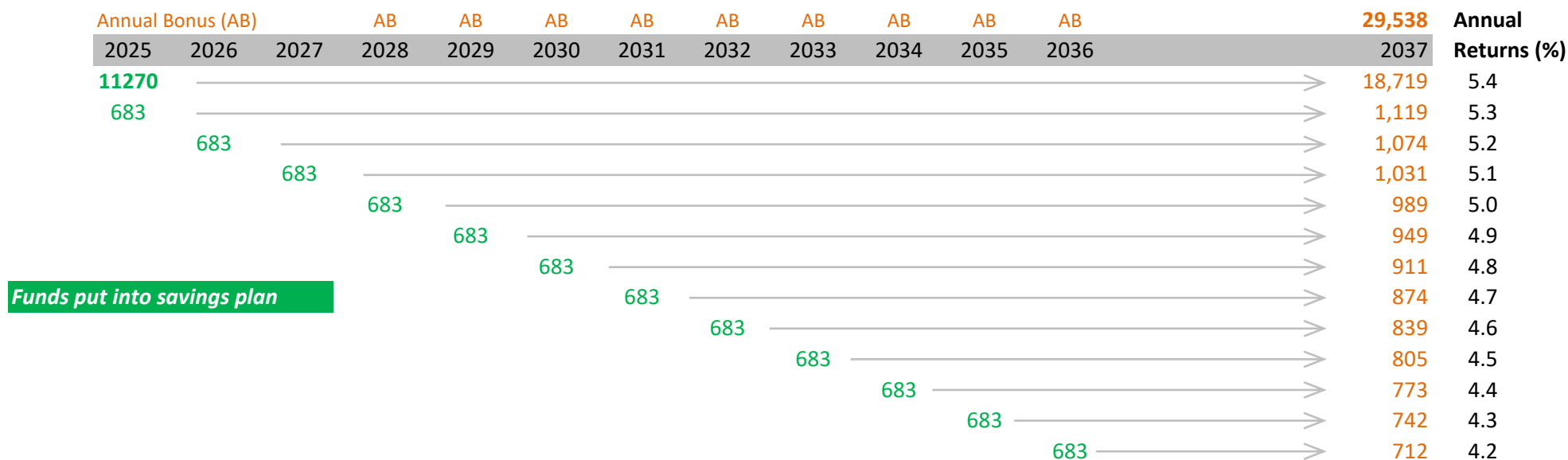


REPS INVEST

Policy: G0073782689	Issue Date: 15-Aug-12	Terms to Maturity: 12 yrs 4 mths	Annual Premium: \$683.09
Type: AERP	Maturity Date: 15-Aug-37	Price Discount Rate: 4.2%	Next Due Date: 15-Aug-25

		Date	Initial Sum
Current Maturity Value:	\$29,538	15-Apr-25	\$11,270
Cash Benefits:	\$0	15-May-25	\$11,309
Final lump sum:	\$29,538	15-Jun-25	\$11,348

MV 29,538



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: G0073782689
Type: AE

Issue Date: 15-Aug-12
Maturity Date: 15-Aug-37

Terms to Maturity: 12 yrs 4 mths
Price Discount Rate: 4.2%

Annual Premium: \$1,922.45
Next Due Date: 15-Aug-25

Current Maturity Value:	\$47,655	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$18,117	Annual Cash Benefits:	\$1,239	15-Apr-25	\$11,270
Final lump sum:	\$29,538	Cash Benefits Interest Rate:	3.00%	15-May-25	\$11,309
				15-Jun-25	\$11,348

MV 47,655

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	29,538	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
11270												18,719	5.4
683												1,119	5.3
1239	683											1,074	5.2
	1239	683										1,031	5.1
		1239	683									989	5.0
			1239	683								949	4.9
				1239	683							911	4.8
					1239	683						874	4.7
						1239	683					839	4.6
							1239	683				805	4.5
								1239	683			773	4.4
									1239	683		742	4.3
										1239	683	712	4.2
											1239	18,117	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1239.36 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.