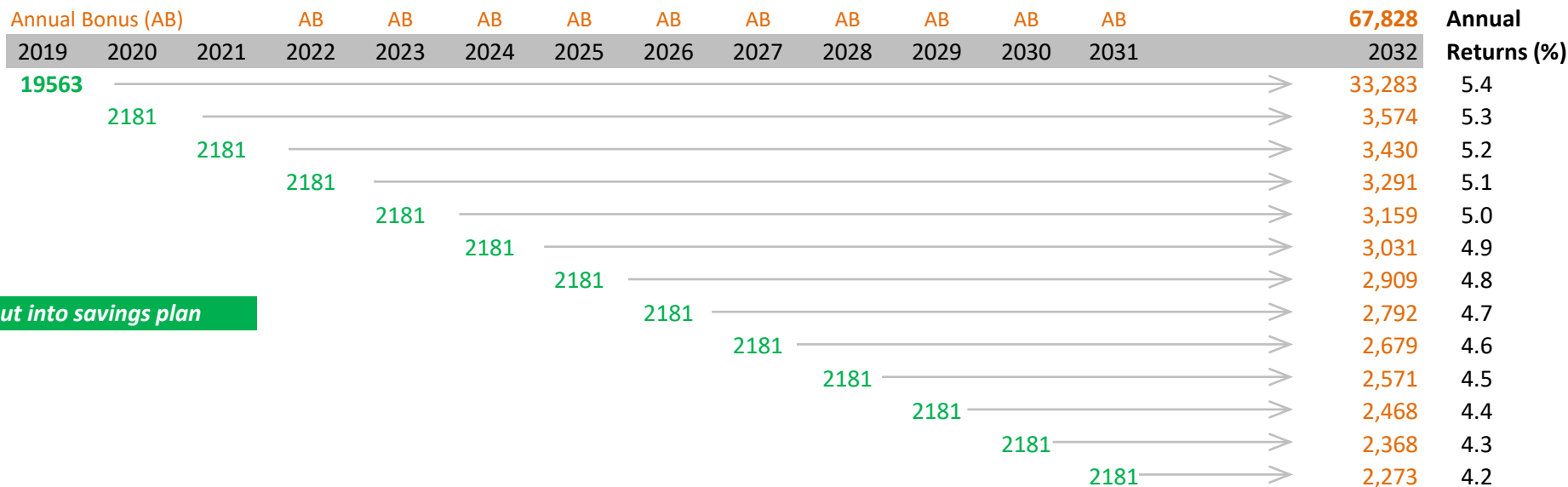


Policy: AV09034216 **Issue Date:** 28-Feb-12 **Terms to Maturity:** 12 yrs 11 mths **Annual Premium:** \$2,181.20
Type: AERP **Maturity Date:** 28-Feb-32 **Price Discount Rate:** 4.2% **Next Due Date:** 28-Feb-20

Current Maturity Value:	\$67,828	Date	28-Mar-19	Initial Sum	\$19,563
Cash Benefits:	\$0		28-Apr-19		\$19,630
Final lump sum:	\$67,828		28-May-19		\$19,697

MV 67,828



Funds put into savings plan

Remarks:

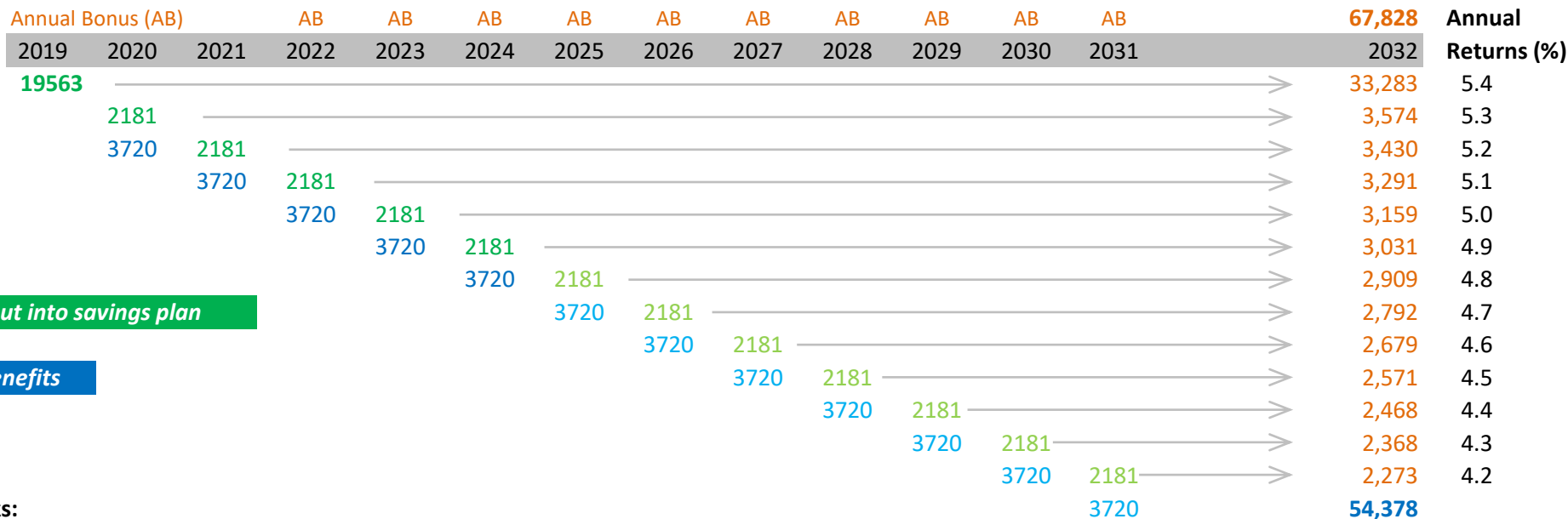
Regular Premium Base Plan

Please refer below for more information

Policy: AV09034216 **Issue Date:** 28-Feb-12 **Terms to Maturity:** 12 yrs 11 mths **Annual Premium:** \$5,901.20
Type: AE **Maturity Date:** 28-Feb-32 **Price Discount Rate:** 4.2% **Next Due Date:** 28-Feb-20

Current Maturity Value:	\$122,206	Accumulated Cash Benefit:	\$0	Date	28-Mar-19	Initial Sum	\$19,563
Cash Benefits:	\$54,378	Annual Cash Benefits:	\$3,720		28-Apr-19		\$19,630
Final lump sum:	\$67,828	Cash Benefits Interest Rate:	3.00%		28-May-19		\$19,697

MV 122,206



Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$3720 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.