



Policy: P31234459
Type: AERP

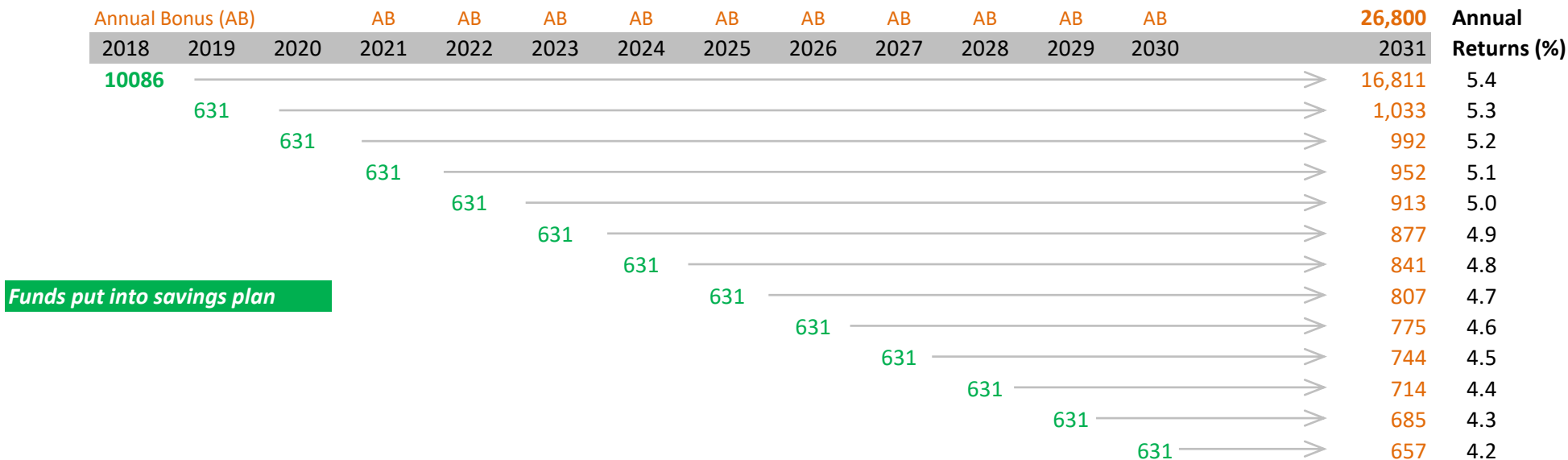
Issue Date: 27-Feb-06
Maturity Date: 27-Feb-31

Terms to Maturity: 12 yrs 5 mths
Price Discount Rate: 4.2%

Annual Premium: \$630.74
Next Due Date: 27-Feb-19

		Date	Initial Sum
Current Maturity Value:	\$26,800	27-Sep-18	\$10,086
Cash Benefits:	\$0	27-Oct-18	\$10,121
Final lump sum:	\$26,800	27-Nov-18	\$10,156

MV 26,800



Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: P31234459
Type: AE

Issue Date: 27-Feb-06
Maturity Date: 27-Feb-31

Terms to Maturity: 12 yrs 5 mths
Price Discount Rate: 4.2%

Annual Premium: \$1,730.74
Next Due Date: 27-Feb-19

Current Maturity Value:	\$42,880	Accumulated Cash Benefit:	\$0	Date	27-Sep-18	Initial Sum	\$10,086
Cash Benefits:	\$16,080	Annual Cash Benefits:	\$1,100		27-Oct-18		\$10,121
Final lump sum:	\$26,800	Cash Benefits Interest Rate:	3%		27-Nov-18		\$10,156

MV 42,880

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	26,800	Annual Returns (%)	
2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	
10086													16,811	5.4
	631												1,033	5.3
	1100	631											992	5.2
		1100	631										952	5.1
			1100	631									913	5.0
				1100	631								877	4.9
					1100	631							841	4.8
						1100	631						807	4.7
							1100	631					775	4.6
								1100	631				744	4.5
									1100	631			714	4.4
										1100	631		685	4.3
											1100	631	657	4.2
												1100	16,080	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.