



**Policy:** AV06218457  
**Type:** AELP

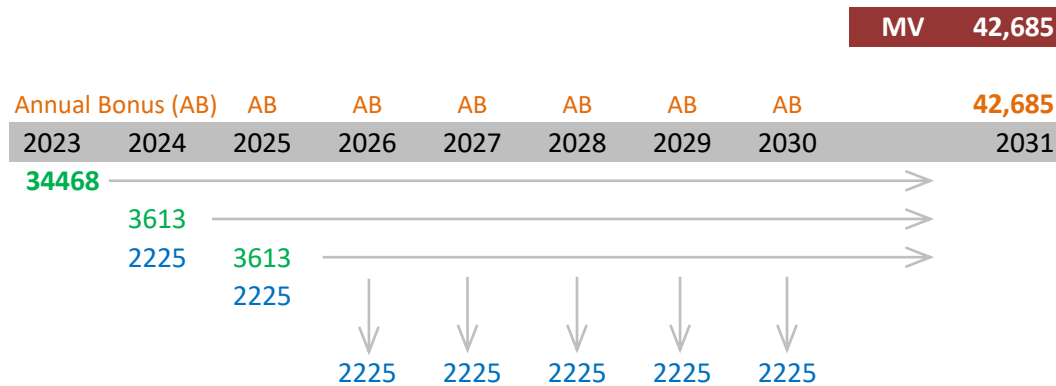
**Issue Date:** 1-Nov-16  
**Maturity Date:** 1-Nov-31

**Terms to Maturity:** 7 yrs 11 mths  
**Price Discount Rate:** 3.7%

**Annual Premium:** \$5,838.40  
**Next Due Date:** 1-Nov-24

**Current Maturity Value:** \$42,685

| Date     | Initial Sum |
|----------|-------------|
| 1-Dec-23 | \$34,468    |
| 1-Jan-24 | \$34,572    |
| 1-Feb-24 | \$34,677    |



**Funds put into savings plan**

**Cash Benefits**

#### Remarks:

Total funds put into savings plan is  $34,468 + 3,613 * 2 = 41,694$

Assumption - cashbacks of \$2,225 from 2024-2025 are used to offset partial premium and receive  $\$2,225 * 5 + \$42,685 = 53,810$

Option to accumulate all future cashbacks at 3.0%p.a. and mature with \$60,245, by paying full premium of \$5,838 from 2024 - 2025

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.