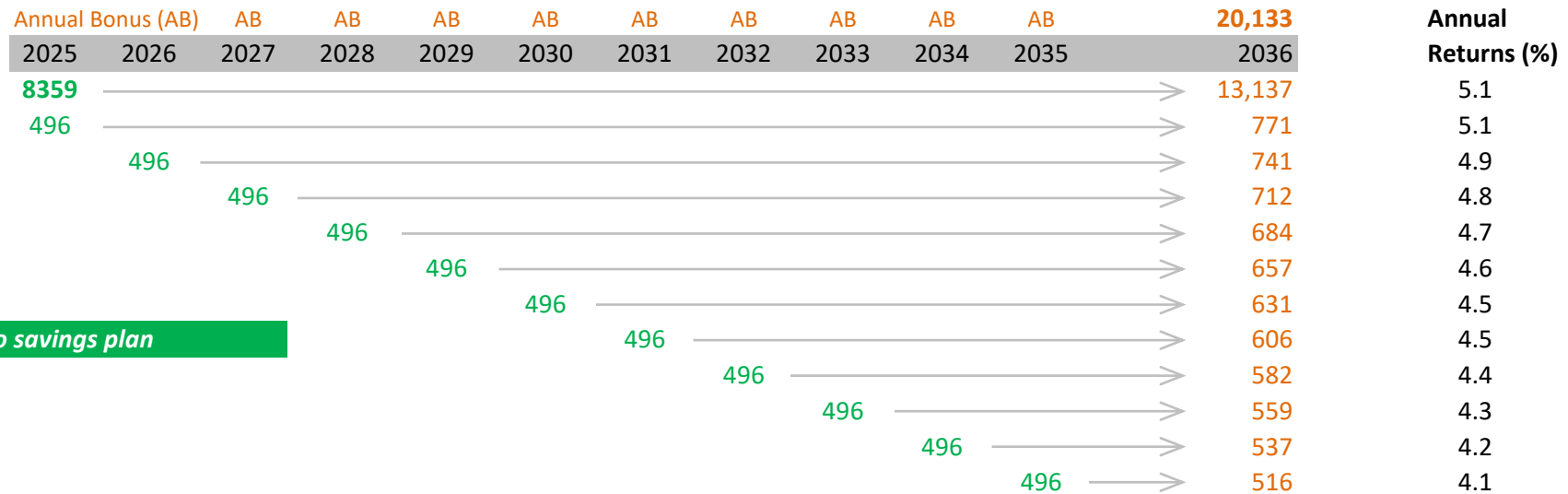


REPSINVEST

Policy:	P46845396	Issue Date:	26-Aug-11	Terms to Maturity:	11 yrs 3 mths	Annual Premium:	\$495.75
Type:	AERP	Maturity Date:	26-Aug-36	Price Discount Rate:	4.1%	Next Due Date:	26-Aug-25

Current Maturity Value:	\$20,133	Date	26-May-25	Initial Sum	\$8,359
Cash Benefits:	\$0		26-Jun-25		\$8,387
Final lump sum:	\$20,133		26-Jul-25		\$8,415

MV 20,133



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy:	P46845396	Issue Date:	26-Aug-11	Terms to Maturity:	11 yrs 3 mths	Annual Premium:	\$1,245.75
Type:	AE	Maturity Date:	26-Aug-36	Price Discount Rate:	4.1%	Next Due Date:	26-Aug-25

Current Maturity Value:	\$29,730	Accumulated Cash Benefit:	\$0	Date	26-May-25	Initial Sum	\$8,359
Cash Benefits:	\$9,597	Annual Cash Benefits:	\$750		26-Jun-25		\$8,387
Final lump sum:	\$20,133	Cash Benefits Interest Rate:	2.50%		26-Jul-25		\$8,415

MV 29,730

Annual Bonus (AB)											20,133	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
8359											13,137	5.1
496											771	5.1
750	496										741	4.9
	750	496									712	4.8
		750	496								684	4.7
			750	496							657	4.6
				750	496						631	4.5
					750	496					606	4.5
						750	496				582	4.4
							750	496			559	4.3
								750	496		537	4.2
									750	496	516	4.1
										750	9,597	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$750 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.