

NAV 12 221

Policy:P52715265Issue Date:21-Sep-13Terms to Maturity:7 yrs 9 mthsAnnual Premium:\$693.77Type:AERPMaturity Date:21-Sep-28Price Discount Rate:3.7%Next Due Date:21-Sep-21

Current Maturity Value: \$12,231
Cash Benefits: \$0
Final lump sum: \$12,231

Date	Initial Sum
21-Dec-20	\$4,980
21-Jan-21	\$4,996
21-Feb-21	\$5,011

									IVIV	12,231	
	Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB		12,231	Annual
	2020	2021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
	4980								>	6,600	4.2
		694 -							\longrightarrow	895	4.1
			694						\longrightarrow	863	4.1
				694					\longrightarrow	832	4.0
					694				\longrightarrow	802	3.9
						694			\longrightarrow	774	3.8
							694		\longrightarrow	746	3.8
Funds put into sa	vings pl	an						694	\longrightarrow	719	3.7

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:P52715265Issue Date:21-Sep-13Terms to Maturity:7 yrs 9 mthsAnnual Premium:\$1,243.77Type:AEMaturity Date:21-Sep-28Price Discount Rate:3.7%Next Due Date:21-Sep-21

Current Maturity Value:\$16,572Accumulated Cash Benefit:\$0Cash Benefits:\$4,341Annual Cash Benefits:\$550Final lump sum:\$12,231Cash Benefits Interest Rate:3%

Date	Initial Sum
21-Dec-20	\$4,980
21-Jan-21	\$4,996
21-Feb-21	\$5,011

									MV	16,572	
	Annual E	Bonus (AB) AB	AB	AB	AB	AB	AB		12,231	Annual
	2020	2021	2022	2023	2024	2025	2026	2027		2028	Returns (%)
	4980									6,600	4.2
		694							\longrightarrow	895	4.1
		550	694						\longrightarrow	863	4.1
			550	694					\longrightarrow	832	4.0
				550	694				\longrightarrow	802	3.9
					550	694			\longrightarrow	774	3.8
						550	694		\longrightarrow	746	3.8
sa	vings pl	an					550	694	\longrightarrow	719	3.7
								550		4,341	

Cash Benefits

Funds put into s

Remarks:

Option to put in additional \$550 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2025 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.