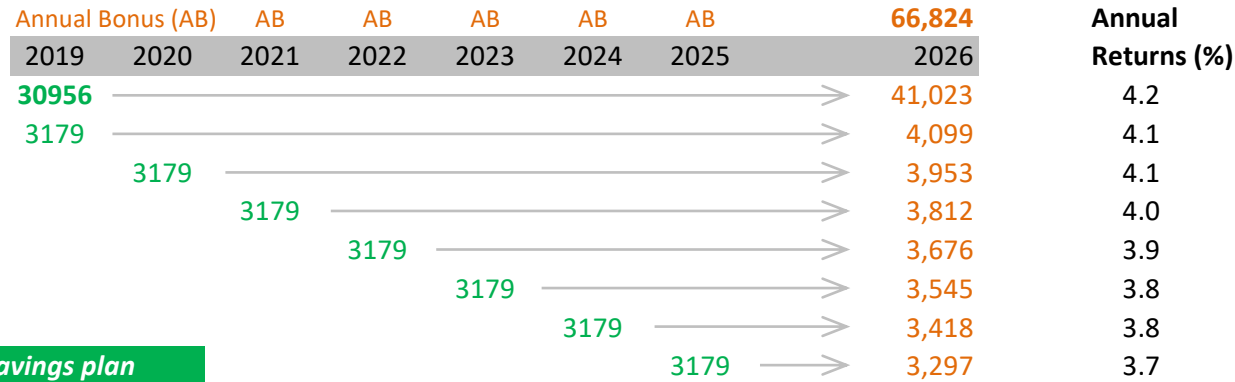




**Policy:** P46531168      **Issue Date:** 21-Oct-11      **Terms to Maturity:** 7 yrs 9 mths      **Annual Premium:** \$3,178.89  
**Type:** AERP      **Maturity Date:** 21-Oct-26      **Price Discount Rate:** 3.7%      **Next Due Date:** 21-Oct-19

<b>Current Maturity Value:</b>	\$66,824	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$0	21-Jan-19	\$30,956
<b>Final lump sum:</b>	\$66,824	21-Feb-19	\$31,050
		21-Mar-19	\$31,144

**MV 66,824**



**Funds put into savings plan**

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

**Policy:** P46531168      **Issue Date:** 21-Oct-11      **Terms to Maturity:** 7 yrs 9 mths      **Annual Premium:** \$6,028.89  
**Type:** AE      **Maturity Date:** 21-Oct-26      **Price Discount Rate:** 3.7%      **Next Due Date:** 21-Oct-19

<b>Current Maturity Value:</b>	\$89,317	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$22,493	<b>Annual Cash Benefits:</b>	\$2,850	21-Jan-19	\$30,956
<b>Final lump sum:</b>	\$66,824	<b>Cash Benefits Interest Rate:</b>	3%	21-Feb-19	\$31,050
				21-Mar-19	\$31,144

**MV 89,317**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	66,824	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	
30956							41,023	4.2
3179							4,099	4.1
2850	3179						3,953	4.1
	2850	3179					3,812	4.0
		2850	3179				3,676	3.9
			2850	3179			3,545	3.8
				2850	3179		3,418	3.8
					2850	3179	3,297	3.7
						2850	22,493	

**Funds put into savings plan**

**Cash Benefits**

**Remarks:**  
 Option to put in additional \$2850 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 This portion of your savings can be withdrawn, discontinued and resumed anytime  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.