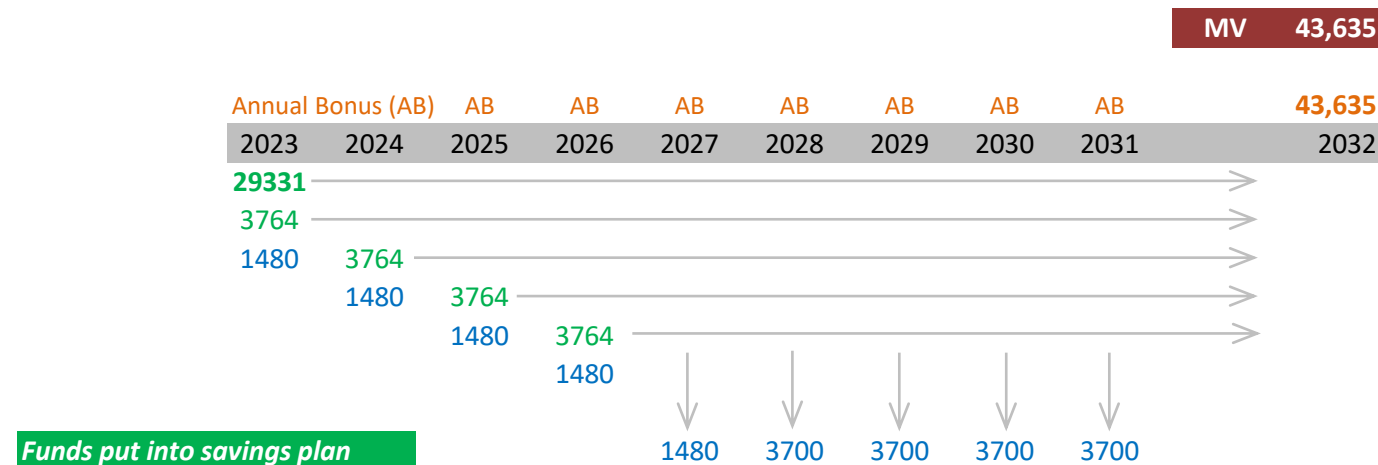




Policy: M2490851692	Issue Date: 19-Dec-17	Terms to Maturity: 9 yrs 2 mths	Annual Premium: \$5,243.54
Type: AELP	Maturity Date: 19-Dec-32	Price Discount Rate: 3.9%	Next Due Date: 19-Dec-23

Current Maturity Value:	\$43,635	Date	Initial Sum
		19-Oct-23	\$29,331
		19-Nov-23	\$29,425



Cash Benefits

Remarks:

Total funds put into savings plan is $29331 + 3764 * 4 = 44387$

Assumption - cashbacks of from 2023-2026 are used to offset partial premium and receive cash benefits $\$43,635 + \$16,280 = \$59,915$

Option to accumulate all future cashbacks at 3%p.a. and mature with \$68,688 by paying full premium of \$5,244 from 2023-2026

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.