

Policy:P32536969Issue Date:14-Feb-09Terms to Maturity:11 yrs 1 mthsAnnual Premium:\$850.50Type:AERPMaturity Date:14-Feb-32Price Discount Rate:4.1%Next Due Date:14-Feb-21

Date Initial Sum

\$15,097

4.1

14-Jan-21

885

851 --->

Current Maturity Value: \$35,569

Cash Benefits: \$0

Final lump sum: \$35,569

MV 35,569

Annual E	Bonus (AB)	AB		35,569	Annual								
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
15097												23,567	5.1
851											\longrightarrow	1,323	5.1
	851 -										\longrightarrow	1,271	4.9
		851										1,221	4.8
			851									1,173	4.7
				851							>	1,127	4.6
					851						\longrightarrow	1,082	4.5
out into savings plan		ın				851					>	1,040	4.5
							851				\longrightarrow	999	4.4
								851			\longrightarrow	959	4.3
									851		\longrightarrow	922	4.2

Remarks:

Funds p

Regular Premium Base Plan

Please refer below for more information



Policy: P32536969 Issue Date: 14-Feb-09 Terms to Maturity: 11 yrs 1 mths Annual Premium: \$2,350.50 Type: AE Maturity Date: 14-Feb-32 Price Discount Rate: 4.1% Next Due Date: 14-Feb-21

Date

Initial Sum

Current Maturity Value: \$55,357 Accumulated Cash Benefit: \$0 14-Jan-21 \$15,097

Cash Benefits:\$19,788Annual Cash Benefits:\$1,500Final lump sum:\$35,569Cash Benefits Interest Rate:3%

												MV	55,35/	
	Annual	Bonus (AB	B) AB	AB	AB	AB	AB	AB	AB	AB	AB		35,569	Annual
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	Returns (%)
	15097											>	23,567	5.1
	851												1,323	5.1
	1500	851										\rightarrow	1,271	4.9
		1500	851									\longrightarrow	1,221	4.8
			1500	851								\longrightarrow	1,173	4.7
				1500	851							\longrightarrow	1,127	4.6
					1500	851						\longrightarrow	1,082	4.5
unds	s put into savings plan		lan			1500	851						1,040	4.5
							1500	851				\longrightarrow	999	4.4
ash	Benefits							1500	851				959	4.3
									1500	851			922	4.2
										1500	851		885	4.1
											1500		19,788	

Remarks:

Option to put in additional \$1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.