

# REPSINVEST

**Policy:** P54024443  
**Type:** AERP

**Issue Date:** 28-Nov-13  
**Maturity Date:** 28-Nov-33

**Terms to Maturity:** 8 yrs 6 mths  
**Price Discount Rate:** 3.8%

**Annual Premium:** \$745.02  
**Next Due Date:** 28-Nov-25

<b>Current Maturity Value:</b>	\$20,217	<b>Date</b>	28-May-25	<b>Initial Sum</b>	\$9,572
<b>Cash Benefits:</b>	\$0		28-Jun-25		\$9,601
<b>Final lump sum:</b>	\$20,217		28-Jul-25		\$9,631

**MV** 20,217

Annual Bonus (AB)								20,217	Annual Returns (%)	
2025	2026	2027	2028	2029	2030	2031	2032	2033		
9572									13,142	4.4
745									1,004	4.3
	745								967	4.3
		745							932	4.2
			745						898	4.1
				745					865	4.0
					745				833	3.9
						745			803	3.9
							745		773	3.8

**Funds put into savings plan**

## Remarks:

Regular Premium Base Plan

Please refer below for more information

# REPS INVEST

<b>Policy:</b> P54024443	<b>Issue Date:</b> 28-Nov-13	<b>Terms to Maturity:</b> 8 yrs 6 mths	<b>Annual Premium:</b> \$1,645.02
<b>Type:</b> AE	<b>Maturity Date:</b> 28-Nov-33	<b>Price Discount Rate:</b> 3.8%	<b>Next Due Date:</b> 28-Nov-25

<b>Current Maturity Value:</b>	\$28,276	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$8,059	<b>Annual Cash Benefits:</b>	\$900	28-May-25	\$9,572
<b>Final lump sum:</b>	\$20,217	<b>Cash Benefits Interest Rate:</b>	2.50%	28-Jun-25	\$9,601
				28-Jul-25	\$9,631

**MV 28,276**

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	20,217	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	
9572								13,142	4.4
745								1,004	4.3
900	745							967	4.3
	900	745						932	4.2
		900	745					898	4.1
			900	745				865	4.0
				900	745			833	3.9
					900	745		803	3.9
						900	745	773	3.8
							900	8,059	

**Funds put into savings plan**

**Cash Benefits**

## Remarks:

Option to put in additional \$900 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 This portion of your savings can be withdrawn, discontinued and resumed anytime  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.