

SAVING IN CPF-OA (REGULAR-BASIS)

End of Policy Year	Annualized Recurrent Deposit	Total Deposit Outlay	Non-Guaranteed Cash Values
	(\$)	(\$)	2.5%
1	1200	1200	\$1,200.00
2	1200	2400	\$2,430.00
3	1200	3600	\$3,690.75
4	1200	4800	\$4,983.02
5	1200	6000	\$6,307.59
6	1200	7200	\$7,665.28
7	1200	8400	\$9,056.92
8	1200	9600	\$10,483.34
9	1200	10800	\$11,945.42
10	1200	12000	\$13,444.06
11	1200	13200	\$14,980.16
12	1200	14400	\$16,554.66
13	1200	15600	\$18,168.53
14	1200	16800	\$19,822.74
15	1200	18000	\$21,518.31
16	1200	19200	\$23,256.27
17	1200	20400	\$25,037.68
18	1200	21600	\$26,863.62
19	1200	22800	\$28,735.21
20	1200	24000	\$30,653.59
21	1200	25200	\$32,619.93
22	1200	26400	\$34,635.43
23	1200	27600	\$36,701.31
24	1200	28800	\$38,818.85
25	1200	30000	\$40,989.32
26	1200	31200	\$43,214.05
27	1200	32400	\$45,494.40
28	1200	33600	\$47,831.76
29	1200	34800	\$50,227.55
30	1200	36000	\$52,683.24

SAVING IN CPF-SA (REGULAR-BASIS)

End of Policy Year	Annualized Recurrent Deposit	Total Deposit Outlay	Non-Guaranteed Cash Values
	(\$)	(\$)	4.0%
1	1200	1200	\$1,200.00
2	1200	2400	\$2,448.00
3	1200	3600	\$3,745.92
4	1200	4800	\$5,095.76
5	1200	6000	\$6,499.59
6	1200	7200	\$7,959.57
7	1200	8400	\$9,477.95
8	1200	9600	\$11,057.07
9	1200	10800	\$12,699.35
10	1200	12000	\$14,407.33
11	1200	13200	\$16,183.62
12	1200	14400	\$18,030.97
13	1200	15600	\$19,952.21
14	1200	16800	\$21,950.29
15	1200	18000	\$24,028.31
16	1200	19200	\$26,189.44
17	1200	20400	\$28,437.01
18	1200	21600	\$30,774.50
19	1200	22800	\$33,205.48
20	1200	24000	\$35,733.69
21	1200	25200	\$38,363.04
22	1200	26400	\$41,097.56
23	1200	27600	\$43,941.47
24	1200	28800	\$46,899.12
25	1200	30000	\$49,975.09
26	1200	31200	\$53,174.09
27	1200	32400	\$56,501.06
28	1200	33600	\$59,961.10
29	1200	34800	\$63,559.54
30	1200	36000	\$67,301.93

SAVING IN CPF-OA (LUMP-SUM)

End of Policy Year	Annualized Recurrent Deposit (\$)	Total Deposit Outlay (\$)	Non-Guaranteed Cash Values 2.5%
1	10,000	10,000	\$10,250.00
2	0	10,000	\$10,506.25
3	0	10,000	\$10,768.91
4	0	10,000	\$11,038.13
5	0	10,000	\$11,314.08
6	0	10,000	\$11,596.93
7	0	10,000	\$11,886.86
8	0	10,000	\$12,184.03
9	0	10,000	\$12,488.63
10	0	10,000	\$12,800.85
11	0	10,000	\$13,120.87
12	0	10,000	\$13,448.89
13	0	10,000	\$13,785.11
14	0	10,000	\$14,129.74
15	0	10,000	\$14,482.98
16	0	10,000	\$14,845.06
17	0	10,000	\$15,216.18
18	0	10,000	\$15,596.59
19	0	10,000	\$15,986.50
20	0	10,000	\$16,386.16
21	0	10,000	\$16,795.82
22	0	10,000	\$17,215.71
23	0	10,000	\$17,646.11
24	0	10,000	\$18,087.26
25	0	10,000	\$18,539.44
26	0	10,000	\$19,002.93
27	0	10,000	\$19,478.00
28	0	10,000	\$19,964.95
29	0	10,000	\$20,464.07
30	0	10,000	\$20,975.68

SAVING IN CPF-SA (LUMP-SUM)

End of Policy Year	Annualized Recurrent Deposit (\$)	Total Deposit Outlay (\$)	Non-Guaranteed Cash Values 4.0%
1	10,000	10,000	\$10,400.00
2	0	10,000	\$10,816.00
3	0	10,000	\$11,248.64
4	0	10,000	\$11,698.59
5	0	10,000	\$12,166.53
6	0	10,000	\$12,653.19
7	0	10,000	\$13,159.32
8	0	10,000	\$13,685.69
9	0	10,000	\$14,233.12
10	0	10,000	\$14,802.44
11	0	10,000	\$15,394.54
12	0	10,000	\$16,010.32
13	0	10,000	\$16,650.74
14	0	10,000	\$17,316.76
15	0	10,000	\$18,009.44
16	0	10,000	\$18,729.81
17	0	10,000	\$19,479.00
18	0	10,000	\$20,258.17
19	0	10,000	\$21,068.49
20	0	10,000	\$21,911.23
21	0	10,000	\$22,787.68
22	0	10,000	\$23,699.19
23	0	10,000	\$24,647.16
24	0	10,000	\$25,633.04
25	0	10,000	\$26,658.36
26	0	10,000	\$27,724.70
27	0	10,000	\$28,833.69
28	0	10,000	\$29,987.03
29	0	10,000	\$31,186.51
30	0	10,000	\$32,433.98