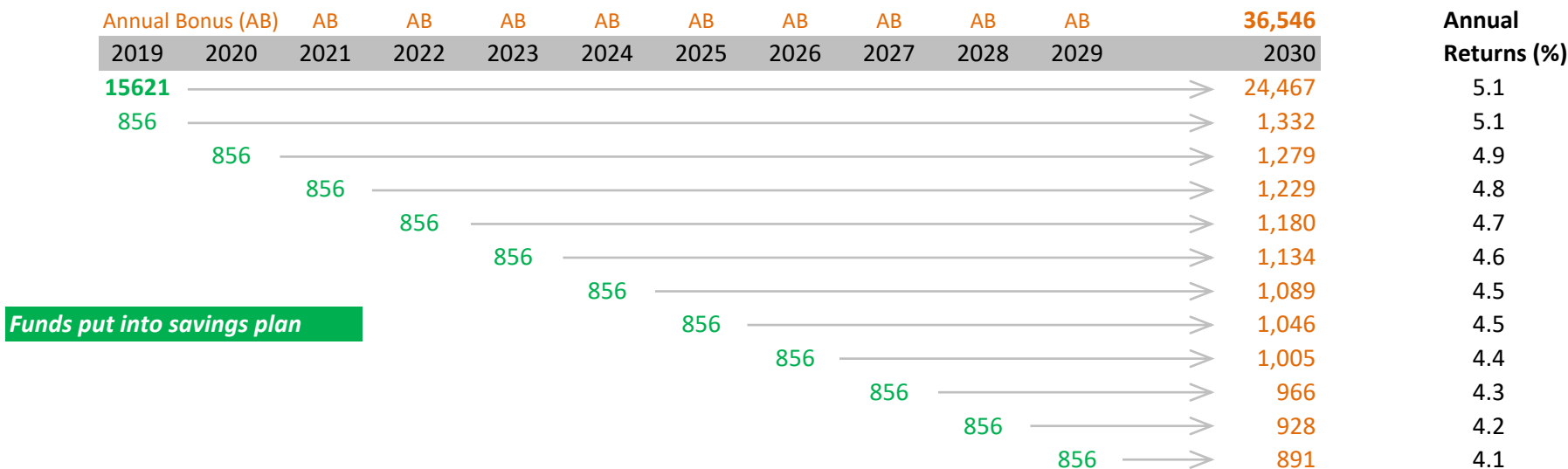




Policy: P29771848 **Issue Date:** 16-Mar-05 **Terms to Maturity:** 11 yrs 2 mths **Annual Premium:** \$855.90
Type: AERP **Maturity Date:** 16-Mar-30 **Price Discount Rate:** 4.1% **Next Due Date:** 16-Mar-19

Current Maturity Value:	\$36,546	Date	16-Jan-19	Initial Sum	\$15,621
Cash Benefits:	\$0		16-Feb-19		\$15,674
Final lump sum:	\$36,546				

MV 36,546



Remarks:

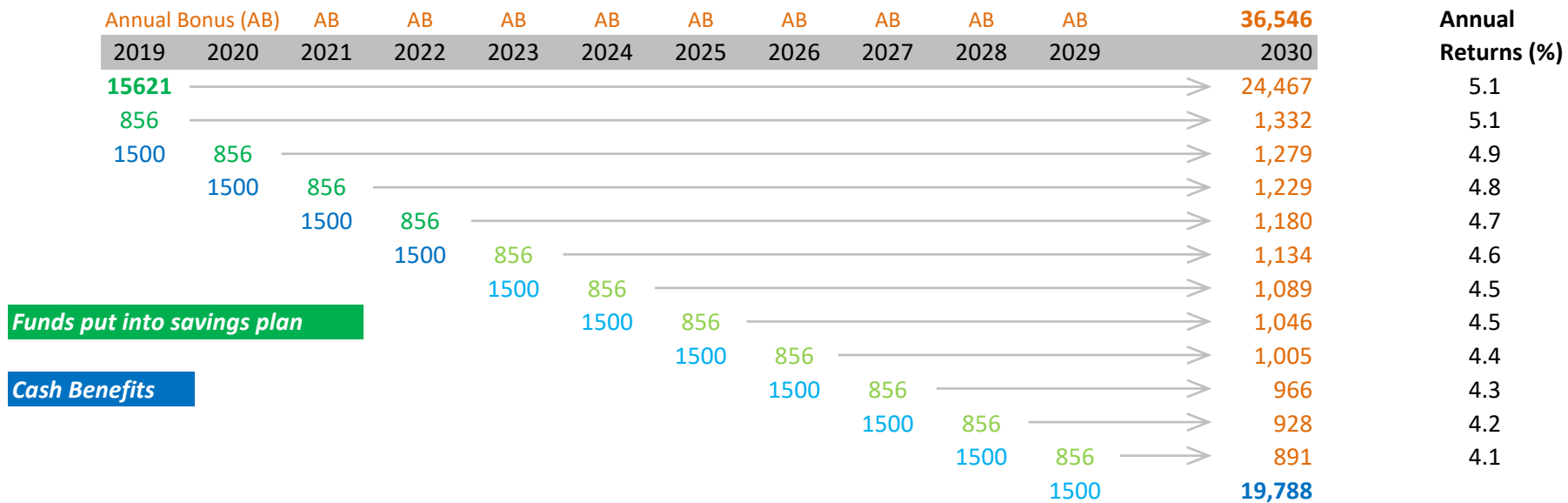
Regular Premium Base Plan

Please refer below for more information

Policy: P29771848 **Issue Date:** 16-Mar-05 **Terms to Maturity:** 11 yrs 2 mths **Annual Premium:** \$2,355.90
Type: AE **Maturity Date:** 16-Mar-30 **Price Discount Rate:** 4.1% **Next Due Date:** 16-Mar-19

Current Maturity Value:	\$56,334	Accumulated Cash Benefit:	\$0	Date:	16-Jan-19	Initial Sum	\$15,621
Cash Benefits:	\$19,788	Annual Cash Benefits:	\$1,500		16-Feb-19		\$15,674
Final lump sum:	\$36,546	Cash Benefits Interest Rate:	3%				

MV 56,334



Remarks:
 Option to put in additional \$1500 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2023 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.