

Policy : P37805671 Type: AERP			Issue Date: Maturity Date:		31-Dec-08 31-Dec-33			Terms to Maturity: Price Discount Rate:			10 yrs 11 mths 4.0%		Annual Premium: \$895.16 Next Due Date: 31-Dec-23	
Current Maturit Cash Benefits: Final lump sum:	-	5	\$38,668 \$0 \$38,668								MV	Date 31-Jan-23 28-Feb-23 31-Mar-23 38,668	Initial Sum \$17,916 \$17,975 \$18,033	
	Annual B 2023 17916	onus (AB 2024) AB 2025	AB 2026	AB 2027	AB 2028	AB 2029	AB 2030	AB 2031	AB 2032	>	38,668 2033 27,491	Annual Returns (%) 4.9	
	895	895	895								\rightarrow	1,325 1,274 1,225	4.8 4.7 4.6	
				895	895	895					\rightarrow	1,178 1,133 1,089	4.5 4.4 4.3	
Funds put into s	avings plo	าท					895	895	895	895	\rightarrow	1,047 1,007 968 931	4.2 4.2 4.1 4.0	

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy : P37805671 Type: AE		Issue Dat	31-Dec-08			Terms to Maturity:			10 yrs 11 mths 4.0%		Annual Premium: \$2,295.16	
		Maturity Date:			31-Dec-33			Price Discount Rate:				Next Due Date: 31-Dec-23
											Date	Initial Sum
Current Maturity Value:		\$54,745	Accumulated Ca			ash Benefit: \$0				31-Jan-23	\$17,916	
Cash Benefits:		\$16,077	Annual Cash Be			nefits: \$1,4		\$1,400	28-Feb-23		\$17,975	
Final lump sum:		\$38,668	Cash Benefits Interest Rate:				2.50%		31-Mar-23	\$18,033		
										MV	54,745	
ŀ	Annual Bonus	(AB) AB	AB	AB	AB	AB	AB	AB	AB		38,668	Annual
	2023 202	4 2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
1	17916 ——									\longrightarrow	27,491	4.9
	895 —									\longrightarrow	1,325	4.8
	1400 895	5 ——								\rightarrow	1,274	4.7
	140	0 895								\rightarrow	1,225	4.6
		1400	895							\rightarrow	1,178	4.5
			1400	895						\rightarrow	1,133	4.4
				1400	895					\rightarrow	1,089	4.3
Funds put into savings plan					1400	895				\rightarrow	1,047	4.2
						1400	895			\rightarrow	1,007	4.2
Cash Benefits							1400	895		\longrightarrow	968	4.1
								1400	895	\longrightarrow	931	4.0
									1400		16,077	

Remarks:

Option to put in additional \$1400 annually at 2.5% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.