The Supplementary Illustration is meant for PIAS Representatives to show their Customer how an increase in interest rate adversely impact his/her cashflows and returns.

Please update the cells shaded in Orange on the worksheet "Supplementary Illustration-GEN"

Cell C3	Date Prepared	To key in Date
Cell F3	Entry Age	To key in Entry Age
Cell C5	Customer Name	To key in Customer's Name
Cell C7	Plan Name	To key in Plan Name
Cell C9	Policy Term	To key in Policy Term
	Total Premium	Initial Cash Outlay

To enter

Total Premium	Initial Cash Outlay		
To enter Total Premium Amount	To enter the Initial Cash Outlay by		
	Customer		

Financing Cost Involved

Cell	C17

	Interest Rate			
Scenario	(p.a.)			
	To enter the current financing/interest			
Current Rate	rate			

Cell C23

Annualised Monthly Cash Benefit (per Policy Illustration)

Payable from

To enter the month which the payout

th policy monthiversary will commence, e.g., 37

Cells A26, C26 & E26

		Annualised Monthly Cash Benefit	Annualised Monthly Cash Benefit		
Annualised Guaranteed Monthly Cash		(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)		
	Benefit	@3.00% Investment Return	@4.25% Investment Return		
	To enter the Annualised <u>Guaranteed</u>	To enter the Annualised Guaranteed +	To enter the Annualised Guaranteed +		
	Monthly Cash Benefit customer will	Non-Guaranteed @ 3.00% Illustration	Non-Guaranteed @ 4.25% Illustration		
	receive per Policy Illustration	Monthly Cash Benefit customer will	Monthly Cash Benefit customer will		
		receive per Policy Illustration	receive per Policy Illustration		

End Of Policy Year Other Milestones
To key in the corresponding Policy Year per Policy Illustration

Cells A37:A41

Cells H30:J35
H37:J41 &
H43:J43

Income Option = Paid Out						
Guaranteed	Total @3.00% Investment Return	Total @4.25% Investment Return				
To key in the corresponding	To key in the corresponding	To key in the corresponding				
Guaranteed Surrender Value per Policy	Guaranteed + Non-Guaranteed @ 3.00%	Guaranteed + Non-Guaranteed @ 4.25%				
Illustration based on Paid-Out option	Illustration Surrender Value per Policy	Illustration Surrender Value per Policy				
	Illustration based on Paid-Out option	Illustration based on Paid-Out option				

Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signature	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks	
\$357,000	\$100,000	\$257,000	72% financing	

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost before receiving
	Interest Rate	Annual	Monthly	monthly cash
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

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There are <u>4</u> pages to this Supplementary Illustration for Premium Financing.

Please ensure that you receive all pages of this document.

This Supplementary Illustration only serves to illustrate the impact of premium financing facilities on the recommended life insurance policy payout/benefits and is <u>not meant</u> to provide any advice on the premium financing facilities.

turn²

Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)

Monthly Cash Benefit

Pa	yable from	th policy monthiversary		Payable from	37	th policy monthive	rsary	
	Guaranteed	Annualised Mon	nthly Cash Benefit	Annualised Monthly Cash Benefit	Guaranteed	Total Mo	nthly Cash Benefit	Total Monthly Cash Ben
	Monthly Cash	(Guaranteed & I	Non-guaranteed)	(Guaranteed & Non-guaranteed)	Monthly Cash	(Guaranteed	l & Non-guaranteed)	(Guaranteed & Non-guara
	Benefit	@3.00% Inves	stment Return ²	@4.25% Investment Return ²	Benefit	@3.00% Ir	nvestment Return ²	@4.25% Investment Ret
	\$4,430	\$8,	,307	\$12,861	\$369		\$692	\$1,072

