GraciePoint

Gracie Point International, Limited

LOAN PROJECTION SUMMARY
貸款預測摘要

Prepared for:
客戶:

Insurance Company: S*HK
保險公司名稱:

Prepared on: 6 Sep 2021
文件日期:

Age: 44
歲數:

Insurance Plan: Ven*s
保單計劃:

Sex: M
性別:

VenusII_44M_200k

Version: 13.4

Year	Customer Premium 客戶支付金額	Loan Amount 貸款金額	Add'l Policy SV as Collateral 額外保單退保價值作爲抵押	6 Mth Interest Collateral 6個月利息作爲抵押	Outstanding Loan Amount 未償還貸款金額	Assumed Interest Rate 假設利率	Annual Interest Cost 年度利息	Accumulated Interest Cost 累計利息	Annual Fees 年度費用	Total Customer Outlay 客戶總支出額	Collateral A/C Bal 抵押金餘額	Surrender CV Net of Loan 償還貸款後之退保價值		Death Benefit Net of Loan 償還貸款後之身故賠償金	
	Based on Guaranteed SCV + Dividends declared 根據保證退保現金價值 + 已申報之紅利											Guaranteed Only 保證	Gte & Non-Gte 保證 + 非保證	Guaranteed Only 保證	Gte & Non-Gte 保證 + 非保證
1	24,000	176,000	0	2,464	176,000	2.30%	4,048	4,048	704	31,216	2,464	0	0	24,000	24,000
2	0	0	0	0	176,000	2.30%	4,048	8,096	704	4,752	2,464	0	0	24,000	24,000
3	0	0	0	0	176,000	2.30%	4,048	12,144	704	4,752	2,464	0	0	24,000	24,000
4	0	0	0	0	176,000	2.30%	4,048	16,192	704	4,752	2,464	0	0	24,000	24,000
5	0	0	0	0	176,000	2.30%	4,048	20,240	704	4,752	2,464	0	0	24,000	24,000
6	0	0	0	0	176,000	2.30%	4,048	24,288	0	4,048	2,464	0	0	24,000	24,000
7	0	0	0	0	176,000	2.30%	4,048	28,336	0	4,048	2,464	0	0	24,000	24,000
8	0	0	0	0	176,000	2.30%	4,048	32,384	0	4,048	2,464	0	64,236	24,000	88,236
9	0	0	0	-2,464	176,000	2.30%	4,048	36,432	0	1,584	0	0	85,600	24,000	109,600
10	0	0	0	0	176,000	2.30%	4,048	40,480	0	4,048	0	0	110,956	24,000	134,956
	24,000	176,000	0	0	176,000		40,480	40,480	3,520	68,000	0	0	110,956	24,000	134,956
11	0	0	0	0	176,000	2.30%	4,048	44,528	0	4,048	0	0	127,831	24,000	151,831
12	0	0	0	0	176,000	2.30%	4,048	48,576	0	4,048	0	0	145,877	24,000	169,877
13	0	0	0	0	176,000	2.30%	4,048	52,624	0	4,048	0	0	165,151	24,000	189,151
14	0	0	0	0	176,000	2.30%	4,048	56,672	0	4,048	0	0	185,741	24,000	209,741
15	0	0	0	0	176,000	2.30%	4,048	60,720	0	4,048	0	0	207,680	24,000	231,680
16	0	0	0	0	176,000	2.30%	4,048	64,768	0	4,048	0	0	231,105	24,000	255,105
17	0	0	0	0	176,000	2.30%	4,048	68,816	0	4,048	0	0	256,124	24,000	280,124
18	0	0	0	0	176,000	2.30%	4,048	72,864	0	4,048	0	0	282,846	24,000	306,846
19	0	0	0	0	176,000	2.30%	4,048	76,912	0	4,048	0	0	311,387	24,000	335,387
20	0	0	0	0	176,000	2.30%	4,048	80,960	0	4,048	0	24,000	345,553	24,000	345,553
	24,000	176,000	0	0	176,000		80,960	80,960	3,520	108,480	0	24,000	345,553	24,000	345,553
21	0	0	0	0	176,000	2.30%	4,048	85,008	0	4,048	0	24,000	378,298	24,000	378,298
22	0	0	0	0	176,000	2.30%	4,048	89,056	0	4,048	0	24,000	412,238	24,000	412,238
23	0	0	0	0	176,000	2.30%	4,048	93,104	0	4,048	0	24,000	448,434	24,000	448,434
24	0	0	0	0	176,000	2.30%	4,048	97,152	0	4,048	0	24,000	487,036	24,000	487,036
25	0	0	0	0	176,000	2.30%	4,048	101,200	0	4,048	0	24,000	528,161	24,000	528,161
26	0	0	0	0	176,000	2.30%	4,048	105,248	0	4,048	0	24,000	572,017	24,000	572,017
27	0	0	0	0	176,000	2.30%	4,048	109,296	0	4,048	0	24,000	618,787	24,000	618,787
28	0	0	0	0	176,000	2.30%	4,048	113,344	0	4,048	0	24,000	668,664	24,000	668,664
29	0	0	0	0	176,000	2.30%	4,048	117,392	0	4,048	0	24,000	721,846	24,000	721,846
30	0	0	0	0	176,000	2.30%	4,048	121,440	0	4,048	0	24,000	778,547	24,000	778,547
	24,000	176,000	0	0	176,000		121,440	121,440	3,520	148,960	0	24,000	778,547	24,000	778,547

All values are shown in US Dollars. This is an indicative premium finance sensitivity summary to be used as a planning concept only. Actual interest rates, policy performance, and loan terms can and will change. Interest rates and values set forth in this indicative summary are not guaranteed. This indicative premium finance sensitivity summary is not endorsed by any insurance company. All clients should carefully review the life insurance company generated illustration and policy contract, as well as the lender prepared loan documents for full terms and conditions.
In case of any discrepancies or inconsistencies between the English version and its Chinese translation, the English version shall prevail.

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