REPSINVEST

Policy:	E10010729	**Issue Date**:	22-Mar-16	**Terms to Maturity:**	9 yrs 8 mths	**Annual Premium:** $2,155.62
Type:	AERP	**Maturity Date:**	22-Mar-31	**Price Discount Rate:**	3.9%	**Next Due Date:** 22-Mar-22

		Date	**Initial Sum**
Current Maturity Value:	$41,187	22-Jul-21	$12,146
Cash Benefits:	$0	22-Aug-21	$12,185
Final lump sum:	$41,187	22-Sep-21	$12,224

MV   41,187

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		**41,187**	**Annual Returns (%)**
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	
12146										17,582	4.6
	2156									3,042	4.6
		2156								2,927	4.5
			2156							2,818	4.4
				2156						2,712	4.3
					2156					2,610	4.2
						2156				2,512	4.1
							2156			2,418	4.1
								2156		2,327	4.0
									2156	2,240	3.9
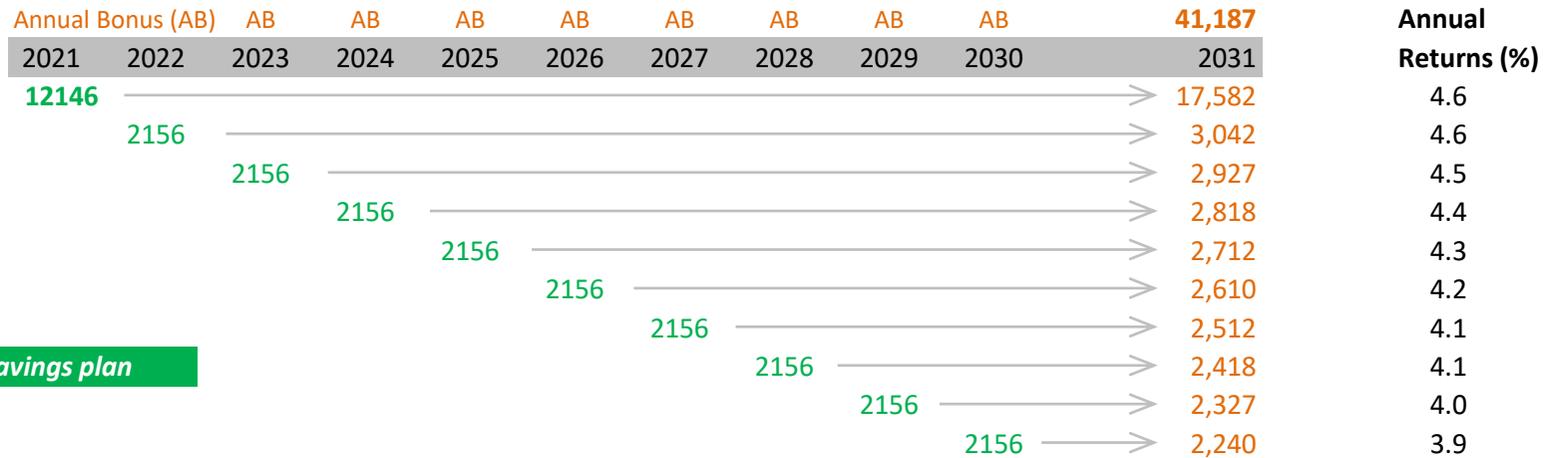
Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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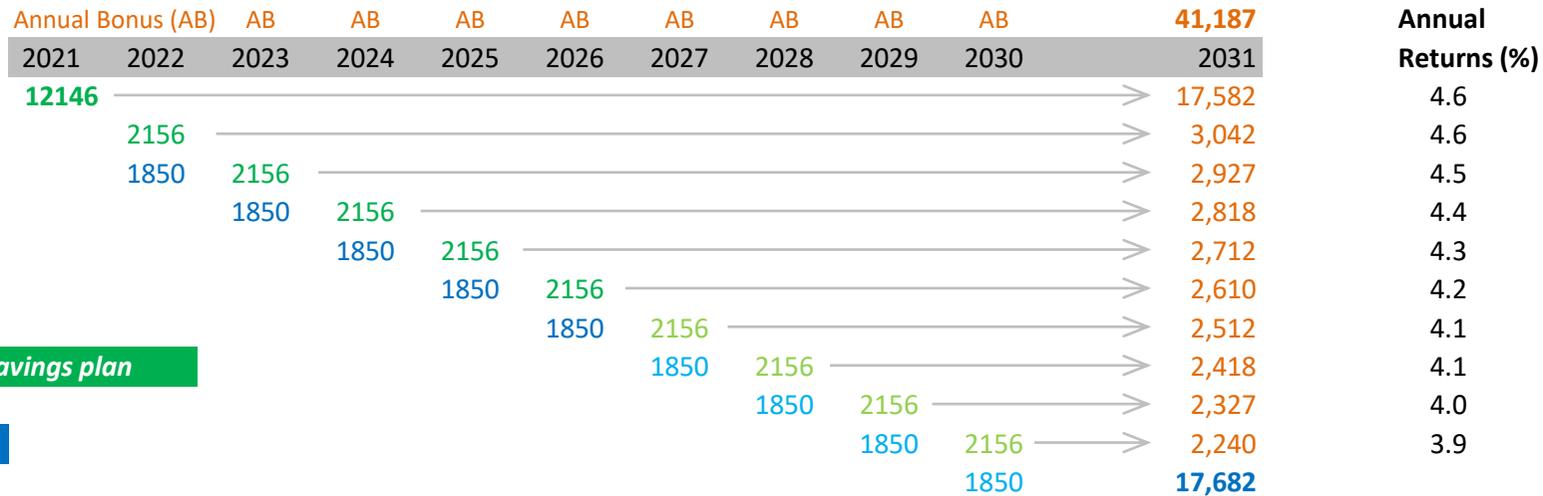| Policy:	E10010729	Issue Date:	22-Mar-16	Terms to Maturity:	9 yrs 8 mths	Annual Premium:	$4,005.62
Type:	AE	Maturity Date:	22-Mar-31	Price Discount Rate:	3.9%	Next Due Date:	22-Mar-22

					Date	Initial Sum
Current Maturity Value:	$58,869	Accumulated Cash Benefit:	$0		22-Jul-21	$12,146
Cash Benefits:	$17,682	Annual Cash Benefits:	$1,850		22-Aug-21	$12,185
Final lump sum:	$41,187	Cash Benefits Interest Rate:	1.20%		22-Sep-21	$12,224

MV   58,869

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,187	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	
12146										17,582	4.6
	2156									3,042	4.6
	1850	2156								2,927	4.5
		1850	2156							2,818	4.4
			1850	2156						2,712	4.3
				1850	2156					2,610	4.2
					1850	2156				2,512	4.1
						1850	2156			2,418	4.1
							1850	2156		2,327	4.0
								1850	2156	2,240	3.9
									1850	**17,682**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1850 annually at 1.2% 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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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.