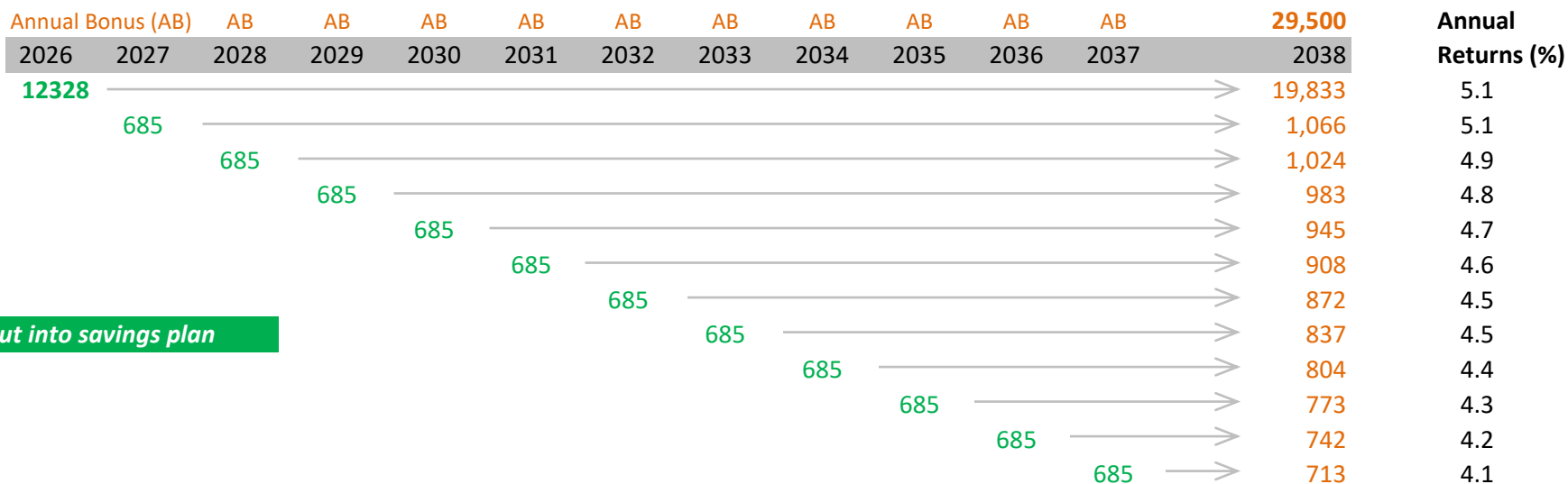


REPS INVEST

Policy: G0074246469 **Issue Date:** 22-Mar-13 **Terms to Maturity:** 11 yrs 10 mths **Annual Premium:** \$685.04
Type: AERP **Maturity Date:** 22-Mar-38 **Price Discount Rate:** 4.1% **Next Due Date:** 22-Mar-27

Current Maturity Value:	\$29,500	Date	22-May-26	Initial Sum	\$12,328
Cash Benefits:	\$0		22-Jun-26		\$12,369
Final lump sum:	\$29,500		22-Jul-26		\$12,410

MV 29,500



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: G0074246469
Type: AE

Issue Date: 22-Mar-13
Maturity Date: 22-Mar-38

Terms to Maturity: 11 yrs 10 mths
Price Discount Rate: 4.1%

Annual Premium: \$1,922.30
Next Due Date: 22-Mar-27

Current Maturity Value:	\$45,822	Accumulated Cash Benefit:	\$0	Date	22-May-26	Initial Sum	\$12,328
Cash Benefits:	\$16,322	Annual Cash Benefits:	\$1,237		22-Jun-26		\$12,369
Final lump sum:	\$29,500	Cash Benefits Interest Rate:	3.00%		22-Jul-26		\$12,410

MV 45,822

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	29,500	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
12328												19,833	5.1
	685											1,066	5.1
	1237	685										1,024	4.9
		1237	685									983	4.8
			1237	685								945	4.7
				1237	685							908	4.6
					1237	685						872	4.5
						1237	685					837	4.5
							1237	685				804	4.4
								1237	685			773	4.3
									1237	685		742	4.2
										1237	685	713	4.1
											1237	16,322	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1237.26 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.