

REPSINVEST

Policy: P51044089
Type: AERP

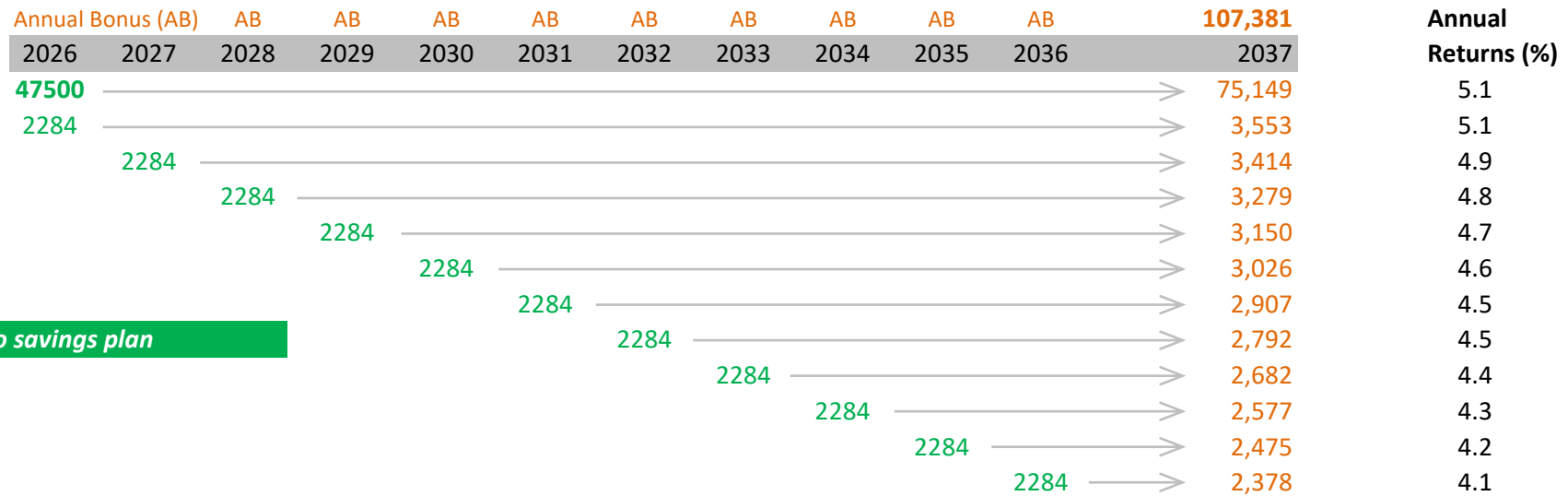
Issue Date: 28-Dec-12
Maturity Date: 28-Dec-37

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

Annual Premium: \$2,284.00
Next Due Date: 28-Dec-26

		Date	Initial Sum
Current Maturity Value:	\$107,381	28-Jul-26	\$47,500
Cash Benefits:	\$0	28-Aug-26	\$47,659
Final lump sum:	\$107,381	28-Sept-26	\$47,819

MV 107,381



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P51044089
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: \$6,284.00
Next Due Date: 28-Dec-26

Current Maturity Value:	\$160,149	Accumulated Cash Benefit:	\$0	Date	28-Jul-26	Initial Sum	\$47,500
Cash Benefits:	\$52,768	Annual Cash Benefits:	\$4,000		28-Aug-26		\$47,659
Final lump sum:	\$107,381	Cash Benefits Interest Rate:	3.00%		28-Sept-26		\$47,819

MV 160,149

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	
47500											107,381	5.1
2284											75,149	5.1
4000	2284										3,553	4.9
	4000	2284									3,414	4.8
		4000	2284								3,279	4.7
			4000	2284							3,150	4.6
				4000	2284						3,026	4.5
					4000	2284					2,907	4.5
						4000	2284				2,792	4.4
							4000	2284			2,682	4.3
								4000	2284		2,577	4.2
									4000	2284	2,475	4.1
										4000	2,378	
											52,768	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$4000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.