



Policy: N1801998999
Type: AERP

Issue Date: 3-Jan-09
Maturity Date: 3-Jan-34

Terms to Maturity: 14 yrs 11 mths
Price Discount Rate: 4.4%

Annual Premium: \$414.40
Next Due Date: 3-Jan-20

		Date	Initial Sum
Current Maturity Value:	\$22,054	3-Feb-19	\$7,323
Cash Benefits:	\$0	3-Mar-19	\$7,349
Final lump sum:	\$22,054	3-Apr-19	\$7,376

MV 22,054

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	22,054	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
7323															13,920	6.0
	414														757	5.9
		414													725	5.8
			414												695	5.6
				414											665	5.5
					414										637	5.4
						414									611	5.3
							414								585	5.1
								414							560	5.0
									414						537	4.9
										414					514	4.8
											414				492	4.7
												414			472	4.6
													414		452	4.5
														414	433	4.4

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information



Policy: N1801998999 **Issue Date:** 3-Jan-09 **Terms to Maturity:** 14 yrs 11 mths **Annual Premium:** \$1,314.40
Type: AE **Maturity Date:** 3-Jan-34 **Price Discount Rate:** 4.4% **Next Due Date:** 3-Jan-20

Current Maturity Value:	\$38,203	Accumulated Cash Benefit:	\$0	Date	3-Feb-19	Initial Sum	\$7,323
Cash Benefits:	\$16,149	Annual Cash Benefits:	\$900		3-Mar-19		\$7,349
Final lump sum:	\$22,054	Cash Benefits Interest Rate:	3.25%		3-Apr-19		\$7,376

MV 38,203

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)	
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		
7323															22,054		
	414														13,920	6.0	
	900	414													757	5.9	
		900	414												725	5.8	
			900	414											695	5.6	
				900	414										665	5.5	
					900	414									637	5.4	
						900	414								611	5.3	
							900	414							585	5.1	
								900	414						560	5.0	
									900	414					537	4.9	
										900	414				514	4.8	
											900	414			492	4.7	
												900	414		472	4.6	
													900	414	452	4.5	
														900	414	433	4.4
															900	16,149	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$900 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.