

Policy:N1005085022Issue Date:8-Feb-12Terms to Maturity:18 yrs 4 mthsAnnual Premium:\$2,288.45Type:RPMaturity Date:8-Feb-40Price Discount Rate:4.5%Next Due Date:8-Feb-22

 Current Maturity Value:
 \$123,397
 8-Oct-21
 \$26,404

 Absolute Returns:
 \$55,801
 8-Nov-21
 \$26,501

 Absolute Returns (%):
 82.6%
 8-Dec-21
 \$26,599

MV 123,397

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		123,397	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039		2040	Returns (%)
26404																			$\rightarrow$	59,175	6.8
	2288																		$\rightarrow$	5,054	6.7
		2288																	$\rightarrow$	4,836	6.5
			2288																$\rightarrow$	4,628	6.4
				2288															$\rightarrow$	4,429	6.2
					2288														$\rightarrow$	4,238	6.1
				_		2288													$\rightarrow$	4,056	5.9
Funds p	out into	saving	s plan				2288												$\rightarrow$	3,881	5.8
								2288											$\rightarrow$	3,714	5.7
									2288										$\rightarrow$	3,554	5.5
										2288									$\rightarrow$	3,401	5.4
											2288								$\rightarrow$	3,254	5.3
												2288							$\rightarrow$	3,114	5.2
Remarl	cs:												2288						$\rightarrow$	2,980	5.0
														2288					$\rightarrow$	2,852	4.9
The bas	ic retur	ns for t	his 28 y	rs plan	is 4.2%										2288				$\rightarrow$	2,729	4.8
10 yrs of premiums have been paid and the policy value (at 4.2% return) i						s \$2889	96					2288			$\rightarrow$	2,612	4.7				
																	2288		$\rightarrow$	2,499	4.6
Please re	fer belov	v for mo	re inform	nation														2288	$\rightarrow$	2,391	4.5



## 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.