AB	AB		46,852	Annual						
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	12335														21,397	5.6
	1440													>	2,490	5.6
	2500	1440												>	2,387	5.5
		2500	1440												2,289	5.4
			2500	1440										>	2,194	5.2
				2500	1440									>	2,104	5.1
					2500	1440								>	2,017	5.0
Funds pu	it into so	avings pla	n			2500	1440								1,934	4.9
							2500	1440						>	1,854	4.8
Cash Ben	nefits							2500	1440 -					>	1,778	4.7
									2500	1440 -				>	1,705	4.6
										2500	1440 -			>	1,634	4.5
											2500	1440 -		>	1,567	4.4
Remarks	:											2500	1440 —	>	1,502	4.3
Option to put in additional \$2500 annually at 3% p.a. 2500													40,216			

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.