

Policy:M1491504373Issue Date:24-Aug-09Terms to Maturity:10 yrs 8 mthsAnnual Premium:\$660.74Type:AERPMaturity Date:24-Aug-34Price Discount Rate:4.0%Next Due Date:24-Aug-24

 Current Maturity Value:
 \$18,938
 24-Dec-23
 \$7,034

 Cash Benefits:
 \$0
 24-Jan-24
 \$7,057

 Final lump sum:
 \$18,938
 24-Feb-24
 \$7,080

MV 18,938

Annual B	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		18,938	Annual
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
7034												10,688	4.9
	661 -										\longrightarrow	978	4.8
		661									\rightarrow	940	4.7
			661								\rightarrow	904	4.6
				661							\rightarrow	869	4.5
					661						\rightarrow	836	4.4
						661					\rightarrow	804	4.3
savings pla	an						661 -				\rightarrow	773	4.2
								661			\longrightarrow	743	4.2
									661 -		\longrightarrow	715	4.1
										661 —	\longrightarrow	687	4.0

Remarks:

Funds put into

Regular Premium Base Plan

Please refer below for more information



Policy:M1491504373Issue Date:24-Aug-09Terms to Maturity:10 yrs 8 mthsAnnual Premium:\$1,660.74Type:AEMaturity Date:24-Aug-34Price Discount Rate:4.0%Next Due Date:24-Aug-24

Date **Initial Sum Current Maturity Value:** \$30,746 \$0 24-Dec-23 \$7,034 **Accumulated Cash Benefit:** \$1,000 \$11,808 24-Jan-24 \$7,057 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$18,938 3.00% \$7,080 Cash Benefits Interest Rate: 24-Feb-24

MV 30,746

	Annual Bonus (AB)		AB		18,938	Annual								
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
	7034											>	10,688	4.9
		661 -										\longrightarrow	978	4.8
		1000	661									>	940	4.7
			1000	661								\longrightarrow	904	4.6
				1000	661							>	869	4.5
					1000	661						\longrightarrow	836	4.4
						1000	661					>	804	4.3
Funds put into savings plan		an					1000	661				>	773	4.2
								1000	661			>	743	4.2
Cash Benefits									1000	661		\longrightarrow	715	4.1
	•									1000	661 -		687	4.0
											1000		11,808	

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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.