



**Policy:** P37740226  
**Type:** AERP

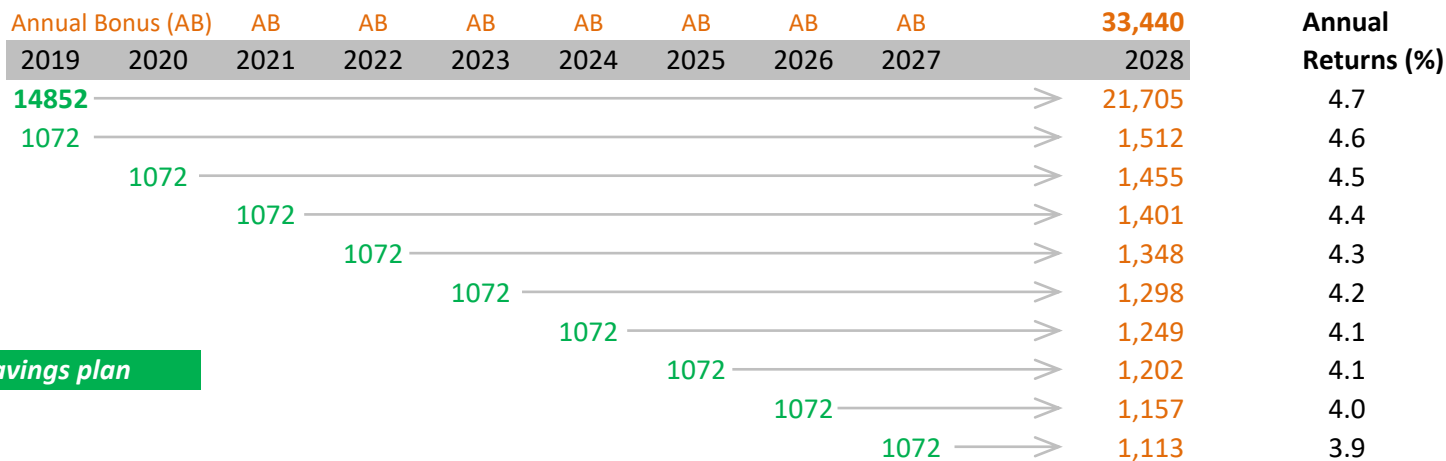
**Issue Date:** 5-Dec-08  
**Maturity Date:** 5-Dec-28

**Terms to Maturity:** 9 yrs 11 mths  
**Price Discount Rate:** 3.9%

**Annual Premium:** \$1,071.67  
**Next Due Date:** 5-Dec-19

		Date	Initial Sum
<b>Current Maturity Value:</b>	\$33,440	5-Jan-19	\$14,852
<b>Cash Benefits:</b>	\$0	5-Feb-19	\$14,899
<b>Final lump sum:</b>	\$33,440	5-Mar-19	\$14,947

**MV 33,440**



**Remarks:**

Regular Premium Base Plan

Please refer below for more information



**Policy:** P37740226  
**Type:** AE

**Issue Date:** 5-Dec-08  
**Maturity Date:** 5-Dec-28

**Terms to Maturity:** 9 yrs 11 mths  
**Price Discount Rate:** 3.9%

**Annual Premium:** \$2,396.67  
**Next Due Date:** 5-Dec-19

<b>Current Maturity Value:</b>	\$47,305	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	5-Jan-19	<b>Initial Sum</b>	\$14,852
<b>Cash Benefits:</b>	\$13,865	<b>Annual Cash Benefits:</b>	\$1,325		5-Feb-19		\$14,899
<b>Final lump sum:</b>	\$33,440	<b>Cash Benefits Interest Rate:</b>	3%		5-Mar-19		\$14,947

**MV 47,305**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		33,440	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	
14852									21,705	4.7
1072									1,512	4.6
1325	1072								1,455	4.5
	1325	1072							1,401	4.4
		1325	1072						1,348	4.3
			1325	1072					1,298	4.2
				1325	1072				1,249	4.1
					1325	1072			1,202	4.1
						1325	1072		1,157	4.0
							1325	1072	1,113	3.9
								1325	13,865	

**Funds put into savings plan**

**Cash Benefits**

**Remarks:**

Option to put in additional \$1325 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 This portion of your savings can be withdrawn, discontinued and resumed anytime  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.