

REPSINVEST

Policy: S09961738	Issue Date: 9-Nov-17	Terms to Maturity: 7 yrs 4 mths	Annual Premium: \$1,810.00
Type: AERP	Maturity Date: 9-Nov-32	Price Discount Rate: 3.7%	Next Due Date: 9-Nov-25

Current Maturity Value:	\$34,780	Date	Initial Sum
Cash Benefits:	\$0	9-Jul-25	\$15,391
Final lump sum:	\$34,780	9-Aug-25	\$15,437
		9-Sept-25	\$15,484

MV 34,780

Annual Bonus (AB)	AB	AB	AB	AB	AB	34,780	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032
15391							20,089
1810							2,334
	1810						2,251
		1810					2,171
			1810				2,093
				1810			2,018
					1810		1,946
						1810	1,877

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: S09961738
Type: AE

Issue Date: 9-Nov-17
Maturity Date: 9-Nov-32

Terms to Maturity: 7 yrs 4 mths
Price Discount Rate: 3.7%

Annual Premium: \$3,060.00
Next Due Date: 9-Nov-25

Current Maturity Value:	\$44,645	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$9,865	Annual Cash Benefits:	\$1,250	9-Jul-25	\$15,391
Final lump sum:	\$34,780	Cash Benefits Interest Rate:	3.00%	9-Aug-25	\$15,437
				9-Sept-25	\$15,484

MV 44,645

Annual Bonus (AB)		AB	AB	AB	AB	AB	34,780	Annual
2025	2026	2027	2028	2029	2030	2031	2032	Returns (%)
15391							20,089	4.2
1810							2,334	4.1
1250	1810						2,251	4.1
	1250	1810					2,171	4.0
		1250	1810				2,093	3.9
			1250	1810			2,018	3.8
				1250	1810		1,946	3.8
Savings plan					1250	1810	1,877	3.7
						1250	9,865	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1250 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.