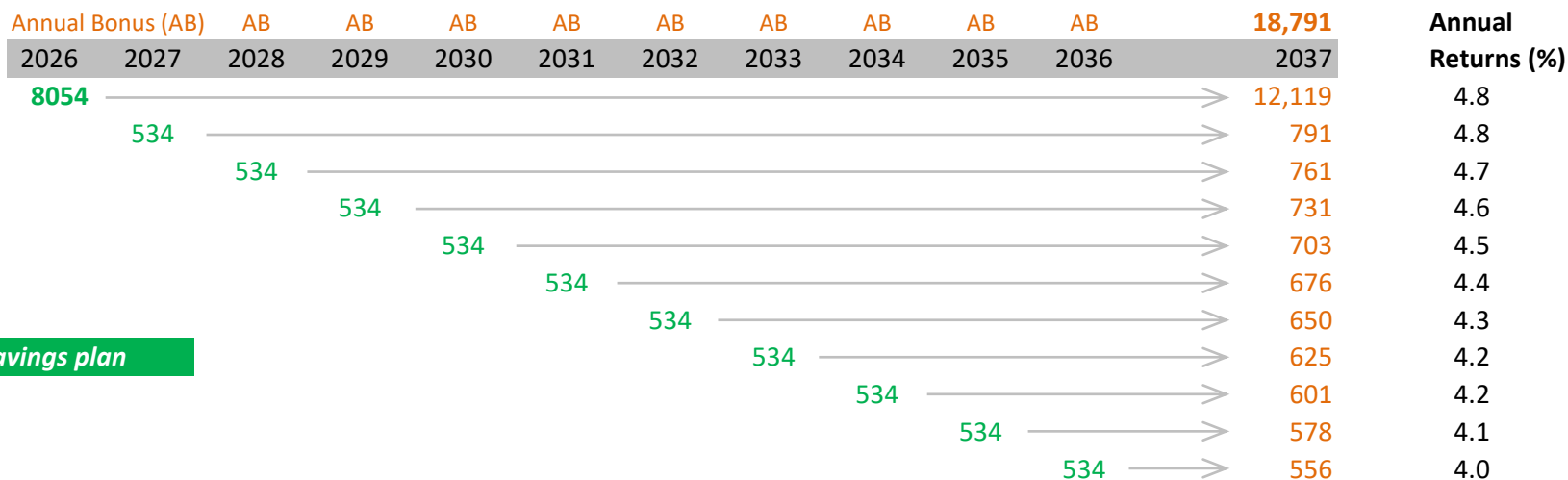


REPSINVEST

Policy: P47474145	Issue Date: 10-Jan-12	Terms to Maturity: 10 yrs 5 mths	Annual Premium: \$534.38
Type: AERP	Maturity Date: 10-Jan-37	Price Discount Rate: 4.0%	Next Due Date: 10-Jan-27

Current Maturity Value:	\$18,791	Date	Initial Sum
Cash Benefits:	\$0	10-Aug-26	\$8,054
Final lump sum:	\$18,791	10-Sept-26	\$8,081
		10-Oct-26	\$8,107

MV 18,791



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P47474145
Type: AE

Issue Date: 10-Jan-12
Maturity Date: 10-Jan-37

Terms to Maturity: 10 yrs 5 mths
Price Discount Rate: 4.0%

Annual Premium: \$1,234.38
Next Due Date: 10-Jan-27

Current Maturity Value:	\$27,056	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$8,265	Annual Cash Benefits:	\$700	10-Aug-26	\$8,054
Final lump sum:	\$18,791	Cash Benefits Interest Rate:	3.00%	10-Sept-26	\$8,081
				10-Oct-26	\$8,107

MV 27,056

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		18,791	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
8054											12,119	4.8
	534										791	4.8
	700	534									761	4.7
		700	534								731	4.6
			700	534							703	4.5
				700	534						676	4.4
					700	534					650	4.3
						700	534				625	4.2
							700	534			601	4.2
								700	534		578	4.1
									700	534	556	4.0
										700	8,265	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$700 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2032 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.