

Policy: P36511901 Issue Date: 23-Dec-08 Terms to Maturity: 11 yrs 3 mths Annual Premium: \$707.30

Type: AERP Maturity Date: 23-Dec-33 Price Discount Rate: 4.6% Next Due Date: 23-Dec-22

 Current Maturity Value:
 \$30,382
 23-Sep-22
 \$12,112

 Cash Benefits:
 \$0
 23-Oct-22
 \$12,157

 Final lump sum:
 \$30,382
 23-Nov-22
 \$12,203

MV 30,382

707 --->

740

4.6

А	nnual B	onus (AB)	AB		30,382	Annual								
2	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
1	2112												20,088	5.9
	707											\longrightarrow	1,160	5.8
		707 –										\longrightarrow	1,109	5.7
			707									>	1,060	5.5
				707								>	1,014	5.4
					707							\longrightarrow	969	5.3
						707						\longrightarrow	926	5.2
Funds put into s	avings	plan					707					\rightarrow	886	5.0
								707				\longrightarrow	847	4.9
									707			\longrightarrow	809	4.8
										707		\longrightarrow	774	4.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P36511901	Issue Date:	23-Dec-08	Terms to Maturity:	11 yrs 3 mths	Annual Premium: \$1,807.30
Type:	AE	Maturity Date:	23-Dec-33	Price Discount Rate:	4.6%	Next Due Date: 23-Dec-22

Date

Initial Sum

Current Maturity Value:	\$44,457	Accumulated Cash Benefit:	\$0	23-Sep-22	\$12,112
Cash Benefits:	\$14,075	Annual Cash Benefits:	\$1,100	23-Oct-22	\$12,157
Final lump sum:	\$30,382	Cash Benefits Interest Rate:	2.50%	23-Nov-22	\$12,203

												MV	44,457	
	Annual I	Bonus (AB)	AB		30,382	Annual								
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	12112											>	20,088	5.9
	707											>	1,160	5.8
	1100	707 -										\longrightarrow	1,109	5.7
		1100	707									>	1,060	5.5
			1100	707								>	1,014	5.4
				1100	707							>	969	5.3
					1100	707						\longrightarrow	926	5.2
Funds put into	savings	plan				1100	707					>	886	5.0
							1100	707				>	847	4.9
Cash Benefits								1100	707			\longrightarrow	809	4.8
									1100	707		\longrightarrow	774	4.7
										1100	707	>	740	4.6
											1100		14,075	

Remarks:

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.