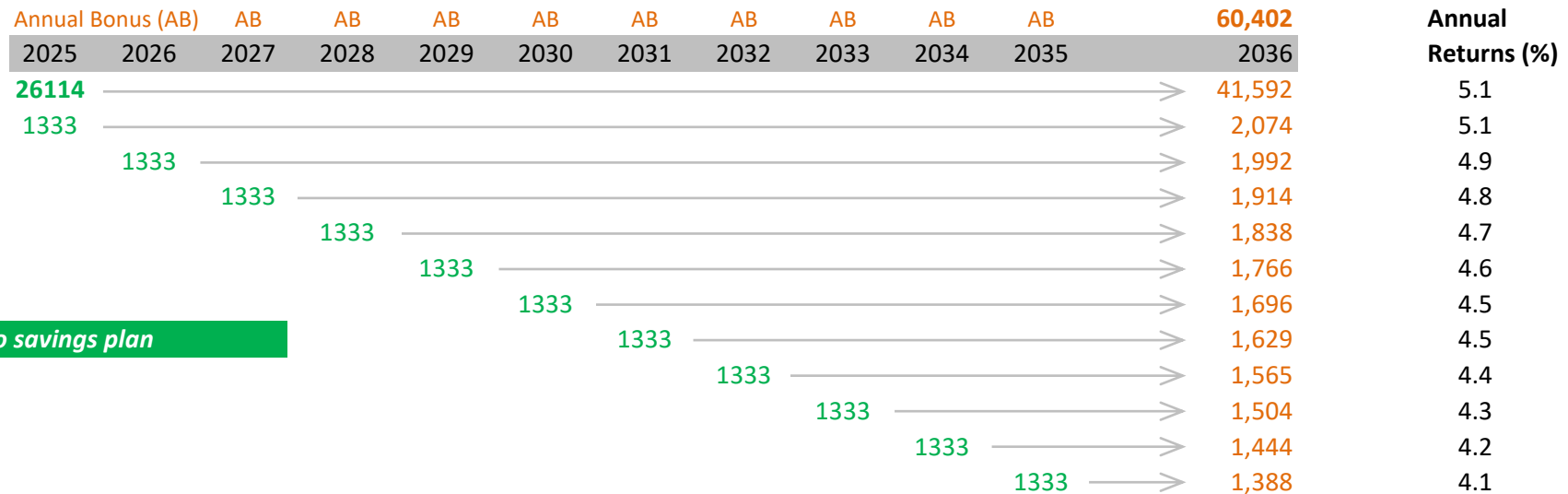


REPS INVEST

Policy:	P47878616	Issue Date:	23-Dec-11	Terms to Maturity:	11 yrs 7 mths	Annual Premium:	\$1,332.90
Type:	AERP	Maturity Date:	23-Dec-36	Price Discount Rate:	4.1%	Next Due Date:	23-Dec-25

Current Maturity Value:	\$60,402	Date	23-May-25	Initial Sum	\$26,114
Cash Benefits:	\$0		23-Jun-25		\$26,201
Final lump sum:	\$60,402		23-Jul-25		\$26,289

MV 60,402



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P47878616
Type: AE

Issue Date: 23-Dec-11
Maturity Date: 23-Dec-36

Terms to Maturity: 11 yrs 7 mths
Price Discount Rate: 4.1%

Annual Premium: \$3,582.90
Next Due Date: 23-Dec-25

Current Maturity Value:	\$89,192	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$28,790	Annual Cash Benefits:	\$2,250	23-May-25	\$26,114
Final lump sum:	\$60,402	Cash Benefits Interest Rate:	2.50%	23-Jun-25	\$26,201
				23-Jul-25	\$26,289

MV 89,192

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB			Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
26114											41,592	5.1
1333											2,074	5.1
2250	1333										1,992	4.9
	2250	1333									1,914	4.8
		2250	1333								1,838	4.7
			2250	1333							1,766	4.6
				2250	1333						1,696	4.5
					2250	1333					1,629	4.5
						2250	1333				1,565	4.4
							2250	1333			1,504	4.3
								2250	1333		1,444	4.2
									2250	1333	1,388	4.1
										2250	28,790	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2250 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.