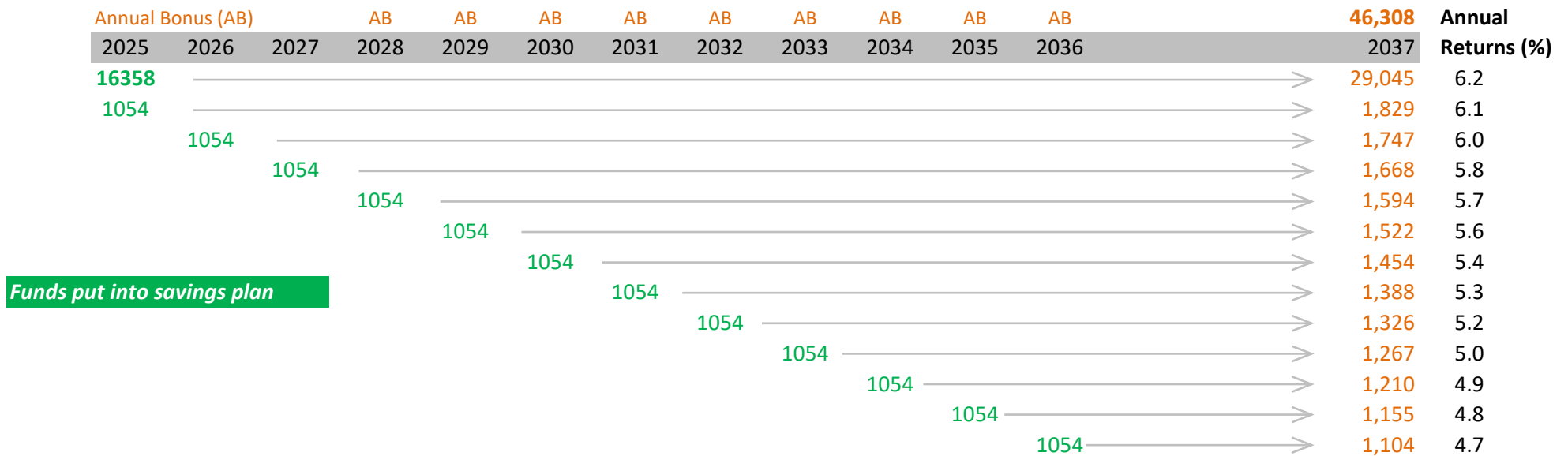


REPS INVEST

Policy: P49661057 **Issue Date:** 27-Oct-12 **Terms to Maturity:** 12 yrs 6 mths **Annual Premium:** \$1,053.98
Type: AERP **Maturity Date:** 27-Oct-37 **Price Discount Rate:** 4.7% **Next Due Date:** 27-Oct-25

Current Maturity Value:	\$46,308	Date	27-Apr-25	Initial Sum	\$16,358
Cash Benefits:	\$0		27-May-25		\$16,421
Final lump sum:	\$46,308		27-Jun-25		\$16,484

MV 46,308



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P49661057
Type: AE

Issue Date: 27-Oct-12
Maturity Date: 27-Oct-37

Terms to Maturity: 12 yrs 6 mths
Price Discount Rate: 4.7%

Annual Premium: \$2,778.98
Next Due Date: 27-Oct-25

Current Maturity Value:	\$70,700	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$24,392	Annual Cash Benefits:	\$1,725	27-Apr-25	\$16,358
Final lump sum:	\$46,308	Cash Benefits Interest Rate:	2.50%	27-May-25	\$16,421
				27-Jun-25	\$16,484

MV 70,700

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	46,308	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
16358												29,045	6.2
1054												1,829	6.1
1725	1054											1,747	6.0
	1725	1054										1,668	5.8
		1725	1054									1,594	5.7
			1725	1054								1,522	5.6
				1725	1054							1,454	5.4
					1725	1054						1,388	5.3
						1725	1054					1,326	5.2
							1725	1054				1,267	5.0
								1725	1054			1,210	4.9
									1725	1054		1,155	4.8
										1725	1054	1,104	4.7
												24,392	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1725 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.