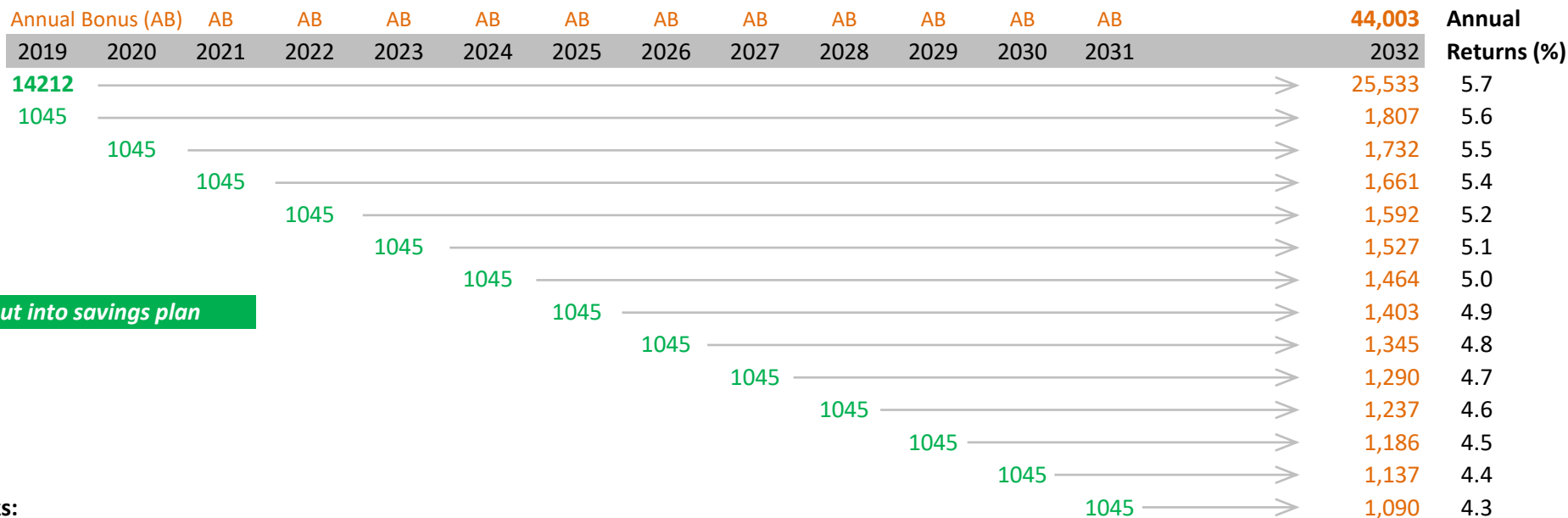




Policy: M1491168864 **Issue Date:** 28-Dec-07 **Terms to Maturity:** 13 yrs 11 mths **Annual Premium:** \$1,045.08
Type: AERP **Maturity Date:** 28-Dec-32 **Price Discount Rate:** 4.3% **Next Due Date:** 28-Dec-19

Current Maturity Value:	\$44,003	Date	28-Jan-19	Initial Sum	\$14,212
Cash Benefits:	\$0		28-Feb-19		\$14,262
Final lump sum:	\$44,003		28-Mar-19		\$14,312

MV 44,003



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: M1491168864 **Issue Date:** 28-Dec-07 **Terms to Maturity:** 13 yrs 11 mths **Annual Premium:** \$2,845.08
Type: AE **Maturity Date:** 28-Dec-32 **Price Discount Rate:** 4.3% **Next Due Date:** 28-Dec-19

Current Maturity Value:	\$72,958	Accumulated Cash Benefit:	\$0	Date	28-Jan-19	Initial Sum	\$14,212
Cash Benefits:	\$28,955	Annual Cash Benefits:	\$1,800		28-Feb-19		\$14,262
Final lump sum:	\$44,003	Cash Benefits Interest Rate:	3%		28-Mar-19		\$14,312

MV 72,958

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	44,003	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		
14212														25,533	5.7
1045														1,807	5.6
1800	1045													1,732	5.5
	1800	1045												1,661	5.4
		1800	1045											1,592	5.2
			1800	1045										1,527	5.1
				1800	1045									1,464	5.0
					1800	1045								1,403	4.9
						1800	1045							1,345	4.8
							1800	1045						1,290	4.7
								1800	1045					1,237	4.6
									1800	1045				1,186	4.5
										1800	1045			1,137	4.4
											1800	1045		1,090	4.3
												1800		28,955	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$1800 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.