

Policy:AV80155461Issue Date:5-Jun-18Terms to Maturity:7 yrs 5 mthsAnnual Premium:\$2,397.50Type:AERPMaturity Date:5-Jun-30Price Discount Rate:4.0%Next Due Date:5-Jun-23

 Current Maturity Value:
 \$35,357
 5-Jan-23
 \$11,710

 Cash Benefits:
 \$0
 5-Feb-23
 \$11,748

 Final lump sum:
 \$35,357
 5-Mar-23
 \$11,787

							MV	35,357	
Annua	l Bonus (AB)	AB	AB	AB	AB	AB		35,357	Annual
2023	2024	2025	2026	2027	2028	2029		2030	Returns (%)
11710) —							15,663	4.6
2398							\longrightarrow	3,155	4.5
	2398						\longrightarrow	3,034	4.4
		2398					\longrightarrow	2,917	4.3
			2398				\longrightarrow	2,805	4.2
				2398			\longrightarrow	2,697	4.2
					2398		>	2,593	4.1
Funds put into savings plan						2398	\longrightarrow	2,493	4.0

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy:AV80155461Issue Date:5-Jun-18Terms to Maturity:7 yrs 5 mthsAnnual Premium:\$3,647.50Type:AEMaturity Date:5-Jun-30Price Discount Rate:4.0%Next Due Date:5-Jun-23

Date **Initial Sum** \$11,710 **Current Maturity Value:** \$45,222 **Accumulated Cash Benefit:** \$0 5-Jan-23 **Cash Benefits:** \$11,748 \$9,865 \$1,250 5-Feb-23 **Annual Cash Benefits:** Final lump sum: \$35,357 \$11,787 **Cash Benefits Interest Rate:** 3.00% 5-Mar-23

							MV	45,222	
Annual E	Bonus (AB)	AB	AB	AB	AB	AB		35,357	Annual
2023	2024	2025	2026	2027	2028	2029		2030	Returns (%)
11710								15,663	4.6
2398							\longrightarrow	3,155	4.5
1250	2398						\longrightarrow	3,034	4.4
	1250	2398					\longrightarrow	2,917	4.3
		1250	2398				\longrightarrow	2,805	4.2
			1250	2398			\longrightarrow	2,697	4.2
				1250	2398		\longrightarrow	2,593	4.1
savings plan					1250	2398	\longrightarrow	2,493	4.0
						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This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2028 onwards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.