								_	Financing Cost on n = Surrender Val	Cashflow: ue + Cash Benefit		
				Surrender	Values Per Policy I	lustration	Received - Premium Amount - Financing Cost					
	Illustration bas	ed on Current In	terest Rate of 3% p	.a.	Inc	ome Option = Paid	Out		Incurred		Illustrated % Return	Illustrated % Return
		Total Guaranteed	Total Cash Benefit	Total Cash Benefit		Total @3.00%	Total @4.25%		@3.00%	@4.25%	@3.00% Investment	@4.25% Investment
End Of Policy	Financing Cost	Cash Benefit	Received @3.00%	Received @4.25%		Investment	Investment	@ Guaranteed	Investment	Investment	Return ² / Initial Cash	Return ² / Initial Cash
Year / Age	Incurred ³	Received	Investment Return ²	Investment Return ²	Guaranteed	Return ²	Return ²	Values	Return ²	Return ²	Outlay of \$100,000	Outlay of \$100,000
1 / 50	\$7,710	\$0	\$0	\$0	\$285,600	\$285,600	\$285,600	-\$79,110	-\$79,110	-\$79,110	-79%	-79%
5 / 54	\$38,550	\$8,860	\$16,614	\$25,722	\$285,600	\$285,600	\$291,312	-\$101,090	-\$93,336	-\$78,516	-93%	-79%
10 / 59	\$77,100	\$31,010	\$58,149	\$90,027	\$285,600	\$290,412	\$302,987	-\$117,490	-\$85,539	-\$41,086	-86%	-41%
15 / 64	\$115,650	\$53,160	\$99,684	\$154,332	\$285,600	\$302,701	\$322,776	-\$133,890	-\$70,265	\$4,458	-70%	4%
20 / 69	\$154,200	\$75,310	\$141,219	\$218,637	\$285,600	\$307,023	\$332,173	-\$150,290	-\$62,958	\$39,610	-63%	40%
30 / 79	\$231,300	\$119,610	\$224,289	\$347,247	\$285,600	\$320,528	\$361,530	-\$183,090	-\$43,483	\$120,477	-43%	120%
Other Milestones												
Values at Maturit	у											
71 / 120	\$547,410	\$301,240	\$564,876	\$874,548	\$285,600	\$328,671	\$379,233	-\$317,570	-\$10,863	\$349,371	-11%	349%

¹ Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change before start of monthly cash benefit payout.

Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signatur	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$357,000	\$100,000	\$257,000	72% financing

Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost before receiving
	Interest Rate	Annual	Monthly	monthly cash
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Monthly Cash Benefit

Payable from		th policy monthiv	ersary	Payable from	37 th policy monthiversary			
	Guaranteed	Annualised Monthly Cash Benefit	Annualised Monthly Cash Benefit	Guaranteed	Total Monthly Cash Benefit	Total Monthly Cash Benefit		
	Monthly Cash	(Guaranteed & Non-guaranteed)	anteed & Non-guaranteed) (Guaranteed & Non-guaranteed)		(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)		
	Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²		
	\$4,430	\$8,307	\$12,861	\$369	\$692	\$1,072		

² For illustrative purposes only, the actual payout may differ. The rates do not represent upper and lower limits of the investment performance of an insurer's Par Fund and are not a reflection of the actual returns of both existing and future Par policies. The actual returns received for a Par policy will depend on the actual experience, including investment performance, of the Par Fund that will develop over the lifetime of the Par policy.

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There are <u>4</u> pages to this Supplementary Illustration for Premium Financing.

Please ensure that you receive all pages of this document.

³ Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signature	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$357,000	\$100,000	\$257,000	72% financing

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

Pavable from

Scenario	Interest Rate (p.a.)	Annual Financing Cost	Monthly Financing Cost	Financing Cost before receiving monthly cash benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

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Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option) 37 th policy monthiversary

Monthly Cash Benefit

Payable from

i ayabic iroin	th policy monthly	ci sai y			
Guaranteed	Annualised Monthly Cash Benefit	Annualised Monthly Cash Benefit			
Monthly Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)			
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²			
\$4,430	\$8,307	\$12,861			

•	• •	•
Guaranteed	Total Monthly Cash Benefit	Total Monthly Cash Benefit
Monthly Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²
\$369	\$692	\$1.072

