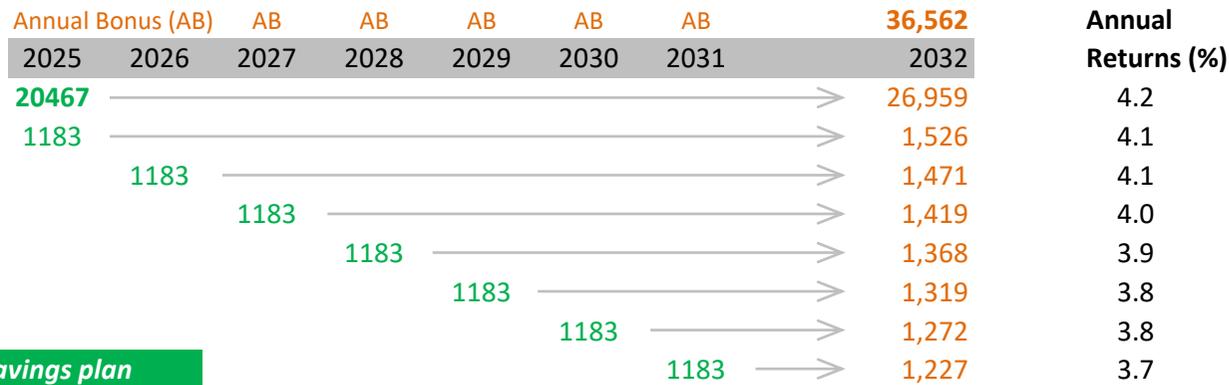


REPSINVEST

Policy: P51029246 **Issue Date:** 26-Dec-12 **Terms to Maturity:** 7 yrs 7 mths **Annual Premium:** \$1,183.20
Type: AERP **Maturity Date:** 26-Dec-32 **Price Discount Rate:** 3.7% **Next Due Date:** 26-Dec-25

Current Maturity Value:	\$36,562	Date	26-May-25	Initial Sum	\$20,467
Cash Benefits:	\$0		26-Jun-25		\$20,529
Final lump sum:	\$36,562		26-Jul-25		\$20,591

MV 36,562



Funds put into savings plan

Remarks:

Regular Premium Base Plan

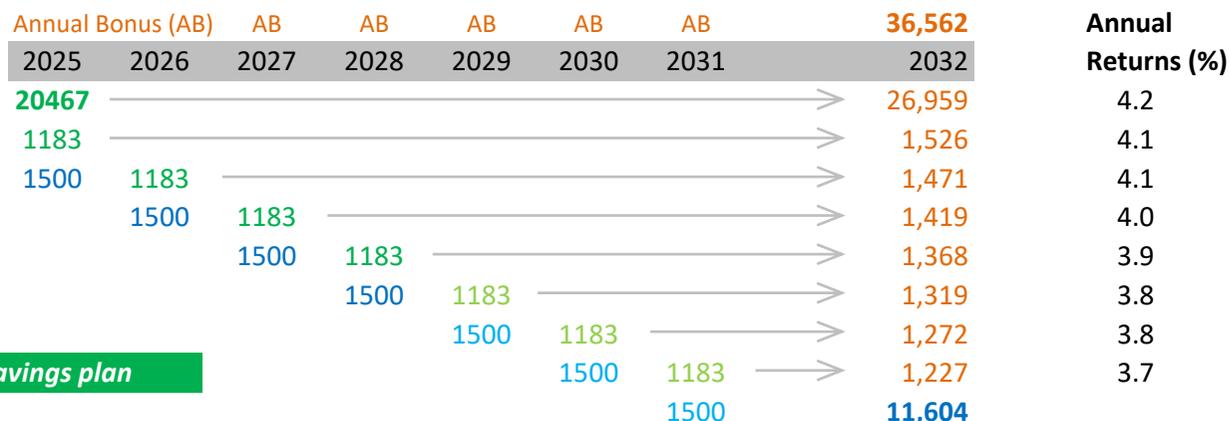
Please refer below for more information

REPSINVEST

Policy: P51029246 **Issue Date:** 26-Dec-12 **Terms to Maturity:** 7 yrs 7 mths **Annual Premium:** \$2,683.20
Type: AE **Maturity Date:** 26-Dec-32 **Price Discount Rate:** 3.7% **Next Due Date:** 26-Dec-25

Current Maturity Value:	\$48,166	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$11,604	Annual Cash Benefits:	\$1,500	26-May-25	\$20,467
Final lump sum:	\$36,562	Cash Benefits Interest Rate:	2.50%	26-Jun-25	\$20,529
				26-Jul-25	\$20,591

MV 48,166



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1500 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2029 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.