

REPSINVEST

Policy: S09898978

Type: AERP

Issue Date: 25-Aug-17

Maturity Date: 25-Aug-32

Terms to Maturity: 7 yrs 2 mths

Price Discount Rate: 3.7%

Annual Premium: \$3,369.60

Next Due Date: 25-Aug-25

Current Maturity Value: \$66,778

Cash Benefits: \$0

Final lump sum: \$66,778

Date **Initial Sum**

25-Jun-25 \$30,390

25-Jul-25 \$30,483

MV 66,778

| Annual Bonus (AB) | AB | AB | AB | AB | AB | 66,778 | Annual Returns (%) |
|-------------------|------|------|------|------|------|--------|--------------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 |
| 30390 | | | | | | | 39,429 |
| 3370 | | | | | | | 4,345 |
| | 3370 | | | | | | 4,190 |
| | | 3370 | | | | | 4,041 |
| | | | 3370 | | | | 3,897 |
| | | | | 3370 | | | 3,758 |
| | | | | | 3370 | | 3,624 |
| | | | | | | 3370 | 3,494 |

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: S09898978
Type: AE

Issue Date: 25-Aug-17
Maturity Date: 25-Aug-32

Terms to Maturity: 7 yrs 2 mths
Price Discount Rate: 3.7%

Annual Premium: \$5,769.60
Next Due Date: 25-Aug-25

| | | | | Date | Initial Sum |
|--------------------------------|----------|-------------------------------------|---------|-------------|--------------------|
| Current Maturity Value: | \$85,720 | Accumulated Cash Benefit: | \$0 | 25-Jun-25 | \$30,390 |
| Cash Benefits: | \$18,942 | Annual Cash Benefits: | \$2,400 | 25-Jul-25 | \$30,483 |
| Final lump sum: | \$66,778 | Cash Benefits Interest Rate: | 3.00% | | |

MV 85,720

| Annual Bonus (AB) | | AB | AB | AB | AB | AB | 66,778 | Annual Returns (%) |
|-------------------|------|------|------|------|------|------|--------|-----------------------|
| 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | |
| 30390 | | | | | | | 39,429 | 4.2 |
| 3370 | | | | | | | 4,345 | 4.1 |
| 2400 | 3370 | | | | | | 4,190 | 4.1 |
| | 2400 | 3370 | | | | | 4,041 | 4.0 |
| | | 2400 | 3370 | | | | 3,897 | 3.9 |
| | | | 2400 | 3370 | | | 3,758 | 3.8 |
| | | | | 2400 | 3370 | | 3,624 | 3.8 |
| | | | | | 2400 | 3370 | 3,494 | 3.7 |
| | | | | | | 2400 | 18,942 | |

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2400 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2030 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.