



Policy: N1802927403
Type: AERP

Issue Date: 27-Nov-09
Maturity Date: 27-Nov-34

Terms to Maturity: 15 yrs 10 mths
Price Discount Rate: 4.5%

Annual Premium: \$328.75
Next Due Date: 27-Nov-19

Current Maturity Value:	\$17,148	Date	27-Jan-19	Initial Sum	\$4,985
Cash Benefits:	\$0		27-Feb-19		\$5,003
Final lump sum:	\$17,148		27-Mar-19		\$5,022

MV 17,148

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	17,148	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
4985															10,008	6.4
329															636	6.2
	329														609	6.1
		329													583	5.9
			329												558	5.8
				329											534	5.7
					329										511	5.5
						329									489	5.4
							329								468	5.3
								329							447	5.2
									329						428	5.0
										329					410	4.9
											329				392	4.8
												329			375	4.7
													329		359	4.6
														329	344	4.5

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: N1802927403
Type: AE

Issue Date: 27-Nov-09
Maturity Date: 27-Nov-34

Terms to Maturity: 15 yrs 10 mths
Price Discount Rate: 4.5%

Annual Premium: \$1,028.75
Next Due Date: 27-Nov-19

Current Maturity Value:	\$30,839	Accumulated Cash Benefit:	\$0	Date	27-Jan-19	Initial Sum	\$4,985
Cash Benefits:	\$13,691	Annual Cash Benefits:	\$700		27-Feb-19		\$5,003
Final lump sum:	\$17,148	Cash Benefits Interest Rate:	3.25%		27-Mar-19		\$5,022

MV 30,839

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	17,148	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
4985															10,008	6.4
329															636	6.2
700	329														609	6.1
	700	329													583	5.9
		700	329												558	5.8
			700	329											534	5.7
				700	329										511	5.5
					700	329									489	5.4
						700	329								468	5.3
							700	329							447	5.2
								700	329						428	5.0
									700	329					410	4.9
										700	329				392	4.8
											700	329			375	4.7
												700	329		359	4.6
													700	329	344	4.5
														700	13,691	

Funds put into savings plan

Cash Benefits

Remarks:
Option to put in additional \$700 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.