

Policy: N1805310044
Type: AERP

Issue Date: 1-Aug-12
Maturity Date: 1-Aug-37

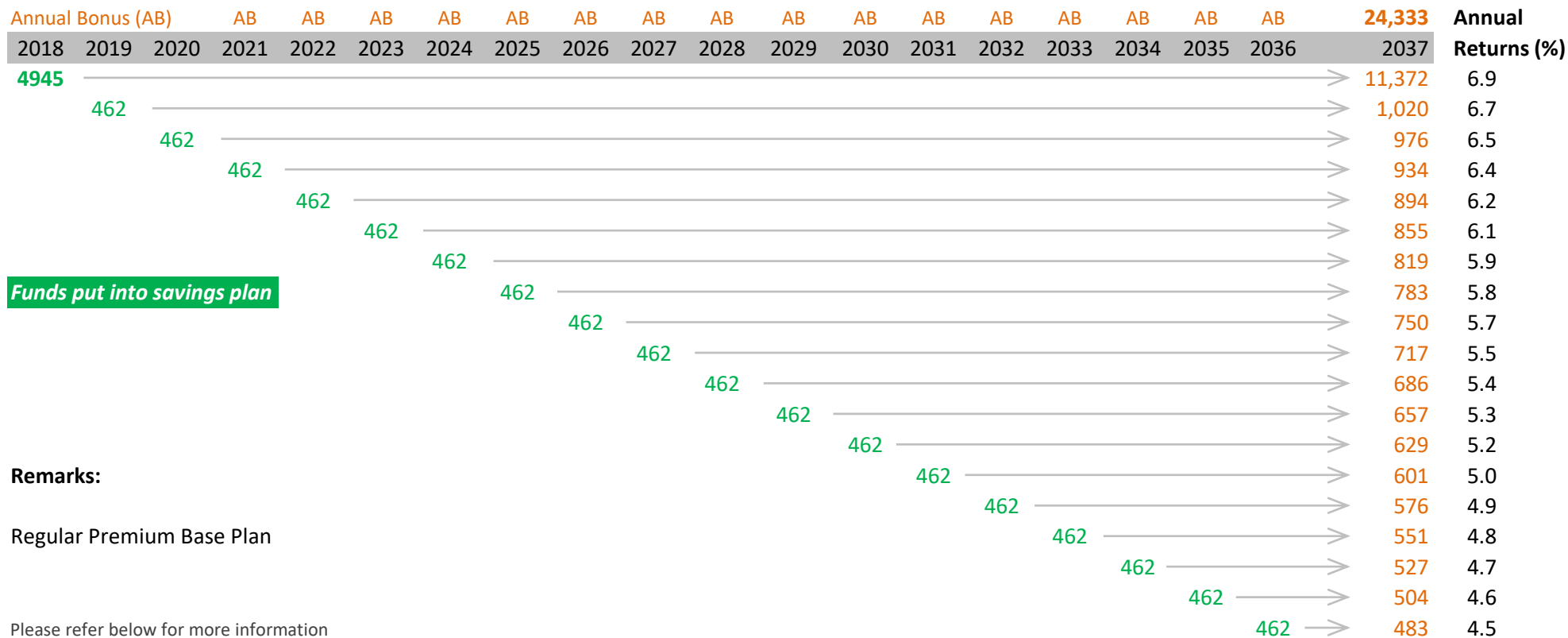
Terms to Maturity: 18 yrs 11 mths
Price Discount Rate: 4.5%

Annual Premium: \$461.86
Next Due Date: 1-Aug-19

Current Maturity Value: \$24,333
Cash Benefits: \$0
Final lump sum: \$24,333

Date **Initial Sum**
1-Sep-18 \$4,945
1-Oct-18 \$4,964
1-Nov-18 \$4,982

MV 24,333



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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Type: AE

