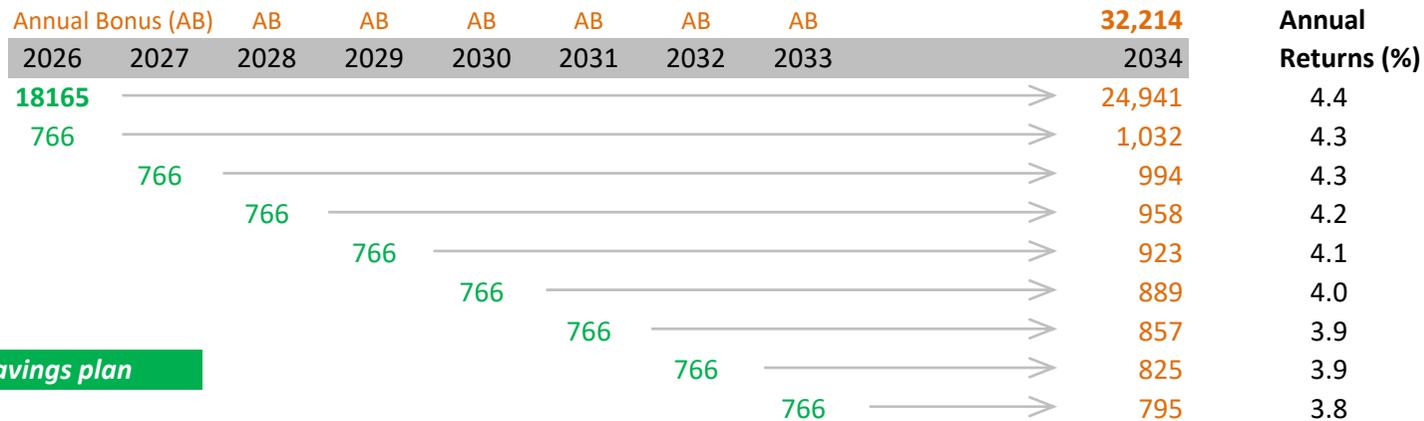


REPSINVEST

Policy: P40798093 **Issue Date:** 23-Sept-09 **Terms to Maturity:** 8 yrs 6 mths **Annual Premium:** \$765.84
Type: AERP **Maturity Date:** 23-Sept-34 **Price Discount Rate:** 3.8% **Next Due Date:** 23-Sept-26

Current Maturity Value:	\$32,214	Date	23-Mar-26	Initial Sum	\$18,165
Cash Benefits:	\$0		23-Apr-26		\$18,222
Final lump sum:	\$32,214		23-May-26		\$18,278

MV 32,214



Funds put into savings plan

Remarks:

Regular Premium Base Plan

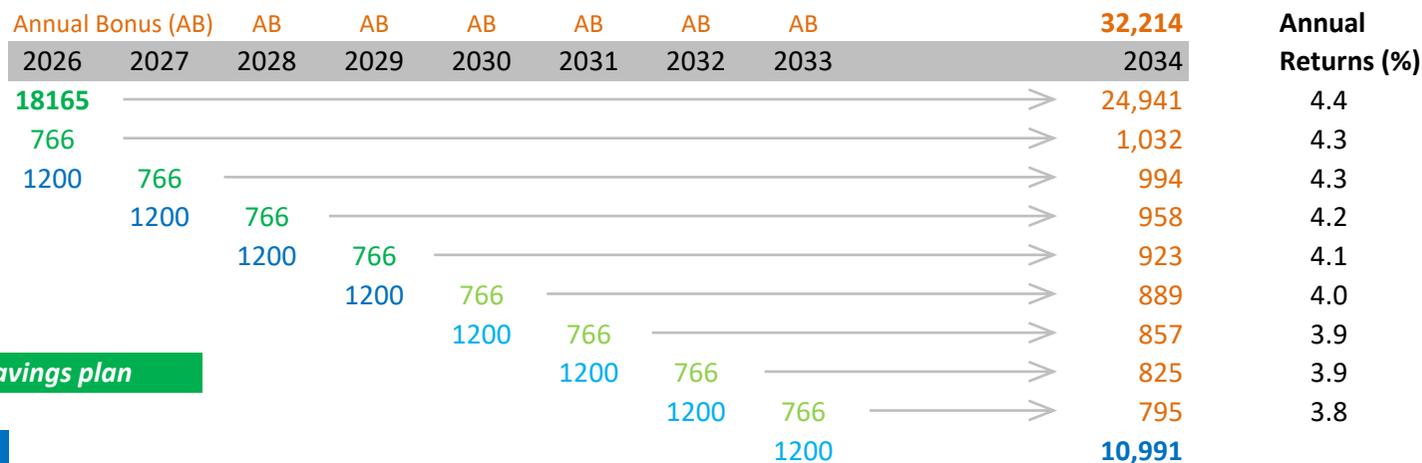
Please refer below for more information

REPS INVEST

Policy: P40798093 **Issue Date:** 23-Sept-09 **Terms to Maturity:** 8 yrs 6 mths **Annual Premium:** \$1,965.84
Type: AE **Maturity Date:** 23-Sept-34 **Price Discount Rate:** 3.8% **Next Due Date:** 23-Sept-26

Current Maturity Value:	\$43,205	Accumulated Cash Benefit:	\$0	Date	23-Mar-26	Initial Sum	\$18,165
Cash Benefits:	\$10,991	Annual Cash Benefits:	\$1,200		23-Apr-26		\$18,222
Final lump sum:	\$32,214	Cash Benefits Interest Rate:	3.00%		23-May-26		\$18,278

MV 43,205



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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2030 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.