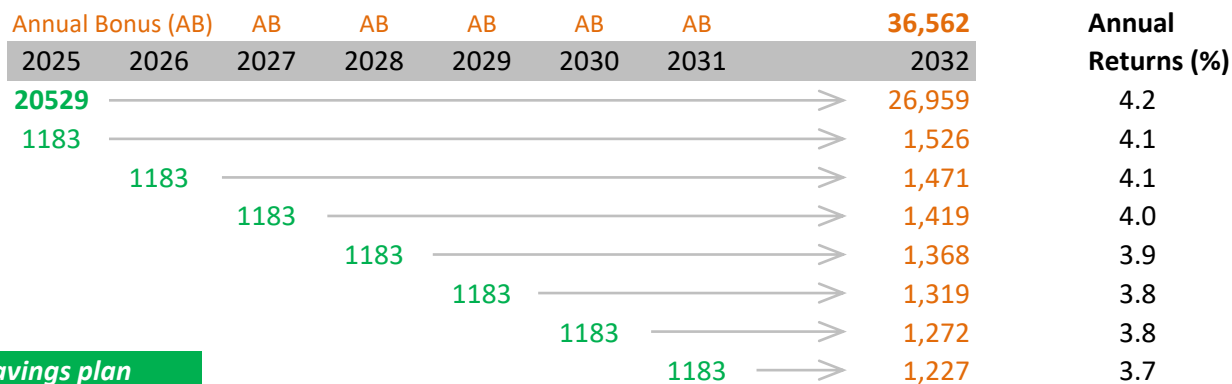


REPSINVEST

Policy: P51029246	Issue Date: 26-Dec-12	Terms to Maturity: 7 yrs 6 mths	Annual Premium: \$1,183.20
Type: AERP	Maturity Date: 26-Dec-32	Price Discount Rate: 3.7%	Next Due Date: 26-Dec-25

		Date	Initial Sum
Current Maturity Value:	\$36,562	26-Jun-25	\$20,529
Cash Benefits:	\$0	26-Jul-25	\$20,591
Final lump sum:	\$36,562	26-Aug-25	\$20,653

MV 36,562



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P51029246	Issue Date: 26-Dec-12	Terms to Maturity: 7 yrs 6 mths	Annual Premium: \$2,683.20
Type: AE	Maturity Date: 26-Dec-32	Price Discount Rate: 3.7%	Next Due Date: 26-Dec-25

Current Maturity Value:	\$48,166	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$11,604	Annual Cash Benefits:	\$1,500	26-Jun-25	\$20,529
Final lump sum:	\$36,562	Cash Benefits Interest Rate:	2.50%	26-Jul-25	\$20,591
				26-Aug-25	\$20,653

MV 48,166

Annual Bonus (AB)	AB	AB	AB	AB	AB	36,562	Annual Returns (%)	
2025	2026	2027	2028	2029	2030	2031	2032	
20529							26,959	4.2
1183							1,526	4.1
1500	1183						1,471	4.1
	1500	1183					1,419	4.0
		1500	1183				1,368	3.9
			1500	1183			1,319	3.8
				1500	1183		1,272	3.8
					1500	1183	1,227	3.7
						1500	11,604	
Savings plan								

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1500 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.