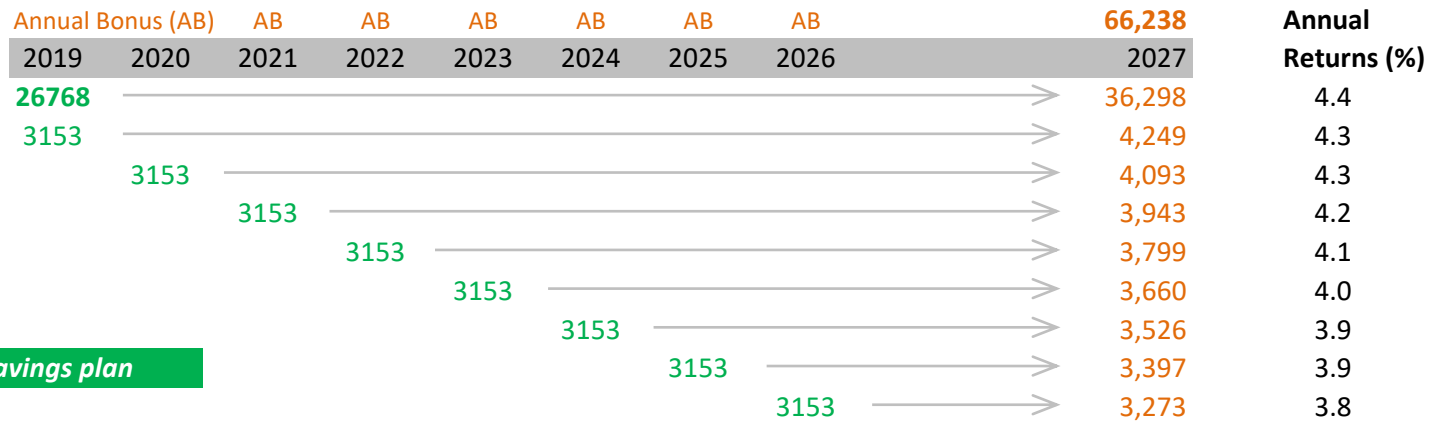




Policy: P48456967 **Issue Date:** 31-Mar-12 **Terms to Maturity:** 8 yrs 2 mths **Annual Premium:** \$3,152.70
Type: AERP **Maturity Date:** 31-Mar-27 **Price Discount Rate:** 3.8% **Next Due Date:** 31-Mar-19

Current Maturity Value:	\$66,238	Date	31-Jan-19	Initial Sum	\$26,768
Cash Benefits:	\$0		28-Feb-19		\$26,851
Final lump sum:	\$66,238				

MV 66,238



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: P48456967 **Issue Date:** 31-Mar-12 **Terms to Maturity:** 8 yrs 2 mths **Annual Premium:** \$5,977.70
Type: AE **Maturity Date:** 31-Mar-27 **Price Discount Rate:** 3.8% **Next Due Date:** 31-Mar-19

Current Maturity Value:	\$92,112	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$25,874	Annual Cash Benefits:	\$2,825	31-Jan-19	\$26,768
Final lump sum:	\$66,238	Cash Benefits Interest Rate:	3%	28-Feb-19	\$26,851

MV 92,112

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	
26768								66,238	4.4
3153								36,298	4.3
2825	3153							4,249	4.3
	2825	3153						4,093	4.2
		2825	3153					3,943	4.1
			2825	3153				3,799	4.0
				2825	3153			3,660	3.9
					2825	3153		3,526	3.9
						2825	3153	3,397	3.9
							2825	3,273	3.8
								25,874	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$2825 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.