

Policy:P36771131Issue Date:25-Apr-08Terms to Maturity:12 yrs 4 mthsAnnual Premium:\$650.20Type:AERPMaturity Date:25-Apr-33Price Discount Rate:4.2%Next Due Date:25-Apr-21

 Current Maturity Value:
 \$27,620
 \$10,429

 Cash Benefits:
 \$0
 25-Jan-21
 \$10,465

 Final lump sum:
 \$27,620
 25-Feb-21
 \$10,501

MV 27,620

Initial Sum

Date

	Annual B	onus (AB		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		27,620	Annual
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	10429														17,322	5.4
		650													1,065	5.3
			650												1,022	5.2
				650										\longrightarrow	981	5.1
					650									\rightarrow	942	5.0
						650									904	4.9
							650								867	4.8
Funds pu	ıt into sa	vings pl	an					650						\longrightarrow	832	4.7
									650 -					\longrightarrow	799	4.6
										650 -					767	4.5
											650 -				736	4.4
												650 -			706	4.3
													650		678	4.2

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P36771131	Issue Date:	25-Apr-08	Terms to Maturity:	12 yrs 4 mths	Annual Premium:	\$1,650.20
Type:	AE	Maturity Date:	25-Apr-33	Price Discount Rate:	4.2%	Next Due Date:	25-Apr-21

				Date	Initial Sum
Current Maturity Value:	\$42,238	Accumulated Cash Benefit:	\$0	25-Dec-20	\$10,429
Cash Benefits:	\$14,618	Annual Cash Benefits:	\$1,000	25-Jan-21	\$10,465
Final lump sum:	\$27,620	Cash Benefits Interest Rate:	3%	25-Feb-21	\$10,501

MV 42,238

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		27,620	Annual
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	10429														17,322	5.4
		650												─	1,065	5.3
		1000	650											>	1,022	5.2
			1000	650										>	981	5.1
				1000	650										942	5.0
					1000	650									904	4.9
						1000	650								867	4.8
Funds p	ut into sa	vings pl	an				1000	650							832	4.7
								1000	650 -						799	4.6
Cash Be	nefits								1000	650 -					767	4.5
										1000	650 -				736	4.4
											1000	650 —		>	706	4.3
												1000	650 —	>	678	4.2
Remark	s:												1000		14,618	

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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2026 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.