th policy monthiversary

								Impact of Financing Cost on Cashflow: Investment Return = Surrender Value + Cash Benefit				
					Currender	Values Per Policy I	lustration	Received - Premium Amount - Financing Cost				
	Illustration b	acad an ±1% Into	rest Rate of 4% p.a			ome Option = Paid		Received - Pie	Incurred	mancing Cost	Illustrated 9/ Detum	Illustrated % Return
			<u>.</u>		Inc	· · · · · · · · · · · · · · · · · · ·				0.4.050/		
- 1-(- !!		Total Guaranteed		Total Cash Benefit		Total @3.00%	Total @4.25%		@3.00%	@4.25%	_	@4.25% Investment
End Of Policy	Financing Cost	Cash Benefit	Received @3.00%	Received @4.25%		Investment	Investment	@ Guaranteed	Investment	Investment		Return ² / Initial Cash
Year / Age	Incurred ⁴	Received	Investment Return ²	Investment Return ²	Guaranteed	Return ²	Return ²	Values	Return ²	Return ²	Outlay of \$100,000	Outlay of \$100,000
1 / 50	\$10,280	\$0	\$0	\$0	\$285,600	\$285,600	\$285,600	-\$81,680	-\$81,680	-\$81,680	-82%	-82%
5 / 54	\$51,400	\$8,860	\$16,614	\$25,722	\$285,600	\$285,600	\$291,312	-\$113,940	-\$106,186	-\$91,366	-106%	-91%
10 / 59	\$102,800	\$31,010	\$58,149	\$90,027	\$285,600	\$290,412	\$302,987	-\$143,190	-\$111,239	-\$66,786	-111%	-67%
15 / 64	\$154,200	\$53,160	\$99,684	\$154,332	\$285,600	\$302,701	\$322,776	-\$172,440	-\$108,815	-\$34,092	-109%	-34%
20 / 69	\$205,600	\$75,310	\$141,219	\$218,637	\$285,600	\$307,023	\$332,173	-\$201,690	-\$114,358	-\$11,790	-114%	-12%
30 / 79	\$308,400	\$119,610	\$224,289	\$347,247	\$285,600	\$320,528	\$361,530	-\$260,190	-\$120,583	\$43,377	-121%	43%
Other Milestones												
Values at Maturity	у											
71 / 120	\$729,880	\$301,240	\$564,876	\$874,548	\$285,600	\$328,671	\$379,233	-\$500,040	-\$193,333	\$166,901	-193%	167%

37

¹ Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change before start of monthly cash benefit payout

² For illustrative purposes only, the actual payout may differ. The rates do not represent upper and lower limits of the investment performance of an insurer's Par Fund and are not a reflection of the actual returns of both existing and future Par policies. The actual returns received for a Par policy will depend on the actual experience, including investment performance, of the Par Fund that will develop over the lifetime of the Par policy.

Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signatur	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

	Total Premium	Initial Cash Outlay	Bank Loan	Remarks
ĺ	\$357,000	\$100,000	\$257,000	72% financing

Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost before receiving
	Interest Rate	Annual	Monthly	monthly cash
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Monthly Cash Benefit

Payable from	th policy monthly	th policy monthiversary		37 th policy monthive	ersary
Guaranteed	Annualised Monthly Cash Benefit	Annualised Monthly Cash Benefit	Guaranteed	Total Monthly Cash Benefit	Total Monthly Cash Benefit
Monthly Cash (Guaranteed & Non-guaranteed)		(Guaranteed & Non-guaranteed)	Monthly Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²
\$4.430	\$8.307	\$12.861	\$369	\$692	\$1,072

4 Based on Current Interest Rate +1% of 4% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

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Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signature	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$357,000	\$100,000	\$257,000	72% financing

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

Pavable from

				Financing Cost before receiving
	Interest Rate	Annual	Monthly	monthly cash
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
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<u>Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)</u> th policy monthiversary

Monthly Cash Benefit

Pavable from

	un pomo, monum	o.o,
Guaranteed Monthly Cash	Annualised Monthly Cash Benefit (Guaranteed & Non-guaranteed)	Annualised Monthly Cash Benefit (Guaranteed & Non-guaranteed)
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²
\$4,430	\$8,307	\$12,861

,	an poney monunic	,
Guaranteed Monthly Cash Benefit	Total Monthly Cash Benefit (Guaranteed & Non-guaranteed) @3.00% Investment Return ²	Total Monthly Cash Benefit (Guaranteed & Non-guaranteed) @4.25% Investment Return ²
\$369	\$692	\$1,072

