



Policy: P48527067
Type: AERP

Issue Date: 28-Apr-12
Maturity Date: 28-Apr-37

Terms to Maturity: 16 yrs 4 mths
Price Discount Rate: 4.5%

Annual Premium: \$933.60
Next Due Date: 28-Apr-21

Current Maturity Value:	\$41,430	Date	28-Dec-20	Initial Sum	\$9,387
Cash Benefits:	\$0		28-Jan-21		\$9,422
Final lump sum:	\$41,430		28-Feb-21		\$9,456

MV 41,430

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual Returns (%)
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
9387																	19,265	6.4
	934																1,888	6.4
		934															1,807	6.2
			934														1,729	6.1
				934													1,655	5.9
					934												1,583	5.8
						934											1,515	5.7
							934										1,450	5.5
								934									1,387	5.4
									934								1,328	5.3
										934							1,271	5.2
											934						1,216	5.0
												934					1,163	4.9
													934				1,113	4.8
														934			1,065	4.7
															934		1,020	4.6
																934	976	4.5

Funds put into savings plan

Remarks:
 Regular Premium Base Plan

Please refer below for more information

Policy: P48527067
Type: AE

Issue Date: 28-Apr-12
Maturity Date: 28-Apr-37

Terms to Maturity: 16 yrs 4 mths
Price Discount Rate: 4.5%

Annual Premium: \$2,433.60
Next Due Date: 28-Apr-21

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

MV 72,572

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual Returns (%)
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
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
						1500	934										1,450	5.5
							1500	934									1,387	5.4
								1500	934								1,328	5.3
									1500	934							1,271	5.2
										1500	934						1,216	5.0
											1500	934					1,163	4.9
												1500	934				1,113	4.8
													1500	934			1,065	4.7
														1500	934		1,020	4.6
															1500	934	976	4.5
																1500	31,142	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$1500 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.