

Policy:AV80437080Issue Date:11-Feb-19Terms to Maturity:8 yrs 2 mthsAnnual Premium:\$6,638.40Type:AERPMaturity Date:11-Feb-31Price Discount Rate:4.3%Next Due Date:11-Feb-23

Date Initial Sum

Current Maturity Value: \$101,830

Cash Benefits: \$0

Final lump sum: \$101,830

11-Dec-22 \$26,480 11-Jan-23 \$26,573

MV 101,830

											0,000	
Ar	nnual Bo	onus (AB)	AB		101,830	Annual						
2	022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
2	26480 -										37,346	5.0
		6638 -								\rightarrow	9,297	5.0
			6638							\rightarrow	8,914	4.9
				6638						\rightarrow	8,546	4.8
					6638					\rightarrow	8,194	4.7
						6638				\rightarrow	7,856	4.6
							6638			\rightarrow	7,532	4.5
savii	ngs pla	n						6638		\rightarrow	7,222	4.4
									6638 —	\longrightarrow	6,924	4.3

Remarks:

Regular Premium Base Plan

Please refer below for more information



MV 13/1803

Policy: AV80437080 11-Feb-19 **Terms to Maturity:** 8 yrs 2 mths \$10,238.40 **Issue Date: Annual Premium:** Type: AE **Maturity Date: Price Discount Rate:** 4.3% 11-Feb-23 11-Feb-31 **Next Due Date:**

Date **Initial Sum Current Maturity Value:** \$134,803 \$0 \$26,480 **Accumulated Cash Benefit:** 11-Dec-22 \$32,973 \$3,600 11-Jan-23 \$26,573 **Cash Benefits: Annual Cash Benefits:**

Final lump sum: \$101,830 3.00% Cash Benefits Interest Rate:

										IVIV	134,803	
	Annual B	Sonus (AB) AB	AB	AB	AB	AB	AB	AB		101,830	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
	26480									<u> </u>	37,346	5.0
		6638								\rightarrow	9,297	5.0
		3600	6638								8,914	4.9
			3600	6638						\rightarrow	8,546	4.8
				3600	6638					\rightarrow	8,194	4.7
					3600	6638				\longrightarrow	7,856	4.6
						3600	6638			\rightarrow	7,532	4.5
Funds put into so	avings pla	an					3600	6638		\longrightarrow	7,222	4.4
								3600	6638	\longrightarrow	6,924	4.3
Cash Benefits									3600		32,973	

Remarks:

Option to put in additional \$647 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.