

Policy:AV80095832Issue Date:11-Apr-18Terms to Maturity:5 yrs 6 mthsAnnual Premium:\$2,301.60Type:AERPMaturity Date:11-Apr-30Price Discount Rate:3.5%Next Due Date:11-Apr-25

 Current Maturity Value:
 \$33,943
 11-Oct-24
 \$17,520

 Cash Benefits:
 \$0
 11-Nov-24
 \$17,570

 Final lump sum:
 \$33,943
 11-Dec-24
 \$17,620

MV 33,943

Date

Initial Sum

Annual Bonus (AB)		AB	AB	AB	AB	33,943	Annual
2024	2025	2026	2027	2028	2029	2030	Returns (%)
17520						21,169	3.8
	2302					> 2,734	3.8
		2302				> 2,641	3.7
			2302			2,552	3.6
				2302		2,466	3.6
					2302 —	> 2,382	3.5

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV80095832Issue Date:11-Apr-18Terms to Maturity:5 yrs 6 mthsAnnual Premium:\$3,501.60Type:AEMaturity Date:11-Apr-30Price Discount Rate:3.5%Next Due Date:11-Apr-25

Date **Initial Sum Current Maturity Value:** \$40,505 \$0 \$17,520 **Accumulated Cash Benefit:** 11-Oct-24 \$6,562 \$1,200 11-Nov-24 \$17,570 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$33,943 3.00% \$17,620 Cash Benefits Interest Rate: 11-Dec-24

MV 4	10,505
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Annual Bonus (AB)		AB	AB	AB	AB	3	33,943	Annual
2024	2025	2026	2027	2028	2029		2030	Returns (%)
17520						> 2	21,169	3.8
	2302 -						2,734	3.8
	1200	2302					2,641	3.7
		1200	2302			>	2,552	3.6
			1200	2302			2,466	3.6
				1200	2302 -	>	2,382	3.5
					1200		6,562	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1200 annually at 3% 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.