

Policy:P30045546Issue Date:28-Jun-05Terms to Maturity:18 yrs 6 mthsAnnual Premium:\$823.31Type:RPMaturity Date:28-Jun-39Price Discount Rate:4.5%Next Due Date:28-Jun-21

 Current Maturity Value:
 \$66,177
 28-Dec-20
 \$19,078

 Absolute Returns:
 \$32,279
 28-Jan-21
 \$19,149

 Absolute Returns (%):
 95.2%
 28-Feb-21
 \$19,219

MV 66,177

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		66,177	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038		2039	Returns (%
19078																			$\rightarrow$	43,072	6.8
	823																		$\rightarrow$	1,818	6.7
		823																	$\rightarrow$	1,740	6.5
			823																$\rightarrow$	1,665	6.4
				823															$\rightarrow$	1,593	6.2
					823														$\rightarrow$	1,525	6.1
						823													$\rightarrow$	1,459	5.9
Funds p	ut into	saving	s plan				823												$\rightarrow$	1,396	5.8
								823											$\rightarrow$	1,336	5.7
									823										$\rightarrow$	1,279	5.5
										823									$\rightarrow$	1,224	5.4
											823								$\rightarrow$	1,171	5.3
												823							$\rightarrow$	1,120	5.2
Remark	cs:												823						$\rightarrow$	1,072	5.0
														823					$\rightarrow$	1,026	4.9
The bas	ic retur	ns for t	his 34 y	rs plan	is 4.5%										823				$\rightarrow$	982	4.8
16 yrs of premiums have been paid and the policy value (at 4.5% return) is \$19547											823 -			$\rightarrow$	940	4.7					
																	823		$\rightarrow$	899	4.6
Please re	fer belov	v for mor	re inform	ation														823 -	$\rightarrow$	860	4.5



## 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.