

REPSINVEST

Policy: P50922034

Type: AERP

Issue Date: 13-Dec-12

Maturity Date: 13-Dec-32

Terms to Maturity: 7 yrs 5 mths

Price Discount Rate: 3.7%

Annual Premium: \$440.00

Next Due Date: 13-Dec-25

Current Maturity Value:	\$12,860	Date	Initial Sum
Cash Benefits:	\$0	13-Jul-25	\$7,095
Final lump sum:	\$12,860	13-Aug-25	\$7,116
		13-Sept-25	\$7,138

MV 12,860

Annual Bonus (AB)		AB	AB	AB	AB	AB	12,860	Annual
2025	2026	2027	2028	2029	2030	2031	2032	Returns (%)
7095							9,289	4.2
440							567	4.1
	440						547	4.1
		440					528	4.0
			440				509	3.9
				440			491	3.8
					440		473	3.8
						440	456	3.7

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P50922034
Type: AE

Issue Date: 13-Dec-12
Maturity Date: 13-Dec-32

Terms to Maturity: 7 yrs 5 mths
Price Discount Rate: 3.7%

Annual Premium: \$940.00
Next Due Date: 13-Dec-25

Current Maturity Value:	\$16,728	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$3,868	Annual Cash Benefits:	\$500	13-Jul-25	\$7,095
Final lump sum:	\$12,860	Cash Benefits Interest Rate:	2.50%	13-Aug-25	\$7,116
				13-Sept-25	\$7,138

MV 16,728

Annual Bonus (AB)							12,860	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	
7095							9,289	4.2
440							567	4.1
500	440						547	4.1
	500	440					528	4.0
		500	440				509	3.9
			500	440			491	3.8
				500	440		473	3.8
					500	440	456	3.7
						500	3,868	
Savings plan								

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2029 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.