



Policy: N1802769974
Type: AERP

Issue Date: 29-Sep-09
Maturity Date: 29-Sep-34

Terms to Maturity: 15 yrs 8 mths
Price Discount Rate: 4.5%

Annual Premium: \$468.80
Next Due Date: 29-Sep-19

Current Maturity Value:	\$24,489	Date	29-Jan-19	Initial Sum	\$7,179
Cash Benefits:	\$0		28-Feb-19		\$7,205
Final lump sum:	\$24,489		29-Mar-19		\$7,232

MV 24,489

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	24,489	Annual Returns (%)	
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
7179															14,307	6.3
469															907	6.2
	469														868	6.1
		469													831	5.9
			469												795	5.8
				469											761	5.7
					469										728	5.5
						469									697	5.4
							469								667	5.3
								469							638	5.2
									469						610	5.0
										469					584	4.9
											469				559	4.8
												469			535	4.7
													469		512	4.6
														469	490	4.5

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: N1802769974
Type: AE

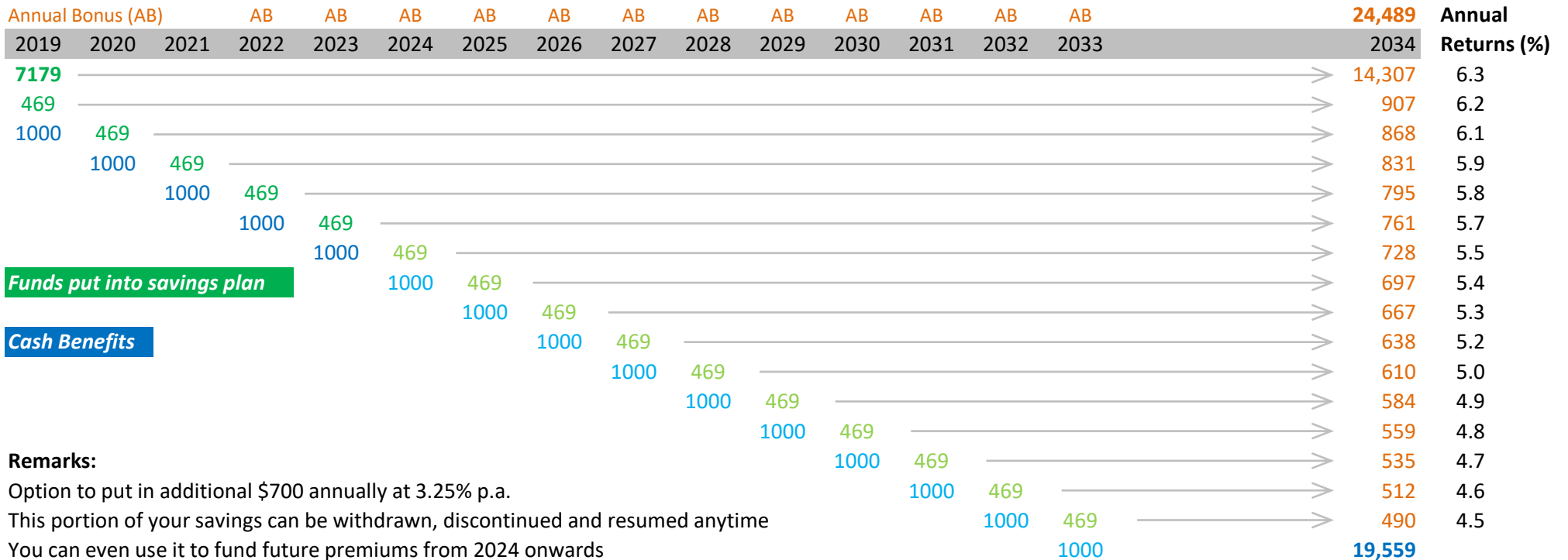
Issue Date: 29-Sep-09
Maturity Date: 29-Sep-34

Terms to Maturity: 15 yrs 8 mths
Price Discount Rate: 4.5%

Annual Premium: \$1,468.80
Next Due Date: 29-Sep-19

Current Maturity Value:	\$44,048	Accumulated Cash Benefit:	\$0	Date	29-Jan-19	Initial Sum	\$7,179
Cash Benefits:	\$19,559	Annual Cash Benefits:	\$1,000		28-Feb-19		\$7,205
Final lump sum:	\$24,489	Cash Benefits Interest Rate:	3.25%		29-Mar-19		\$7,232

MV 44,048



Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$700 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.