

Policy:P54247467Issue Date:12-Dec-13Terms to Maturity:7 yrs 11 mthsAnnual Premium:\$3,101.28Type:AERPMaturity Date:12-Dec-28Price Discount Rate:3.7%Next Due Date:12-Dec-21

 Current Maturity Value:
 \$62,268
 12-Jan-21
 \$27,824

 Cash Benefits:
 \$0
 12-Feb-21
 \$27,909

 Final lump sum:
 \$62,268
 12-Mar-21
 \$27,993

							MV	62,268	
Annual	Bonus (AB	) AB	AB	AB	AB	AB		62,268	Annual
2021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
27824							>	37,097	4.2
3101							$\longrightarrow$	3,999	4.1
	3101						$\longrightarrow$	3,857	4.1
		3101					$\longrightarrow$	3,719	4.0
			3101				$\longrightarrow$	3,586	3.9
				3101			$\longrightarrow$	3,458	3.8
					3101		$\longrightarrow$	3,335	3.8
Funds put into savings p	lan					3101	$\longrightarrow$	3,216	3.7

## Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P54247467Issue Date:12-Dec-13Terms to Maturity:7 yrs 11 mthsAnnual Premium:\$5,901.28Type:AEMaturity Date:12-Dec-28Price Discount Rate:3.7%Next Due Date:12-Dec-21

Date **Initial Sum Current Maturity Value:** \$84,367 **Accumulated Cash Benefit:** \$0 \$27,824 12-Jan-21 **Cash Benefits:** \$22,099 \$2,800 12-Feb-21 \$27,909 **Annual Cash Benefits:** Final lump sum: \$62,268 \$27,993 **Cash Benefits Interest Rate:** 3% 12-Mar-21

								MV	84,367	
An	nual E	Bonus (AB)	AB	AB	AB	AB	AB		62,268	Annual
20	021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
27	824							->	37,097	4.2
33	101							$\longrightarrow$	3,999	4.1
28	800	3101						$\longrightarrow$	3,857	4.1
		2800	3101					$\longrightarrow$	3,719	4.0
			2800	3101				$\longrightarrow$	3,586	3.9
				2800	3101			$\longrightarrow$	3,458	3.8
					2800	3101		>	3,335	3.8
avin	ngs pl	an				2800	3101	$\longrightarrow$	3,216	3.7
							2800		22,099	

**Cash Benefits** 

Funds put into so

## Remarks:

Option to put in additional \$2800 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This portion of your savings can be withdrawn, discontinued and resumed anytime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



## 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.