

REPSINVEST

Policy: P47854947
Type: AERP

Issue Date: 29-Dec-11
Maturity Date: 29-Dec-36

Terms to Maturity: 15 yrs 5 mths
Price Discount Rate: 4.5%

Annual Premium: \$2,083.68
Next Due Date: 29-Dec-21

Current Maturity Value:	\$99,434	Date	29-Jul-21	Initial Sum	\$27,486
Cash Benefits:	\$0		29-Aug-21		\$27,587
Final lump sum:	\$99,434		29-Sep-21		\$27,688

MV 99,434

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	99,434	Annual Returns (%)	
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		
27486																54,178	6.3
2084																4,033	6.2
	2084															3,859	6.1
		2084														3,693	5.9
			2084													3,534	5.8
				2084												3,382	5.7
					2084											3,236	5.5
						2084										3,097	5.4
							2084									2,963	5.3
								2084								2,836	5.2
									2084							2,713	5.0
										2084						2,597	4.9
											2084					2,485	4.8
												2084				2,378	4.7
													2084			2,275	4.6
														2084		2,177	4.5

Remarks:
Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P47854947
Type: AE

Issue Date: 29-Dec-11
Maturity Date: 29-Dec-36

Terms to Maturity: 15 yrs 5 mths
Price Discount Rate: 4.5%

Annual Premium: \$5,683.68
Next Due Date: 29-Dec-21

Current Maturity Value:	\$168,399	Accumulated Cash Benefit:	\$0	Date	29-Jul-21	Initial Sum	\$27,486
Cash Benefits:	\$68,965	Annual Cash Benefits:	\$3,600		29-Aug-21		\$27,587
Final lump sum:	\$99,434	Cash Benefits Interest Rate:	3%		29-Sep-21		\$27,688

MV 168,399

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	99,434	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		
27486																54,178	6.3
2084																4,033	6.2
3600	2084															3,859	6.1
	3600	2084														3,693	5.9
		3600	2084													3,534	5.8
			3600	2084												3,382	5.7
				3600	2084											3,236	5.5
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								3600	2084							2,713	5.0
									3600	2084						2,597	4.9
										3600	2084					2,485	4.8
											3600	2084				2,378	4.7
												3600	2084			2,275	4.6
													3600	2084		2,177	4.5
														3600		68,965	

Remarks:

Option to put in additional \$3600 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.