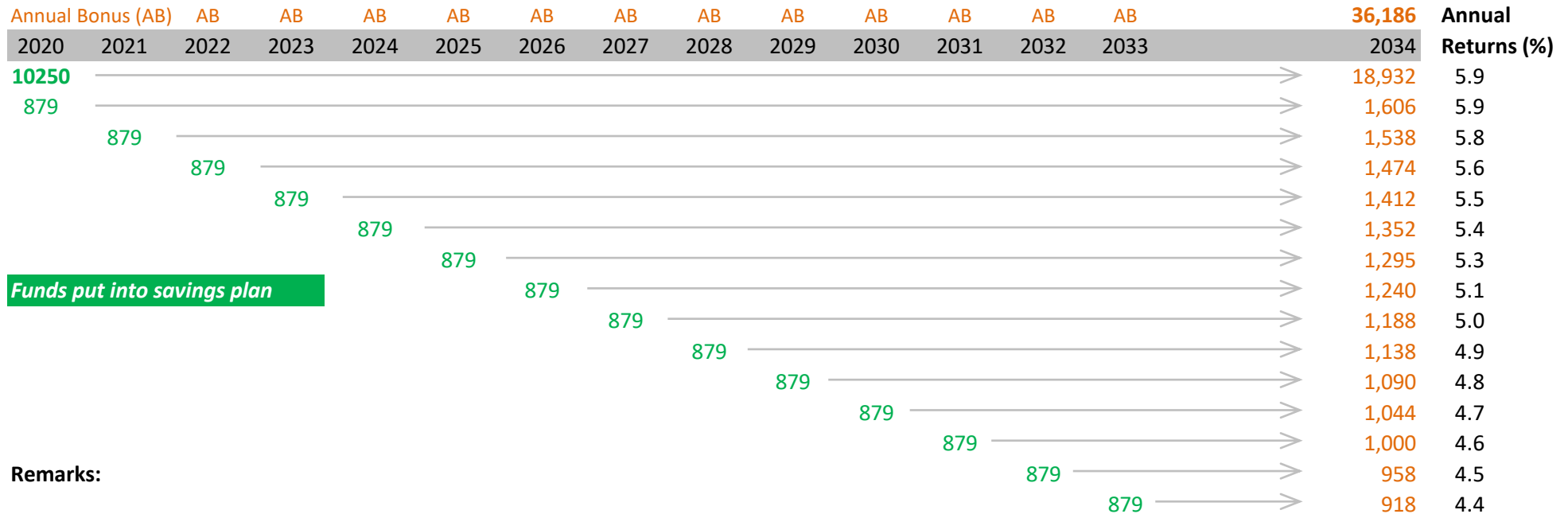


Policy: A538057910	Issue Date: 30-Dec-09	Terms to Maturity: 14 yrs 3 mths	Annual Premium: \$878.99
Type: AERP	Maturity Date: 30-Dec-34	Price Discount Rate: 4.4%	Next Due Date: 30-Dec-20

Current Maturity Value:	\$36,186	Date	30-Sep-20	Initial Sum	\$10,250
Cash Benefits:	\$0	Date	30-Oct-20	Initial Sum	\$10,287
Final lump sum:	\$36,186	Date	30-Nov-20	Initial Sum	\$10,324

MV 36,186



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: A538057910
Type: AE

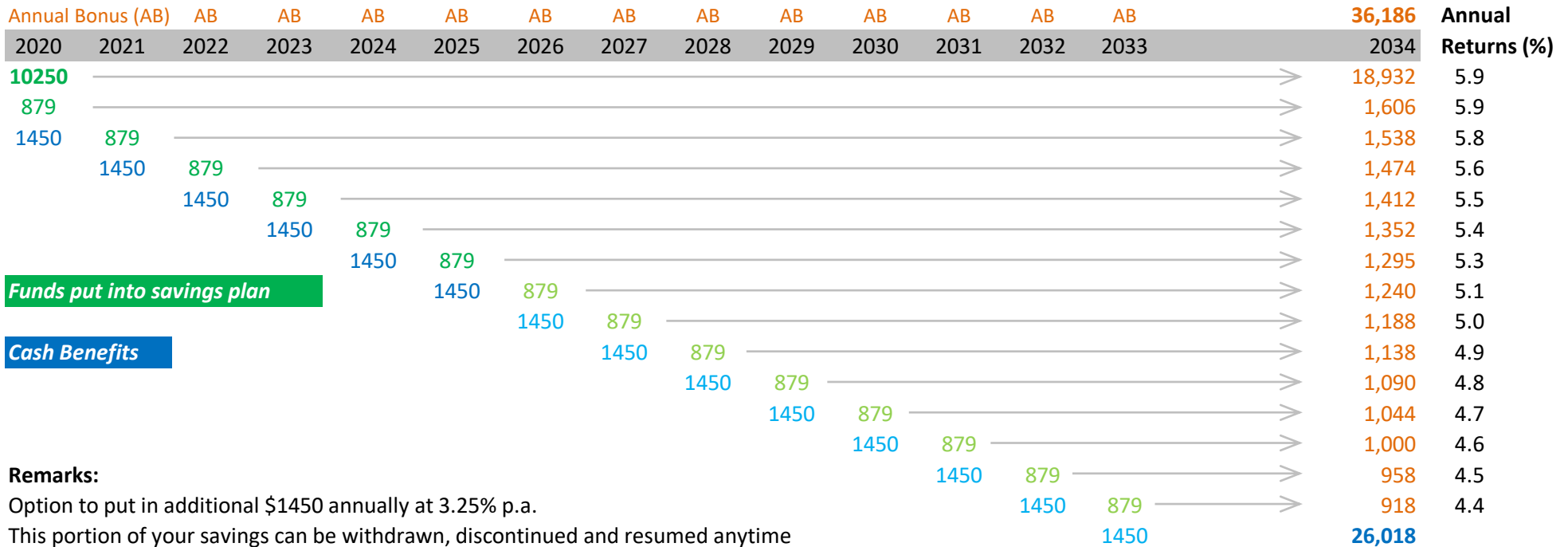
Issue Date: 30-Dec-09
Maturity Date: 30-Dec-34

Terms to Maturity: 14 yrs 3 mths
Price Discount Rate: 4.4%

Annual Premium: \$2,328.99
Next Due Date: 30-Dec-20

Current Maturity Value:	\$62,204	Accumulated Cash Benefit:	\$0	Date	30-Sep-20	Initial Sum	\$10,250
Cash Benefits:	\$26,018	Annual Cash Benefits:	\$1,450		30-Oct-20		\$10,287
Final lump sum:	\$36,186	Cash Benefits Interest Rate:	3.25%		30-Nov-20		\$10,324

MV 62,204



Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$1450 annually at 3.25% 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.