

Policy:P36511901Issue Date:23-Dec-08Terms to Maturity:10 yrs 11 mthsAnnual Premium: \$707.30Type:AERPMaturity Date:23-Dec-33Price Discount Rate:4.0%Next Due Date:23-Dec-23

 Current Maturity Value:
 \$30,382
 23-Jan-23
 \$14,045

 Cash Benefits:
 \$0
 23-Feb-23
 \$14,091

 Final lump sum:
 \$30,382
 23-Mar-23
 \$14,137

MV 30,382

Date

Initial Sum

	Annual B	Bonus (AB)	AB		30,382	Annual							
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	14045										\longrightarrow	21,550	4.9
	707										\longrightarrow	1,047	4.8
		707 -									\longrightarrow	1,007	4.7
			707								\longrightarrow	968	4.6
				707							\longrightarrow	931	4.5
					707						\longrightarrow	895	4.4
						707					\longrightarrow	861	4.3
Funds put into so	avings pla	an					707				\longrightarrow	827	4.2
								707			\longrightarrow	796	4.2
									707		\longrightarrow	765	4.1
										707 -	\longrightarrow	736	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P36511901	Issue Date:	23-Dec-08	Terms to Maturity:	10 yrs 11 mths	Annual Premium	:\$1,807.30
Type:	AE	Maturity Date:	23-Dec-33	Price Discount Rate:	4.0%	Next Due Date:	23-Dec-23

43,014

				Date	Initial Sum
Current Maturity Value:	\$43,014	Accumulated Cash Benefit:	\$0	23-Jan-23	\$14,045
Cash Benefits:	\$12,632	Annual Cash Benefits:	\$1,100	23-Feb-23	\$14,091
Final lump sum:	\$30,382	Cash Benefits Interest Rate:	2.50%	23-Mar-23	\$14,137

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Annual	Bonus (AB)	AB		30,382	Annual							
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
14045											21,550	4.9
707										\longrightarrow	1,047	4.8
1100	707 -									\rightarrow	1,007	4.7
	1100	707								\rightarrow	968	4.6
		1100	707							\longrightarrow	931	4.5
			1100	707						\longrightarrow	895	4.4
				1100	707					\longrightarrow	861	4.3
savings pl	lan				1100	707				\longrightarrow	827	4.2
						1100	707			\longrightarrow	796	4.2
							1100	707		\longrightarrow	765	4.1
								1100	707	\rightarrow	736	4.0
									1100		12.632	

Remarks:

Funds put into se

Cash Benefits

Option to put in additional \$1100 annually at 2.5% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards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.