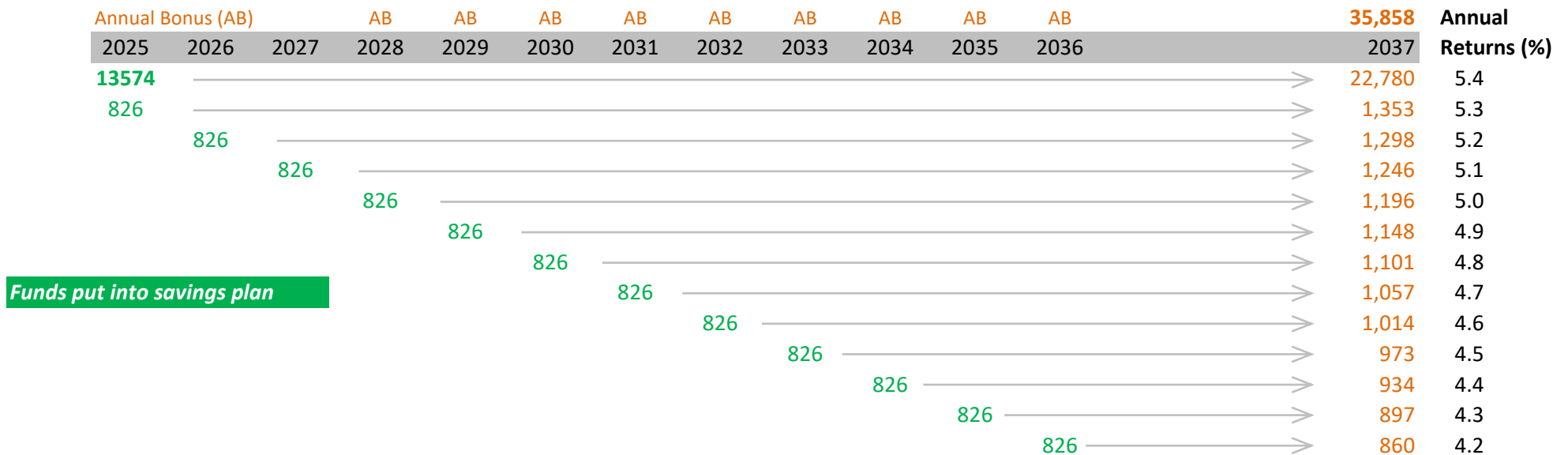


REPSINVEST

Policy: G0074111159 **Issue Date:** 28-Dec-12 **Terms to Maturity:** 12 yrs 7 mths
Type: AERP **Maturity Date:** 28-Dec-37 **Price Discount Rate:** 4.2% **Annual Premium:** \$825.75
Next Due Date: 28-Dec-25

Current Maturity Value:	\$35,858	Date	28-May-25	Initial Sum	\$13,574
Cash Benefits:	\$0		28-Jun-25		\$13,621
Final lump sum:	\$35,858		28-Jul-25		\$13,668

MV 35,858



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: G0074111159
Type: AE

Issue Date: 28-Dec-12
Maturity Date: 28-Dec-37

Terms to Maturity: 12 yrs 7 mths
Price Discount Rate: 4.2%

Annual Premium: \$2,330.25
Next Due Date: 28-Dec-25

Current Maturity Value:	\$57,850	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$21,992	Annual Cash Benefits:	\$1,505	28-May-25	\$13,574
Final lump sum:	\$35,858	Cash Benefits Interest Rate:	3.00%	28-Jun-25	\$13,621
				28-Jul-25	\$13,668

MV 57,850

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	35,858	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
13574												22,780	5.4
826												1,353	5.3
1505	826											1,298	5.2
	1505	826										1,246	5.1
		1505	826									1,196	5.0
			1505	826								1,148	4.9
				1505	826							1,101	4.8
					1505	826						1,057	4.7
						1505	826					1,014	4.6
							1505	826				973	4.5
								1505	826			934	4.4
									1505	826		897	4.3
										1505	826	860	4.2
											1505	21,992	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1504.5 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.