



**Policy:** N1802747914  
**Type:** AERP

**Issue Date:** 22-Sep-09  
**Maturity Date:** 22-Sep-34

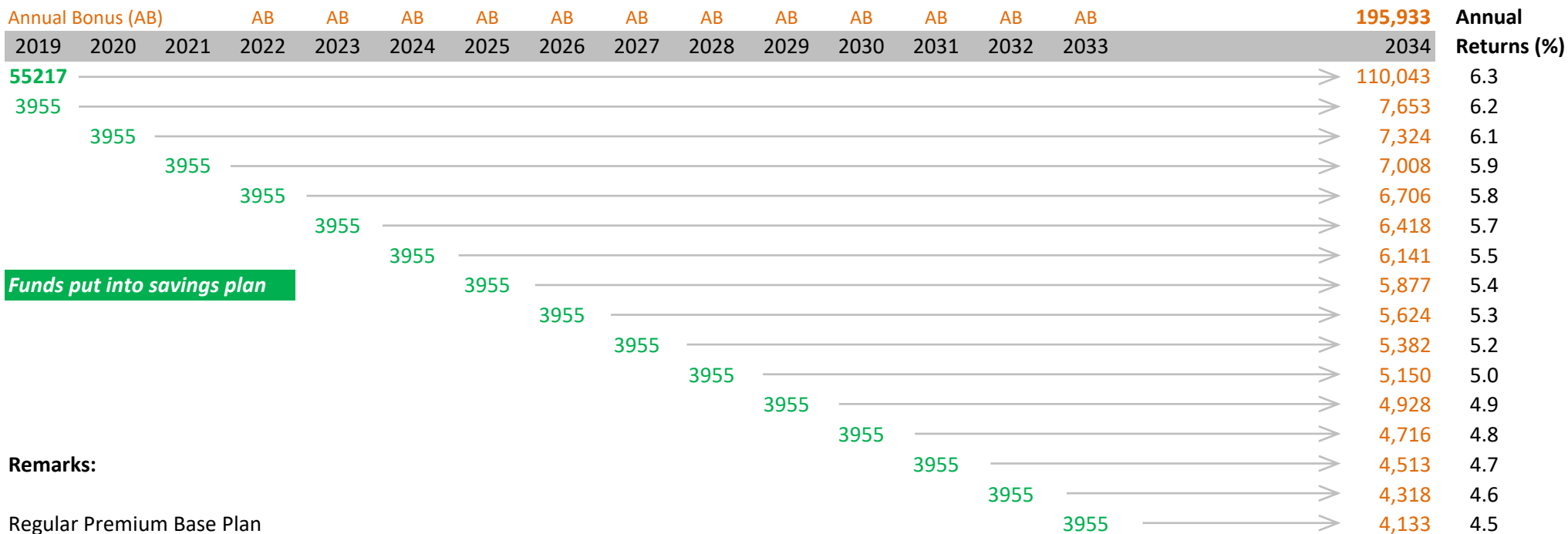
**Terms to Maturity:** 15 yrs 8 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$3,954.55  
**Next Due Date:** 22-Sep-19

**Current Maturity Value:** \$195,933  
**Cash Benefits:** \$0  
**Final lump sum:** \$195,933

Date	Initial Sum
22-Jan-19	\$55,217
22-Feb-19	\$55,420
22-Mar-19	\$55,624

**MV 195,933**



Please refer below for more information



**Policy:** N1802747914  
**Type:** AE

**Issue Date:** 22-Sep-09  
**Maturity Date:** 22-Sep-34

**Terms to Maturity:** 15 yrs 8 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$11,954.55  
**Next Due Date:** 22-Sep-19

<b>Current Maturity Value:</b>	\$352,406	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	22-Jan-19	<b>Initial Sum</b>	\$55,217
<b>Cash Benefits:</b>	\$156,473	<b>Annual Cash Benefits:</b>	\$8,000		22-Feb-19		\$55,420
<b>Final lump sum:</b>	\$195,933	<b>Cash Benefits Interest Rate:</b>	3.3%		22-Mar-19		\$55,624

**MV 352,406**

Annual Bonus (AB)													195,933	Annual			
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	>Returns (%)	
55217																110,043	6.3
3955																7,653	6.2
8000	3955															7,324	6.1
	8000	3955														7,008	5.9
		8000	3955													6,706	5.8
			8000	3955												6,418	5.7
				8000	3955											6,141	5.5
					8000	3955										5,877	5.4
						8000	3955									5,624	5.3
							8000	3955								5,382	5.2
								8000	3955							5,150	5.0
									8000	3955						4,928	4.9
										8000	3955					4,716	4.8
											8000	3955				4,513	4.7
												8000	3955			4,318	4.6
													8000	3955		4,133	4.5
														8000		<b>156,473</b>	

**Funds put into savings plan**

**Cash Benefits**

**Remarks:**  
Option to put in additional \$8000 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This portion of your savings can be withdrawn, discontinued and resumed anytime  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 2024 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.