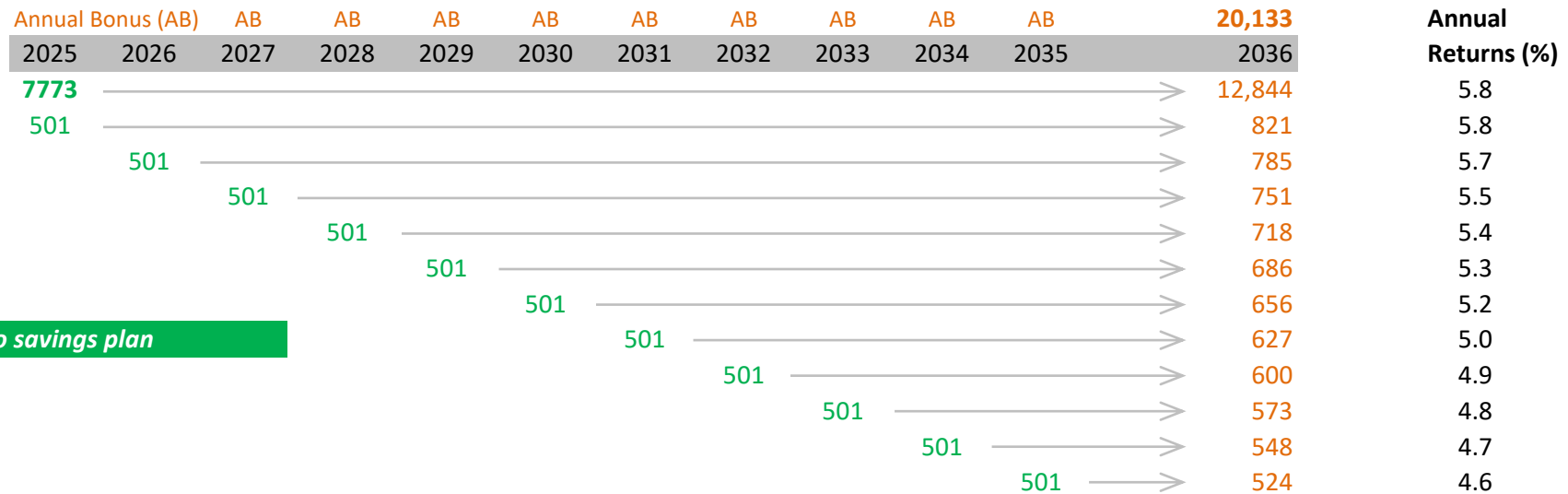


REPS INVEST

Policy:	P46883831	Issue Date:	31-Aug-11	Terms to Maturity:	11 yrs 2 mths	Annual Premium:	\$500.85
Type:	AERP	Maturity Date:	31-Aug-36	Price Discount Rate:	4.6%	Next Due Date:	31-Aug-25

Current Maturity Value:	\$20,133	Date	30-Jun-25	Initial Sum	\$7,773
Cash Benefits:	\$0		31-Jul-25		\$7,802
Final lump sum:	\$20,133				

MV 20,133



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy:	P46883831	Issue Date:	31-Aug-11	Terms to Maturity:	11 yrs 2 mths	Annual Premium:	\$1,250.85
Type:	AE	Maturity Date:	31-Aug-36	Price Discount Rate:	4.6%	Next Due Date:	31-Aug-25

Current Maturity Value:	\$29,730	Accumulated Cash Benefit:	\$0	Date	30-Jun-25	Initial Sum	\$7,773
Cash Benefits:	\$9,597	Annual Cash Benefits:	\$750		31-Jul-25		\$7,802
Final lump sum:	\$20,133	Cash Benefits Interest Rate:	2.50%				

MV 29,730

Annual Bonus (AB)											20,133	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
7773											12,844	5.8
501											821	5.8
750	501										785	5.7
	750	501									751	5.5
		750	501								718	5.4
			750	501							686	5.3
				750	501						656	5.2
					750	501					627	5.0
						750	501				600	4.9
							750	501			573	4.8
								750	501		548	4.7
									750	501	524	4.6
										750	9,597	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$750 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.