

**Policy**: P39254846 Issue Date: 24-Mar-10 Terms to Maturity: 18 yrs 2 mths **Annual Premium:** \$4,189.48 Type: RP Maturity Date: 24-Mar-37 **Price Discount Rate:** 4.5% **Next Due Date:** 24-Mar-19

**Initial Sum** Date **Current Maturity Value:** \$220,458 24-Jan-19 \$46,246

24-Feb-19 \$46,416

																	MV	220,458	
Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	220,458	Annual	
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (
16246																		>102,886	6.7
4189																		> 9,252	6.7
	4189																	> 8,854	6.5
		4189																> 8,473	6.4
			4189															> 8,108	6.2
				4189														> 7,759	6.1
					4189													> 7,425	5.9
unds p	ut into	savings	plan			4189												> 7,105	5.8
							4189											> 6,799	5.7
								4189										> 6,506	5.5
									4189									> 6,226	5.4
										4189 -								> 5,958	5.3
											4189							> 5,701	5.2
emark	s:											4189 -						> 5,456	5.0
													4189 -					> 5,221	4.9
The basic returns for this 27 yrs plan is 4.5%											4189 -				→ 4,996	4.8			
yrs of premiums have been paid and the policy value (at 4.5% return) is \$47292												4189 -			→ 4,781	4.7			
,	1					-,	,		, - ,	-						4189-		→ 4,575	4.6
ease re	fer belov	, for more	e informat	tion													4189 —	,	4.5



## **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.