

Policy:P38127072Issue Date:2-Mar-09Terms to Maturity:12 yrs 5 mthsAnnual Premium:\$950.70Type:AERPMaturity Date:2-Mar-34Price Discount Rate:4.2%Next Due Date:2-Mar-22

 Current Maturity Value:
 \$41,430
 2-Oct-21
 \$15,824

 Cash Benefits:
 \$0
 2-Nov-21
 \$15,878

 Final lump sum:
 \$41,430
 2-Dec-21
 \$15,932

MV 41,430

	Annual Bonus (AB)		l Bonus (AB) AB A		AB	AB AB		AB	AB	AB	AB	AB	AB		41,430	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	15824														26,373	5.4
		951												>	1,558	5.3
			951											\longrightarrow	1,495	5.2
				951											1,435	5.1
					951										1,377	5.0
						951									1,321	4.9
							951							>	1,268	4.8
Funds pu	it into sa	vings pl	an					951						\longrightarrow	1,217	4.7
									951 -						1,168	4.6
										951 -					1,121	4.5
											951 -			\longrightarrow	1,076	4.4
												951 -		\longrightarrow	1,032	4.3
													951		991	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P38127072	Issue Date:	2-Mar-09	Terms to Maturity:	12 yrs 5 mths	Annual Premium:	\$2,450.70
Type:	AE	Maturity Date:	2-Mar-34	Price Discount Rate:	4.2%	Next Due Date:	2-Mar-22

				Date	Initial Sum
Current Maturity Value:	\$62,641	Accumulated Cash Benefit:	\$0	2-Oct-21	\$15,824
Cash Benefits:	\$21,211	Annual Cash Benefits:	\$1,500	2-Nov-21	\$15,878
Final lump sum:	\$41,430	Cash Benefits Interest Rate:	2.50%	2-Dec-21	\$15,932

MV 62,641

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		41,430	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	15824														26,373	5.4
		951												\longrightarrow	1,558	5.3
		1500	951												1,495	5.2
			1500	951										\longrightarrow	1,435	5.1
				1500	951									\longrightarrow	1,377	5.0
					1500	951								\longrightarrow	1,321	4.9
						1500	951							\longrightarrow	1,268	4.8
Funds p	ut into sa	vings pl	an				1500	951						>	1,217	4.7
								1500	951 -					\longrightarrow	1,168	4.6
Cash Be	nefits								1500	951 -				\longrightarrow	1,121	4.5
										1500	951 -			\longrightarrow	1,076	4.4
											1500	951 —			1,032	4.3
												1500	951		991	4.2
Remark	s:												1500		21,211	

Option to put in additional \$1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.