

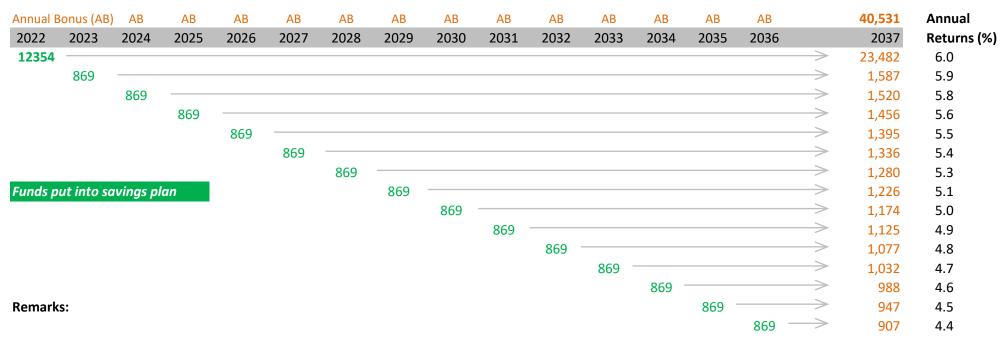
Policy:G0073995171Issue Date:16-Nov-12Terms to Maturity:14 yrs 11 mthsAnnual Premium:\$868.55Type:AERPMaturity Date:16-Nov-37Price Discount Rate:4.4%Next Due Date:16-Nov-23

 Current Maturity Value:
 \$40,531
 16-Dec-22
 \$12,354

 Cash Benefits:
 \$0
 16-Jan-23
 \$12,398

 Final lump sum:
 \$40,531
 16-Feb-23
 \$12,443

MV 40,531



Regular Premium Base Plan

Please refer below for more information



Policy : G0073995171	Issue Date:	16-Nov-12	Terms to Maturity:		14 yrs 11 mths	Annual Premium:	\$2 <i>,</i> 446.25
Type: AE	Maturity Date:	16-Nov-37	Price Discount	Rate:	4.4%	Next Due Date:	16-Nov-23
					Date	Initial Sum	
Current Maturity Value:	\$67,245	Accumulated Ca	sh Benefit:	\$0	16-Dec-22	\$12,354	
Cash Benefits:	\$26,714	Annual Cash Bei	nefits:	\$1,578	16-Jan-23	\$12,398	
Final lump sum:	\$40,531	Cash Benefits In	terest Rate:	2.50%	16-Feb-23	\$12,443	

MV 67,245

Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,531	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
12354															->	23,482	6.0
	869														\rightarrow	1,587	5.9
	1578	869													\rightarrow	1,520	5.8
		1578	869												\rightarrow	1,456	5.6
			1578	869											\rightarrow	1,395	5.5
				1578	869										\rightarrow	1,336	5.4
					1578	869									\rightarrow	1,280	5.3
Funds p	ut into so	vings pl	an			1578	869								\rightarrow	1,226	5.1
							1578	869							\rightarrow	1,174	5.0
Cash Be	nefits							1578	869						\rightarrow	1,125	4.9
		•							1578	869					\rightarrow	1,077	4.8
										1578	869				\rightarrow	1,032	4.7
											1578	869			\rightarrow	988	4.6
Remark	s:											1578	869		\rightarrow	947	4.5
Option	to put in a	addition	al \$1577.	7 annual	ly at 2.5%	μρ.a.							1578	869 -	\rightarrow	907	4.4
•	tion of yo		_					ımed any	time					1578		26,714	

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.