



Policy: AV09034216
Type: AERP

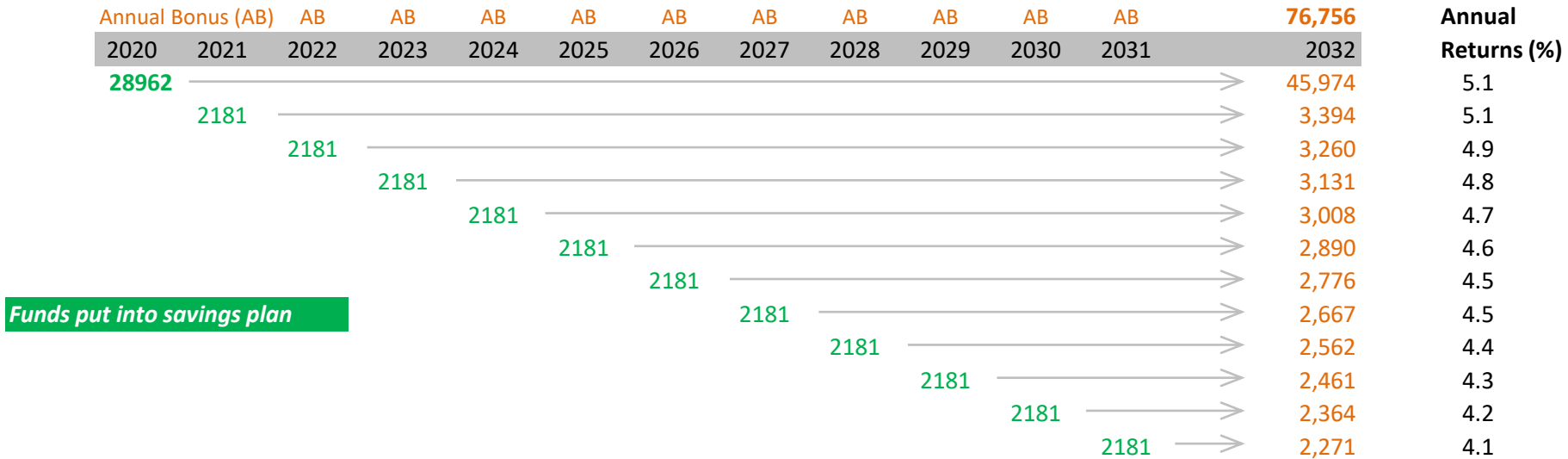
Issue Date: 28-Feb-12
Maturity Date: 28-Feb-32

Terms to Maturity: 11 yrs 6 mths
Price Discount Rate: 4.1%

Annual Premium: \$2,181.20
Next Due Date: 28-Feb-21

Current Maturity Value:	\$76,756	Date	28-Aug-20	Initial Sum	\$28,962
Cash Benefits:	\$0		28-Sep-20		\$29,059
Final lump sum:	\$76,756		28-Oct-20		\$29,157

MV 76,756



Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: AV09034216 **Issue Date:** 28-Feb-12 **Terms to Maturity:** 11 yrs 6 mths **Annual Premium:** \$5,901.20
Type: AE **Maturity Date:** 28-Feb-32 **Price Discount Rate:** 4.1% **Next Due Date:** 28-Feb-21

Current Maturity Value:	\$125,830	Accumulated Cash Benefit:	\$0	Date	28-Aug-20	Initial Sum	\$28,962
Cash Benefits:	\$49,074	Annual Cash Benefits:	\$3,720		28-Sep-20		\$29,059
Final lump sum:	\$76,756	Cash Benefits Interest Rate:	3.00%		28-Oct-20		\$29,157

MV 125,830

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		76,756	Annual Returns (%)
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		
28962													45,974	5.1
	2181												3,394	5.1
	3720	2181											3,260	4.9
		3720	2181										3,131	4.8
			3720	2181									3,008	4.7
				3720	2181								2,890	4.6
					3720	2181							2,776	4.5
						3720	2181						2,667	4.5
							3720	2181					2,562	4.4
								3720	2181				2,461	4.3
									3720	2181			2,364	4.2
										3720	2181		2,271	4.1
											3720		49,074	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$3720 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2026 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.