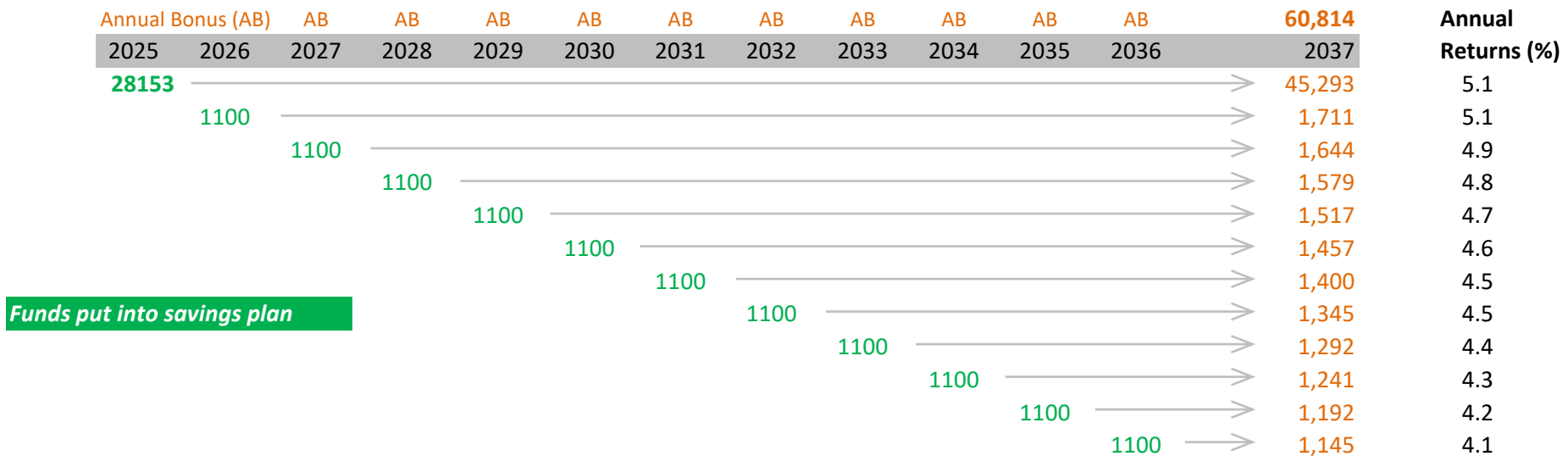


REPSINVEST

Policy: N1005871500 **Issue Date:** 8-May-12 **Terms to Maturity:** 11 yrs 10 mths **Annual Premium:** \$1,099.85
Type: AERP **Maturity Date:** 8-May-37 **Price Discount Rate:** 4.1% **Next Due Date:** 8-May-26

Current Maturity Value:	\$60,814	Date	8-Jul-25	Initial Sum	\$28,153
Cash Benefits:	\$0		8-Aug-25		\$28,248
Final lump sum:	\$60,814		8-Sept-25		\$28,342

MV 60,814



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: N1005871500
Type: AE

Issue Date: 8-May-12
Maturity Date: 8-May-37

Terms to Maturity: 11 yrs 10 mths
Price Discount Rate: 4.1%

Annual Premium: \$3,599.85
Next Due Date: 8-May-26

Current Maturity Value:	\$93,794	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$32,980	Annual Cash Benefits:	\$2,500	8-Jul-25	\$28,153
Final lump sum:	\$60,814	Cash Benefits Interest Rate:	3.00%	8-Aug-25	\$28,248
				8-Sept-25	\$28,342

MV 93,794

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	60,814	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
28153												45,293	5.1
	1100											1,711	5.1
	2500	1100										1,644	4.9
		2500	1100									1,579	4.8
			2500	1100								1,517	4.7
				2500	1100							1,457	4.6
					2500	1100						1,400	4.5
						2500	1100					1,345	4.5
							2500	1100				1,292	4.4
								2500	1100			1,241	4.3
									2500	1100		1,192	4.2
										2500	1100	1,145	4.1
											2500	32,980	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.