

**Policy**: E10010803 Issue Date: **Terms to Maturity:** 10 yrs 3 mths \$2,660.50 30-Mar-16 **Annual Premium:** Type: AERP **Maturity Date:** 30-Mar-31 **Price Discount Rate:** 4.0% 30-Mar-21 **Next Due Date:** 

**Date Initial Sum** \$15,010 **Current Maturity Value:** \$55,658 30-Dec-20 **Cash Benefits:** \$0 30-Jan-21 \$15,060 Final lump sum: \$55,658 28-Feb-21 \$15,109

MV 55,658

Annı	ıal Bonus	(AB)	AB		55,658	Annual								
202	0 202	1	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%
150	10 —												22,438	4.8
	266	1 -										$\longrightarrow$	3,938	4.8
			2661									$\longrightarrow$	3,787	4.7
				2661									3,641	4.6
					2661							>	3,501	4.5
						2661						>	3,366	4.4
							2661						3,237	4.3
Funds put into saving	s plan							2661					3,112	4.2
									2661			>	2,993	4.2
										2661		>	2,878	4.1
											2661 -	>	2,767	4.0

## Remarks:

Regular Premium Base Plan

Please refer below for more information



<b>Policy</b> : E10010803	Issue Date:	30-Mar-16	Terms to Maturity:	10 yrs 3 mths	<b>Annual Premium:</b>	\$5,160.50
Type: AE	Maturity Date:	30-Mar-31	Price Discount Rate:	4.0%	<b>Next Due Date:</b>	30-Mar-21

				Date	<b>Initial Sum</b>
<b>Current Maturity Value:</b>	\$85,177	Accumulated Cash Benefit:	\$0	30-Dec-20	\$15,010
Cash Benefits:	\$29,519	<b>Annual Cash Benefits:</b>	\$2,500	30-Jan-21	\$15,060
Final lump sum:	\$55,658	Cash Benefits Interest Rate:	3%	28-Feb-21	\$15,109

MV 85,17
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29,519

2500

Annual	Bonus (AB	) AB	AB	AB	AB	AB	AB	AB	AB	AB		55,658	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		2031	Returns (%)
15010											>	22,438	4.8
	2661										$\longrightarrow$	3,938	4.8
	2500	2661									$\longrightarrow$	3,787	4.7
		2500	2661								$\longrightarrow$	3,641	4.6
			2500	2661							$\longrightarrow$	3,501	4.5
				2500	2661						$\longrightarrow$	3,366	4.4
					2500	2661					$\longrightarrow$	3,237	4.3
Funds put into savings p	lan					2500	2661 -				$\longrightarrow$	3,112	4.2
							2500	2661			$\longrightarrow$	2,993	4.2
Cash Benefits								2500	2661		$\longrightarrow$	2,878	4.1
									2500	2661 -	>	2,767	4.0

## Remarks:

Option to put in additional \$2500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.