

REPSINVEST

Policy: P36511901
Type: AERP

Issue Date: 23-Dec-08
Maturity Date: 23-Dec-33

Terms to Maturity: 8 yrs 6 mths
Price Discount Rate: 3.8%

Annual Premium: \$707.30
Next Due Date: 23-Dec-25

Current Maturity Value:	\$29,529	Date	23-Jun-25	Initial Sum	\$16,615
Cash Benefits:	\$0		23-Jul-25		\$16,666
Final lump sum:	\$29,529		23-Aug-25		\$16,718

MV 29,529

Annual Bonus (AB)								29,529	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	Returns (%)
16615								22,812	4.4
707								953	4.3
	707							918	4.3
		707						885	4.2
			707					852	4.1
				707				821	4.0
					707			791	3.9
						707		762	3.9
							707	734	3.8

Funds put into savings plan

Remarks:

Regular Premium Base Plan

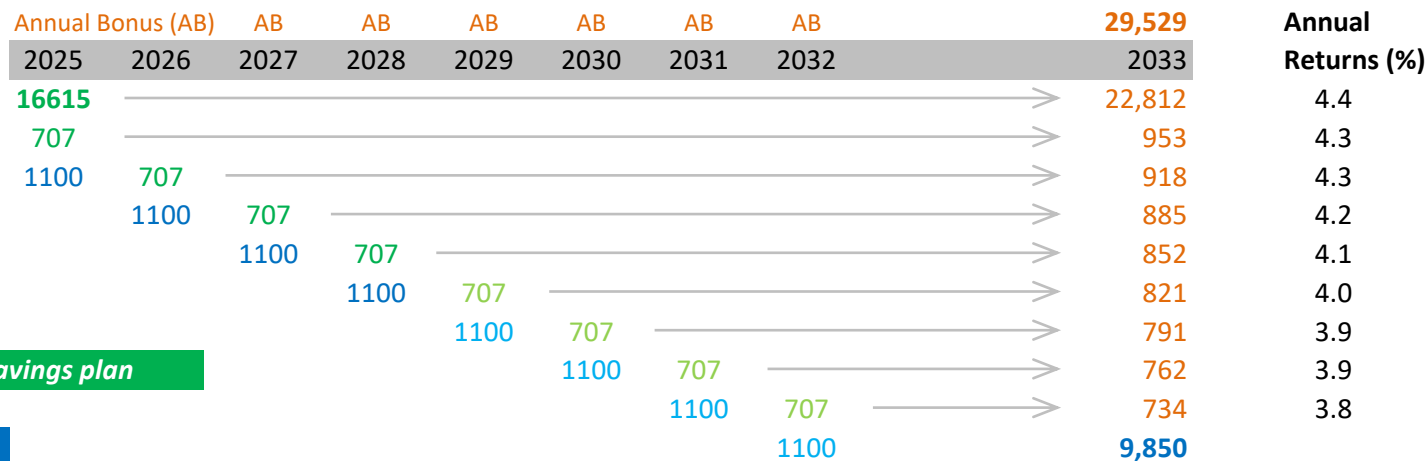
Please refer below for more information

REPSINVEST

Policy: P36511901	Issue Date: 23-Dec-08	Terms to Maturity: 8 yrs 6 mths	Annual Premium: \$1,807.30
Type: AE	Maturity Date: 23-Dec-33	Price Discount Rate: 3.8%	Next Due Date: 23-Dec-25

Current Maturity Value:	\$39,379	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$9,850	Annual Cash Benefits:	\$1,100	23-Jun-25	\$16,615
Final lump sum:	\$29,529	Cash Benefits Interest Rate:	2.50%	23-Jul-25	\$16,666
				23-Aug-25	\$16,718

MV 39,379



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1100 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.