

REPSINVEST

Policy: P39000489
Type: AERP

Issue Date: 23-Feb-09
Maturity Date: 23-Feb-34

Terms to Maturity: 8 yrs 10 mths
Price Discount Rate: 3.8%

Annual Premium: \$639.00
Next Due Date: 23-Feb-26

Current Maturity Value:	\$26,845	Date	23-Apr-25	Initial Sum	\$14,945
Cash Benefits:	\$0		23-May-25		\$14,992
Final lump sum:	\$26,845		23-Jun-25		\$15,038

MV 26,845

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		26,845	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
14945									20,777	4.4
	639								861	4.3
		639							830	4.3
			639						799	4.2
				639					770	4.1
					639				742	4.0
						639			715	3.9
							639		688	3.9
								639	663	3.8

Funds put into savings plan

Remarks:

Regular Premium Base Plan

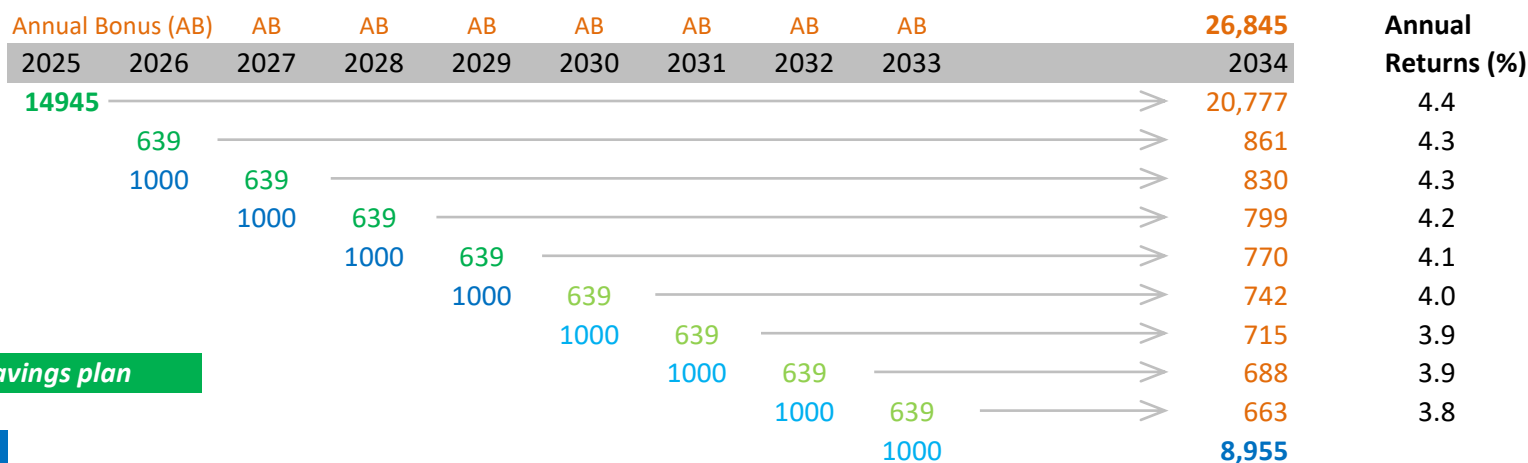
Please refer below for more information

REPSINVEST

Policy: P39000489 **Issue Date:** 23-Feb-09 **Terms to Maturity:** 8 yrs 10 mths **Annual Premium:** \$1,639.00
Type: AE **Maturity Date:** 23-Feb-34 **Price Discount Rate:** 3.8% **Next Due Date:** 23-Feb-26

Current Maturity Value:	\$35,800	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$8,955	Annual Cash Benefits:	\$1,000	23-Apr-25	\$14,945
Final lump sum:	\$26,845	Cash Benefits Interest Rate:	2.50%	23-May-25	\$14,992
				23-Jun-25	\$15,038

MV 35,800



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$647 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.