

# REPSINVEST

**Policy:** G0073774002  
**Type:** AERP

**Issue Date:** 8-Aug-12  
**Maturity Date:** 8-Aug-37

**Terms to Maturity:** 15 yrs 4 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$421.80  
**Next Due Date:** 8-Aug-22

<b>Current Maturity Value:</b>	\$18,497	<b>Date</b>	8-Apr-22	<b>Initial Sum</b>	\$4,754
<b>Cash Benefits:</b>	\$0		8-May-22		\$4,771
<b>Final lump sum:</b>	\$18,497		8-Jun-22		\$4,789

**MV 18,497**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	18,497	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
4754															9,336	6.3
422															816	6.2
	422														781	6.1
		422													748	5.9
			422												715	5.8
				422											685	5.7
					422										655	5.5
						422									627	5.4
							422								600	5.3
								422							574	5.2
									422						549	5.0
										422					526	4.9
											422				503	4.8
												422			481	4.7
													422		461	4.6
														422	441	4.5

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

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**Policy:** G0073774002  
**Type:** AE

**Issue Date:** 8-Aug-12  
**Maturity Date:** 8-Aug-37

**Terms to Maturity:** 15 yrs 4 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$1,141.80  
**Next Due Date:** 8-Aug-22

<b>Current Maturity Value:</b>	\$31,731	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	8-Apr-22	<b>Initial Sum</b>	\$4,754
<b>Cash Benefits:</b>	\$13,234	<b>Annual Cash Benefits:</b>	\$720		8-May-22		\$4,771
<b>Final lump sum:</b>	\$18,497	<b>Cash Benefits Interest Rate:</b>	2.50%		8-Jun-22		\$4,789

**MV 31,731**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	18,497	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
4754															9,336	6.3
422															816	6.2
720	422														781	6.1
	720	422													748	5.9
		720	422												715	5.8
			720	422											685	5.7
				720	422										655	5.5
					720	422									627	5.4
						720	422								600	5.3
							720	422							574	5.2
								720	422						549	5.0
									720	422					526	4.9
										720	422				503	4.8
											720	422			481	4.7
												720	422		461	4.6
													720	422	441	4.5
														720	<b>13,234</b>	

**Remarks:**

Option to put in additional \$720 annually at 2.5% 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This portion of your savings can be withdrawn, discontinued and resumed anytime  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.