

 Policy:
 G0074313626
 Issue Date:
 26-Apr-13
 Terms to Maturity:
 17 yrs 3 mths
 Annual Premium:
 \$2003 - \$2623

 Type:
 AERP
 Maturity Date:
 26-Apr-38
 Price Discount Rate:
 4.5%
 Next Due Date:
 26-Apr-21

 Current Maturity Value:
 \$95,606
 26-Jan-21
 \$19,304

 Cash Benefits:
 \$0
 26-Feb-21
 \$19,375

Final lump sum: \$95,606 26-Mar-21 \$19,446

MV 95,606

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		95,606	Annual	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
19304																	->	41,249	6.7
2623																	\rightarrow	5,544	6.5
	2623																\rightarrow	5,305	6.4
		2003															\rightarrow	4,051	6.4
			2003														\rightarrow	3,877	6.2
				2003													\rightarrow	3,710	6.1
					2003												\rightarrow	3,550	5.9
Funds	out into	savings	plan			2003											\rightarrow	3,397	5.8
							2003										\rightarrow	3,251	5.7
								2003									\rightarrow	3,111	5.5
									2003								\rightarrow	2,977	5.4
										2003							\rightarrow	2,849	5.3
											2003						\rightarrow	2,726	5.2
Remar	ks:											2003					\rightarrow	2,609	5.0
													2003				\rightarrow	2,496	4.9
Regula	r Premiu	ım Base	Plan											2003			\rightarrow	2,389	4.8
															2003		\rightarrow	2,286	4.7
																2003	\rightarrow	2,188	4.6

Please refer below for more information



Policy: G0074313626 Issue Date: 26-Apr-13 Terms to Maturity: 17 yrs 3 mths Annual Premium: \$5,723.25

Type: AE Maturity Date: 26-Apr-38 Price Discount Rate: 4.5% Next Due Date: 26-Apr-21

Date **Initial Sum Current Maturity Value: Accumulated Cash Benefit:** \$0 26-Jan-21 \$19,093 \$176,968 **Cash Benefits: Annual Cash Benefits:** 26-Feb-21 \$81,362 \$19,163 Refer below **Cash Benefits Interest Rate:** Final lump sum: \$95,606 26-Mar-21 \$19,234 3%

MV 176,968

Annual Panus (AP)		ΛD	ΛD	ΛD	AB	AB	ΔD	AB	AB	AB	ΛD	AB	AB	AB	A D		0E 606	Annual	
Annual Bonus (AB)			AB	AB	AB			AB				AB				AB		95,606	Annual
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		2038	Returns (%)
19093																	\rightarrow	41,249	6.7
2623																	\rightarrow	5,544	6.5
3100	2623																\longrightarrow	5,305	6.4
	3100	2003															\longrightarrow	4,051	6.4
		3720	2003														\rightarrow	3,877	6.2
			3720	2003														3,710	6.1
				3720	2003												>	3,550	5.9
Funds put into savings			plan		3720	2003												3,397	5.8
			p		0,10	3720	2003											3,251	5.7
Cash B	enefits					3720	3720	2003										3,111	5.5
Cusii D	enejits						3720	3720	2003									2,977	5.4
								3720		2002									
									3720	2003								2,849	5.3
										3720	2003							2,726	5.2
Remarks: 3720 2003									\rightarrow	2,609	5.0								
Option to accumulate future cashbacks annually at 3% p.a. 3720 2003												\longrightarrow	2,496	4.9					
This po	This portion of your savings can be withdrawn, discontinued and resumed anytime 3720 2003													\rightarrow	2,389	4.8			
You can even use it to fund future premiums from 2027 onwards 3720 2003												2,286	4.7						
				•											3720	2003	\rightarrow	2,188	4.6
Please re	efer belov	v for more	e informat	tion												3720		81,362	



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.