

Policy:AV09887164Issue Date:7-Aug-17Terms to Maturity:8 yrs 10 mthsAnnual Premium:\$2,139.00Type:AERPMaturity Date:7-Aug-32Price Discount Rate:3.8%Next Due Date:7-Aug-24

 Current Maturity Value:
 \$41,736
 7-Oct-23
 \$15,410

 Cash Benefits:
 \$0
 7-Nov-23
 \$15,458

 Final lump sum:
 \$41,736
 7-Dec-23
 \$15,506

MV	41,730
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Annual B	onus (AB)	AB		41,736	Annual						
2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
15410										21,423	4.4
	2139 -								>	2,883	4.3
		2139							>	2,777	4.3
			2139						>	2,675	4.2
				2139						2,577	4.1
					2139					2,483	4.0
						2139			>	2,392	3.9
to savings pl	an						2139		>	2,305	3.9
								2139 -	>	2,220	3.8

Remarks:

Funds put in

Regular Premium Base Plan

Please refer below for more information



Date

13,739

Initial Sum

Policy:	AV09887164	Issue Date:	7-Aug-17	Terms to Maturity:	8 yrs 10 mths	Annual Premium:	\$3,639.00
Type:	AE	Maturity Date:	7-Aug-32	Price Discount Rate:	3.8%	Next Due Date:	7-Aug-24

				Date	iiiiciai Saiii
Current Maturity Value:	\$55,475	Accumulated Cash Benefit:	\$0	7-Oct-23	\$15,410
Cash Benefits:	\$13,739	Annual Cash Benefits:	\$1,500	7-Nov-23	\$15,458
Final lump sum:	\$41,736	Cash Benefits Interest Rate:	3.00%	7-Dec-23	\$15,506

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Anni	ual Bonus (AB) AB	AB	AB	AB	AB	AB	AB		41,736	Annual
202	3 2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
154	110 ———								\rightarrow	21,423	4.4
	2139								\rightarrow	2,883	4.3
	1500	2139							\rightarrow	2,777	4.3
		1500	2139						\rightarrow	2,675	4.2
			1500	2139					\rightarrow	2,577	4.1
				1500	2139				\longrightarrow	2,483	4.0
					1500	2139			\rightarrow	2,392	3.9
Funds put into saving	s plan					1500	2139		\rightarrow	2,305	3.9
							1500	2139	\longrightarrow	2,220	3.8

1500

Remarks:

Cash Benefits

Option to put in additional \$1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.