

REPSINVEST

Policy: P38127072
Type: AERP

Issue Date: 2-Mar-09
Maturity Date: 2-Mar-34

Terms to Maturity: 12 yrs 8 mths
Price Discount Rate: 4.2%

Annual Premium: \$950.70
Next Due Date: 2-Mar-22

Current Maturity Value:	\$41,430	Date	2-Jul-21	Initial Sum	\$15,662
Cash Benefits:	\$0		2-Aug-21		\$15,715
Final lump sum:	\$41,430		2-Sep-21		\$15,769

MV 41,430

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
15662													26,373	5.4
	951												1,558	5.3
		951											1,495	5.2
			951										1,435	5.1
				951									1,377	5.0
					951								1,321	4.9
						951							1,268	4.8
							951						1,217	4.7
								951					1,168	4.6
									951				1,121	4.5
										951			1,076	4.4
											951		1,032	4.3
												951	991	4.2

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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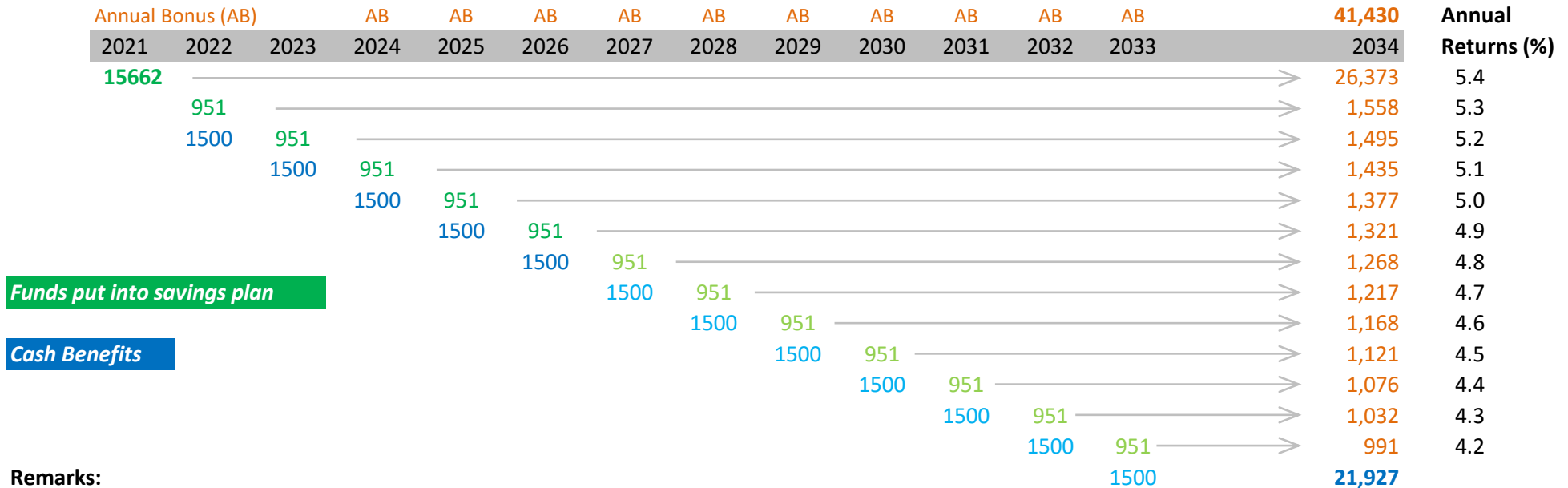
Issue Date: 2-Mar-09
Maturity Date: 2-Mar-34

Terms to Maturity: 12 yrs 8 mths
Price Discount Rate: 4.2%

Annual Premium: \$2,450.70
Next Due Date: 2-Mar-22

Current Maturity Value:	\$63,357	Accumulated Cash Benefit:	\$0	Date:	2-Jul-21	Initial Sum:	\$15,662
Cash Benefits:	\$21,927	Annual Cash Benefits:	\$1,500		2-Aug-21		\$15,715
Final lump sum:	\$41,430	Cash Benefits Interest Rate:	3.00%		2-Sep-21		\$15,769

MV 63,357



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1500 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.