th policy monthiversary

Illustration based on +2% Interest Rate of 5% p.a.			Surrender Values Per Policy Illustration Income Option = Paid Out			Impact of Financing Cost on Cashflow: Investment Return = Surrender Value + Cash Benefit Received - Premium Amount - Financing Cost Incurred		Illustrated % Return	Illustrated % Return			
End Of Policy Year / Age	Financing Cost Incurred ⁵	Total Guaranteed Cash Benefit Received	Total Cash Benefit Received @3.00% Investment Return ²	Total Cash Benefit Received @4.25% Investment Return ²	Guaranteed	Total @3.00% Investment Return ²	Total @4.25% Investment Return ²	@ Guaranteed Values	@3.00% Investment Return ²	@4.25% Investment Return ²	@3.00% Investment Return ² / Initial Cash Outlay of \$100,000	_
1 / 50	\$12,850	\$0	\$0	\$0	\$285,600	\$285,600	\$285,600	-\$84,250	-\$84,250	-\$84,250	-84%	-84%
5 / 54	\$64,250	\$8,860	\$16,614	\$25,722	\$285,600	\$285,600	\$291,312	-\$126,790	-\$119,036	-\$104,216	-119%	-104%
10 / 59	\$128,500	\$31,010	\$58,149	\$90,027	\$285,600	\$290,412	\$302,987	-\$168,890	-\$136,939	-\$92,486	-137%	-92%
15 / 64	\$192,750	\$53,160	\$99,684	\$154,332	\$285,600	\$302,701	\$322,776	-\$210,990	-\$147,365	-\$72,642	-147%	-73%
20 / 69	\$257,000	\$75,310	\$141,219	\$218,637	\$285,600	\$307,023	\$332,173	-\$253,090	-\$165,758	-\$63,190	-166%	-63%
30 / 79	\$385,500	\$119,610	\$224,289	\$347,247	\$285,600	\$320,528	\$361,530	-\$337,290	-\$197,683	-\$33,723	-198%	-34%
Other Milestones												
Values at Maturit												
71 / 120	\$912,350	\$301,240	\$564,876	\$874,548	\$285,600	\$328,671	\$379,233	-\$682,510	-\$375,803	-\$15,569	-376%	-16%

37

¹ Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change before start of monthly cash benefit payout

² For illustrative purposes only, the actual returns of both existing and future Par policies. The actual returns received for a Par policy will depend on the actual experience, including investment performance, of the Par Fund that will develop over the lifetime of the Par policy.

Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signature	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$357,000	\$100,000	\$257,000	72% financing

<u>Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)</u>

Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost before receiving
	Interest Rate	Annual	Monthly	monthly cash
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹
Current Rate	3.000%	\$7,710	\$643	\$23,130
Current Rate +1%	4.000%	\$10,280	\$857	\$30,840
Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Monthly Cash Benefit

Payable from		th policy monthiv	rersary	Payable from	37 th policy monthiv	th policy monthiversary		
	Guaranteed	ly Cash (Guaranteed & Non-guaranteed) (Guaranteed & Non-guaranteed)		Guaranteed	Total Monthly Cash Benefit	Total Monthly Cash Benefit		
	Monthly Cash			Monthly Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)		
	Benefit			Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²		
	\$4,430	\$8,307	\$12,861	\$369	\$692	\$1,072		

⁵ Based on Current Interest Rate +2% of 5% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

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Date Prepared	4 May 2022		Entry Age	49
Customer Name	Ms Tan			
Plan Name	Manulife Signature	e Income (III) SGD		
Policy Term	71	years	Income Option	Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
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Note: You should have at least \$178,500 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost before receiving	
	Interest Rate	Annual	Monthly	monthly cash	
Scenario	(p.a.)	Financing Cost	Financing Cost	benefit ¹	
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Current Rate +2%	5.000%	\$12,850	\$1,071	\$38,550	

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Annualised Monthly Cash Benefit (per Policy Illustration - Paid-out option)

Payable from		th policy monthiversary					
	Guaranteed Monthly Cash	Annualised Monthly Cash Benefit (Guaranteed & Non-guaranteed)	Annualised Monthly Cash Benefit (Guaranteed)				
Benefit		@3.00% Investment Return ²	@4.25% Investment Return ²				
	\$4,430	\$8,307	\$12,861				

Monthly Cash Benefit

Payable from	37 th policy monthiversary						
Guaranteed Monthly Cash	Total Monthly Cash Benefit (Guaranteed & Non-guaranteed)	Total Monthly Cash Benefit (Guaranteed & Non-guaranteed)					
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²					
\$369	\$692	\$1.072					

Points to Note for Premium Financing facilitites:

Illustration 1. Impact of rising interest rate on a premium financing arrangement

The interest rate may be subject to change depending on market circumstances and/or the bank has the right to adjust the rate accordingly. Any hike in the interest rate will increase the borrowing cost under premium financing and lower the return, or even worse incur losses for the policyholders.

