

Policy:P42237166Issue Date:7-Jun-10Terms to Maturity:11 yrs 8 mthsAnnual Premium:\$494.85Type:AERPMaturity Date:7-Jun-35Price Discount Rate:4.1%Next Due Date:7-Jun-24

 Current Maturity Value:
 \$20,715
 7-Oct-23
 \$8,593

 Cash Benefits:
 \$0
 7-Nov-23
 \$8,621

 Final lump sum:
 \$20,715
 7-Dec-23
 \$8,650

MV 20,715

	Annual B	onus (AB)	AB		20,715	Annual									
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	8593												$\rightarrow$	13,732	5.1
		495											$\rightarrow$	770	5.1
			495										$\longrightarrow$	740	4.9
				495									$\rightarrow$	710	4.8
					495								$\rightarrow$	682	4.7
						495							$\rightarrow$	656	4.6
							495							630	4.5
Funds p	ut into so	avings pla	an					495					$\rightarrow$	605	4.5
									495				$\rightarrow$	581	4.4
										495			$\rightarrow$	558	4.3
											495		$\rightarrow$	536	4.2
												495	$\longrightarrow$	515	4.1

## Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P42237166Issue Date:7-Jun-10Terms to Maturity:11 yrs 8 mthsAnnual Premium:\$1,244.85Type:AEMaturity Date:7-Jun-35Price Discount Rate:4.1%Next Due Date:7-Jun-24

Date **Initial Sum** \$8,593 **Current Maturity Value:** \$30,312 \$0 **Accumulated Cash Benefit:** 7-Oct-23 **Cash Benefits:** \$9,597 \$750 \$8,621 **Annual Cash Benefits:** 7-Nov-23 Final lump sum: \$20,715 **Cash Benefits Interest Rate:** \$8,650 2.50% 7-Dec-23

MV 30,312

А	Annual B	onus (AB)	AB		20,715	Annual									
2	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	8593													13,732	5.1
		495											$\longrightarrow$	770	5.1
		750	495										$\longrightarrow$	740	4.9
			750	495									>	710	4.8
				750	495								>	682	4.7
					750	495							$\longrightarrow$	656	4.6
						750	495						$\longrightarrow$	630	4.5
Funds put	into sa	vings pla	n				750	495					>	605	4.5
								750	495				>	581	4.4
Cash Bene	efits								750	495			$\longrightarrow$	558	4.3
										750	495		$\longrightarrow$	536	4.2
											750	495	$\longrightarrow$	515	4.1
												750		9,597	

## Remarks:

Option to put in additional \$750 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.