

REPSINVEST

Policy: P44109041
Type: AERP

Issue Date: 12-Nov-10
Maturity Date: 12-Nov-35

Terms to Maturity: 10 yrs 5 mths
Price Discount Rate: 4.0%

Annual Premium: \$937.28
Next Due Date: 12-Nov-25

Current Maturity Value:	\$38,925	Date	12-Jun-25	Initial Sum	\$18,092
Cash Benefits:	\$0		12-Jul-25		\$18,151
Final lump sum:	\$38,925		12-Aug-25		\$18,211

MV 38,925

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		38,925	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
18092										27,222	4.8
937										1,387	4.8
	937									1,334	4.7
		937								1,283	4.6
			937							1,233	4.5
				937						1,186	4.4
					937					1,140	4.3
						937				1,096	4.2
							937			1,054	4.2
								937		1,014	4.1
									937	975	4.0

Funds put into savings plan

Remarks:

Regular Premium Base Plan

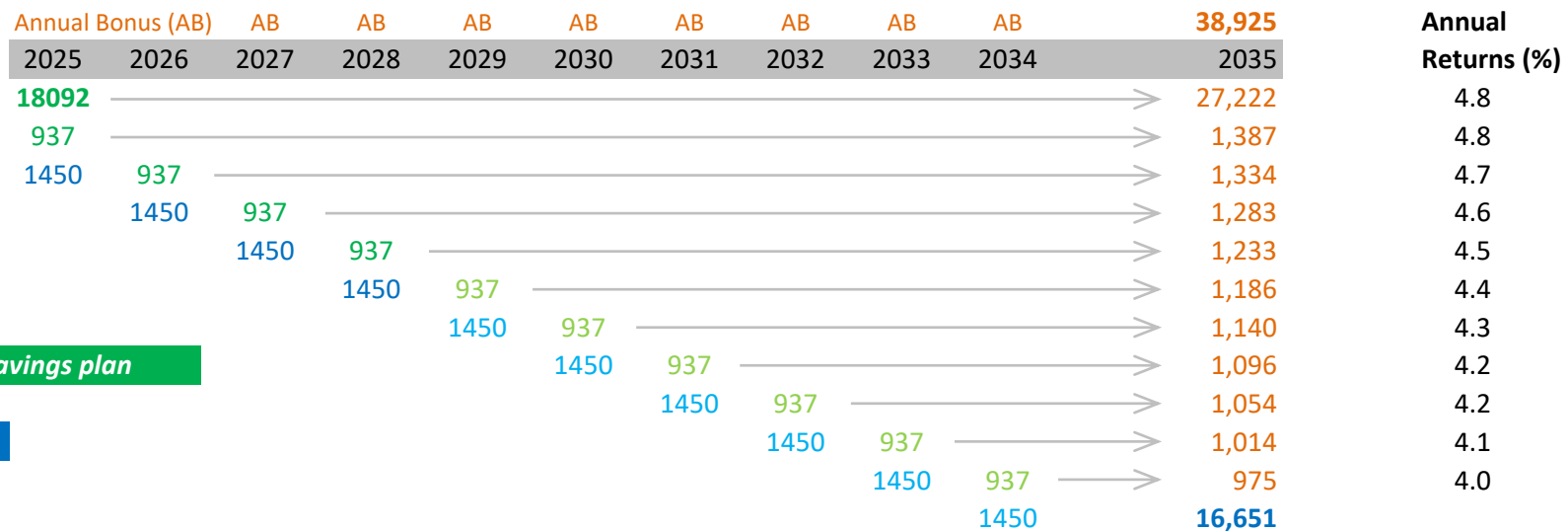
Please refer below for more information

REPSINVEST

Policy: P44109041	Issue Date: 12-Nov-10	Terms to Maturity: 10 yrs 5 mths	Annual Premium: \$2,387.28
Type: AE	Maturity Date: 12-Nov-35	Price Discount Rate: 4.0%	Next Due Date: 12-Nov-25

Current Maturity Value:	\$55,576	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$16,651	Annual Cash Benefits:	\$1,450	12-Jun-25	\$18,092
Final lump sum:	\$38,925	Cash Benefits Interest Rate:	2.50%	12-Jul-25	\$18,151
				12-Aug-25	\$18,211

MV 55,576



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1450 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.