

Policy:P52420279Issue Date:17-Jun-13Terms to Maturity:16 yrs 8 mthsAnnual Premium:\$916.98Type:AERPMaturity Date:17-Jun-38Price Discount Rate:4.5%Next Due Date:17-Jun-22

 Current Maturity Value:
 \$40,049
 17-Oct-21
 \$8,777

 Cash Benefits:
 \$0
 17-Nov-21
 \$8,809

 Final lump sum:
 \$40,049
 17-Dec-21
 \$8,841

MV 40,049

Annual Bonus (AB)		AB)	AB	40,049	Annual													
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	Returns (%)
8777																	> 18,278	6.5
	917																1,854	6.4
		917															1,775	6.2
			917														1,698	6.1
				917													1,625	5.9
					917												1,555	5.8
						917											1,488	5.7
Funds	put into	savings	plan				917										1,424	5.5
								917									1,363	5.4
									917								> 1,304	5.3
										917							1,248	5.2
											917						> 1,194	5.0
												917					1,143	4.9
Remar	ks:												917				> 1,094	4.8
														917			1,046	4.7
Regula	r Premiu	um Base	Plan												917		> 1,001	4.6
																917	→ 958	4.5

Please refer below for more information



Policy:P52420279Issue Date:17-Jun-13Terms to Maturity:16 yrs 8 mthsAnnual Premium:\$2,366.98Type:AEMaturity Date:17-Jun-38Price Discount Rate:4.5%Next Due Date:17-Jun-22

Date **Initial Sum Accumulated Cash Benefit:** 17-Oct-21 \$8,777 **Current Maturity Value:** \$68,853 \$0 **Cash Benefits:** \$28,804 \$1,450 \$8,809 **Annual Cash Benefits:** 17-Nov-21 Final lump sum: \$40,049 2.50% \$8,841 **Cash Benefits Interest Rate:** 17-Dec-21

MV 68,853

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	40,049	Annual	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	Returns (%)
8777																	> 18,278	6.5
	917																> 1,854	6.4
	1450	917															1,775	6.2
		1450	917														> 1,698	6.1
			1450	917													> 1,625	5.9
				1450	917												> 1,555	5.8
					1450	917											1,488	5.7
Funds	Funds put into savings					1450	917										1,424	5.5
							1450	917									> 1,363	5.4
Cash B	enefits							1450	917								> 1,304	5.3
		_							1450	917							1,248	5.2
										1450	917						> 1,194	5.0
											1450	917					> 1,143	4.9
Remarks:							1450	917				> 1,094	4.8					
Option to put in additional \$1450 annually at 2.5% p.a.													1450	917			> 1,046	4.7
This po	ortion of	your sav	vings ca	n be wit	hdrawn,	, discont	inued a	nd resur	ned any	time				1450	917		> 1,001	4.6
You can even use it to fund future premiums from 2029 onwards														1450	917	<i>─</i> > 958	4.5	
																1450	28,804	

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.