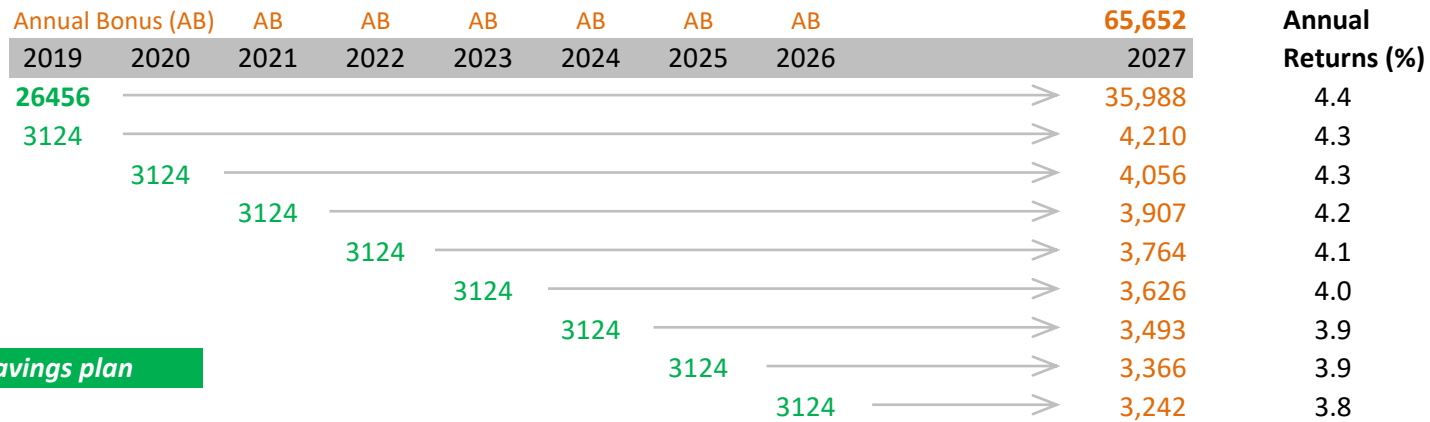


Policy: P48800617 **Issue Date:** 10-Apr-12 **Terms to Maturity:** 8 yrs 3 mths **Annual Premium:** \$3,123.68
Type: AERP **Maturity Date:** 10-Apr-27 **Price Discount Rate:** 3.8% **Next Due Date:** 10-Apr-19

Current Maturity Value:	\$65,652	Date	Initial Sum
Cash Benefits:	\$0	10-Jan-19	\$26,456
Final lump sum:	\$65,652	10-Feb-19	\$26,539
		10-Mar-19	\$26,621

MV 65,652



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: P48800617 **Issue Date:** 10-Apr-12 **Terms to Maturity:** 8 yrs 3 mths **Annual Premium:** \$5,923.68
Type: AE **Maturity Date:** 10-Apr-27 **Price Discount Rate:** 3.8% **Next Due Date:** 10-Apr-19

Current Maturity Value:	\$91,297	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$25,645	Annual Cash Benefits:	\$2,800	10-Jan-19	\$26,456
Final lump sum:	\$65,652	Cash Benefits Interest Rate:	3%	10-Feb-19	\$26,539
				10-Mar-19	\$26,621

MV 91,297

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	65,652	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	
26456								35,988	4.4
3124								4,210	4.3
2800	3124							4,056	4.3
	2800	3124						3,907	4.2
		2800	3124					3,764	4.1
			2800	3124				3,626	4.0
				2800	3124			3,493	3.9
					2800	3124		3,366	3.9
						2800	3124	3,242	3.8
							2800	25,645	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$2800 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.