

Policy:G0073063350Issue Date:31-Aug-11Terms to Maturity:12 yrs 9 mthsAnnual Premium:\$904.62Type:AERPMaturity Date:31-Aug-36Price Discount Rate:4.2%Next Due Date:31-Aug-24

 Current Maturity Value:
 \$39,506
 30-Nov-23
 \$14,901

 Cash Benefits:
 \$0
 31-Dec-23
 \$14,952

Final lump sum: \$39,506 31-Jan-24 \$15,004

MV 39,506

	Annual Bonus (AB)		AB	AB	AB		39,506	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	14901														25,179	5.4
		905													1,482	5.3
			905												1,422	5.2
				905											1,365	5.1
					905										1,310	5.0
						905									1,257	4.9
							905								1,207	4.8
Funds p	ut into sa	vings pla	an					905							1,158	4.7
									905						1,111	4.6
										905 -				\rightarrow	1,066	4.5
											905 -				1,023	4.4
												905 —			982	4.3
													905 —		943	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	G0073063350	Issue Date:	31-Aug-11	Terms to Maturity:	12 yrs 9 mths	Annual Premium:	\$2,562.90
Type:	AE	Maturity Date:	31-Aug-36	Price Discount Rate:	4.2%	Next Due Date:	31-Aug-24

				Date	Initial Sum
Current Maturity Value:	\$63,746	Accumulated Cash Benefit:	\$0	30-Nov-23	\$14,901
Cash Benefits:	\$24,240	Annual Cash Benefits:	\$1,658	31-Dec-23	\$14,952
Final lump sum:	\$39,506	Cash Benefits Interest Rate:	3.00%	31-Jan-24	\$15,004

MV 63,746

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		39,506	Annual
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
	14901														25,179	5.4
		905													1,482	5.3
		1658	905											>	1,422	5.2
			1658	905										>	1,365	5.1
				1658	905										1,310	5.0
					1658	905									1,257	4.9
						1658	905							>	1,207	4.8
Funds p	ut into so	avings pl	an				1658	905						\rightarrow	1,158	4.7
								1658	905 -					\rightarrow	1,111	4.6
Cash Be	enefits								1658	905 -				\rightarrow	1,066	4.5
		_								1658	905 -			\rightarrow	1,023	4.4
											1658	905 —		\rightarrow	982	4.3
												1658	905 —	\longrightarrow	943	4.2
Remark	s:												1658		24,240	

Remarks:

Option to put in additional \$1658.28 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.