

Policy: AV06364508 Type: AERP			lssue Dat Maturity		10-May-17 10-May-32			Terms to Maturity: Price Discount Rate:			9 yrs 5 mths 3.9%		Annual Premium: Next Due Date:	\$1,406.00 10-May-23
Current Maturity Value: Cash Benefits: Final lump sum:		:	\$26,433 \$0 \$26,433									<b>Date</b> 10-Dec-22 10-Jan-23 10-Feb-23	Initial Sum \$7,698 \$7,722 \$7,747	
	Annual B	onus (AB	) AB	AB	AB	AB	AB	AB	AB	AB	MV	26,433 26,433	Annual	
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)	
	7698										$\longrightarrow$	11,036	4.6	
		1406									$\rightarrow$	1,984	4.6	
			1406								$\rightarrow$	1,909	4.5	
				1406							$\longrightarrow$	1,838	4.4	
					1406						$\rightarrow$	_,, 00	4.3	
						1406					~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1,702	4.2	
							1406				~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1,639	4.1	
Funds put into so	avings pla	in						1406			~~~>	_)0 / /	4.1	
									1406		>	1,518	4.0	
										1406	$\longrightarrow$	1,461	3.9	

**Remarks:** 

Regular Premium Base Plan

Please refer below for more information



Policy: AV0636 Type: AE	i <b>cy</b> : AV06364508 I <b>e:</b> AE			Issue Date: Maturity Date:				Terms to Maturity: Price Discount Rate:			9 yrs 5 mths 3.9%		Annual Premium: Next Due Date:	\$2,356.00 10-May-23
Current Maturity Value: Cash Benefits: Final lump sum:		9	\$36,374 \$9,941 \$26,433		Accumulated C Annual Cash Be Cash Benefits Ir			enefits:		\$0 \$950 3.00%		<b>Date</b> 10-Dec-22 10-Jan-23 10-Feb-23	Initial Sum \$7,698 \$7,722 \$7,747	
	Annual E 2022 <b>7698</b>	3 <mark>0nus (AB</mark> 2023	a) AB 2024	AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	MV	<b>36,374</b> <b>26,433</b> 2032 11,036	Annual Returns (%) 4.6	
		1406 950	1406 950	1406 950	1406 950	1406					$\rightarrow$ $\rightarrow$ $\rightarrow$ $\rightarrow$	1,000	4.6 4.5 4.4 4.3 4.2	
Funds put into so Cash Benefits	avings pl	an				950	1406 950	1406 <sup>-</sup> 950	1406 950	1406 - 950	$\rightarrow$	1,639 1,577 1,518 1,461 <b>9,941</b>	4.1 4.1 4.0 3.9	

## **Remarks:**

Option to put in additional \$950 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.