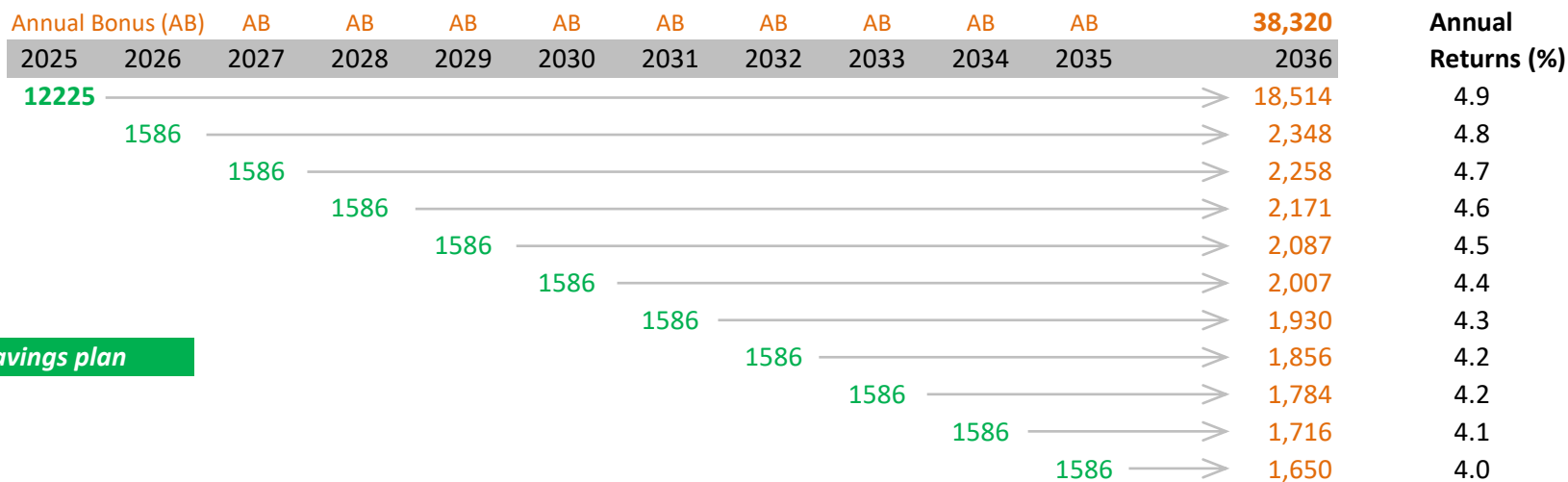


REPS INVEST

Policy: S80041412	Issue Date: 6-Feb-18	Terms to Maturity: 10 yrs 7 mths	Annual Premium: \$1,586.20
Type: AERP	Maturity Date: 6-Feb-36	Price Discount Rate: 4.0%	Next Due Date: 6-Feb-26

Current Maturity Value:	\$38,320	Date	Initial Sum
Cash Benefits:	\$0	6-Jul-25	\$12,225
Final lump sum:	\$38,320	6-Aug-25	\$12,265
		6-Sept-25	\$12,305

MV 38,320



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: S80041412
Type: AE

Issue Date: 6-Feb-18
Maturity Date: 6-Feb-36

Terms to Maturity: 10 yrs 7 mths
Price Discount Rate: 4.0%

Annual Premium: \$2,986.20
Next Due Date: 6-Feb-26

Current Maturity Value:	\$54,851	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$16,531	Annual Cash Benefits:	\$1,400	6-Jul-25	\$12,225
Final lump sum:	\$38,320	Cash Benefits Interest Rate:	3.00%	6-Aug-25	\$12,265
				6-Sept-25	\$12,305

MV 54,851

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB			Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
12225											18,514	4.9
	1586										2,348	4.8
	1400	1586									2,258	4.7
		1400	1586								2,171	4.6
			1400	1586							2,087	4.5
				1400	1586						2,007	4.4
					1400	1586					1,930	4.3
						1400	1586				1,856	4.2
							1400	1586			1,784	4.2
								1400	1586		1,716	4.1
									1400	1586	1,650	4.0
										1400	16,531	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1400 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2032 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.