

Policy:AV80256379Issue Date:16-Aug-18Terms to Maturity:9 yrs 8 mthsAnnual Premium:\$1,448.00Type:AERPMaturity Date:16-Aug-33Price Discount Rate:3.9%Next Due Date:16-Aug-24

 Current Maturity Value:
 \$27,824
 16-Dec-23
 \$8,268

 Cash Benefits:
 \$0
 16-Jan-24
 \$8,294

 Final lump sum:
 \$27,824
 16-Feb-24
 \$8,321

MV 27,824

Date

Initial Sum

	Annual Bonus (AE		Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB		27,824	Annual
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)		
	8268											11,968	4.6		
		1448									\longrightarrow	2,043	4.6		
			1448								\longrightarrow	1,966	4.5		
				1448							\longrightarrow	1,893	4.4		
					1448						\rightarrow	1,822	4.3		
						1448					\longrightarrow	1,753	4.2		
							1448				>	1,687	4.1		
nto s	avings pla	an						1448				1,624	4.1		
									1448		>	1,563	4.0		
										1448 -	>	1,504	3.9		

Remarks:

Funds put in

Regular Premium Base Plan

Please refer below for more information



Type:	AV80256379 AE	Issue Date: Maturity Date:	16-Aug-18 16-Aug-33	Price Discount Rate:	•	Annual Premium: Next Due Date:	\$2,448.00 16-Aug-24
					Date	Initial Sum	

Current Maturity Value:	\$38,288	Accumulated Cash Benefit:	\$0	16-Dec-23	\$8,268
Cash Benefits:	\$10,464	Annual Cash Benefits:	\$1,000	16-Jan-24	\$8,294
Final lump sum:	\$27,824	Cash Benefits Interest Rate:	3.00%	16-Feb-24	\$8,321

										 00,200
∆nnual	Bonus (AB)	ΔR	ΔR	ΔR	ΔR	ΔR	AB	AB	AB	27.824
Ammuai	Dollus (AD)	AD	Λυ	Λυ	Λυ	Λυ	Λυ	Λυ	70	27,02
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
8268										 11.968

2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	
8268											11,968	
	1448									\longrightarrow	2,043	
	1000	1448								\longrightarrow	1,966	
		1000	1448							\longrightarrow	1,893	

Funds put into savings plan

Cash Benefits

1000	1448					\rightarrow	1,753	4.2
	1000	1448				\rightarrow	1,687	4.1
		1000	1448			\rightarrow	1,624	4.1
			1000	1448 -		\rightarrow	1,563	4.0
				1000	1448	\rightarrow	1,504	3.9
					1000		10,464	

1,822

Annual Returns (%) 4.6 4.6 4.5

4.4

4.3

Remarks:

Option to put in additional \$1000 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2030 onwards

1000

1448 -

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.