

 Policy:
 G0073762900
 Issue Date:
 10-Aug-12
 Terms to Maturity:
 16 yrs 8 mths
 Annual Premium:
 \$952 - \$1232

 Type:
 AERP
 Maturity Date:
 10-Aug-37
 Price Discount Rate:
 4.5%
 Next Due Date:
 10-Aug-21

 Current Maturity Value:
 \$43,159
 10-Dec-20
 \$9,599

 Cash Benefits:
 \$0
 10-Jan-21
 \$9,634

 Final lump sum:
 \$43,159
 10-Feb-21
 \$9,670

MV 43,159

Annual Bonus (AB)			AB		43,159	Annual													
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
9599																	\longrightarrow	19,991	6.5
	1232																\longrightarrow	2,492	6.4
		952															\longrightarrow	1,842	6.2
			952														\longrightarrow	1,763	6.1
				952													\longrightarrow	1,687	5.9
					952												\longrightarrow	1,614	5.8
						952											\longrightarrow	1,545	5.7
Funds put into savings			plan				952										\longrightarrow	1,478	5.5
								952									\longrightarrow	1,415	5.4
									952								\longrightarrow	1,354	5.3
										952							\longrightarrow	1,296	5.2
											952						\longrightarrow	1,240	5.0
												952					\longrightarrow	1,186	4.9
Remar	ks:												952				\longrightarrow	1,135	4.8
														952			\longrightarrow	1,086	4.7
Regula	r Premiu	ım Base	Plan												952		\longrightarrow	1,040	4.6
																952	\rightarrow	995	4.5

Please refer below for more information



Policy:G0073762900Issue Date:10-Aug-12Terms to Maturity:16 yrs 8 mthsAnnual Premium:\$2,632.00Type:AEMaturity Date:10-Aug-37Price Discount Rate:4.5%Next Due Date:10-Aug-21

Date **Initial Sum Current Maturity Value: Accumulated Cash Benefit:** 10-Dec-20 \$9,599 \$77,589 \$0 **Cash Benefits: Annual Cash Benefits:** \$9,634 \$34,430 10-Jan-21 Refer below Final lump sum: \$43,159 **Cash Benefits Interest Rate:** \$9,670 3% 10-Feb-21

MV 77,589

Annual Bonus (AB)		AB	AB	AB	AB	43,159	Annual											
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
9599																	> 19,991	6.5
	1232																> 2,492	6.4
	1400	952															1,842	6.2
		1680	952														1,763	6.1
			1680	952													1,687	5.9
				1680	952												> 1,614	5.8
					1680	952											> 1,545	5.7
Funds put into savings			plan			1680	952										1,478	5.5
							1680	952									> 1,415	5.4
Cash B	enefits							1680	952								1,354	5.3
									1680	952							1,296	5.2
										1680	952						1,240	5.0
											1680	952					1,186	4.9
Remarks:							1680	952				1,135	4.8					
Option to put accumulate future cashbacks annually at 3% p.a.											1680	952			1,086	4.7		
This portion of your savings can be withdrawn, discontinued and resumed anytime 1680 952 ———> 1,040													1,040	4.6				
You can even use it to fund future premiums from 2027 onwards												1680	952	→ 995	4.5			
																1680	34,430	

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.