

Issue Date: **Terms to Maturity: Annual Premium:** \$1,078.45 **Policy**: G0072969746 12 yrs 8 mths 26-Jul-11 Type: AERP **Maturity Date:** 26-Jul-36 **Price Discount Rate:** 4.2% **Next Due Date:** 26-Jul-24

Date **Initial Sum Current Maturity Value:** 26-Nov-23 \$17,869 \$47,171 **Cash Benefits:** 26-Dec-23 \$0 \$17,931 Final lump sum: \$47,171

26-Jan-24 \$17,992

MV 47,171

	Annual Bonus (AB)		AB	AB	AB	AB		47,171	Annual							
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	17869														30,091	5.4
		1078												\rightarrow	1,767	5.3
			1078											\rightarrow	1,696	5.2
				1078											1,627	5.1
					1078									\rightarrow	1,562	5.0
						1078								\rightarrow	1,499	4.9
							1078							\rightarrow	1,438	4.8
Funds p	ut into sa	vings pl	an					1078						\rightarrow	1,380	4.7
									1078 -					\rightarrow	1,325	4.6
										1078 -				\rightarrow	1,271	4.5
											1078 -			\rightarrow	1,220	4.4
												1078		\rightarrow	1,171	4.3
													1078	\rightarrow	1,124	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	G0072969746	Issue Date:	26-Jul-11	Terms to Maturity:	12 yrs 8 mths	Annual Premium:	\$3,058.45
Type:	AE	Maturity Date:	26-Jul-36	Price Discount Rate:	4.2%	Next Due Date:	26-Jul-24

Date **Initial Sum Accumulated Cash Benefit:** 26-Nov-23 \$17,869 **Current Maturity Value:** \$76,114 \$0 **Cash Benefits:** \$28,943 \$1,980 **Annual Cash Benefits:** 26-Dec-23 \$17,931 Final lump sum: \$47,171 **Cash Benefits Interest Rate:** 3.00% 26-Jan-24 \$17,992

MV 76,114

	Annual Bonus (AB)		Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB		47,171	Annual
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	17869														30,091	5.4
		1078													1,767	5.3
		1980	1078												1,696	5.2
			1980	1078										>	1,627	5.1
				1980	1078										1,562	5.0
					1980	1078									1,499	4.9
						1980	1078								1,438	4.8
Funds put into savings plan						1980	1078							1,380	4.7	
								1980	1078 -						1,325	4.6
Cash Be	nefits								1980	1078 -					1,271	4.5
		•								1980	1078 -			\rightarrow	1,220	4.4
											1980	1078-		\rightarrow	1,171	4.3
												1980	1078	>	1,124	4.2
Remark	s:												1980		28,943	

Remarks:

Option to put in additional \$1980 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime

You can even use it to fund future premiums from 2029 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.