

Policy: G0073501504
Type: AERP

Issue Date: 23-Mar-12
Maturity Date: 23-Mar-37

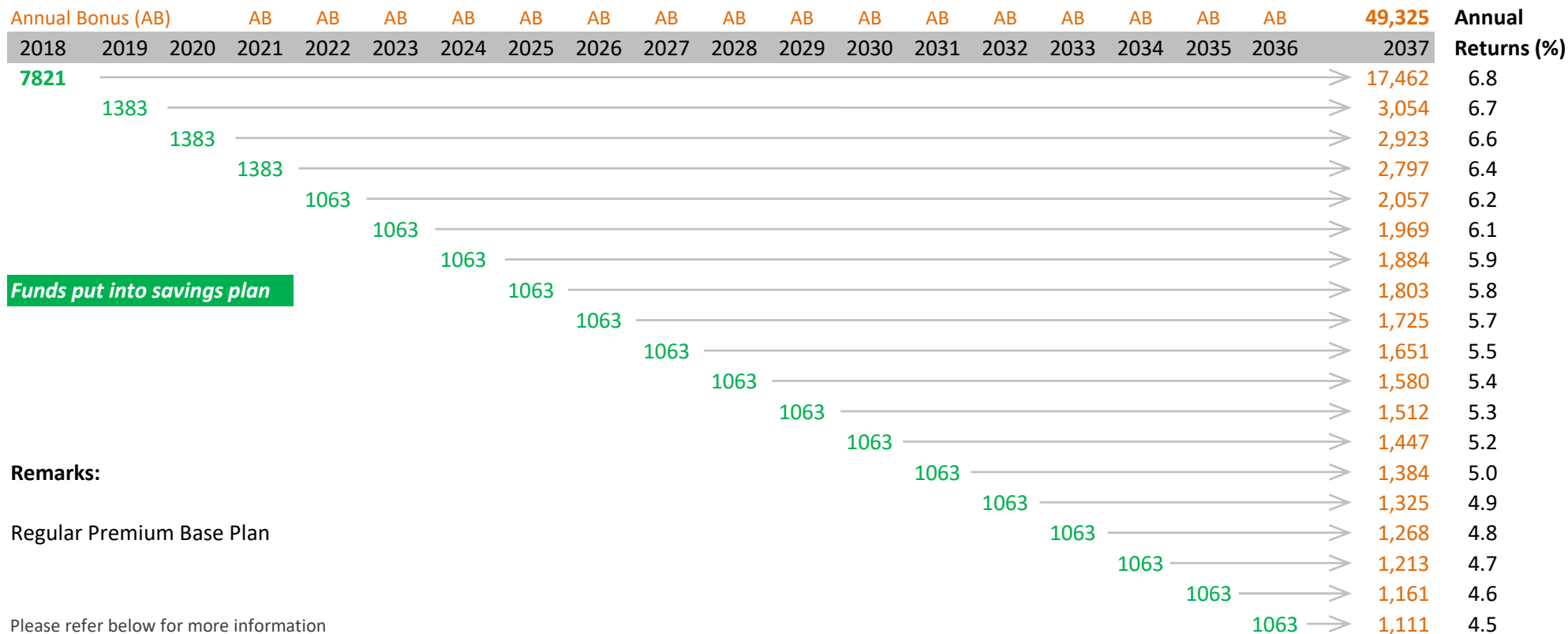
Terms to Maturity: 18 yrs 3 mths
Price Discount Rate: 4.5%

Annual Premium: \$1,063.05
Next Due Date: 23-Mar-19

Current Maturity Value: \$49,325
Cash Benefits: \$0
Final lump sum: \$49,325

Date **Initial Sum**
 23-Dec-18 \$7,821
 23-Jan-19 \$7,850
 23-Feb-19 \$7,879

MV 49,325



Policy: G0073501504
Type: AE

Issue Date: 23-Mar-12
Maturity Date: 23-Mar-37

Terms to Maturity: 18 yrs 3 mths
Price Discount Rate: 4.5%

Annual Premium: \$2,983.05
Next Due Date: 23-Mar-19

Current Maturity Value:	\$95,629	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$46,304	Annual Cash Benefits:	refer below	23-Dec-18	\$7,821
Final lump sum:	\$49,325	Cash Benefits Interest Rate:	3%	23-Jan-19	\$7,850
				23-Feb-19	\$7,879

MV 94,042

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	49,325	Annual Returns (%)
2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
7821																			17,462	6.8
	1383																		3,054	6.7
	1600	1383																	2,923	6.6
		1600	1383																2,797	6.4
			1600	1063															2,057	6.2
				1920	1063														1,969	6.1
					1920	1063													1,884	5.9
						1920	1063												1,803	5.8
							1920	1063											1,725	5.7
								1920	1063										1,651	5.5
									1920	1063									1,580	5.4
										1920	1063								1,512	5.3
											1920	1063							1,447	5.2
												1920	1063						1,384	5.0
													1920	1063					1,325	4.9
														1920	1063				1,268	4.8
															1920	1063			1,213	4.7
																1920	1063		1,161	4.6
																	1920	1063	1,111	4.5
																		1920	44,717	

Funds put into savings plan

Cash Benefits

Remarks:

Option to accumulated future cashbacks annually at 3% p.a.
This portion of your savings can be withdrawn, discontinued and resumed anytime

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.