



**Policy:** A541345855  
**Type:** LP

**Issue Date:** 30-Jan-16  
**Maturity Date:** 30-Jan-40

**Terms to Maturity:** 16 yrs 3 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$4,598.30  
**Next Due Date:** 30-Jan-24

<b>Current Maturity Value:</b>	\$109,597	<b>Date</b>	<b>Initial Sum</b>
		30-Oct-23	\$36,549
		30-Nov-23	\$36,683
		30-Dec-23	\$36,818

**MV 109,597**

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	109,597	Annual
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	Returns (%)
36549																	74,734	6.4
	4598																9,299	6.4
		4598															8,899	6.2
			4598														8,516	6.1
				4598													8,149	5.9

**Funds put into savings plan**

#### Remarks:

Total funds put into savings plan is  $36549 + 4598 * 4 = 54942$

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.