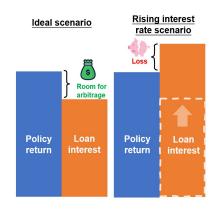


Illustration 2. Impact of non-guaranteed benefits on a premium financing arrangement There are both guaranteed and non-guaranteed benefits components (e.g. participating policies

There are both guaranteed and non-guaranteed benefits components (e.g. participating policies). The non-guaranteed benefits, as the name suggests, are not guaranteed to be paid. The non-guaranteed benefits to be received are affected by the insurer's investment strategy and performance, claims experience and operational expenses, etc., which may be higher or lower than those illustrated in the benefit illustration. Under extreme circumstances, the amount of non-guaranteed benefits may be zero.

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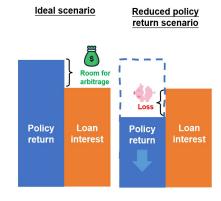
We do not recommend that you consider premium financing

if you do not have sufficient funds to service the total premium amount.

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The Supplementary Illustration is meant for PIAS Representatives to show their Customer how an increase in interest rate adversely impact his/her cashflows and returns.

Please update the cells shaded in Orange on the worksheet "Supp III.-SL Flexi Life Income"

Cell C3	Date Prepared	To key in Date	
Cell F3	Entry Age	To key in Entry Age	
Cell C5	Customer Name	To key in Customer's Name	
Cells A12 & C12	Total Premium To enter Total Premium Amount	Initial Cash Outlay To enter the Initial Cash Outlay by Customer	
	Financing Cost Involved		_
Cell C17	Scenario	Interest Rate (p.a.) To enter the current financing/interest	
	Current Rate	rate	
Cell C23	Yearly Income (per Policy Illustration) From end of	To enter the year which the payout will commence, e.g., 5	th policy anniversary
	Yearly Guaranteed Cash Benefit	Yearly Cash Benefit (Guaranteed & Non-guaranteed) @3.00% Investment Return ²	Yearly Cash Benefit (Guaranteed & Non-guaranteed) @4.25% Investment Return ²
Cells A26, C26 & E26	To enter the Yearly Guaranteed Cash Benefit customer will receive per Policy Illustration	To enter the Yearly <u>Guaranteed + Non-Guaranteed</u> <u>@ 3.00% Illustration</u> Cash Benefit customer will receive per Policy Illustration	To enter the Yearly <u>Guaranteed + Non-Guaranteed @ 4.25% Illustration</u> Cash Benefit customer will receive per Policy Illustration
Cell I23	Non-Guaranteed Yearly Booster Bonus (From end of	(per Policy Illustration) To enter the year which the yearly booster year payout will commence, e.g., 25	th policy anniversary
Cells H26 & J26	Non-Guaranteed Yearly Booster Bonus @3.00% Investment Return ² To enter the Yearly Non-Guaranteed Booster Bonus @3.00% Illustration customer will receive per Policy Illustration	Non-Guaranteed Yearly Booster Bonus @4.25% Investment Return ² To enter the Yearly Non-Guaranteed Booster Bonus @4.25% Illustration customer will receive per Policy Illustration	
Cells A37:A41	End Of Policy Year Other Milestones To key in the corresponding Policy Year per Policy Illustration		

Cells H30:J35, H37:J41 & H43:J43

Income Option = Paid Out								
Guaranteed	Total @3.00% Investment Return	Total @4.25% Investment Return						
To key in the corresponding	To key in the corresponding	To key in the corresponding						
Guaranteed Surrender Value per Policy	Guaranteed + Non-Guaranteed @ 3.00%	Guaranteed + Non-Guaranteed @ 4.25%						
Illustration based on Paid-Out option	Illustration Surrender Value per Policy	Illustration Surrender Value per Policy						
	Illustration based on Paid-Out option	Illustration based on Paid-Out option						

Date Prepared 4 May 2022 Entry Age 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks		
\$499,392	\$140,000	\$359,392	72% financing		

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost	
	Interest Rate		Monthly	before receiving	
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit1	
Current Rate	3.000%	\$10,782	\$898	\$53,909	
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878	
Current Rate +2%	5.000%	\$17,970	\$1,497	\$89,848	

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Yearly Income (per Policy Illustration)

Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

From end of 5 th policy anniversary

From end of 25 th policy anniversary

		<u> </u>		' '
Yearly	Yearly Cash Benefit	Yearly Cash Benefit		
Guaranteed Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)	Non-Guaranteed Yearly Booster	Non-Guaranteed Yearly Booster
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	Bonus @3.00% Investment Return ²	Bonus @4.25% Investment Return ²
\$4,104	\$12,312	\$19,152	\$684	\$1,197

Illustration based on Current Interest Rate of 3% p.a.			Surrender Values Per Policy Illustration Income Option = Paid Out		Impact of Financing Cost on Cashflow: Investment Return = Surrender Value + Cash Benefit Received - Premium Amount - Financing Cost Incurred			Illustrated % Return	Illustrated % Return			
End Of Policy Year / Age	Financing Cost Incurred ³	Total Guaranteed Cash Benefit Received	Total Cash Benefit Received @3.00% Investment Return ²	Total Cash Benefit Received @4.25% Investment Return ²	Guaranteed	Total @3.00% Investment Return ²	Total @4.25% Investment Return ²	@ Guaranteed Values	@3.00% Investment Return ²	@4.25% Investment Return ²	_	@4.25% Investment Return ² / Initial Cash Outlay of \$140,000
1 / 42	\$10,782	\$0	\$0	\$0	\$399,513	\$399,513	\$399,513	-\$110,661	-\$110,661	-\$110,661	-79%	-79%
5 / 46	\$53,909	\$4,104	\$12,312	\$19,152	\$499,391	\$500,140	\$500,789	-\$49,806	-\$40,849	-\$33,360	-29%	-24%
10 / 51	\$107,818	\$24,624	\$73,872	\$114,912	\$500,640	\$503,436	\$505,883	-\$81,945	-\$29,901	\$13,586	-21%	10%
15 / 56	\$161,726	\$45,144	\$135,432	\$210,672	\$506,932	\$511,626	\$515,671	-\$109,042	-\$14,060	\$65,225	-10%	47%
20 / 61	\$215,635	\$65,664	\$196,992	\$306,432	\$513,274	\$519,466	\$524,809	-\$136,089	\$1,431	\$116,214	1%	83%
30 / 71	\$323,453	\$106,704	\$324,216	\$505,134	\$526,259	\$534,748	\$542,089	-\$189,882	\$36,119	\$224,378	26%	160%
Other Milestones												
Values at Maturity	9 \$625,342	\$221,616	\$688,104	\$1,074,906	\$564,362	\$581,291	\$595,923	-\$338,756	\$144,661	\$546,095	103%	390%

¹ Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change before start of monthly cash benefit payout.

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Date Prepared 4 May 2022 Entry Age 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$499,392	\$140,000	\$359,392	72% financing

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost
	Interest Rate	Annual	Monthly	before receiving
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit ¹
Current Rate	3.000%	\$10,782	\$898	\$53,909
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878
Current Rate +2%	5.000%	\$17,970	\$1,497	\$89,848

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Yearly Income (per Policy Illustration)

From end of 5 th policy anniversary

Yearly	Yearly Cash Benefit	Yearly Cash Benefit
Guaranteed Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²
\$4,104	\$12,312	\$19,152

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From end of 25 th policy anniversary

Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

Non-Guaranteed Yearly Booster
Bonus @3.00% Investment Return²
\$684

Non-Guaranteed Yearly Booster
Bonus @4.25% Investment Return²
\$1,197

3 Based on Current Interest Rate of 3% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

Date Prepared 4 May 2022 **Entry Age** 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$499,392	\$140,000	\$359,392	72% financing

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost
	Interest Rate	Annual	Monthly	before receiving
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit ¹
Current Rate	3.000%	\$10,782	\$898	\$53,909
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878
Current Rate +2%	5.000%	\$17,970	\$1,497	\$89,848

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

Yearly Income (per Policy Illustration)

From end of	th policy annivers	sary	From end of	25	th policy anniversary		
Yearly	Yearly Cash Benefit	Yearly Cash Benefit					
Guaranteed Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)	Non-Guarantee	d Yearly Booster	Non-Guaranteed Yearly Booster		
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	Bonus @3.00% In	vestment Return ²	Bonus @4.25% Investment Return ²		
\$4,104	\$12,312	\$19,152	\$6	584	\$1,197		

