

Policy:P39254846Issue Date:24-Mar-10Terms to Maturity:16 yrs 7 mthsAnnual Premium:\$4,189.48Type:RPMaturity Date:24-Mar-37Price Discount Rate:4.8%Next Due Date:24-Mar-21

Current Maturity Value: \$203,842 Date Initial Sum 24-Aug-20 \$46,711

24-Aug-20 \$46,711 24-Sep-20 \$46,894 24-Oct-20 \$47,077

MV 203,842

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		203,842	Annual
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	Returns (%)
46711																	>	101,643	7.1
	4189																\longrightarrow	8,870	7.0
		4189															\longrightarrow	8,464	6.8
			4189														\longrightarrow	8,076	6.6
				4189													\longrightarrow	7,706	6.5
					4189												\longrightarrow	7,354	6.3
						4189											\longrightarrow	7,017	6.1
Funds p	out into	savings	plan				4189										\longrightarrow	6,695	6.0
								4189									\longrightarrow	6,389	5.8
									4189								\longrightarrow	6,096	5.7
										4189							\longrightarrow	5,817	5.5
											4189						\longrightarrow	5,550	5.4
												4189					\longrightarrow	5,296	5.3
Remarks:													4189				\longrightarrow	5,054	5.2
														4189			\longrightarrow	4,822	5.0
The bas	sic retur	ns for th	is 27 yrs	s plan is	4%										4189		>	4,601	4.9
11 yrs (of premi	ums hav	ve been	paid and	d the po	licy valu	e (at 4%	return)	is \$587	61						4189	\rightarrow	4,391	4.8

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.