

Policy:N1808594775Issue Date:1-Jan-16Terms to Maturity:7 yrs 11 mthsAnnual Premium:\$1,397.95Type:AERPMaturity Date:1-Jan-31Price Discount Rate:3.7%Next Due Date:1-Jan-24

 Current Maturity Value:
 \$27,912
 1-Feb-23
 \$12,425

 Cash Benefits:
 \$0
 1-Mar-23
 \$12,463

 Final lump sum:
 \$27,912
 1-Apr-23
 \$12,500

MV 27,912

Annual E	Bonus (AB)	AB	AB	AB	AB	AB	AB		27,912	Annual
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
12425								>	16,566	4.2
	1398 -							$\longrightarrow$	1,803	4.1
		1398						$\longrightarrow$	1,738	4.1
			1398					$\longrightarrow$	1,676	4.0
				1398				$\longrightarrow$	1,617	3.9
					1398			$\longrightarrow$	1,559	3.8
						1398		$\longrightarrow$	1,503	3.8
savings pl	an						1398	$\longrightarrow$	1,450	3.7

## **Remarks:**

Regular Premium Base Plan

Please refer below for more information



Policy:N1808594775Issue Date:1-Jan-16Terms to Maturity:7 yrs 11 mthsAnnual Premium:\$2,647.95Type:AEMaturity Date:1-Jan-31Price Discount Rate:3.7%Next Due Date:1-Jan-24

Date **Initial Sum** 1-Feb-23 **Current Maturity Value:** \$37,777 \$0 \$12,425 **Accumulated Cash Benefit:** \$9,865 \$1,250 1-Mar-23 \$12,463 **Cash Benefits: Annual Cash Benefits:** Final lump sum: \$27,912 3.00% \$12,500 Cash Benefits Interest Rate: 1-Apr-23

MV 37,777

Annual B	onus (AB	) AB	AB	AB	AB	AB	AB		27,912	Annual
2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
12425									16,566	4.2
	1398							$\longrightarrow$	1,803	4.1
	1250	1398						$\rightarrow$	1,738	4.1
		1250	1398						1,676	4.0
			1250	1398					1,617	3.9
				1250	1398			$\longrightarrow$	1,559	3.8
					1250	1398		$\rightarrow$	1,503	3.8
savings plan						1250	1398	$\longrightarrow$	1,450	3.7
							1250		9.865	

**Cash Benefits** 

Funds put into s

## **Remarks:**

Option to put in additional \$1250 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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.