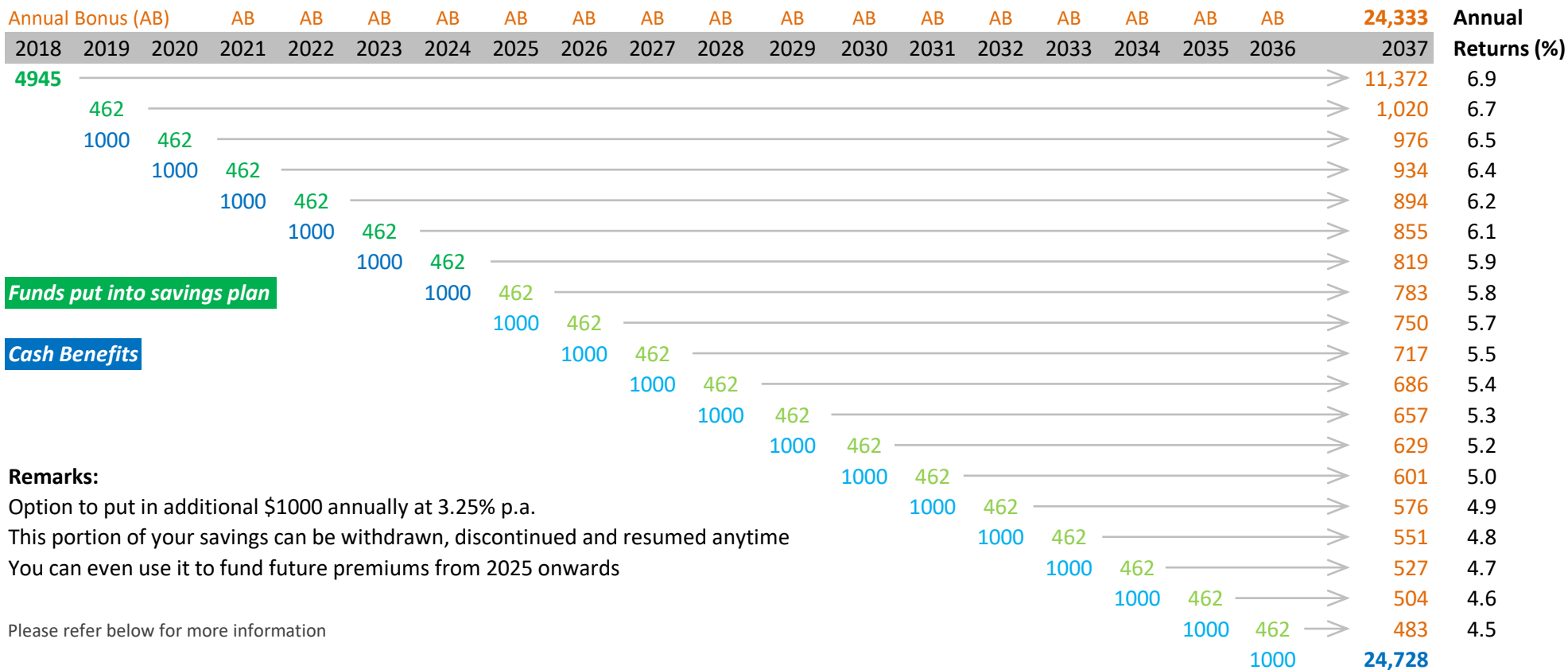
Issue Date: 1-Aug-12
Maturity Date: 1-Aug-37

Terms to Maturity: 18 yrs 11 mths
Price Discount Rate: 4.5%

Annual Premium: \$1,461.86
Next Due Date: 1-Aug-19

Current Maturity Value:	\$49,061	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$24,728	Annual Cash Benefits:	\$1,000	1-Sep-18	\$4,945
Final lump sum:	\$24,333	Cash Benefits Interest Rate:	3.25%	1-Oct-18	\$4,964
				1-Nov-18	\$4,982

MV 49,061



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2025 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.