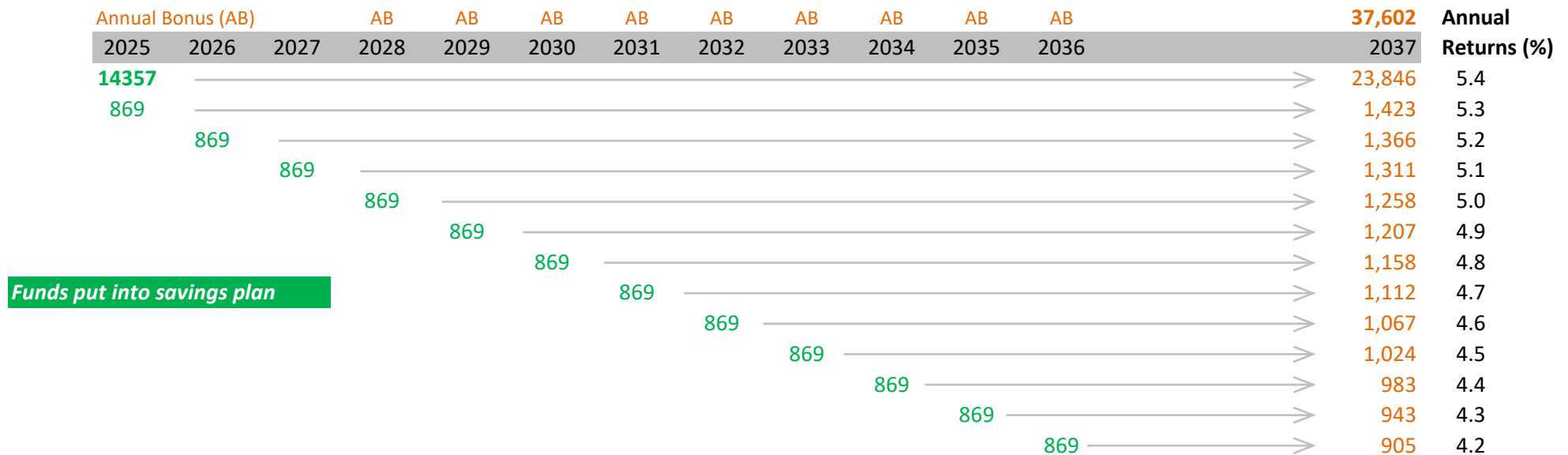


# REPS INVEST

<b>Policy:</b> G0073995171	<b>Issue Date:</b> 16-Nov-12	<b>Terms to Maturity:</b> 12 yrs 4 mths	<b>Annual Premium:</b> \$868.55
<b>Type:</b> AERP	<b>Maturity Date:</b> 16-Nov-37	<b>Price Discount Rate:</b> 4.2%	<b>Next Due Date:</b> 16-Nov-25

<b>Current Maturity Value:</b>	\$37,602	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$0	16-Jul-25	\$14,357
<b>Final lump sum:</b>	\$37,602	16-Aug-25	\$14,406
		16-Sept-25	\$14,455

**MV 37,602**



**Funds put into savings plan**

## Remarks:

Regular Premium Base Plan

Please refer below for more information

# REPSINVEST

**Policy:** G0073995171  
**Type:** AE

**Issue Date:** 16-Nov-12  
**Maturity Date:** 16-Nov-37

**Terms to Maturity:** 12 yrs 4 mths  
**Price Discount Rate:** 4.2%

**Annual Premium:** \$2,446.25  
**Next Due Date:** 16-Nov-25

<b>Current Maturity Value:</b>	\$60,664	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$23,062	<b>Annual Cash Benefits:</b>	\$1,578	16-Jul-25	\$14,357
<b>Final lump sum:</b>	\$37,602	<b>Cash Benefits Interest Rate:</b>	3.00%	16-Aug-25	\$14,406
				16-Sept-25	\$14,455

**MV 60,664**

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	37,602	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	Returns (%)
14357												23,846	5.4
869												1,423	5.3
1578	869											1,366	5.2
	1578	869										1,311	5.1
		1578	869									1,258	5.0
			1578	869								1,207	4.9
				1578	869							1,158	4.8
					1578	869						1,112	4.7
						1578	869					1,067	4.6
							1578	869				1,024	4.5
								1578	869			983	4.4
									1578	869		943	4.3
										1578	869	905	4.2
											1578	23,062	

**Funds put into savings plan**

**Cash Benefits**

## Remarks:

Option to put in additional \$1577.7 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.