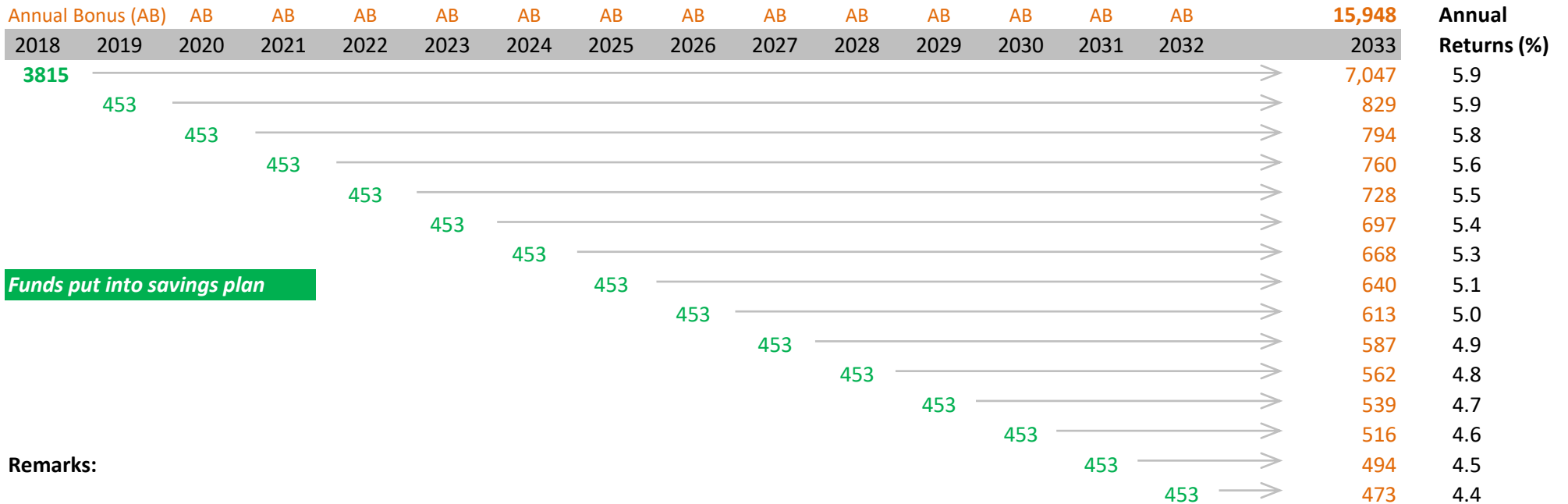




Policy: M1491218602 **Issue Date:** 27-Feb-08 **Terms to Maturity:** 14 yrs 3 mths **Annual Premium:** \$453.45
Type: AERP **Maturity Date:** 27-Feb-33 **Price Discount Rate:** 4.4% **Next Due Date:** 27-Feb-19

Current Maturity Value: \$15,948 **Date:** 27-Nov-18 **Initial Sum:** \$3,815
Cash Benefits: \$0 **Date:** 27-Dec-18 **Initial Sum:** \$3,829
Final lump sum: \$15,948 **Date:** 27-Jan-19 **Initial Sum:** \$3,843

MV 15,948



Funds put into savings plan

Remarks:
 Regular Premium Base Plan

Please refer below for more information



Policy: M1491218602 **Issue Date:** 27-Feb-08 **Terms to Maturity:** 14 yrs 3 mths **Annual Premium:** \$1,203.45
Type: AE **Maturity Date:** 27-Feb-33 **Price Discount Rate:** 4.4% **Next Due Date:** 27-Feb-19

Current Maturity Value:	\$29,147	Accumulated Cash Benefit:	\$0	Date	27-Nov-18	Initial Sum	\$3,815
Cash Benefits:	\$13,199	Annual Cash Benefits:	\$750		27-Dec-18		\$3,829
Final lump sum:	\$15,948	Cash Benefits Interest Rate:	3%		27-Jan-19		\$3,843

MV 29,147

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		15,948	Annual Returns (%)
2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		2033	
3815																7,047	5.9
	453															829	5.9
	750	453														794	5.8
		750	453													760	5.6
			750	453												728	5.5
				750	453											697	5.4
					750	453										668	5.3
						750	453									640	5.1
							750	453								613	5.0
								750	453							587	4.9
									750	453						562	4.8
										750	453					539	4.7
											750	453				516	4.6
												750	453			494	4.5
													750	453		473	4.4
														750		13,199	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$750 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2025 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.