

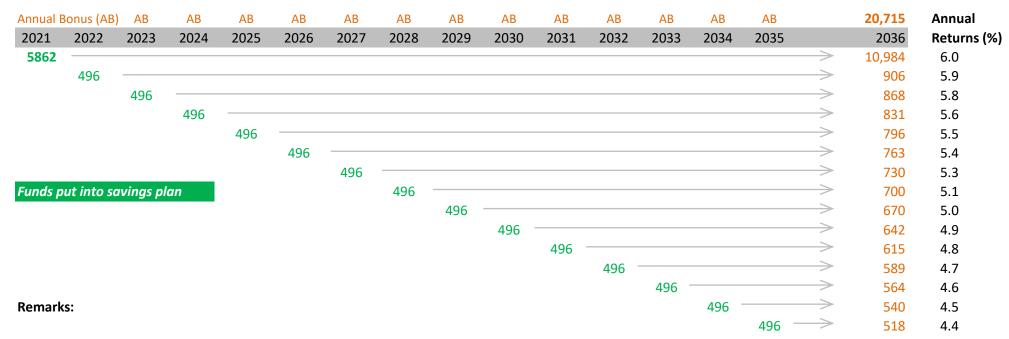
Policy:P45990089Issue Date:18-May-11Terms to Maturity:14 yrs 7 mthsAnnual Premium:\$495.75Type:AERPMaturity Date:18-May-36Price Discount Rate:4.4%Next Due Date:18-May-22

 Current Maturity Value:
 \$20,715
 18-Oct-21
 \$5,862

 Cash Benefits:
 \$0
 18-Nov-21
 \$5,883

 Final lump sum:
 \$20,715
 18-Dec-21
 \$5,904

MV 20,715



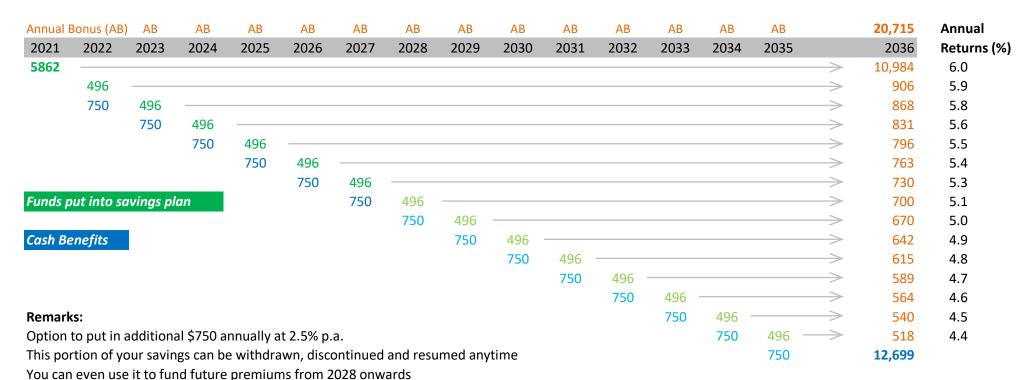
Regular Premium Base Plan

Please refer below for more information



Policy : P45990089	Issue Date:	18-May-11	Terms to Maturity:	14 yrs 7 mths	Annual Premium:	\$1,245.75
Type: AE	Maturity Date:	18-May-36	Price Discount Rate:	4.4%	Next Due Date:	18-May-22
				Date	Initial Sum	
Current Maturity Value:	\$33,414	Accumulated Cash Benefit:		18-Oct-21	\$5,862	
Cash Benefits:	\$12,699	Annual Cash Benefits:		60 18-Nov-21	\$5,883	
Final lump sum:	\$20,715	Cash Benefits I	nterest Rate: 2.5	0% 18-Dec-21	\$5,904	

MV 33,414



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.