

Policy: P50890634	Issue Date: 11-Dec-12	Terms to Maturity: 16 yrs 2 mths	Annual Premium: \$1,136.27
Type: AERP	Maturity Date: 11-Dec-37	Price Discount Rate: 4.5%	Next Due Date: 11-Dec-21

Current Maturity Value:	\$51,098	Date	11-Oct-21	Initial Sum	\$11,840
Cash Benefits:	\$0	Date	11-Nov-21	Initial Sum	\$11,883
Final lump sum:	\$51,098				

MV 51,098

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	51,098	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
11840																24,121	6.4
1136																2,298	6.4
	1136															2,199	6.2
		1136														2,104	6.1
			1136													2,014	5.9
				1136												1,927	5.8
					1136											1,844	5.7
						1136										1,765	5.5
							1136									1,689	5.4
								1136								1,616	5.3
									1136							1,546	5.2
										1136						1,480	5.0
											1136					1,416	4.9
												1136				1,355	4.8
													1136			1,297	4.7
														1136		1,241	4.6
															1136	1,187	4.5

Funds put into savings plan

Remarks:
Regular Premium Base Plan

Please refer below for more information

Policy: P50890634
Type: AE

Issue Date: 11-Dec-12
Maturity Date: 11-Dec-37

Terms to Maturity: 16 yrs 2 mths
Price Discount Rate: 4.5%

Annual Premium: \$2,986.27
Next Due Date: 11-Dec-21

Current Maturity Value:	\$87,848	Accumulated Cash Benefit:	\$0	Date	11-Oct-21	Initial Sum	\$11,840
Cash Benefits:	\$36,750	Annual Cash Benefits:	\$1,850		11-Nov-21		\$11,883
Final lump sum:	\$51,098	Cash Benefits Interest Rate:	2.50%				

MV 87,848

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	51,098	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
11840																24,121	6.4
1136																2,298	6.4
1850	1136															2,199	6.2
	1850	1136														2,104	6.1
		1850	1136													2,014	5.9
			1850	1136												1,927	5.8
				1850	1136											1,844	5.7
					1850	1136										1,765	5.5
						1850	1136									1,689	5.4
							1850	1136								1,616	5.3
								1850	1136							1,546	5.2
									1850	1136						1,480	5.0
										1850	1136					1,416	4.9
											1850	1136				1,355	4.8
												1850	1136			1,297	4.7
													1850	1136		1,241	4.6
														1850	1136	1,187	4.5
															1850	36,750	

Funds put into savings plan

Cash Benefits

Remarks:
Option to put in additional \$1850 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 2028 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.