

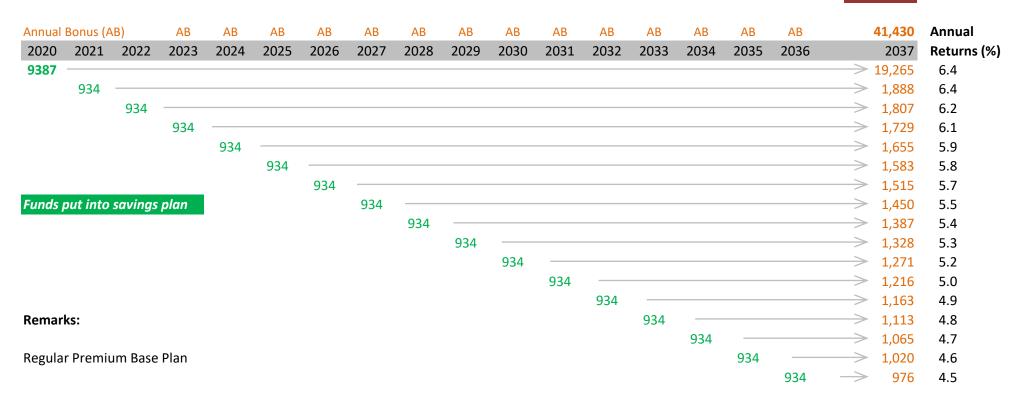
Policy:P48527067Issue Date:28-Apr-12Terms to Maturity:16 yrs 4 mthsAnnual Premium:\$933.60Type:AERPMaturity Date:28-Apr-37Price Discount Rate:4.5%Next Due Date:28-Apr-21

 Current Maturity Value:
 \$41,430
 28-Dec-20
 \$9,387

 Cash Benefits:
 \$0
 28-Jan-21
 \$9,422

 Final lump sum:
 \$41,430
 28-Feb-21
 \$9,456

MV 41,430



Please refer below for more information



Policy:P48527067Issue Date:28-Apr-12Terms to Maturity:16 yrs 4 mthsAnnual Premium:\$2,433.60Type:AEMaturity Date:28-Apr-37Price Discount Rate:4.5%Next Due Date:28-Apr-21

Date **Initial Sum Accumulated Cash Benefit:** 28-Dec-20 \$9,387 **Current Maturity Value:** \$72,572 \$0 **Cash Benefits: Annual Cash Benefits:** \$9,422 \$31,142 \$1,500 28-Jan-21 Final lump sum: \$41,430 **Cash Benefits Interest Rate:** 3% 28-Feb-21 \$9,456

MV 72,572

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
9387																	> 19,265	6.4
	934																1,888	6.4
	1500	934															1,807	6.2
		1500	934														> 1,729	6.1
			1500	934													1,655	5.9
				1500	934												> 1,583	5.8
					1500	934											> 1,515	5.7
Funds put into savings			plan			1500	934										1,450	5.5
							1500	934									1,387	5.4
Cash B	enefits							1500	934								1,328	5.3
		•							1500	934							1,271	5.2
										1500	934						> 1,216	5.0
											1500	934					> 1,163	4.9
Remarks:									1500	934				1,113	4.8			
Option to put in additional \$1500 annually at 3% p.a. 1500 934												> 1,065	4.7					
This po	rtion of	your sa	vings ca	n be wit	hdrawn,	discont	inued a	nd resur	ned any	time				1500	934		1,020	4.6
You can even use it to fund future premiums from 2028 onwards 1500 934 ->													→ 976	4.5				
																1500	31,142	

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.