



**MAIN POLICY ILLUSTRATION**

**Proposal on the life of : Test account**  
**Gender: Male ( Non-Smoker)**

**Date : 07/07/2020**  
**Age : 30 (As at 07/07/2020)**

End of Policy Year/Age	Total Premiums Paid To-Date <sup>1</sup> (S\$)	Multiplier Benefit (S\$)	DEATH BENEFIT				
			Guaranteed (S\$)	Illustrated at 3.25 % Investment Return		Illustrated at 4.75 % Investment Return	
				Non-Guaranteed (S\$)	Total <sup>2</sup> (S\$)	Non-Guaranteed (S\$)	Total <sup>2</sup> (S\$)
1 / 31	7,127	1,000,000	250,000	500	1,000,000	2,750	1,000,000
2 / 32	14,254	1,000,000	250,000	1,001	1,000,000	5,530	1,000,000
3 / 33	21,381	1,000,000	250,000	1,503	1,000,000	8,341	1,000,000
4 / 34	28,508	1,000,000	250,000	2,006	1,000,000	11,183	1,000,000
5 / 35	35,635	1,000,000	250,000	5,773	1,000,000	32,328	1,000,000
6 / 36	42,762	1,000,000	250,000	6,934	1,000,000	39,010	1,000,000
7 / 37	49,889	1,000,000	250,000	8,098	1,000,000	45,765	1,000,000
8 / 38	57,016	1,000,000	250,000	9,264	1,000,000	52,594	1,000,000
9 / 39	64,143	1,000,000	250,000	10,432	1,000,000	59,498	1,000,000
10 / 40	71,270	1,000,000	250,000	11,603	1,000,000	66,479	1,000,000
15 / 45	106,905	1,000,000	250,000	17,491	1,000,000	102,545	1,000,000
20 / 50	142,540	1,000,000	250,000	23,437	1,000,000	140,638	1,000,000
25 / 55	142,540	1,000,000	250,000	29,444	1,000,000	180,874	1,000,000
30 / 60	142,540	1,000,000	250,000	35,516	1,000,000	223,373	1,000,000
35 / 65	142,540	1,000,000	250,000	41,646	1,000,000	268,260	1,000,000
40 / 70	142,540	1,000,000	250,000	47,835	1,000,000	315,670	1,000,000
45 / 75	142,540	0	250,000	54,091	304,091	365,748	615,748
50 / 80	142,540	0	250,000	60,404	310,404	418,639	668,639
55 / 85	142,540	0	250,000	66,787	316,787	474,503	724,503
60 / 90	142,540	0	250,000	73,229	323,229	533,510	783,510
65 / 95	142,540	0	250,000	79,738	329,738	595,835	845,835
69 / 99	142,540	0	250,000	84,991	334,991	648,209	898,209
Age 55	142,540	1,000,000	250,000	29,444	1,000,000	180,874	1,000,000
Age 60	142,540	1,000,000	250,000	35,516	1,000,000	223,373	1,000,000
Age 65	142,540	1,000,000	250,000	41,646	1,000,000	268,260	1,000,000

<sup>1</sup> Total Premiums include the premium of the Multiplier Benefit on Death & TPD (if selected).

<sup>2</sup> On or before the Policy Anniversary nearest to the Life Assured's 70th birthday, the Total Death Benefit payable is the higher of (a) the prevailing Multiplier Benefit or (b) the Guaranteed plus Non-Guaranteed Death Benefit. After the Policy Anniversary

\_\_\_\_\_  
 Adviser's Signature  
 Date:

\_\_\_\_\_  
 Proposer's Signature  
 Date:



**MAIN POLICY ILLUSTRATION**

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**Gender: Male ( Non-Smoker)**

**Date : 07/07/2020**  
**Age : 30 (As at 07/07/2020)**

End of Policy Year/Age	Total Premiums Paid To-Date <sup>1</sup> (\$\$)	SURRENDER VALUE				
		Guaranteed (\$\$)	Illustrated at 3.25 % Investment Return		Illustrated at 4.75 % Investment Return	
			Non-Guaranteed (\$\$)	Total (\$\$)	Non-Guaranteed (\$\$)	Total (\$\$)
1 / 31	7,127	0	0	0	0	0
2 / 32	14,254	0	0	0	0	0
3 / 33	21,381	1,000	30	1,030	166	1,166
4 / 34	28,508	4,500	80	4,580	447	4,947
5 / 35	35,635	7,500	163	7,663	913	8,413
6 / 36	42,762	11,250	211	11,461	1,187	12,437
7 / 37	49,889	15,000	316	15,316	1,790	16,790
8 / 38	57,016	18,750	451	19,201	2,561	21,311
9 / 39	64,143	22,500	694	23,194	3,957	26,457
10 / 40	71,270	27,250	998	28,248	5,722	32,972
15 / 45	106,905	58,000	3,042	61,042	17,834	75,834
20 / 50	142,540	90,000	6,633	96,633	39,806	129,806
25 / 55	142,540	102,000	10,420	112,420	64,013	166,013
30 / 60	142,540	115,500	15,272	130,772	96,050	211,550
35 / 65	142,540	130,000	20,406	150,406	131,447	261,447
40 / 70	142,540	145,250	26,309	171,559	173,618	318,868
45 / 75	142,540	161,000	33,536	194,536	226,763	387,763
50 / 80	142,540	177,000	41,679	218,679	288,860	465,860
55 / 85	142,540	193,250	50,758	244,008	360,622	553,872
60 / 90	142,540	209,750	60,780	270,530	442,813	652,563
65 / 95	142,540	228,250	72,562	300,812	542,210	770,460
69 / 99	142,540	250,000	84,991	334,991	648,209	898,209
Age 55	142,540	102,000	10,420	112,420	64,013	166,013
Age 60	142,540	115,500	15,272	130,772	96,050	211,550
Age 65	142,540	130,000	20,406	150,406	131,447	261,447
		MATURITY VALUE				
Age 99	142,540	250,000	84,991	334,991	648,209	898,209

<sup>1</sup> Total Premiums include the premium of the Multiplier Benefit on Death & TPD (if selected).

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 Adviser's Signature  
 Date:

\_\_\_\_\_  
 Proposer's Signature  
 Date: