

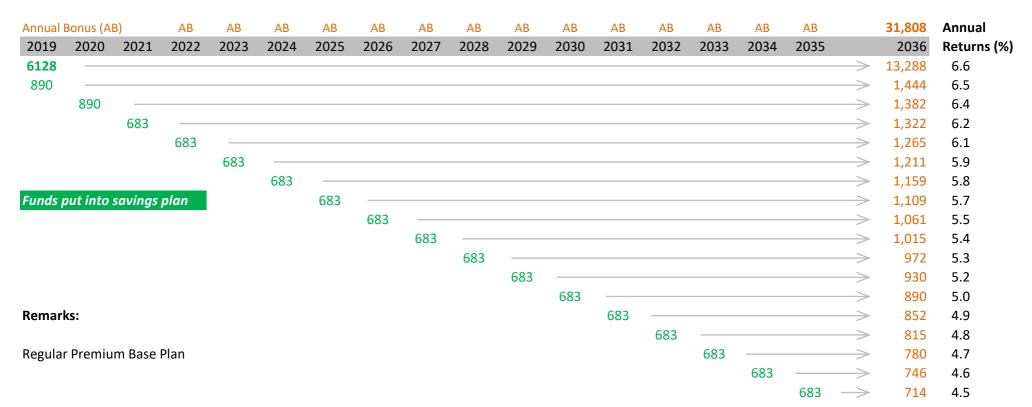
Policy:G0073018127Issue Date:16-Aug-11Terms to Maturity:17 yrs 7 mthsAnnual Premium:\$683.31Type:AERPMaturity Date:16-Aug-36Price Discount Rate:4.5%Next Due Date:16-Aug-19

 Current Maturity Value:
 \$31,808
 16-Jan-19
 \$6,128

 Cash Benefits:
 \$0
 16-Feb-19
 \$6,150

 Final lump sum:
 \$31,808
 16-Mar-19
 \$6,173

MV 31,808



Please refer below for more information



Policy:G0073018127Issue Date:16-Aug-11Terms to Maturity:17 yrs 7 mthsAnnual Premium:\$1,921.95Type:AEMaturity Date:16-Aug-36Price Discount Rate:4.5%Next Due Date:16-Aug-19

Initial Sum Date **Accumulated Cash Benefit:** \$0 16-Jan-19 \$6,128 **Current Maturity Value:** \$58,899 **Cash Benefits:** \$27,091 **Annual Cash Benefits:** \$6,150 16-Feb-19 Refer below **Cash Benefits Interest Rate:** Final lump sum: \$31,808 16-Mar-19 \$6,173 3%

MV 58,899

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		31,808	Annual
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	Returns (%)
6128																	\rightarrow	13,288	6.6
890																	\rightarrow	1,444	6.5
1032	890																\rightarrow	1,382	6.4
	1239	683															\rightarrow	1,322	6.2
		1239	683														\rightarrow	1,265	6.1
			1239	683													\rightarrow	1,211	5.9
				1239	683												\rightarrow	1,159	5.8
Funds p	out into	savings	plan		1239	683											\rightarrow	1,109	5.7
						1239	683										\rightarrow	1,061	5.5
Cash B	enefits						1239	683									\rightarrow	1,015	5.4
		•						1239	683								\rightarrow	972	5.3
									1239	683							\rightarrow	930	5.2
										1239	683						\rightarrow	890	5.0
Remar	ks:										1239	683					\rightarrow	852	4.9
												1239	683				\rightarrow	815	4.8
Option to accumulated future cashbacks annually at 3% p.a. 1239 683													\rightarrow	780	4.7				
This po	rtion of	your sav	ings can	be with	drawn,	disconti	nued and	d resum	ed anytii	me				1239	683		\rightarrow	746	4.6
															1239	683	\rightarrow	714	4.5
Please refer below for more information 1239												27,091							



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.