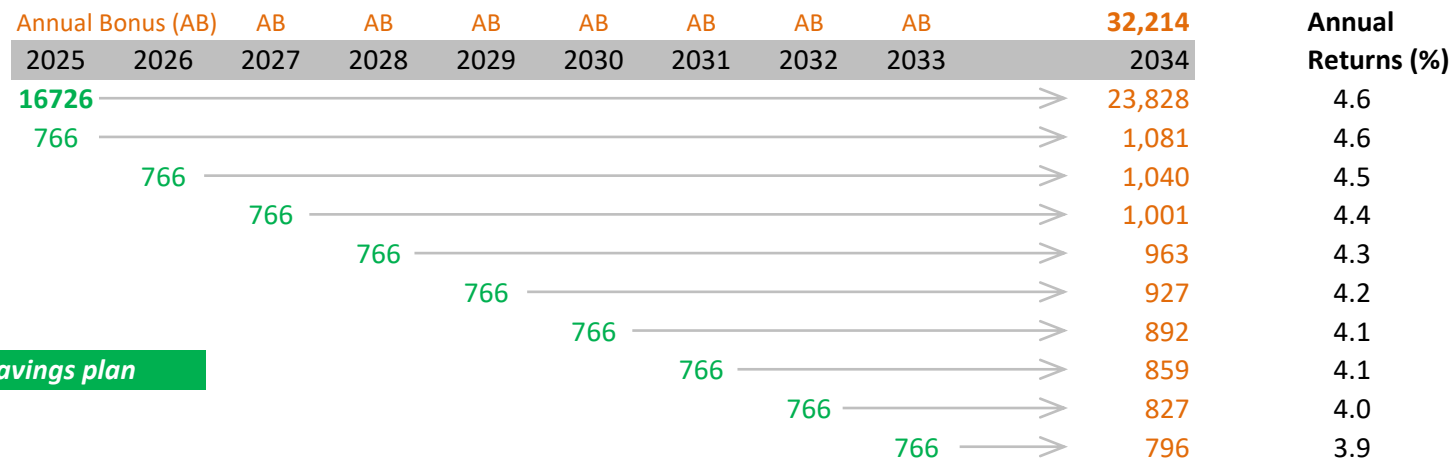


REPS INVEST

Policy: P40798093	Issue Date: 23-Sept-09	Terms to Maturity: 9 yrs 3 mths	Annual Premium: \$765.84
Type: AERP	Maturity Date: 23-Sept-34	Price Discount Rate: 3.9%	Next Due Date: 23-Sept-25

Current Maturity Value:	\$32,214	Date	Initial Sum
Cash Benefits:	\$0	23-Jun-25	\$16,726
Final lump sum:	\$32,214	23-Jul-25	\$16,779
		23-Aug-25	\$16,833

MV 32,214



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P40798093
Type: AE

Issue Date: 23-Sept-09
Maturity Date: 23-Sept-34

Terms to Maturity: 9 yrs 3 mths
Price Discount Rate: 3.9%

Annual Premium: \$1,965.84
Next Due Date: 23-Sept-25

Current Maturity Value:	\$44,458	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$12,244	Annual Cash Benefits:	\$1,200	23-Jun-25	\$16,726
Final lump sum:	\$32,214	Cash Benefits Interest Rate:	2.50%	23-Jul-25	\$16,779
				23-Aug-25	\$16,833

MV 44,458

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		32,214	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
16726									23,828	4.6
766									1,081	4.6
1200	766								1,040	4.5
	1200	766							1,001	4.4
		1200	766						963	4.3
			1200	766					927	4.2
				1200	766				892	4.1
					1200	766			859	4.1
						1200	766		827	4.0
							1200	766	796	3.9
								1200	12,244	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1200 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.