

Policy:P40737297Issue Date:26-Aug-09Terms to Maturity:12 yrs 10 mthsAnnual Premium:\$1,117.80Type:AERPMaturity Date:26-Aug-34Price Discount Rate:4.2%Next Due Date:26-Aug-22

 Current Maturity Value:
 \$49,717
 26-Oct-21
 \$18,881

 Cash Benefits:
 \$0
 26-Nov-21
 \$18,946

 Final lump sum:
 \$49,717
 26-Dec-21
 \$19,011

MV 49,717

	Annual Bonus (AB)		AB	AB	AB	AB		49,717	Annual							
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	18881													>	32,014	5.4
		1118												\rightarrow	1,831	5.3
			1118											\rightarrow	1,758	5.2
				1118										\rightarrow	1,687	5.1
					1118									\rightarrow	1,619	5.0
						1118								\rightarrow	1,553	4.9
							1118							\rightarrow	1,491	4.8
Funds p	ut into sa	vings pla	an					1118						\rightarrow	1,431	4.7
									1118 -					\rightarrow	1,373	4.6
										1118 -				\rightarrow	1,318	4.5
											1118 -			\rightarrow	1,265	4.4
												1118-		\rightarrow	1,214	4.3
													1118		1,165	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P40737297	Issue Date:	26-Aug-09	Terms to Maturity:	12 yrs 10 mths	Annual Premium:	\$2,917.80
Type:	AE	Maturity Date:	26-Aug-34	Price Discount Rate:	4.2%	Next Due Date:	26-Aug-22

				Date	Initial Sum
Current Maturity Value:	\$75,170	Accumulated Cash Benefit:	\$0	26-Oct-21	\$18,881
Cash Benefits:	\$25,453	Annual Cash Benefits:	\$1,800	26-Nov-21	\$18,946
Final lump sum:	\$49,717	Cash Benefits Interest Rate:	2.50%	26-Dec-21	\$19,011

MV 75,170

	Annual Bonus (AB)			AB	AB	AB	AB		49,717	Annual						
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	18881														32,014	5.4
		1118													1,831	5.3
		1800	1118												1,758	5.2
			1800	1118											1,687	5.1
				1800	1118										1,619	5.0
					1800	1118									1,553	4.9
						1800	1118								1,491	4.8
Funds p	ut into sa	vings pl	an				1800	1118						>	1,431	4.7
								1800	1118					>	1,373	4.6
Cash Be	nefits								1800	1118 -					1,318	4.5
										1800	1118 -				1,265	4.4
											1800	1118-			1,214	4.3
												1800	1118	>	1,165	4.2
Remark	s:												1800		25,453	

Remarks:

Option to put in additional \$1800 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.