

Policy:P42509434Issue Date:20-Mar-10Terms to Maturity:12 yrs 3 mthsAnnual Premium:\$797.75Type:AERPMaturity Date:20-Mar-35Price Discount Rate:4.7%Next Due Date:20-Mar-23

 Current Maturity Value:
 \$34,525
 20-Dec-22
 \$12,225

 Cash Benefits:
 \$0
 20-Jan-23
 \$12,272

 Final lump sum:
 \$34,525
 20-Feb-23
 \$12,319

MV 34,525

	Annual Bonus (AB)			AB		AB	AB	AB	AB	AB	AB	AB	AB		34,525	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	12225														21,459	6.2
		798												\longrightarrow	1,384	6.1
			798											\longrightarrow	1,322	6.0
				798										\rightarrow	1,263	5.8
					798									\rightarrow	1,206	5.7
						798								\rightarrow	1,152	5.6
							798							\rightarrow	1,100	5.4
Funds p	ut into sa	vings pl	an					798						\rightarrow	1,051	5.3
									798 -					\rightarrow	1,004	5.2
										798 -				\rightarrow	959	5.0
											798 -			\longrightarrow	916	4.9
												798 –		\rightarrow	875	4.8
													798		835	4.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:	P42509434	Issue Date:	20-Mar-10	Terms to Maturity:	12 yrs 3 mths	Annual Premium:	\$2,047.75
Type:	AE	Maturity Date:	20-Mar-35	Price Discount Rate:	4.7%	Next Due Date:	20-Mar-23

				Date	Initial Sum
Current Maturity Value:	\$52,201	Accumulated Cash Benefit:	\$0	20-Dec-22	\$12,225
Cash Benefits:	\$17,676	Annual Cash Benefits:	\$1,250	20-Jan-23	\$12,272
Final lump sum:	\$34,525	Cash Benefits Interest Rate:	2.50%	20-Feb-23	\$12.319

MV 52,201

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		34,525	Annual
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2035	Returns (%)
	12225													>	21,459	6.2
		798												>	1,384	6.1
		1250	798											\longrightarrow	1,322	6.0
			1250	798										>	1,263	5.8
				1250	798									\longrightarrow	1,206	5.7
					1250	798								\rightarrow	1,152	5.6
						1250	798							\rightarrow	1,100	5.4
Funds pu	t into sa	vings pl	an				1250	798						\rightarrow	1,051	5.3
								1250	798 -					\rightarrow	1,004	5.2
Cash Ben	efits								1250	798 -				\rightarrow	959	5.0
										1250	798 -			\rightarrow	916	4.9
											1250	798 —		\rightarrow	875	4.8
												1250	798 —	\rightarrow	835	4.7
Remarks	:												1250		17,676	

Remarks:

Option to put in additional \$1250 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.