

Policy: P39148674 Terms to Maturity: 15 yrs 2 mths **Annual Premium:** \$622.92 Issue Date: 9-Mar-09 Type: RP Maturity Date: 9-Mar-34 **Price Discount Rate:** 4.5% **Next Due Date:** 9-Mar-19

> **Initial Sum** Date

Current Maturity Value: \$24,796 9-Jan-19 \$5,779

9-Feb-19 \$5,800

MV 24,796

Annual Bonus (AB)			AB	2	24,796	Annual												
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		2034	Returns (%)
5779																> 1	11,267	6.3
	623																1,206	6.2
		623															1,154	6.1
			623														1,104	5.9
				623												\rightarrow	1,056	5.8
					623											\rightarrow	1,011	5.7
						623										\rightarrow	967	5.5
Funds	put into	savings	plan				623									\rightarrow	926	5.4
								623								\rightarrow	886	5.3
									623								848	5.2
										623						>	811	5.0
											623						776	4.9
												623				>	743	4.8
Remar	ks:												623				711	4.7
														623		>	680	4.6
The basic returns for this 25 yrs plan is 3.4%															623	>	651	4.5

10 yrs of premiums have been paid and the policy value (at 3.4% return) is \$7521

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.