

Policy:N1005984708Issue Date:25-Apr-12Terms to Maturity:19 yrs 5 mthsAnnual Premium:\$3,000.00Type:RPMaturity Date:25-Apr-42Price Discount Rate: 4.5%Next Due Date:25-Apr-23

 Current Maturity Value:
 \$195,323
 25-Nov-22
 \$44,333

 Absolute Returns:
 \$93,990
 25-Dec-22
 \$44,496

 Absolute Returns (%):
 92.8%
 25-Jan-23
 \$44,660

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		195,323 1 <mark>95,323</mark>	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041		2042	Returns (%)
44333																				->:	104,209	7.0
	3000																			\rightarrow	6,924	6.9
		3000																		\longrightarrow	6,625	6.7
			3000																	\rightarrow	6,340	6.5
				3000																\longrightarrow	6,067	6.4
					3000															\rightarrow	5,806	6.2
						3000														\longrightarrow	5,556	6.1
							3000													\longrightarrow	5,317	5.9
Funds p	ut into	saving	s plan					3000												\rightarrow	5,088	5.8
									3000											\longrightarrow	4,869	5.7
										3000										\longrightarrow	4,659	5.5
											3000									\longrightarrow	4,458	5.4
												3000								\longrightarrow	4,266	5.3
													3000							\longrightarrow	4,083	5.2
Remark	s:													3000						\longrightarrow	3,907	5.0
															3000					\longrightarrow	3,739	4.9
30 years endowment that has completed 11 years of its duration						n							3000				\longrightarrow	3,578	4.8			
Total ab	solute	returns	will be	\$93,9	90												3000			\longrightarrow	3,423	4.7
																		3000		\rightarrow	3,276	4.6
Please ref	fer belov	for mo	re inforn	nation															3000	\rightarrow	3,135	4.5



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.