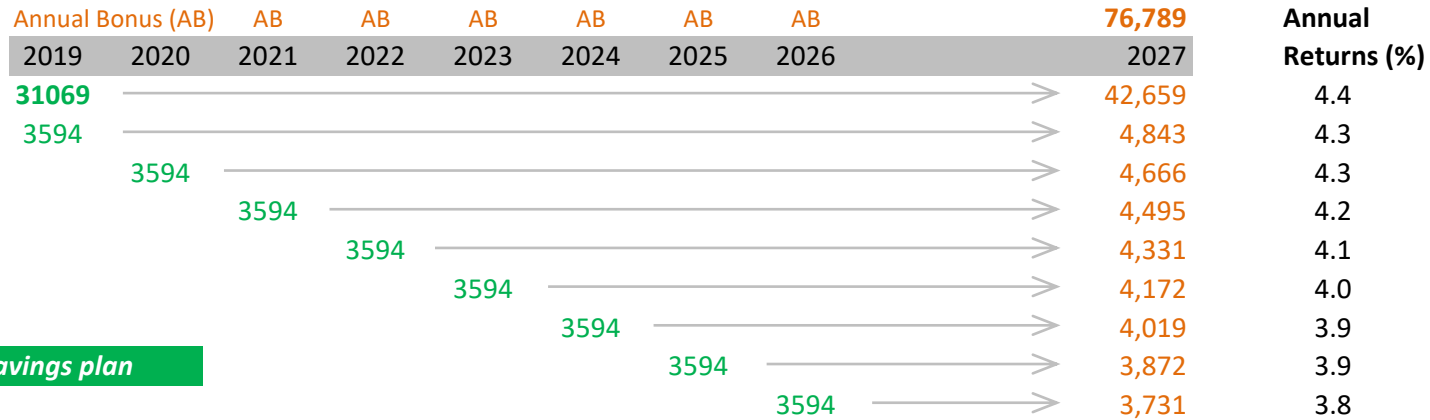




Policy: P49415782 **Issue Date:** 13-Jul-12 **Terms to Maturity:** 8 yrs 6 mths **Annual Premium:** \$3,593.99
Type: AERP **Maturity Date:** 13-Jul-27 **Price Discount Rate:** 3.8% **Next Due Date:** 13-Jul-19

Current Maturity Value:	\$76,789	Date	13-Jan-19	Initial Sum	\$31,069
Cash Benefits:	\$0		13-Feb-19		\$31,166
Final lump sum:	\$76,789		13-Mar-19		\$31,263

MV 76,789



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: P49415782 **Issue Date:** 13-Jul-12 **Terms to Maturity:** 8 yrs 6 mths **Annual Premium:** \$6,868.99
Type: AE **Maturity Date:** 13-Jul-27 **Price Discount Rate:** 3.8% **Next Due Date:** 13-Jul-19

Current Maturity Value:	\$106,785	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$29,996	Annual Cash Benefits:	\$3,275	13-Jan-19	\$31,069
Final lump sum:	\$76,789	Cash Benefits Interest Rate:	3%	13-Feb-19	\$31,166
				13-Mar-19	\$31,263

MV 106,785

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	76,789	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	
31069								42,659	4.4
3594								4,843	4.3
3275	3594							4,666	4.3
	3275	3594						4,495	4.2
		3275	3594					4,331	4.1
			3275	3594				4,172	4.0
				3275	3594			4,019	3.9
					3275	3594		3,872	3.9
						3275	3594	3,731	3.8
							3275	29,996	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$3275 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.