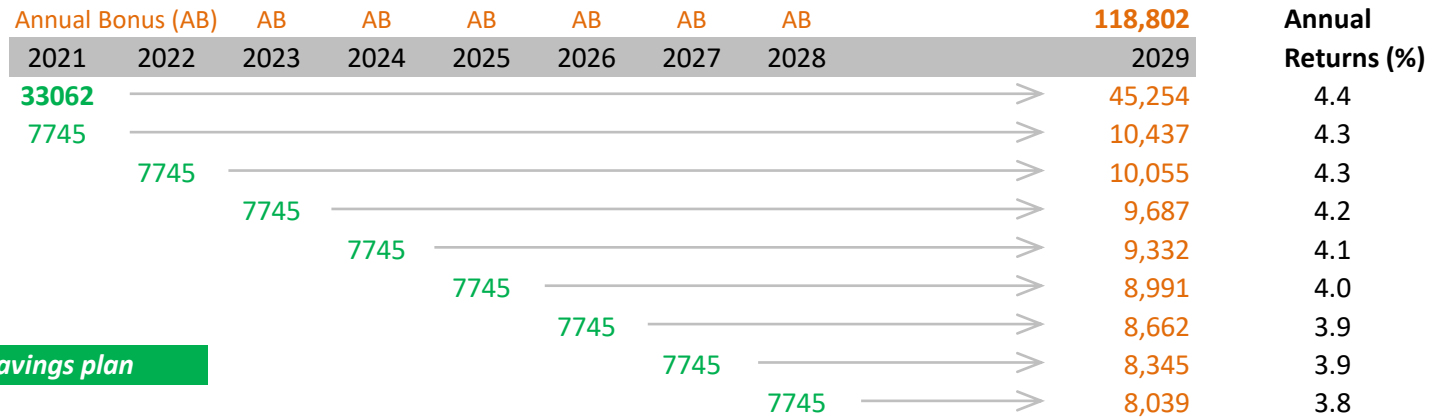


REPSINVEST

Policy: AV80017771 **Issue Date:** 28-Dec-17 **Terms to Maturity:** 8 yrs 5 mths **Annual Premium:** \$7,744.80
Type: AERP **Maturity Date:** 28-Dec-29 **Price Discount Rate:** 3.8% **Next Due Date:** 28-Dec-21

Current Maturity Value:	\$118,802	Date	28-Jul-21	Initial Sum	\$33,062
Cash Benefits:	\$0		28-Aug-21		\$33,165
Final lump sum:	\$118,802		28-Sep-21		\$33,268

MV 118,802



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV80017771 **Issue Date:** 28-Dec-17 **Terms to Maturity:** 8 yrs 5 mths **Annual Premium:** \$11,944.80
Type: AE **Maturity Date:** 28-Dec-29 **Price Discount Rate:** 3.8% **Next Due Date:** 28-Dec-21

Current Maturity Value:	\$157,270	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$38,468	Annual Cash Benefits:	\$4,200	28-Jul-21	\$33,062
Final lump sum:	\$118,802	Cash Benefits Interest Rate:	3.00%	28-Aug-21	\$33,165
				28-Sep-21	\$33,268

MV 157,270

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	118,802	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	
33062								45,254	4.4
7745								10,437	4.3
4200	7745							10,055	4.3
	4200	7745						9,687	4.2
		4200	7745					9,332	4.1
			4200	7745				8,991	4.0
				4200	7745			8,662	3.9
					4200	7745		8,345	3.9
						4200	7745	8,039	3.8
							4200	38,468	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$4200 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.