

Policy:P31763664Issue Date:29-Jun-06Terms to Maturity:10 yrs 7 mthsAnnual Premium:\$866.70Type:AERPMaturity Date:29-Jun-31Price Discount Rate:4.0%Next Due Date:29-Jun-21

 Current Maturity Value:
 \$35,569
 29-Nov-20
 \$16,340

 Cash Benefits:
 \$0
 29-Dec-20
 \$16,394

 Final lump sum:
 \$35,569
 29-Jan-21
 \$16,447

MV 35,569

Annua	Bonus (AB) AB	AB	AB	AB	AB	AB	AB	AB	AB		35,569	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%
1634	0 ——											24,747	4.9
	867											1,283	4.8
		867									\rightarrow	1,234	4.7
			867								\longrightarrow	1,186	4.6
				867							\longrightarrow	1,141	4.5
					867						\longrightarrow	1,097	4.4
						867					\longrightarrow	1,054	4.3
Funds put into savings	olan						867				\longrightarrow	1,014	4.2
								867			\longrightarrow	975	4.2
									867		>	937	4.1
										867 -	>	901	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P31763664	Issue Date:	29-Jun-06	Terms to Maturity:	10 yrs 7 mths	Annual Premium:	\$2,366.70
Type:	AE	Maturity Date:	29-Jun-31	Price Discount Rate:	4.0%	Next Due Date:	29-Jun-21

Current Maturity Value:	\$53,281	Accumulated Cash Benefit:	\$0	29-Nov-20	\$16,340
Cash Benefits:	\$17,712	Annual Cash Benefits:	\$1,500	29-Dec-20	\$16,394
Final lump sum:	\$35,569	Cash Benefits Interest Rate:	3%	29-Jan-21	\$16,447

MV	53	,281

17,712

1500

Date

Initial Sum

	Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		35,569	Annual
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	16340											>	24,747	4.9
		867 -										\longrightarrow	1,283	4.8
		1500	867									\longrightarrow	1,234	4.7
			1500	867								\longrightarrow	1,186	4.6
				1500	867							\longrightarrow	1,141	4.5
					1500	867						\longrightarrow	1,097	4.4
						1500	867					>	1,054	4.3
Funds put into so	avings pla	an					1500	867 -				\longrightarrow	1,014	4.2
								1500	867			\longrightarrow	975	4.2
Cash Benefits									1500	867		\longrightarrow	937	4.1
	_									1500	867 -	\longrightarrow	901	4.0

Remarks:

Option to put in additional \$1500 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime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.