

Policy:P48103387Issue Date:30-Jan-12Terms to Maturity:10 yrs 3 mthsAnnual Premium:\$557.38Type:AERPMaturity Date:30-Jan-32Price Discount Rate:4.0%Next Due Date:30-Jan-22

 Current Maturity Value:
 \$15,583
 30-Oct-21
 \$5,769

 Cash Benefits:
 \$0
 30-Nov-21
 \$5,788

 Final lump sum:
 \$15,583
 30-Dec-21
 \$5,807

MV 15,583

Annu	al Bonus (AB)	) AB	AB	AB	AB	AB	AB	AB	AB	AB		15,583	Annual
202:	1 2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
576	9 ——											8,623	4.8
	557										$\longrightarrow$	825	4.8
		557									$\longrightarrow$	793	4.7
			557								$\longrightarrow$	763	4.6
				557							$\longrightarrow$	733	4.5
					557						$\longrightarrow$	705	4.4
						557					$\longrightarrow$	678	4.3
Funds put into savings	plan						557				$\longrightarrow$	652	4.2
								557			$\longrightarrow$	627	4.2
									557		>	603	4.1
										557 -	>	580	4.0

## Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P48103387Issue Date:30-Jan-12Terms to Maturity:10 yrs 3 mthsAnnual Premium:\$1,182.38Type:AEMaturity Date:30-Jan-32Price Discount Rate:4.0%Next Due Date:30-Jan-22

Date **Initial Sum** 30-Oct-21 **Current Maturity Value:** \$22,760 \$0 \$5,769 **Accumulated Cash Benefit:** \$625 \$7,177 30-Nov-21 \$5,788 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$15,583 2.50% \$5,807 Cash Benefits Interest Rate: 30-Dec-21

MV 22,760

	Annual Bonus (AB)		AB	AB AB	AB	AB	AB	AB	AB	AB	AB		15,583	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
	5769												8,623	4.8
		557 -										$\longrightarrow$	825	4.8
		625	557									$\longrightarrow$	793	4.7
			625	557								$\longrightarrow$	763	4.6
				625	557							$\longrightarrow$	733	4.5
					625	557						$\longrightarrow$	705	4.4
						625	557					$\longrightarrow$	678	4.3
Funds put into savings plan		an					625	557				$\longrightarrow$	652	4.2
								625	557			$\longrightarrow$	627	4.2
Cash Benefits									625	557		$\longrightarrow$	603	4.1
										625	557 -	$\longrightarrow$	580	4.0
											625		7,177	

## Remarks:

Option to put in additional \$625 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.