

Policy:P40049196Issue Date:25-Jun-09Terms to Maturity:10 yrs 7 mthsAnnual Premium:\$494.25Type:AERPMaturity Date:25-Jun-34Price Discount Rate:4.0%Next Due Date:25-Jun-24

 Current Maturity Value:
 \$20,715
 25-Nov-23
 \$9,603

 Cash Benefits:
 \$0
 25-Dec-23
 \$9,634

 Final lump sum:
 \$20,715
 25-Jan-24
 \$9,666

## MV 20,715

Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		20,715	Annual
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
9603												14,544	4.9
	494 -										$\longrightarrow$	732	4.8
		494									$\rightarrow$	703	4.7
			494								$\longrightarrow$	676	4.6
				494							$\rightarrow$	650	4.5
					494						$\longrightarrow$	625	4.4
						494					$\rightarrow$	601	4.3
savings pla	an						494 -				$\rightarrow$	578	4.2
								494			$\longrightarrow$	556	4.2
									494		$\longrightarrow$	535	4.1
										494 -		514	4.0

## **Remarks:**

Funds put into s

Regular Premium Base Plan

Please refer below for more information



Policy:	P40049196	Issue Date:	25-Jun-09	Terms to Maturity:	10 yrs 7 mths	<b>Annual Premium:</b>	\$1,244.25
Type:	AE	Maturity Date:	25-Jun-34	Price Discount Rate:	4.0%	Next Due Date:	25-Jun-24

				Date	<b>Initial Sum</b>
<b>Current Maturity Value:</b>	\$29,328	Accumulated Cash Benefit:	\$0	25-Nov-23	\$9,603
Cash Benefits:	\$8,613	Annual Cash Benefits:	\$750	25-Dec-23	\$9,634
Final lump sum:	\$20.715	Cash Benefits Interest Rate:	2.50%	25-Jan-24	\$9.666

MV 29,328

	Annual B	onus (AB) 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	AB 2033		<b>20,715</b> 2034	Annual Returns (%)
	9603	2024	2023	2020	2027	2020	2023	2030	2031	2032	2033	>	14,544	4.9
	3000	494 –											732	4.8
		750	494										703	4.7
		700	750	494									676	4.6
				750	494								650	4.5
					750	494							625	4.4
						750	494					>	601	4.3
Funds put into sa	vings pla	an					750	494 -				>	578	4.2
								750	494				556	4.2
Cash Benefits									750	494		$\longrightarrow$	535	4.1
	ı									750	494 -	$\longrightarrow$	514	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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.