

REPSINVEST

Policy: AV09896994
Type: AERP

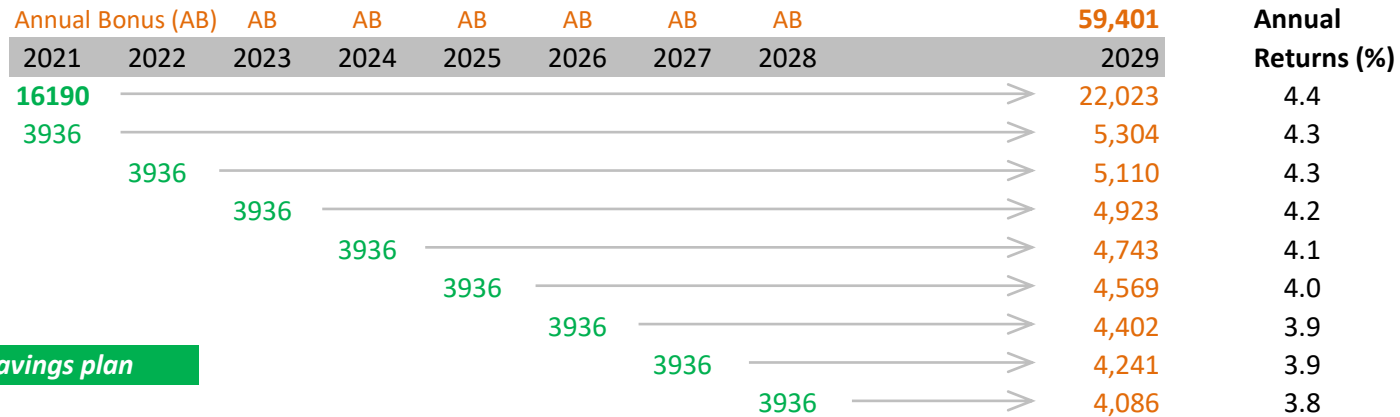
Issue Date: 23-Aug-17
Maturity Date: 23-Aug-29

Terms to Maturity: 8 yrs 3 mths
Price Discount Rate: 3.8%

Annual Premium: \$3,936.00
Next Due Date: 23-Aug-21

Current Maturity Value:	\$59,401	Date	23-May-21	Initial Sum	\$16,190
Cash Benefits:	\$0		23-Jun-21		\$16,240
Final lump sum:	\$59,401		23-Jul-21		\$16,291

MV 59,401



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV09896994
Type: AE

Issue Date: 23-Aug-17
Maturity Date: 23-Aug-29

Terms to Maturity: 8 yrs 3 mths
Price Discount Rate: 3.8%

Annual Premium: \$6,036.00
Next Due Date: 23-Aug-21

Current Maturity Value:	\$78,635	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$19,234	Annual Cash Benefits:	\$2,100	23-May-21	\$16,190
Final lump sum:	\$59,401	Cash Benefits Interest Rate:	3.00%	23-Jun-21	\$16,240
				23-Jul-21	\$16,291

MV 78,635

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	59,401	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	
16190								22,023	4.4
3936								5,304	4.3
2100	3936							5,110	4.3
	2100	3936						4,923	4.2
		2100	3936					4,743	4.1
			2100	3936				4,569	4.0
				2100	3936			4,402	3.9
					2100	3936		4,241	3.9
						2100	3936	4,086	3.8
							2100	19,234	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.