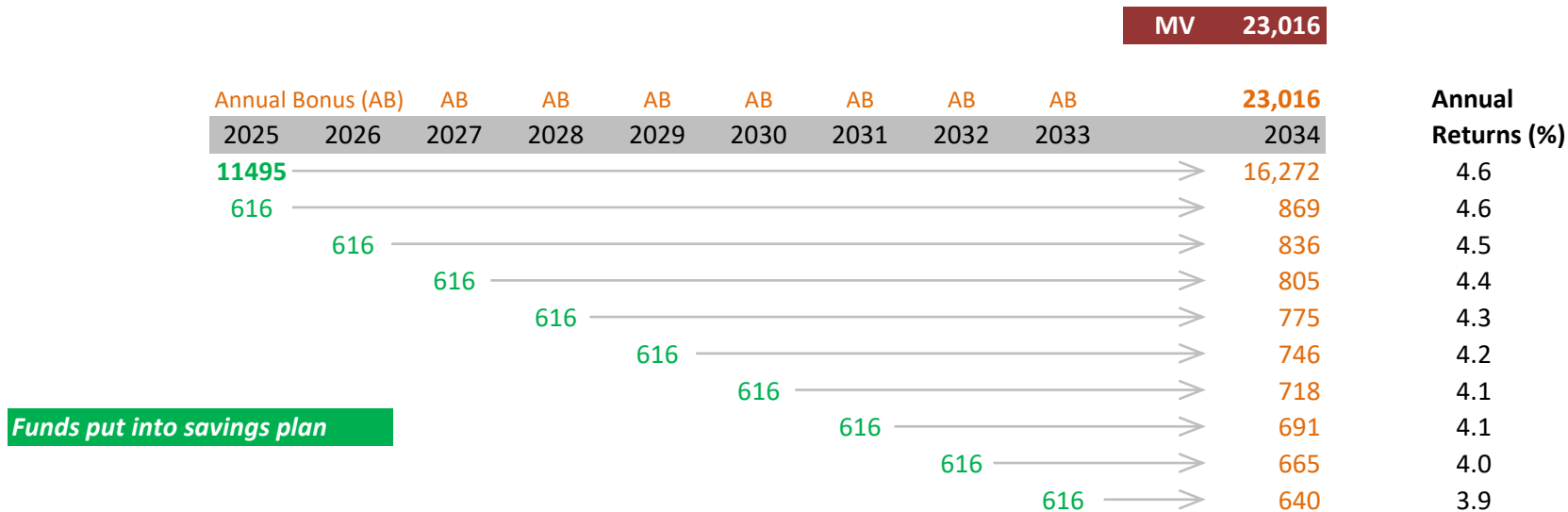


REPS INVEST

Policy: P39581108	Issue Date: 21-May-09	Terms to Maturity: 9 yrs 1 mths	Annual Premium: \$615.84
Type: RP	Maturity Date: 21-May-34	Price Discount Rate: 3.9%	Next Due Date: 21-May-25

Current Maturity Value:	\$23,016	Date	21-Apr-25	Initial Sum	\$11,495
Absolute Returns:	\$5,978				
Absolute Returns (%):	35.1%				



Remarks:

The basic returns for this 25 yrs plan is 3%
 16 yrs of premiums have been paid and the policy value (at 3% return) is \$12786

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.