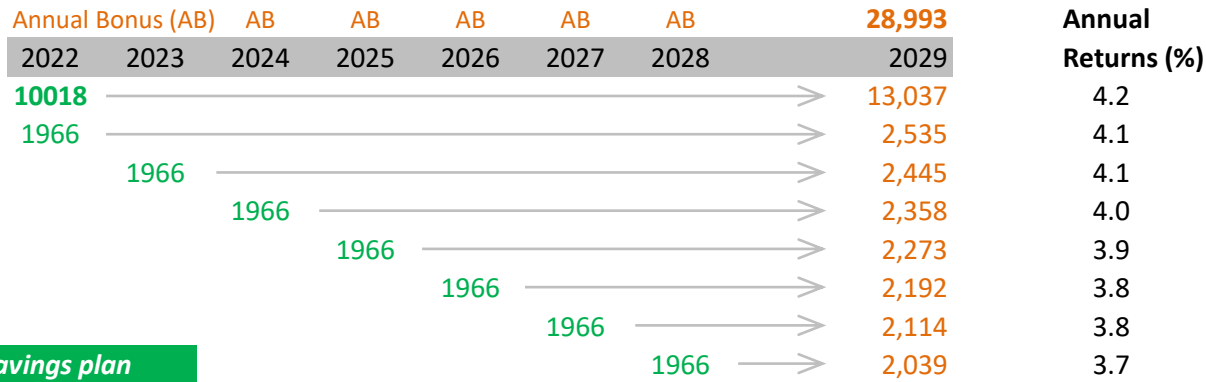


REPSINVEST

Policy: AV09915940 **Issue Date:** 18-Sep-17 **Terms to Maturity:** 7 yrs 3 mths **Annual Premium:** \$1,965.95
Type: AERP **Maturity Date:** 18-Sep-29 **Price Discount Rate:** 3.7% **Next Due Date:** 18-Sep-22

Current Maturity Value:	\$28,993	Date	18-Jun-22	Initial Sum	\$10,018
Cash Benefits:	\$0		18-Jul-22		\$10,048
Final lump sum:	\$28,993		18-Aug-22		\$10,079

MV 28,993



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV09915940 **Issue Date:** 18-Sep-17 **Terms to Maturity:** 7 yrs 3 mths **Annual Premium:** \$2,990.95
Type: AE **Maturity Date:** 18-Sep-29 **Price Discount Rate:** 3.7% **Next Due Date:** 18-Sep-22

Current Maturity Value:	\$37,083	Accumulated Cash Benefit:	\$0	Date	18-Jun-22	Initial Sum	\$10,018
Cash Benefits:	\$8,090	Annual Cash Benefits:	\$1,025		18-Jul-22		\$10,048
Final lump sum:	\$28,993	Cash Benefits Interest Rate:	3.00%		18-Aug-22		\$10,079

MV 37,083

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	28,993	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	
10018							13,037	4.2
1966							2,535	4.1
1025	1966						2,445	4.1
	1025	1966					2,358	4.0
		1025	1966				2,273	3.9
			1025	1966			2,192	3.8
				1025	1966		2,114	3.8
					1025	1966	2,039	3.7
						1025	8,090	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1025 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.