Illustration based on +1% Interest Rate of 4% p.a.			Surrender Values Per Policy Illustration Income Option = Paid Out		Impact of Financing Cost on Cashflow: Investment Return = Surrender Value + Cash Benefit Received - Premium Amount - Financing Cost Incurred			Illustrated % Return Illustrated % Return				
End Of Policy Year / Age	Financing Cost Incurred ⁴	Total Guaranteed Cash Benefit Received	Total Cash Benefit Received @3.00% Investment Return ²	Total Cash Benefit Received @4.25% Investment Return ²	Guaranteed	Total @3.00% Investment Return ²	Total @4.25% Investment Return ²	@ Guaranteed Values	@3.00% Investment Return ²	@4.25% Investment Return ²	@3.00% Investment	@4.25% Investment Return ² / Initial Cash
1 / 42	\$14,376	\$0	\$0	\$0	\$399,513	\$399,513	\$399,513	-\$114,255	-\$114,255	-\$114,255	-82%	-82%
5 / 46	\$71,878	\$4,104	\$12,312	\$19,152	\$499,391	\$500,140	\$500,789	-\$67,775	-\$58,818	-\$51,329	-42%	-37%
10 / 51	\$143,757	\$24,624	\$73,872	\$114,912	\$500,640	\$503,436	\$505,883	-\$117,885	-\$65,841	-\$22,354	-47%	-16%
15 / 56	\$215,635	\$45,144	\$135,432	\$210,672	\$506,932	\$511,626	\$515,671	-\$162,951	-\$67,969	\$11,316	-49%	8%
20 / 61	\$287,513	\$65,664	\$196,992	\$306,432	\$513,274	\$519,466	\$524,809	-\$207,967	-\$70,447	\$44,336	-50%	32%
30 / 71	\$431,270	\$106,704	\$324,216	\$505,134	\$526,259	\$534,748	\$542,089	-\$297,699	-\$71,698	\$116,561	-51%	83%
Other Milestones Values at Maturit												
58 / 99	\$833,789	\$221,616	\$688,104	\$1,074,906	\$564,362	\$581,291	\$595,923	-\$547,203	-\$63,786	\$337,648	-46%	241%

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² For illustrative purposes only, the actual returns of both existing and future Par policies. The actual returns received for a Par policy will depend on the actual experience, including investment performance, of the Par Fund that will develop over the lifetime of the Par policy.

⁴ Based on Current Interest Rate +1% of 4% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

Date Prepared 4 May 2022 Entry Age 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Yearly Income (per Policy Illustration)

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$499,392	\$140,000	\$359,392	72% financing

\$12.312

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

\$4,104

				Financing Cost
	Interest Rate	Annual	Monthly	before receiving
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit1
Current Rate	3.000%	\$10,782	\$898	\$53,909
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878
Current Rate +2%	5.000%	\$17,970	\$1,497	\$89,848

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

\$1.197

\$684

From end of th policy anniversary From end of th policy anniversary **Yearly Cash Benefit Yearly Cash Benefit** Yearly **Guaranteed Cash** (Guaranteed & Non-guaranteed) (Guaranteed & Non-guaranteed) **Non-Guaranteed Yearly Booster Non-Guaranteed Yearly Booster** Benefit @3.00% Investment Return² @4.25% Investment Return² Bonus @3.00% Investment Return² Bonus @4.25% Investment Return²

\$19,152

Illustration based on +2% Interest Rate of 5% p.a.			Surrender Values Per Policy Illustration Income Option = Paid Out			Impact of Financing Cost on Cashflow: Investment Return = Surrender Value + Cash Benefit Received - Premium Amount - Financing Cost Incurred		Illustrated % Poturn	Illustrated % Return			
End Of Policy Year / Age	Financing Cost Incurred ⁵	Total Guaranteed Cash Benefit Received	•	Total Cash Benefit Received @4.25% Investment Return ²	Guaranteed	Total @3.00% Investment Return ²	Total @4.25% Investment Return ²	@ Guaranteed Values	@3.00% Investment Return ²	@4.25% Investment Return ²	@3.00% Investment Return ² / Initial Cash Outlay of \$140,000	@4.25% Investment Return ² / Initial Cash
1 / 42	\$17,970	\$0	\$0	\$0	\$399,513	\$399,513	\$399,513	-\$117,848	-\$117,848	-\$117,848	-84% -55%	-84% -49%
5 / 46 10 / 51	\$89,848 \$179,696	\$4,104 \$24,624	\$12,312 \$73,872	\$19,152 \$114,912	\$499,391 \$500,640	\$500,140 \$503,436	\$500,789 \$505,883	-\$85,745 -\$153,824	-\$76,788 -\$101,780	-\$69,299 -\$58,293	-73%	-49% -42%
15 / 56	\$269,544	\$45,144	\$135,432	\$210,672	\$506,932 \$513,374	\$511,626	\$515,671	-\$216,860	-\$121,878	-\$42,593	-87%	-30% -20%
20 / 61 30 / 71	\$359,392 \$539,088	\$65,664 \$106,704	\$196,992 \$324,216	\$306,432 \$505,134	\$513,274 \$526,259	\$519,466 \$534,748	\$524,809 \$542,089	-\$279,846 -\$405,517	-\$142,326 -\$179,516	-\$27,543 \$8,743	-102% -128%	6%
Other Milestones												
Values at Maturit												
58 / 99	\$1,042,236	\$221,616	\$688,104	\$1,074,906	\$564,362	\$581,291	\$595,923	-\$755,650	-\$272,233	\$129,201	-194%	92%

