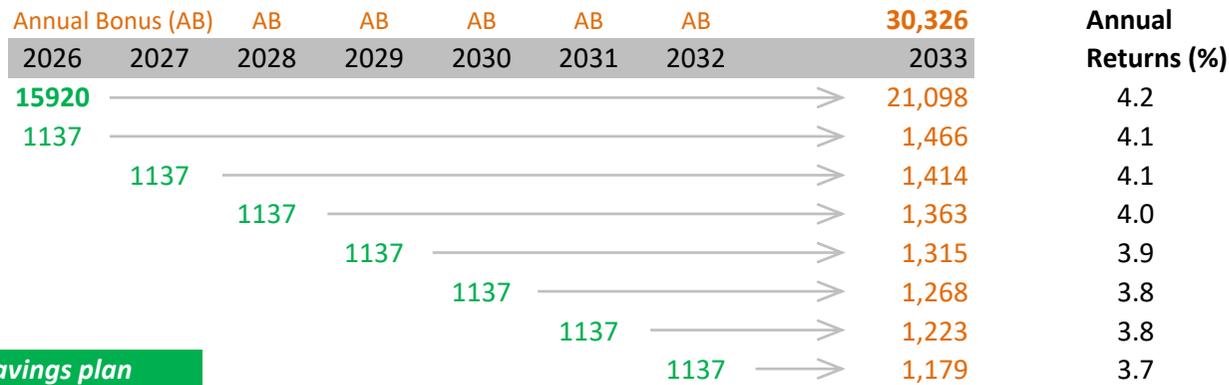


REPSINVEST

Policy: P54619749 **Issue Date:** 28-Dec-13 **Terms to Maturity:** 7 yrs 9 mths **Annual Premium:** \$1,136.97
Type: AERP **Maturity Date:** 28-Dec-33 **Price Discount Rate:** 3.7% **Next Due Date:** 28-Dec-26

Current Maturity Value:	\$30,326	Date	28-Mar-26	Initial Sum	\$15,920
Cash Benefits:	\$0		28-Apr-26		\$15,969
Final lump sum:	\$30,326		28-May-26		\$16,017

MV 30,326



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P54619749 **Issue Date:** 28-Dec-13 **Terms to Maturity:** 7 yrs 9 mths **Annual Premium:** \$2,486.97
Type: AE **Maturity Date:** 28-Dec-33 **Price Discount Rate:** 3.7% **Next Due Date:** 28-Dec-26

Current Maturity Value:	\$40,981	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$10,655	Annual Cash Benefits:	\$1,350	28-Mar-26	\$15,920
Final lump sum:	\$30,326	Cash Benefits Interest Rate:	3.00%	28-Apr-26	\$15,969
				28-May-26	\$16,017

MV 40,981

Annual Bonus (AB)	AB	AB	AB	AB	AB		Annual Returns (%)	
2026	2027	2028	2029	2030	2031	2032	2033	
							30,326	
15920							21,098	4.2
1137							1,466	4.1
1350	1137						1,414	4.1
	1350	1137					1,363	4.0
		1350	1137				1,315	3.9
			1350	1137			1,268	3.8
				1350	1137		1,223	3.8
					1350	1137	1,179	3.7
						1350	10,655	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1350 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.