

				. .											
Policy: AV80030351 Type: AERP			Issue Date:			26-Jan-18			Terms to Maturity:			9 yrs 1 mths 3.9%		Annual Premium:	\$1,701.40
			r	Maturity Date:			26-Jan-33			Price Discount Rate:				Next Due Date:	26-Jan-24
													Date	Initial Sum	
	Current Maturity Value:			\$32,694									26-Dec-23	\$9,934	
Cash Benefits: Final lump sum:			ç	\$0											
			ç	32,694											
												MV	32,694		
		Annual B	onus (AB)) AB	AB	AB	AB	AB	AB	AB	AB		32,694	Annual	
		2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)	
		9934										>	14,063	4.6	
			1701									\longrightarrow	2,401	4.6	
				1701								\longrightarrow	2,311	4.5	
					1701							\longrightarrow	2,224	4.4	
						1701						\rightarrow	2,140	4.3	
							1701					\rightarrow	2,060	4.2	
								1701				\rightarrow	1,983	4.1	
	Funds put into se	avings pla	n						1701			\rightarrow	1,908	4.1	
										1701		\rightarrow	1,837	4.0	
											1701	\longrightarrow	1,768	3.9	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : AV80030351 Type: AE			lssue Dat Maturity		26-Jan-18 26-Jan-33			Terms to Maturity: Price Discount Rate:			9 yrs 1 mths 3.9%		Annual Premium: Next Due Date:	\$2,876.40 26-Jan-24
Current Maturit Cash Benefits: Final lump sum:		\$44,989 \$12,295 \$32,694			Accumulated Ca Annual Cash Be Cash Benefits Ir			enefits:		Date 26-Dec-23		Initial Sum \$9,934		
											MV	44,989		
	Annual E	Bonus (Al	3) AB	AB	AB	AB	AB	AB	AB	AB		32,694	Annual	
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)	
	9934										\longrightarrow	14,063	4.6	
		1701									\longrightarrow	2,401	4.6	
		1175	1701								\rightarrow	2,311	4.5	
			1175	1701							\longrightarrow	2,224	4.4	
				1175	1701						\rightarrow	2,140	4.3	
					1175	1701					\rightarrow	2,060	4.2	
						1175	1701				\rightarrow	1,983	4.1	
Funds put into s	avings pl	an					1175	1701 -			>	1,908	4.1	
								1175	1701		\rightarrow	1,837	4.0	
Cash Benefits									1175	1701 - 1175	>	1,768 12,295	3.9	

Remarks:

Option to put in additional \$1175 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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.