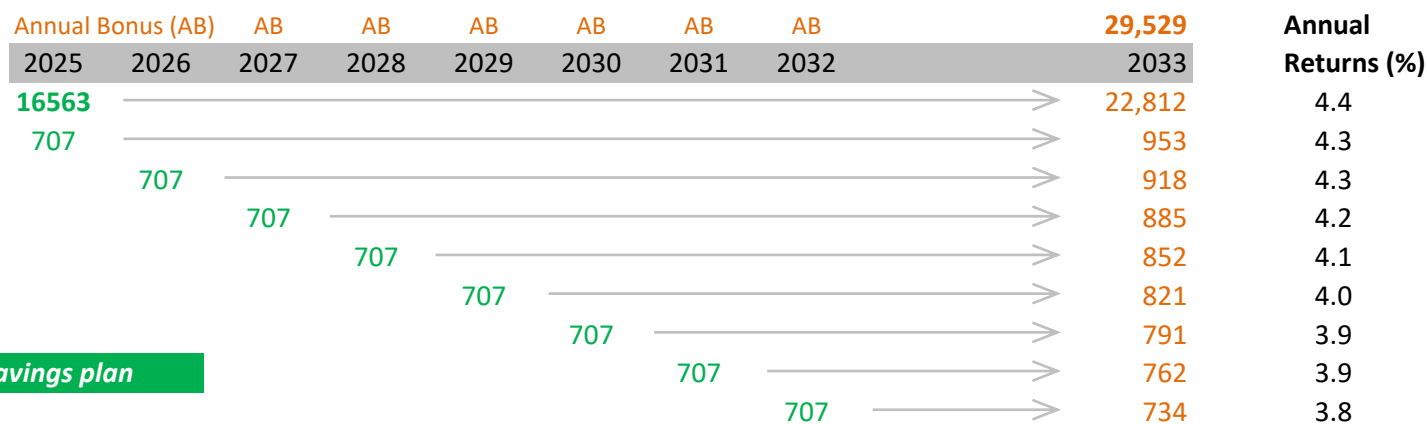


REPS INVEST

| | | | |
|--------------------------|---------------------------------|----------------------------------------|---------------------------------|
| Policy: P36511901 | Issue Date: 23-Dec-08 | Terms to Maturity: 8 yrs 7 mths | Annual Premium: \$707.30 |
| Type: AERP | Maturity Date: 23-Dec-33 | Price Discount Rate: 3.8% | Next Due Date: 23-Dec-25 |

| | | | |
|--------------------------------|----------|-------------|--------------------|
| Current Maturity Value: | \$29,529 | Date | Initial Sum |
| Cash Benefits: | \$0 | 23-May-25 | \$16,563 |
| Final lump sum: | \$29,529 | 23-Jun-25 | \$16,615 |
| | | 23-Jul-25 | \$16,666 |

MV 29,529



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P36511901
Type: AE

Issue Date: 23-Dec-08
Maturity Date: 23-Dec-33

Terms to Maturity: 8 yrs 7 mths
Price Discount Rate: 3.8%

Annual Premium: \$1,807.30
Next Due Date: 23-Dec-25

| | | | | | |
|--------------------------------|----------|-------------------------------------|---------|-------------|--------------------|
| Current Maturity Value: | \$39,379 | Accumulated Cash Benefit: | \$0 | Date | Initial Sum |
| Cash Benefits: | \$9,850 | Annual Cash Benefits: | \$1,100 | 23-May-25 | \$16,563 |
| Final lump sum: | \$29,529 | Cash Benefits Interest Rate: | 2.50% | 23-Jun-25 | \$16,615 |
| | | | | 23-Jul-25 | \$16,666 |

MV 39,379

| Annual Bonus (AB) | | | | | | | | AB | 29,529 | Annual Returns (%) |
|-------------------|------|------|------|------|------|------|------|------|--------|--------------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | | |
| 16563 | | | | | | | | | 22,812 | 4.4 |
| 707 | | | | | | | | | 953 | 4.3 |
| 1100 | 707 | | | | | | | | 918 | 4.3 |
| | 1100 | 707 | | | | | | | 885 | 4.2 |
| | | 1100 | 707 | | | | | | 852 | 4.1 |
| | | | 1100 | 707 | | | | | 821 | 4.0 |
| | | | | 1100 | 707 | | | | 791 | 3.9 |
| Savings plan | | | | | 1100 | 707 | | | 762 | 3.9 |
| | | | | | | 1100 | 707 | | 734 | 3.8 |
| | | | | | | | 1100 | | 9,850 | |

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.