

Policy:AV80176847Issue Date:13-Jun-18Terms to Maturity:10 yrs 6 mthsAnnual Premium:\$3,510.00Type:AERPMaturity Date:13-Jun-33Price Discount Rate:4.0%Next Due Date:13-Jun-23

 Current Maturity Value:
 \$69,561
 13-Dec-22
 \$17,047

 Cash Benefits:
 \$0
 13-Jan-23
 \$17,103

 Final lump sum:
 \$69,561
 13-Feb-23
 \$17,159

MV 69,561

Aı	nnual Bo	onus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		69,561	Annual
2	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
	17047 -												25,734	4.9
		3510 -										\longrightarrow	5,196	4.8
			3510									\longrightarrow	4,996	4.7
				3510								\longrightarrow	4,804	4.6
					3510							\longrightarrow	4,619	4.5
						3510						\longrightarrow	4,441	4.4
							3510					\longrightarrow	4,270	4.3
Funds put into savi	ings pla	n						3510 -				\longrightarrow	4,106	4.2
									3510			\longrightarrow	3,948	4.2
										3510			3,796	4.1
											3510 -	\longrightarrow	3,650	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV80176847Issue Date:13-Jun-18Terms to Maturity:10 yrs 6 mthsAnnual Premium:\$6,010.00Type:AEMaturity Date:13-Jun-33Price Discount Rate:4.0%Next Due Date:13-Jun-23

Date **Initial Sum Current Maturity Value:** \$99,080 \$0 13-Dec-22 \$17,047 **Accumulated Cash Benefit:** \$2,500 \$29,519 13-Jan-23 \$17,103 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$69,561 3.00% \$17,159 Cash Benefits Interest Rate: 13-Feb-23

MV 99,080

Annual B	Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	69,561	Annual
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	Returns (%)
17047											> 25,734	4.9
	3510 -										> 5,196	4.8
	2500	3510									4,996	4.7
		2500	3510								4,804	4.6
			2500	3510							4,619	4.5
				2500	3510						4,441	4.4
					2500	3510					4,270	4.3
nto savings pl	an					2500	3510 -				4,106	4.2
							2500	3510			3,948	4.2
fits								2500	3510		3,796	4.1
									2500	3510 -	3,650	4.0
										2500	29,519	

Remarks:

Funds put in

Cash Benefi

Option to put in additional \$2500 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2029 onwards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.