

Policy: P41454082 Issue Date: 30-Dec-09 Terms to Maturity: 11 yrs 2 mths Annual Premium: \$638.00

Type: AERP Maturity Date: 30-Dec-34 Price Discount Rate: 4.1% Next Due Date: 30-Dec-23

Date Initial Sum

MV 27 620

 Current Maturity Value:
 \$27,620
 30-Oct-23
 \$11,886

 Cash Benefits:
 \$0
 30-Nov-23
 \$11,926

Final lump sum: \$27,620

												IVIV	27,620	
	Annual I	Bonus (AB)	AB		27,620	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	11886												18,616	5.1
	638											\longrightarrow	993	5.1
		638 -										\longrightarrow	954	4.9
			638									\longrightarrow	916	4.8
				638								\longrightarrow	880	4.7
					638							\longrightarrow	845	4.6
						638						\longrightarrow	812	4.5
Funds put int	o savings	plan					638					\longrightarrow	780	4.5
								638				\longrightarrow	749	4.4
									638			\longrightarrow	720	4.3
										638		\longrightarrow	691	4.2
											638	>	664	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P41454082 Issue Date: 30-Dec-09 Terms to Maturity: 11 yrs 2 mths Annual Premium: \$1,638.00 Type: AE Maturity Date: 30-Dec-34 Price Discount Rate: 4.1% Next Due Date: 30-Dec-23

Date Initial Sum

Accumulated Cash Benefit: \$0 30-Oct-23 \$11,886

 Current Maturity Value:
 \$40,416
 Accumulated Cash Benefit:
 \$0
 30-Oct-23
 \$11,886

 Cash Benefits:
 \$12,796
 Annual Cash Benefits:
 \$1,000
 30-Nov-23
 \$11,926

Final lump sum: \$27,620 Cash Benefits Interest Rate: 2.50%

												MV	40,416	
	Annual	Bonus (AB)	AB		27,620	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	11886												18,616	5.1
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	1000	638 -										\longrightarrow	954	4.9
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Funds put into savings plan					1000	638						780	4.5	
							1000	638				>	749	4.4
Cash Benefits								1000	638			>	720	4.3
,									1000	638			691	4.2
										1000	638		664	4.1
										_300	1000		12,796	
													•	

Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.