

Policy : M1491504373 Type: AERP				Issue Date	24-Aug-09			Terms to Maturity: 11 ye			11 yrs	1 yrs 8 mths		Annual Premium:	\$660.74	
				Maturity	Date:	24-Aug-34			Price Discount Rate:			4.1%			Next Due Date:	24-Aug-23
Current Maturity Value:				\$18,938									Date 24-Dec		Initial Sum \$6,016	
Cash Benefits:			\$0									24-Jan-		\$6,036		
Final lump sum:			\$18,938									24-Feb	-23	\$6,056		
													MV	18,938	3	
	Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		18,938	Annual	
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%	6)
	6016												\longrightarrow	9,613	5.1	
		661											\rightarrow	1,028	5.1	
			661										\rightarrow	988	4.9	
				661									\longrightarrow	949	4.8	
					661								\longrightarrow	911	4.7	
						661							\longrightarrow	875	4.6	
							661						\longrightarrow	841	4.5	
Funds	put into s	avings pla	n					661					\longrightarrow	808	4.5	
				-					661				\longrightarrow	776	4.4	
										661			\longrightarrow	745	4.3	
											661		\longrightarrow	716	4.2	
												661	\longrightarrow	688	4.1	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : M1491504373 Type: AE			Issue Date: Maturity Date: \$32,130 \$13,192 \$18,938			24-Aug-09 24-Aug-34 Accumulated Ca Annual Cash Be Cash Benefits In			Terms to Maturity: Price Discount Rate:			11 yrs 8 mths 4.1%			Annual Premium: Next Due Date:	\$1,660.74 24-Aug-23
Current Maturity Value: Cash Benefits: Final lump sum:									enefits:		\$0 \$1,000 3.00%		Date 24-Dec-22 24-Jan-23 24-Feb-23		Initial Sum \$6,016 \$6,036 \$6,056	
													MV	32,130		
		Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		18,938		
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	•	5)
	6016												\longrightarrow	9,613	5.1	
		661											\longrightarrow	1,028	5.1	
		1000	661										\longrightarrow	988	4.9	
			1000	661									\longrightarrow	949	4.8	
				1000	661								\rightarrow	911	4.7	
					1000	661							\rightarrow	875	4.6	
						1000	661						\longrightarrow	841	4.5	
Funds p	ut into s	avings pla	n				1000	661					\longrightarrow	808	4.5	
				•				1000	661				\longrightarrow	776	4.4	
Cash Be	enefits								1000	661			\longrightarrow	745		
		•								1000	661		\longrightarrow	716		
											1000	661	\longrightarrow	688		
												1000		13,192		

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This portion of your savings can be withdrawn, discontinued and resumed anytime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