

Policy:G0073719185Issue Date:18-Jul-12Terms to Maturity:14 yrs 8 mthsAnnual Premium:\$704.60Type:AERPMaturity Date:18-Jul-37Price Discount Rate:4.4%Next Due Date:18-Jul-23

 Current Maturity Value:
 \$30,828
 18-Nov-22
 \$9,039

 Cash Benefits:
 \$0
 18-Dec-22
 \$9,071

 Final lump sum:
 \$30,828
 18-Jan-23
 \$9,104

MV 30,828

| Annu | al Bonus (AB)  | AB      | AB   | AB   | AB   | AB   | AB   | AB   | AB   | AB   | AB   | AB   | AB   | AB    |               | 30,828 | Annual      |
|------|----------------|---------|------|------|------|------|------|------|------|------|------|------|------|-------|---------------|--------|-------------|
| 202  | 2 2023         | 2024    | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036  |               | 2037   | Returns (%) |
| 903  | 39 ——          |         |      |      |      |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 16,997 | 6.0         |
|      | 705            |         |      |      |      |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,288  | 5.9         |
|      |                | 705     |      |      |      |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,233  | 5.8         |
|      |                |         | 705  |      |      |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,181  | 5.6         |
|      |                |         |      | 705  |      |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,131  | 5.5         |
|      |                |         |      |      | 705  |      |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,084  | 5.4         |
|      |                |         |      |      |      | 705  |      |      |      |      |      |      |      |       | $\rightarrow$ | 1,038  | 5.3         |
| Fund | ls put into so | vings p | an   |      |      |      | 705  |      |      |      |      |      |      |       | $\rightarrow$ | 994    | 5.1         |
|      |                |         |      |      |      |      |      | 705  |      |      |      |      |      |       | $\rightarrow$ | 952    | 5.0         |
|      |                |         |      |      |      |      |      |      | 705  |      |      |      |      |       | $\rightarrow$ | 912    | 4.9         |
|      |                |         |      |      |      |      |      |      |      | 705  |      |      |      |       | $\rightarrow$ | 874    | 4.8         |
|      |                |         |      |      |      |      |      |      |      |      | 705  |      |      |       | $\rightarrow$ | 837    | 4.7         |
|      |                |         |      |      |      |      |      |      |      |      |      | 705  |      |       | $\rightarrow$ | 802    | 4.6         |
| Rem  | arks:          |         |      |      |      |      |      |      |      |      |      |      | 705  |       | $\rightarrow$ | 768    | 4.5         |
|      |                |         |      |      |      |      |      |      |      |      |      |      |      | 705 - | $\rightarrow$ | 736    | 4.4         |

Regular Premium Base Plan

Please refer below for more information



| <b>Type:</b> AE                | Issue Date:<br>Maturity Date: | 18-Jul-12<br>18-Jul-37 | Price Discount F | •       | 14 yrs 8 mths<br>4.4% | Annual Premium:<br>Next Due Date: | \$1,904.60<br>18-Jul-23 |  |
|--------------------------------|-------------------------------|------------------------|------------------|---------|-----------------------|-----------------------------------|-------------------------|--|
|                                |                               |                        |                  |         | Date                  | Initial Sum                       |                         |  |
| <b>Current Maturity Value:</b> | \$51,146                      | Accumulated Ca         | ash Benefit:     | \$0     | 18-Nov-22             | \$9,039                           |                         |  |
| Cash Benefits:                 | \$20,318                      | Annual Cash Be         | nefits:          | \$1,200 | 18-Dec-22             | \$9,071                           |                         |  |
| Final lump sum:                | \$30,828                      | Cash Benefits In       | terest Rate:     | 2.50%   | 18-Jan-23             | \$9,104                           |                         |  |

MV 51,14

| Annual E | Bonus (AB) | AB        | AB         | AB        | AB        | AB       | AB   | AB       | AB    | AB   | AB   | AB   | AB   | AB    |               | 30,828 | Annual      |
|----------|------------|-----------|------------|-----------|-----------|----------|------|----------|-------|------|------|------|------|-------|---------------|--------|-------------|
| 2022     | 2023       | 2024      | 2025       | 2026      | 2027      | 2028     | 2029 | 2030     | 2031  | 2032 | 2033 | 2034 | 2035 | 2036  |               | 2037   | Returns (%) |
| 9039     |            |           |            |           |           |          |      |          |       |      |      |      |      |       | ->            | 16,997 | 6.0         |
|          | 705        |           |            |           |           |          |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,288  | 5.9         |
|          | 1200       | 705       |            |           |           |          |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,233  | 5.8         |
|          |            | 1200      | 705        |           |           |          |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,181  | 5.6         |
|          |            |           | 1200       | 705       |           |          |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,131  | 5.5         |
|          |            |           |            | 1200      | 705       |          |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,084  | 5.4         |
|          |            |           |            |           | 1200      | 705      |      |          |       |      |      |      |      |       | $\rightarrow$ | 1,038  | 5.3         |
| Funds p  | ut into so | vings pl  | an         |           |           | 1200     | 705  |          |       |      |      |      |      |       | $\rightarrow$ | 994    | 5.1         |
|          |            |           |            |           |           |          | 1200 | 705      |       |      |      |      |      |       | $\rightarrow$ | 952    | 5.0         |
| Cash Be  | nefits     |           |            |           |           |          |      | 1200     | 705   |      |      |      |      |       | $\rightarrow$ | 912    | 4.9         |
|          |            | •         |            |           |           |          |      |          | 1200  | 705  |      |      |      |       | $\rightarrow$ | 874    | 4.8         |
|          |            |           |            |           |           |          |      |          |       | 1200 | 705  |      |      |       | $\rightarrow$ | 837    | 4.7         |
|          |            |           |            |           |           |          |      |          |       |      | 1200 | 705  |      |       | $\rightarrow$ | 802    | 4.6         |
| Remark   | s:         |           |            |           |           |          |      |          |       |      |      | 1200 | 705  |       | $\rightarrow$ | 768    | 4.5         |
| Option   | to put in  | addition  | al \$1200  | annually  | at 2.5% p | o.a.     |      |          |       |      |      |      | 1200 | 705 - | $\rightarrow$ | 736    | 4.4         |
| This por | tion of yo | our savin | igs can be | e withdra | wn, disc  | ontinued |      | ımed any | rtime |      |      |      |      | 1200  |               | 20,318 |             |

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.