

Policy:AV80713587Issue Date:21-Aug-19Terms to Maturity:7 yrs 8 mthsAnnual Premium:\$2,397.50Type:AERPMaturity Date:21-Aug-31Price Discount Rate:3.7%Next Due Date:21-Aug-24

 Current Maturity Value:
 \$35,357
 21-Dec-23
 \$12,033

 Cash Benefits:
 \$0
 21-Jan-24
 \$12,070

 Final lump sum:
 \$35,357
 21-Feb-24
 \$12,106

MV 35,357

Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB		35,357	Annual
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
12033									15,898	4.2
	2398 -							\longrightarrow	3,092	4.1
		2398						\rightarrow	2,981	4.1
			2398					\rightarrow	2,875	4.0
				2398				\rightarrow	2,773	3.9
					2398			\longrightarrow	2,674	3.8
						2398		\rightarrow	2,578	3.8
into savings pl	an						2398	\longrightarrow	2,486	3.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV80713587Issue Date:21-Aug-19Terms to Maturity:7 yrs 8 mthsAnnual Premium:\$3,647.50Type:AEMaturity Date:21-Aug-31Price Discount Rate:3.7%Next Due Date:21-Aug-24

Date **Initial Sum Accumulated Cash Benefit: Current Maturity Value:** \$45,222 \$0 \$12,033 21-Dec-23 **Cash Benefits:** \$12,070 \$9,865 \$1,250 21-Jan-24 **Annual Cash Benefits:** Final lump sum: \$35,357 3.00% \$12,106 Cash Benefits Interest Rate: 21-Feb-24

	4F 222
MV	45,222

Annual I	Bonus (AB) AB	AB	AB	AB	AB	AB		35,357	Annual
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
12033									15,898	4.2
	2398							\rightarrow	3,092	4.1
	1250	2398						\rightarrow	2,981	4.1
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				1250	2398			\rightarrow	2,674	3.8
					1250	2398		\rightarrow	2,578	3.8
savings pl	an					1250	2398	\longrightarrow	2,486	3.7
							1250		9,865	

Cash Benefits

Funds put into s

Remarks:

Option to put in additional \$1250 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2029 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.