

Policy:P37096739Issue Date:31-Oct-08Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$492.60Type:AERPMaturity Date:31-Oct-33Price Discount Rate:4.0%Next Due Date:31-Oct-23

 Current Maturity Value:
 \$20,715
 30-Nov-22
 \$9,492

 Cash Benefits:
 \$0
 31-Dec-22
 \$9,523

Final lump sum: \$20,715 31-Jan-23 \$9,554

## MV 20,715

Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		20,715	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
9492												14,564	4.9
	493 -										$\longrightarrow$	729	4.8
		493									$\rightarrow$	701	4.7
			493								$\longrightarrow$	674	4.6
				493							$\rightarrow$	648	4.5
					493							623	4.4
						493					>	599	4.3
savings pla	an						493 -				$\longrightarrow$	576	4.2
								493			$\longrightarrow$	554	4.2
									493			533	4.1
										493 -	<b>&gt;</b>	512	4.0

## Remarks:

Funds put into s

Regular Premium Base Plan

Please refer below for more information



Policy:P37096739Issue Date:31-Oct-08Terms to Maturity:10 yrs 11 mthsAnnual Premium:\$1,242.60Type:AEMaturity Date:31-Oct-33Price Discount Rate:4.0%Next Due Date:31-Oct-23

Date **Initial Sum** 30-Nov-22 **Current Maturity Value:** \$29,328 \$0 \$9,492 **Accumulated Cash Benefit:** \$750 \$8,613 31-Dec-22 \$9,523 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$20,715 2.50% \$9,554 Cash Benefits Interest Rate: 31-Jan-23

MV 29,328

	Annual B	onus (AB)	AB		20,715	Annual								
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	9492											>	14,564	4.9
		493 -										$\longrightarrow$	729	4.8
		750	493									$\longrightarrow$	701	4.7
			750	493								$\longrightarrow$	674	4.6
				750	493							$\longrightarrow$	648	4.5
					750	493						$\longrightarrow$	623	4.4
						750	493					$\longrightarrow$	599	4.3
Funds put into savings plan		an					750	493				$\longrightarrow$	576	4.2
								750	493			$\longrightarrow$	554	4.2
Cash Benefits									750	493		$\longrightarrow$	533	4.1
										750	493 -	$\longrightarrow$	512	4.0
											750		8.613	

## 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.