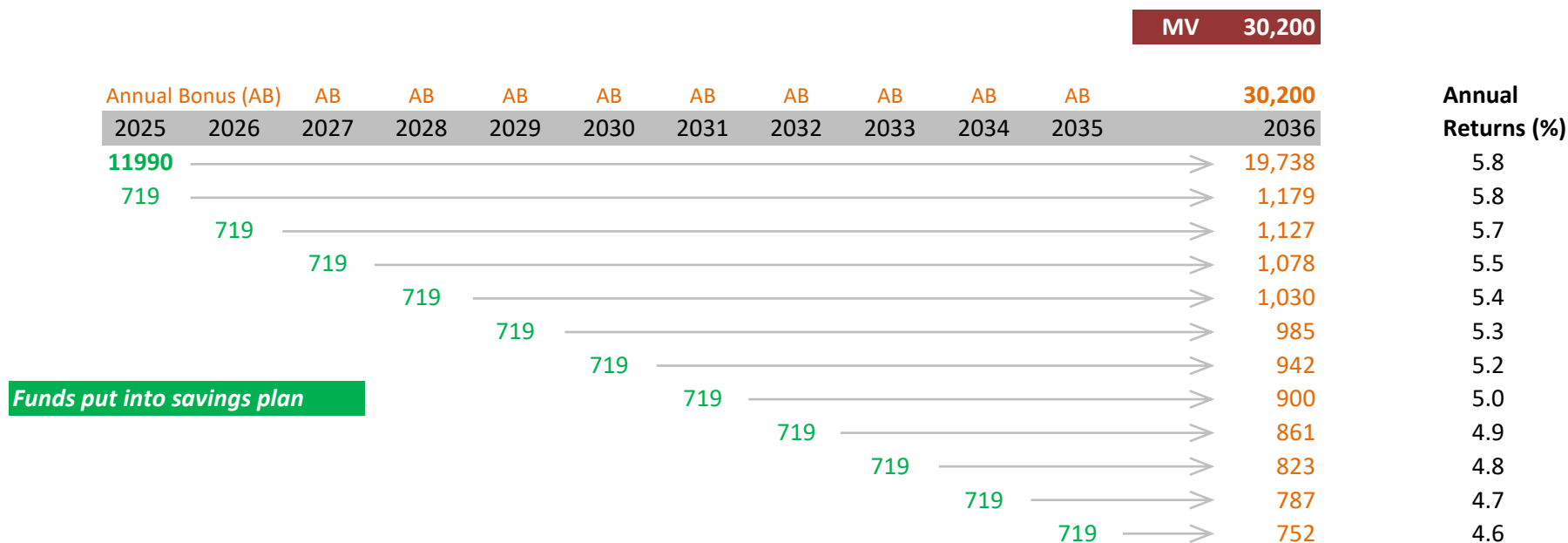


REPSINVEST

Policy: P45511822 **Issue Date:** 16-Jun-11 **Terms to Maturity:** 11 yrs 1 mths
Type: AERP **Maturity Date:** 16-Jun-36 **Price Discount Rate:** 4.6% **Annual Premium:** \$718.88
Next Due Date: 16-Jun-25

Current Maturity Value: \$30,200 **Date:** 16-May-25 **Initial Sum:** \$11,990
Cash Benefits: \$0
Final lump sum: \$30,200



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P45511822
Type: AE

Issue Date: 16-Jun-11
Maturity Date: 16-Jun-36

Terms to Maturity: 11 yrs 1 mths
Price Discount Rate: 4.6%

Annual Premium: \$1,843.88
Next Due Date: 16-Jun-25

Current Maturity Value:	\$44,595	Accumulated Cash Benefit:	\$0	Date	16-May-25	Initial Sum	\$11,990
Cash Benefits:	\$14,395	Annual Cash Benefits:	\$1,125				
Final lump sum:	\$30,200	Cash Benefits Interest Rate:	2.50%				

MV 44,595

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB			Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
11990											19,738	5.8
719											1,179	5.8
1125	719										1,127	5.7
	1125	719									1,078	5.5
		1125	719								1,030	5.4
			1125	719							985	5.3
				1125	719						942	5.2
					1125	719					900	5.0
						1125	719				861	4.9
							1125	719			823	4.8
								1125	719		787	4.7
									1125	719	752	4.6
										1125	14,395	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1125 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.