



Policy: P43735448
Type: AERP

Issue Date: 18-Aug-10
Maturity Date: 18-Aug-35

Terms to Maturity: 11 yrs 10 mths
Price Discount Rate: 4.1%

Annual Premium: \$494.85
Next Due Date: 18-Aug-24

Current Maturity Value:	\$20,715	Date	18-Oct-23	Initial Sum	\$8,535
Cash Benefits:	\$0		18-Nov-23		\$8,564
Final lump sum:	\$20,715		18-Dec-23		\$8,593

MV 20,715

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	20,715	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
8535												13,732	5.1
	495											770	5.1
		495										740	4.9
			495									710	4.8
				495								682	4.7
					495							656	4.6
						495						630	4.5
							495					605	4.5
								495				581	4.4
									495			558	4.3
										495		536	4.2
											495	515	4.1

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P43735448
Type: AE

Issue Date: 18-Aug-10
Maturity Date: 18-Aug-35

Terms to Maturity: 11 yrs 10 mths
Price Discount Rate: 4.1%

Annual Premium: \$1,244.85
Next Due Date: 18-Aug-24

Current Maturity Value:	\$30,312	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$9,597	Annual Cash Benefits:	\$750	18-Oct-23	\$8,535
Final lump sum:	\$20,715	Cash Benefits Interest Rate:	2.50%	18-Nov-23	\$8,564
				18-Dec-23	\$8,593

MV 30,312

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	20,715	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
8535												13,732	5.1
	495											770	5.1
	750	495										740	4.9
		750	495									710	4.8
			750	495								682	4.7
				750	495							656	4.6
					750	495						630	4.5
						750	495					605	4.5
							750	495				581	4.4
								750	495			558	4.3
									750	495		536	4.2
										750	495	515	4.1
											750	9,597	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$750 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2029 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.