

REPSINVEST

Policy: P36511901
Type: AERP

Issue Date: 23-Dec-08
Maturity Date: 23-Dec-33

Terms to Maturity: 8 yrs 8 mths
Price Discount Rate: 3.8%

Annual Premium: \$707.30
Next Due Date: 23-Dec-25

Current Maturity Value:	\$29,529	Date	23-Apr-25	Initial Sum	\$16,512
Cash Benefits:	\$0		23-May-25		\$16,563
Final lump sum:	\$29,529		23-Jun-25		\$16,615

MV 29,529

Annual Bonus (AB)								29,529	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	Returns (%)
16512								22,812	4.4
707								953	4.3
	707							918	4.3
		707						885	4.2
			707					852	4.1
				707				821	4.0
					707			791	3.9
Savings plan						707		762	3.9
							707	734	3.8

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P36511901
Type: AE

Issue Date: 23-Dec-08
Maturity Date: 23-Dec-33

Terms to Maturity: 8 yrs 8 mths
Price Discount Rate: 3.8%

Annual Premium: \$1,807.30
Next Due Date: 23-Dec-25

Current Maturity Value:	\$39,379	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$9,850	Annual Cash Benefits:	\$1,100	23-Apr-25	\$16,512
Final lump sum:	\$29,529	Cash Benefits Interest Rate:	2.50%	23-May-25	\$16,563
				23-Jun-25	\$16,615

MV 39,379

Annual Bonus (AB)								AB	29,529	Annual
2025	2026	2027	2028	2029	2030	2031	2032		2033	Returns (%)
16512									22,812	4.4
707									953	4.3
1100	707								918	4.3
	1100	707							885	4.2
		1100	707						852	4.1
			1100	707					821	4.0
				1100	707				791	3.9
Savings plan					1100	707			762	3.9
						1100	707		734	3.8
							1100		9,850	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2029 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.