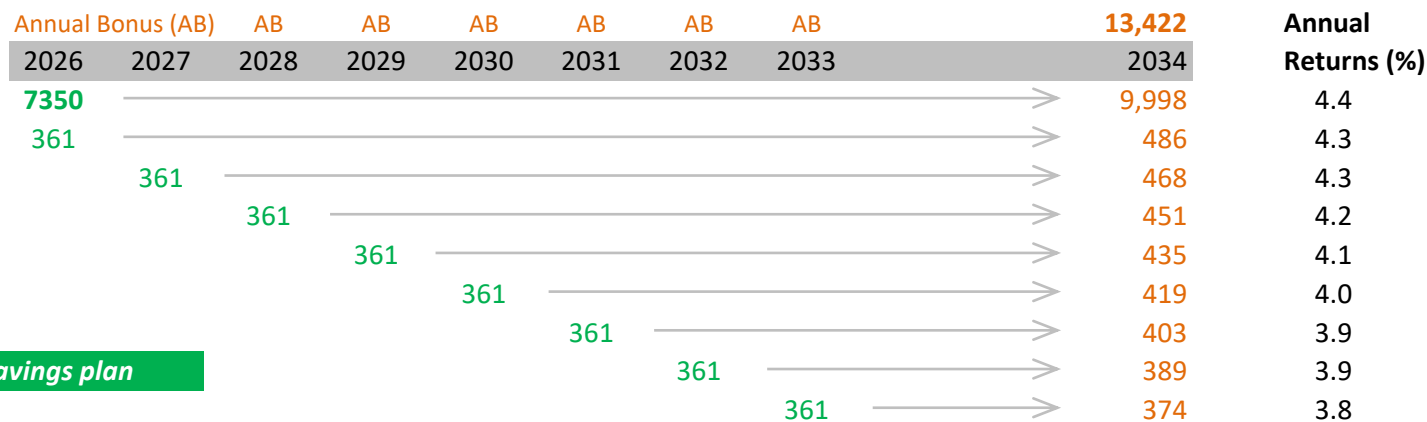


REPSINVEST

Policy: P40110409 **Issue Date:** 14-Aug-09 **Terms to Maturity:** 8 yrs 3 mths **Annual Premium:** \$360.60
Type: AERP **Maturity Date:** 14-Aug-34 **Price Discount Rate:** 3.8% **Next Due Date:** 14-Aug-26

Current Maturity Value:	\$13,422	Date	14-May-26	Initial Sum	\$7,350
Cash Benefits:	\$0		14-Jun-26		\$7,373
Final lump sum:	\$13,422		14-Jul-26		\$7,395

MV 13,422



Funds put into savings plan

Remarks:

Regular Premium Base Plan

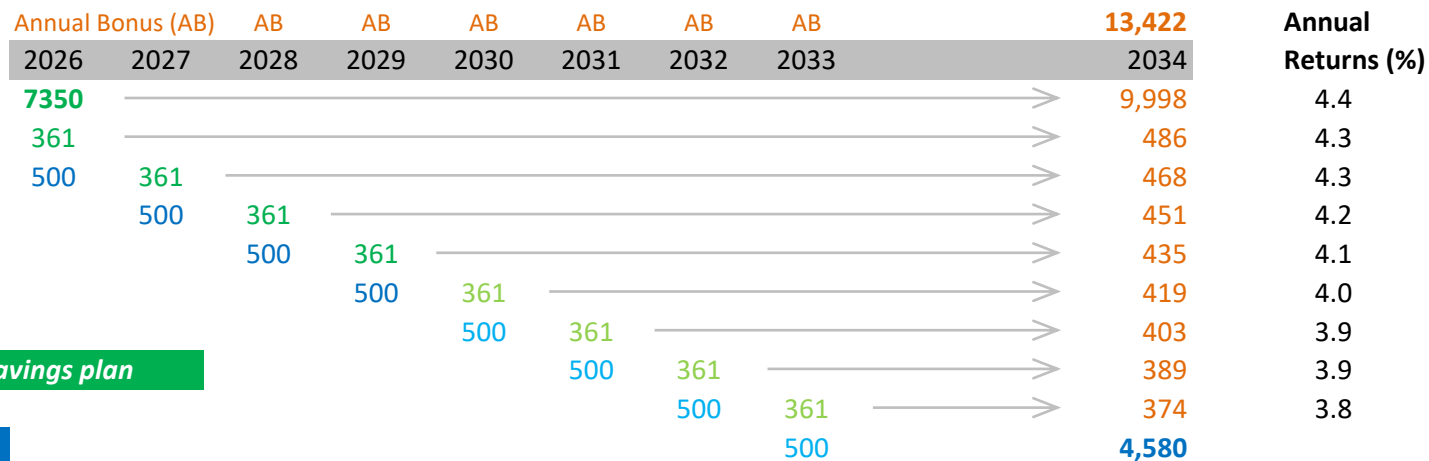
Please refer below for more information

REPS INVEST

Policy: P40110409 **Issue Date:** 14-Aug-09 **Terms to Maturity:** 8 yrs 3 mths **Annual Premium:** \$860.60
Type: AE **Maturity Date:** 14-Aug-34 **Price Discount Rate:** 3.8% **Next Due Date:** 14-Aug-26

Current Maturity Value:	\$18,002	Accumulated Cash Benefit:	\$0	Date	14-May-26	Initial Sum	\$7,350
Cash Benefits:	\$4,580	Annual Cash Benefits:	\$500		14-Jun-26		\$7,373
Final lump sum:	\$13,422	Cash Benefits Interest Rate:	3.00%		14-Jul-26		\$7,395

MV 18,002



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$500 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.