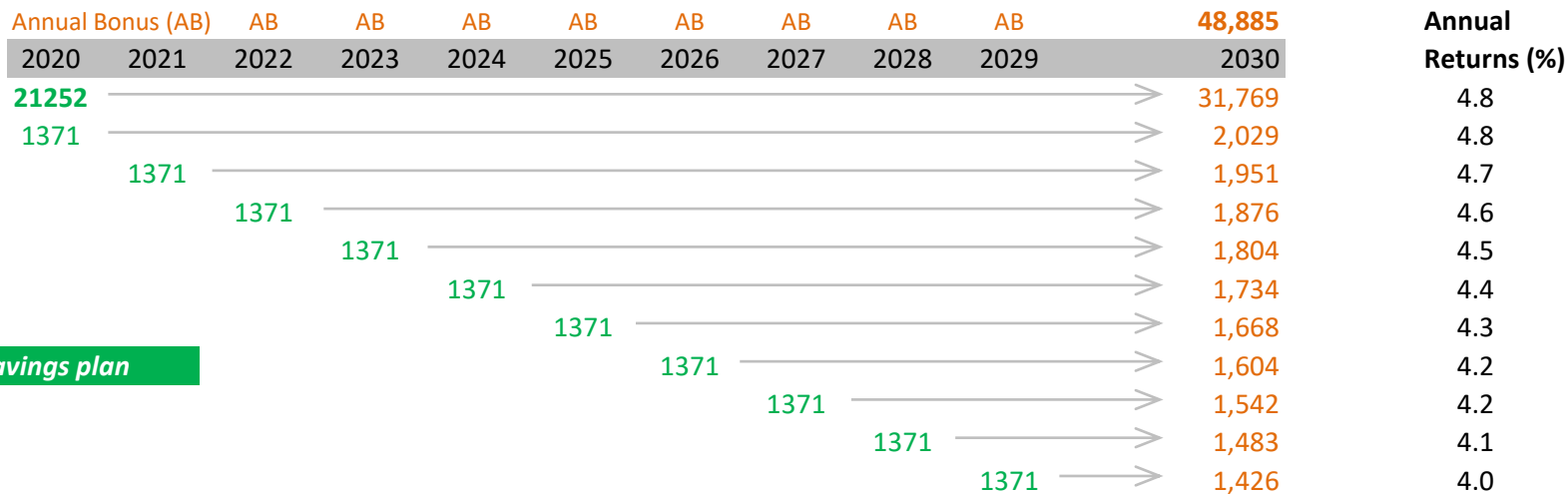




Policy: M1490668104 **Issue Date:** 6-Oct-05 **Terms to Maturity:** 10 yrs 3 mths **Annual Premium:** \$1,370.80
Type: AERP **Maturity Date:** 6-Oct-30 **Price Discount Rate:** 4.0% **Next Due Date:** 6-Oct-20

Current Maturity Value:	\$48,885	Date	6-Jul-20	Initial Sum	\$21,252
Cash Benefits:	\$0		6-Aug-20		\$21,322
Final lump sum:	\$48,885		6-Sep-20		\$21,392

MV 48,885



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: M1490668104
Type: AE

Issue Date: 6-Oct-05
Maturity Date: 6-Oct-30

Terms to Maturity: 10 yrs 3 mths
Price Discount Rate: 4.0%

Annual Premium: \$3,670.80
Next Due Date: 6-Oct-20

Current Maturity Value:	\$76,043	Accumulated Cash Benefit:	\$0	Date	6-Jul-20	Initial Sum	\$21,252
Cash Benefits:	\$27,158	Annual Cash Benefits:	\$2,300		6-Aug-20		\$21,322
Final lump sum:	\$48,885	Cash Benefits Interest Rate:	3%		6-Sep-20		\$21,392

MV 76,043

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	
21252										31,769	4.8
1371										2,029	4.8
2300	1371									1,951	4.7
	2300	1371								1,876	4.6
		2300	1371							1,804	4.5
			2300	1371						1,734	4.4
				2300	1371					1,668	4.3
					2300	1371				1,604	4.2
						2300	1371			1,542	4.2
							2300	1371		1,483	4.1
								2300	1371	1,426	4.0
									2300	27,158	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2300 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2024 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.