3. Basic Plan - Illustration Summary of Surrender Values (Currency : USD)  
End of Total Premiums Paid SURRENDER VALUE  
Policy Year  
Guaranteed Non-Guaranteed Total  
(A) (A)+(B)+(C)  
Accumulated Special Bonus  
Reversionary Bonus (C)  
(B)  
1 20,007 0 0 0 0  
2 40,014 0 0 0 0  
3 60,021 29,959 575 499 31,033  
4 80,028 45,554 1,736 1,544 48,834  
5 100,035 62,586 3,496 2,969 69,051  
6 100,035 64,843 4,753 7,380 76,976  
7 100,035 66,690 6,056 13,528 86,274  
8 100,035 68,947 7,408 20,207 96,562  
9 100,035 71,204 8,809 22,361 102,374  
10 100,035 74,693 10,260 24,835 109,788  
11 100,035 77,566 11,761 28,029 117,356  
12 100,035 80,028 13,314 31,778 125,120  
13 100,035 82,901 14,920 36,128 133,949  
14 100,035 85,774 16,579 41,042 143,395  
15 100,035 88,852 18,293 46,698 153,843  
16 100,035 91,724 20,062 53,232 165,018  
17 100,035 94,597 21,888 60,535 177,020  
18 100,035 97,675 23,771 68,713 190,159  
19 100,035 100,548 25,714 78,376 204,638  
20 100,035 102,395 27,716 89,495 219,606  
25 100,035 107,730 38,660 167,507 313,897  
30 100,035 110,808 48,829 290,638 450,275  
@ANB 56 100,035 102,395 27,716 89,495 219,606  
@ANB 61 100,035 107,730 38,660 167,507 313,897  
@ANB 66 100,035 110,808 48,829 290,638 450,275  
@ANB 71 100,035 113,270 59,730 472,966 645,966  
@ANB 76 100,035 118,811 71,416 730,224 920,451  
@ANB 81 100,035 123,325 83,943 1,090,699 1,297,967  
@ANB 86 100,035 129,686 97,372 1,608,955 1,836,013  
@ANB 91 100,035 136,253 111,768 2,355,363 2,603,384  
@ANB 96 100,035 143,024 127,199 3,427,090 3,697,313  
@ANB 101 100,035 150,412 143,742 4,964,433 5,258,587  
Remark: Explanation on above illustration: Please refer to Section 7 Explanation Notes.