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⁵ Based on Current Interest Rate +2% of 5% p.a., assuming current interest rate does not change throughout the period of monthly cash benefit payout.

Date Prepared 4 May 2022 Entry Age 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$499,392	\$140,000	\$359,392	72% financing

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

				Financing Cost
	Interest Rate	Annual	Monthly	before receiving
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit1
Current Rate	3.000%	\$10,782	\$898	\$53,909
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878
Current Rate +2%	5.000%	\$17,970	\$1,497	\$89,848

Note: The actual financing cost may differ from this supplementary illustration/fluctuate due to change in interest rates or calculation method.

Yearly Income (per Policy Illustration)

From end of 5 th policy anniversary

Yearly	Yearly Cash Benefit	Yearly Cash Benefit	
Guaranteed Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)	
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	
\$4,104	\$12,312	\$19,152	

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Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

From end of 25 th policy anniversary

Non-Guaranteed Yearly Booster	Non-Guaranteed Yearly Booster
Bonus @3.00% Investment Return ²	Bonus @4.25% Investment Return ²
\$684	\$1,197

Date Prepared 4 May 2022 Entry Age 41

Customer Name Ms Tan

Plan Name Singlife Flexi Life Income

Policy Term Life (till age 99) Income Option Paid-out

Total Premium	Initial Cash Outlay	Bank Loan	Remarks
\$499,392	\$140,000	\$359,392	72% financing

Note: You should have at least \$249,696 in liquid assets (i.e. Total Cash/Near Cash + Unit Trusts + Stocks + Bonds)

Financing Cost Involved

From end of

\$4,104

				Financing Cost
	Interest Rate	Annual	Monthly	before receiving
Scenario	(p.a.)	Financing Cost	Financing Cost	yearly cash benefit1
Current Rate	3.000%	\$10,782	\$898	\$53,909
Current Rate +1%	4.000%	\$14,376	\$1,198	\$71,878
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\$19,152

Yearly Income (per Policy Illustration)

i ioni cila oi	th policy anniversary		
Yearly	Yearly Cash Benefit	Yearly Cash Benefit	
Guaranteed Cash	(Guaranteed & Non-guaranteed)	(Guaranteed & Non-guaranteed)	
Benefit	@3.00% Investment Return ²	@4.25% Investment Return ²	

th nolicy anniversary

Non-Guaranteed Yearly Booster Bonus (per Policy Illustration)

From end of		25	th policy anniversary	
	Non-Guaranteed Yearly Booster Bonus @3.00% Investment Return ²		Non-Guaranteed Yearly Booster Bonus @4.25% Investment Return ²	
	\$6	884	\$1.197	

Points to Note for Premium Financing facilitites:

Illustration 1. Impact of rising interest rate on a premium financing arrangement

\$12.312

The interest rate may be subject to change depending on market circumstances and/or the bank has the right to adjust the rate accordingly. Any hike in the interest rate will increase the borrowing cost under premium financing and lower the return, or even worse incur losses for the policyholders.

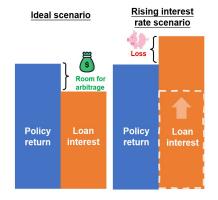
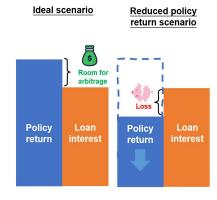


Illustration 2. Impact of non-guaranteed benefits on a premium financing arrangement

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