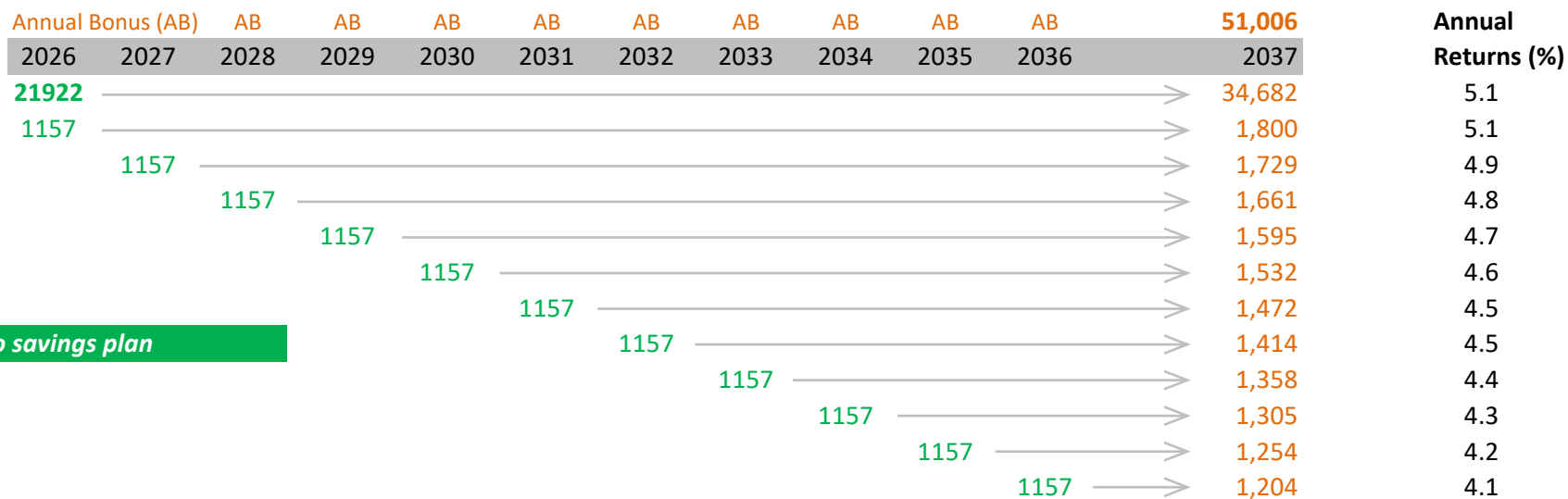


REPSINVEST

Policy: P51047276 **Issue Date:** 28-Dec-12 **Terms to Maturity:** 11 yrs 5 mths
Type: AERP **Maturity Date:** 28-Dec-37 **Price Discount Rate:** 4.1% **Annual Premium:** \$1,156.72
Next Due Date: 28-Dec-26

		Date	Initial Sum
Current Maturity Value:	\$51,006	28-Jul-26	\$21,922
Cash Benefits:	\$0	28-Aug-26	\$21,995
Final lump sum:	\$51,006	28-Sept-26	\$22,069

MV 51,006



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P51047276
Type: AE

Issue Date: 28-Dec-12
Maturity Date: 28-Dec-37

Terms to Maturity: 11 yrs 5 mths
Price Discount Rate: 4.1%

Annual Premium: \$3,056.72
Next Due Date: 28-Dec-26

Current Maturity Value:	\$76,071	Accumulated Cash Benefit:	\$0	Date	28-Jul-26	Initial Sum	\$21,922
Cash Benefits:	\$25,065	Annual Cash Benefits:	\$1,900		28-Aug-26		\$21,995
Final lump sum:	\$51,006	Cash Benefits Interest Rate:	3.00%		28-Sept-26		\$22,069

MV 76,071

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
											51,006	
21922											34,682	5.1
1157											1,800	5.1
1900	1157										1,729	4.9
	1900	1157									1,661	4.8
		1900	1157								1,595	4.7
			1900	1157							1,532	4.6
				1900	1157						1,472	4.5
					1900	1157					1,414	4.5
						1900	1157				1,358	4.4
							1900	1157			1,305	4.3
								1900	1157		1,254	4.2
									1900	1157	1,204	4.1
										1900	25,065	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1900 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.