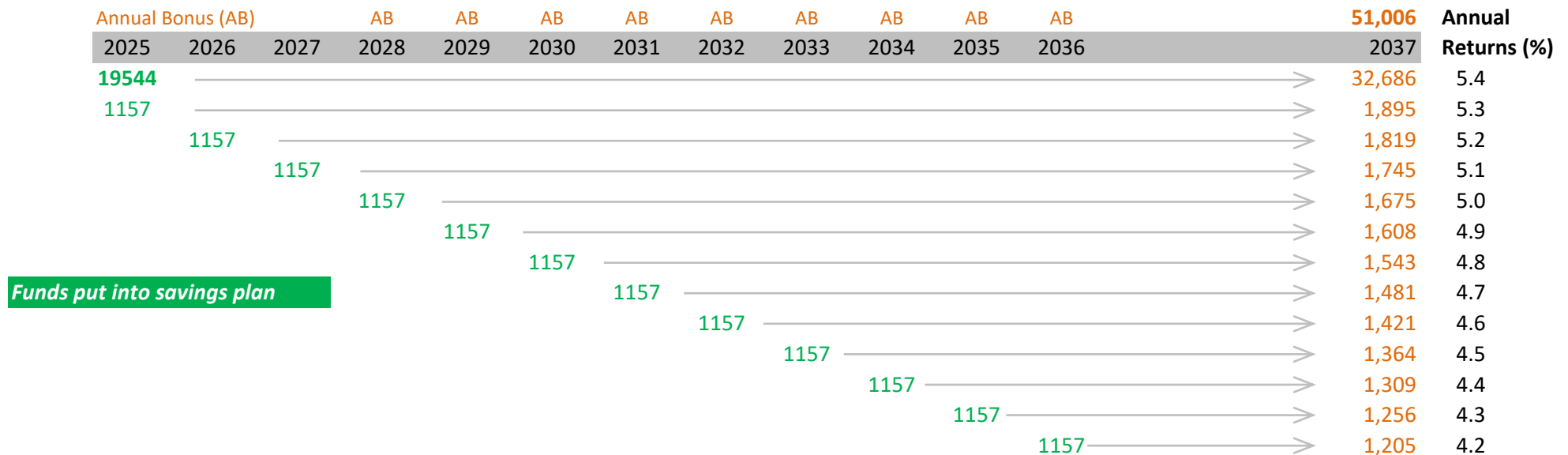


REPS INVEST

Policy: P51047276	Issue Date: 28-Dec-12	Terms to Maturity: 12 yrs 6 mths	Annual Premium: \$1,156.72
Type: AERP	Maturity Date: 28-Dec-37	Price Discount Rate: 4.2%	Next Due Date: 28-Dec-25

Current Maturity Value:	\$51,006	Date	Initial Sum
Cash Benefits:	\$0	28-Jun-25	\$19,544
Final lump sum:	\$51,006	28-Jul-25	\$19,611
		28-Aug-25	\$19,679

MV 51,006



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P51047276
Type: AE

Issue Date: 28-Dec-12
Maturity Date: 28-Dec-37

Terms to Maturity: 12 yrs 6 mths
Price Discount Rate: 4.2%

Annual Premium: \$3,056.72
Next Due Date: 28-Dec-25

Current Maturity Value:	\$77,873	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$26,867	Annual Cash Benefits:	\$1,900	28-Jun-25	\$19,544
Final lump sum:	\$51,006	Cash Benefits Interest Rate:	2.50%	28-Jul-25	\$19,611
				28-Aug-25	\$19,679

MV 77,873

Annual Bonus (AB)													51,006	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2037	Returns (%)
19544													32,686	5.4
1157													1,895	5.3
1900	1157												1,819	5.2
	1900	1157											1,745	5.1
		1900	1157										1,675	5.0
			1900	1157									1,608	4.9
				1900	1157								1,543	4.8
					1900	1157							1,481	4.7
						1900	1157						1,421	4.6
							1900	1157					1,364	4.5
								1900	1157				1,309	4.4
									1900	1157			1,256	4.3
										1900	1157		1,205	4.2
											1900		26,867	
Remarks:														

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1900 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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.