

REPS INVEST

Policy: P49661057
Type: AERP

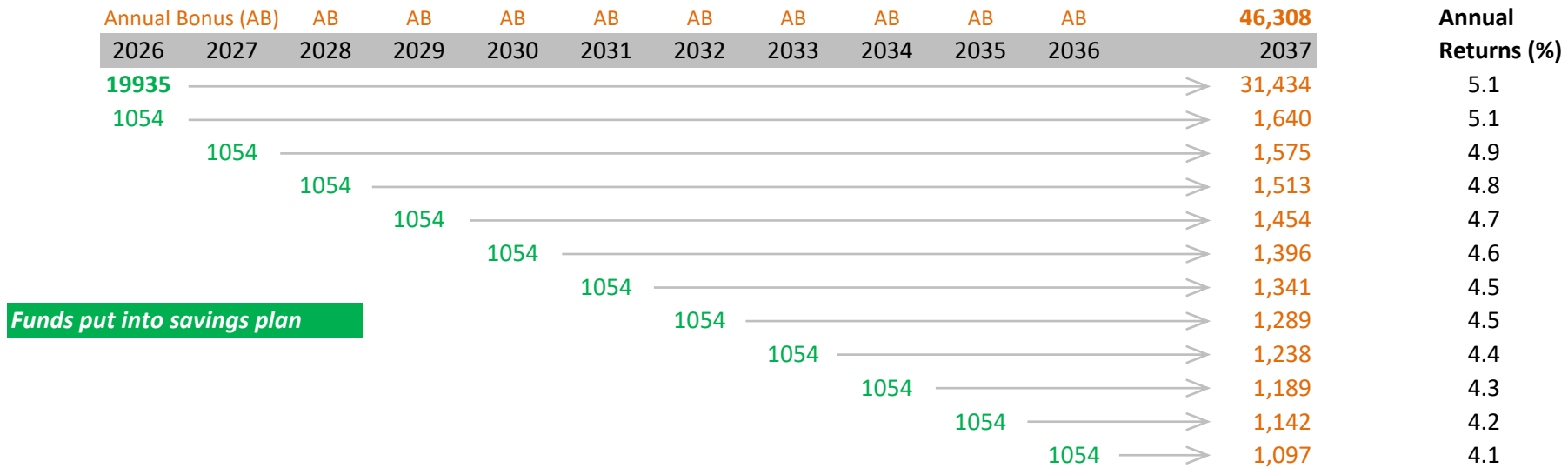
Issue Date: 27-Oct-12
Maturity Date: 27-Oct-37

Terms to Maturity: 11 yrs 4 mths
Price Discount Rate: 4.1%

Annual Premium: \$1,053.98
Next Due Date: 27-Oct-26

		Date	Initial Sum
Current Maturity Value:	\$46,308	27-Jun-26	\$19,935
Cash Benefits:	\$0	27-Jul-26	\$20,002
Final lump sum:	\$46,308	27-Aug-26	\$20,069

MV 46,308



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P49661057
Type: AE

Issue Date: 27-Oct-12
Maturity Date: 27-Oct-37

Terms to Maturity: 11 yrs 4 mths
Price Discount Rate: 4.1%

Annual Premium: \$2,778.98
Next Due Date: 27-Oct-26

Current Maturity Value:	\$69,064	Accumulated Cash Benefit:	\$0	Date	27-Jun-26	Initial Sum	\$19,935
Cash Benefits:	\$22,756	Annual Cash Benefits:	\$1,725		27-Jul-26		\$20,002
Final lump sum:	\$46,308	Cash Benefits Interest Rate:	3.00%		27-Aug-26		\$20,069

MV 69,064

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)	
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		
19935											46,308	31,434	5.1
1054												1,640	5.1
1725	1054											1,575	4.9
	1725	1054										1,513	4.8
		1725	1054									1,454	4.7
			1725	1054								1,396	4.6
				1725	1054							1,341	4.5
					1725	1054						1,289	4.5
						1725	1054					1,238	4.4
							1725	1054				1,189	4.3
								1725	1054			1,142	4.2
									1725	1054		1,097	4.1
										1725	22,756		

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1725 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.