



Policy: P42391901
Type: AERP

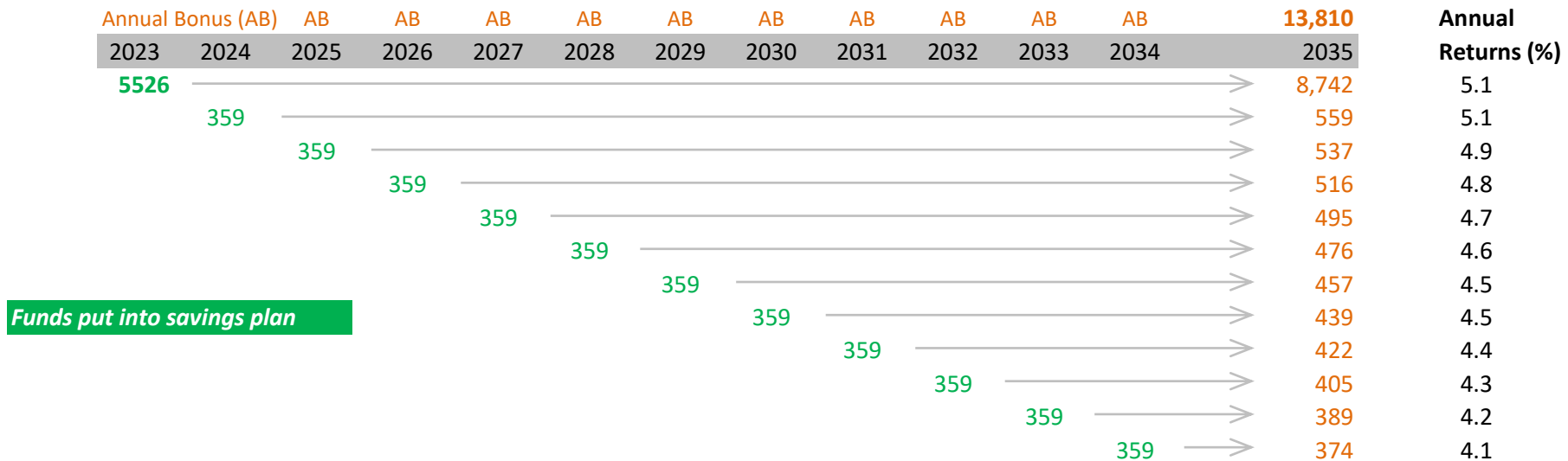
Issue Date: 25-Feb-10
Maturity Date: 25-Feb-35

Terms to Maturity: 11 yrs 5 mths
Price Discount Rate: 4.1%

Annual Premium: \$359.10
Next Due Date: 25-Feb-24

Current Maturity Value:	\$13,810	Date	25-Sep-23	Initial Sum	\$5,526
Cash Benefits:	\$0		25-Oct-23		\$5,544
Final lump sum:	\$13,810		25-Nov-23		\$5,563

MV 13,810



Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P42391901
Type: AE

Issue Date: 25-Feb-10
Maturity Date: 25-Feb-35

Terms to Maturity: 11 yrs 5 mths
Price Discount Rate: 4.1%

Annual Premium: \$859.10
Next Due Date: 25-Feb-24

Current Maturity Value:	\$20,208	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$6,398	Annual Cash Benefits:	\$500	25-Sep-23	\$5,526
Final lump sum:	\$13,810	Cash Benefits Interest Rate:	2.50%	25-Oct-23	\$5,544
				25-Nov-23	\$5,563

MV 20,208

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	13,810	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
5526												8,742	5.1
	359											559	5.1
	500	359										537	4.9
		500	359									516	4.8
			500	359								495	4.7
				500	359							476	4.6
					500	359						457	4.5
						500	359					439	4.5
							500	359				422	4.4
								500	359			405	4.3
									500	359		389	4.2
										500	359	374	4.1
											500	6,398	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.