

Policy:P49851556Issue Date:20-Mar-12Terms to Maturity:17 yrs 3 mthsAnnual Premium:\$1,709.64Type:RPMaturity Date 20-Mar-38Price Discount Rate:4.5%Next Due Date:20-Mar-21

 Current Maturity Value:
 \$69,048
 20-Dec-20
 \$11,627

 Absolute Returns:
 \$28,357
 20-Jan-21
 \$11,670

 Absolute Returns (%):
 69.7%
 20-Feb-21
 \$11,713

MV 69,048

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	69,048	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	Returns (%)
11627																		> 24,845	6.6
	1710																	> 3,613	6.5
		1710																> 3,458	6.4
			1710 -														-	> 3,309	6.2
				1710														> 3,166	6.1
					1710													> 3,030	5.9
						1710												> 2,899	5.8
Funds	out into	savings	plan				1710											> 2,774	5.7
•								1710										> 2,655	5.5
									1710									> 2,541	5.4
										1710								> 2,431	5.3
											1710 -							> 2,327	5.2
												1710 -						> 2,226	5.0
Remar	ks:												1710-					> 2,131	4.9
														1710 -				> 2,039	4.8
The basic returns for this 26 yrs plan is 3.1%													1710-			> 1,951	4.7		
9 yrs of premiums have been paid and the policy value (at 3.1% return) is \$17							7980						1710-		> 1,867	4.6			
																	1710	> 1,787	4.5

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.