

Policy: M1490668104 Issue Date: 6-Oct-05 Terms to Maturity: 9 yrs 11 mths Annual Premium: \$1,370.80

Type: AERP Maturity Date: 6-Oct-30 Price Discount Rate: 3.9% Next Due Date: 6-Oct-21

 Current Maturity Value:
 \$48,885
 6-Nov-20
 \$23,179

 Cash Benefits:
 \$0
 6-Dec-20
 \$23,253

 Final lump sum:
 \$48,885
 6-Jan-21
 \$23,327

MV 48,885

**Date** 

**Initial Sum** 

Annua	l Bonus (AB	) AB	AB	AB	AB	AB	AB	AB	AB	48,885	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	Returns (%)
2317	9 —									> 33,874	4.7
	1371									<b>1,934</b>	4.6
		1371								<b>1,862</b>	4.5
			1371							<b>1,792</b>	4.4
				1371						<b>1,725</b>	4.3
					1371					<b>1,660</b>	4.2
						1371				<b>1,597</b>	4.1
Funds put into savings	plan						1371			<b>1,538</b>	4.1
								1371		<b>1,480</b>	4.0
									1371 -	1,424	3.9

## Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: M1490668104 Type: AE			Issue Date: Maturity Date:		6-Oct-05 6-Oct-30			Terms to Maturity: Price Discount Rate:			9 yrs 11 mths 3.9%		Annual Premium: Next Due Date:	\$3,670.80 6-Oct-21
Current Maturity Value: Cash Benefits: Final lump sum:		\$	72,952 24,067 48,885		Accumulated Cash Annual Cash Bene Cash Benefits Inte			nefits:		\$0 \$2,300 3%	<b>Date</b> 6-Nov-20 6-Dec-20 6-Jan-21		Initial Sum \$23,179 \$23,253 \$23,327	
											MV	72,952		
	Annual Bon	us (AB)	AB	AB	AB	AB	AB	AB	AB	AB		48,885	Annual	
	2020 2	2021	2022	2023	2024	2025	2026	2027	2028	2029		2030	Returns (%)	
	23179										>	33,874	4.7	
	1	371									>	1,934	4.6	
	2	2300	1371								>	1,862	4.5	
			2300	1371							>	1,792	4.4	
				2300	1371						>	1,725	4.3	
					2300	1371					>	1,660	4.2	
						2300	1371				>	1,597	4.1	
Funds put into so	avings plan						2300	1371 -				1,538	4.1	
								2300	1371			1,480	4.0	
Cash Benefits									2300	1371 -	$\longrightarrow$	1,424	3.9	

## Remarks:

Option to put in additional \$2300 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime

You can even use it to fund future premiums from 2025 onwards

Please refer below for more information

2300

24,067



## 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.