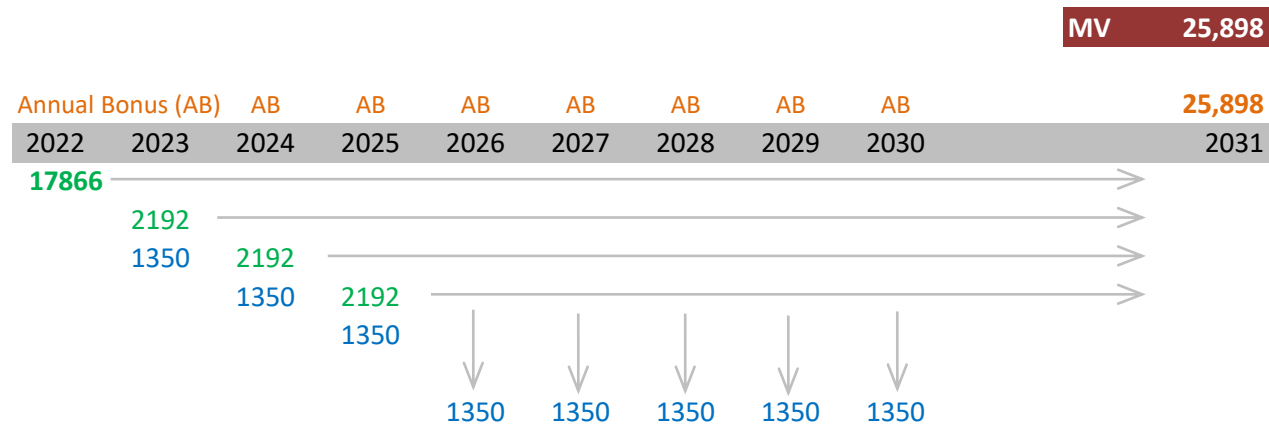




Policy: AV06219337	Issue Date: 10-Nov-16	Terms to Maturity: 8 yrs 11 mths	Annual Premium: \$3,542.40
Type: AELP	Maturity Date: 10-Nov-31	Price Discount Rate: 3.8%	Next Due Date: 10-Nov-23

Current Maturity Value:	\$25,898	Date	Initial Sum
		10-Dec-22	\$17,866
		10-Jan-23	\$17,921
		10-Feb-23	\$17,977



Funds put into savings plan

Cash Benefits

Remarks:

Total funds put into savings plan is $17866 + 2192 * 3 = 24443$

Assumption - cashbacks of \$1,350 from 2023-2025 are used to offset partial premium and receive $\$1,350 * 5 + \$25,898 = \$32,648$

Option to accumulate all future cashbacks at 3.00%p.a. and mature with \$38,263, by paying full premium of \$3,542 from 2023-2025

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.