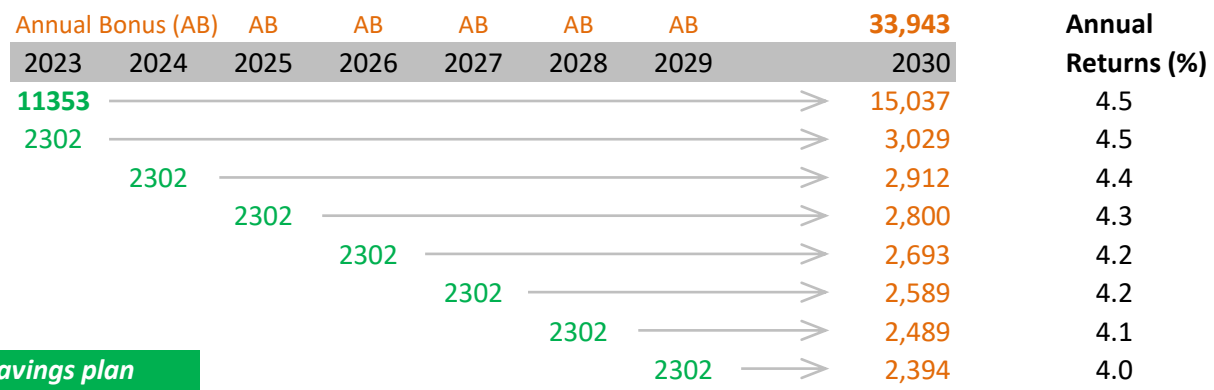


REPSINVEST

Policy: AV80095832 **Issue Date:** 11-Apr-18 **Terms to Maturity:** 7 yrs 2 mths **Annual Premium:** \$2,301.60
Type: AERP **Maturity Date:** 11-Apr-30 **Price Discount Rate:** 4.0% **Next Due Date:** 11-Apr-23

Current Maturity Value:	\$33,943	Date	11-Feb-23	Initial Sum	\$11,353
Cash Benefits:	\$0		11-Mar-23		\$11,390
Final lump sum:	\$33,943				

MV 33,943



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV80095832 **Issue Date:** 11-Apr-18 **Terms to Maturity:** 7 yrs 2 mths **Annual Premium:** \$3,501.60
Type: AE **Maturity Date:** 11-Apr-30 **Price Discount Rate:** 4.0% **Next Due Date:** 11-Apr-23

Current Maturity Value:	\$43,414	Accumulated Cash Benefit:	\$0	Date	11-Feb-23	Initial Sum	\$11,353
Cash Benefits:	\$9,471	Annual Cash Benefits:	\$1,200		11-Mar-23		\$11,390
Final lump sum:	\$33,943	Cash Benefits Interest Rate:	3.00%				

MV 43,414

Annual Bonus (AB)	AB	AB	AB	AB	AB		33,943	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	
11353							15,037	4.5
2302							3,029	4.5
1200	2302						2,912	4.4
	1200	2302					2,800	4.3
		1200	2302				2,693	4.2
			1200	2302			2,589	4.2
				1200	2302		2,489	4.1
					1200	2302	2,394	4.0
						1200	9,471	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1200 annually at 3% p.a.
 This portion of your savings can be withdrawn, discontinued and resumed anytime
 You can even use it to fund future premiums from 2028 onwards

Please refer below for more information



Notes:

This product is underwritten by the respective insurance company.

The Maturity Value is from the latest bonus statement or revised benefit illustration provided by the insurance company. It consists of both guaranteed portion (declared) and non-guaranteed portion (i.e. future annual bonuses and maturity bonuses).

The Price Discount Rate is the rate at which the Maturity Value and the future premiums payable have been discounted to calculate the Initial Sum and does not represent the rate of returns.

This illustration is for reference only and it is not a contract of insurance.
It is not intended to provide any financial advice or constitute as an offer to purchase.
Please refer to the actual policy document for the exact terms and conditions.