

Policy:M2491011726Issue Date:4-May-18Terms to Maturity:15 yrs 5 mthsAnnual Premium:\$20,049.28Type:LPMaturity Date:4-May-38Price Discount Rate:5.0%Next Due Date:4-May-23

4-Dec-22 \$77,147 4-Jan-23 \$77,461 4-Feb-23 \$77,777

MV 353,157

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	35	3,157	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
77147																> 16	3,677	7.3
	20049															 	1,681	7.2
		20049															9,696	7.0
			20049														37,806	6.8
				20049													86,006	6.6
					20049												4,291	6.5

Funds put into savings plan

Remarks:

Total funds put into savings plan is 77147 + 20049 * 5 = 177394 Maturity Date stated is the recommended day to terminate the policy (It is not the actual maturity date of the policy which is at a much later date)

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.