

REPSINVEST

Policy: P58212031
Type: AERP

Issue Date: 10-Feb-15
Maturity Date: 10-Feb-40

Terms to Maturity: 13 yrs 6 mths
Price Discount Rate: 4.3%

Annual Premium: \$630.20
Next Due Date: 10-Feb-27

Current Maturity Value:	\$23,795	Date	10-Aug-26	Initial Sum	\$7,170
Cash Benefits:	\$0		10-Sept-26		\$7,195
Final lump sum:	\$23,795		10-Oct-26		\$7,220

MV 23,795

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		23,795	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039		2040	
7170															12,658	5.7
	630														1,089	5.6
		630													1,044	5.5
			630												1,001	5.4
				630											960	5.2
					630										921	5.1
						630									883	5.0
							630								846	4.9
								630							811	4.8
									630						778	4.7
										630					746	4.6
											630				715	4.5
												630			686	4.4
													630		657	4.3

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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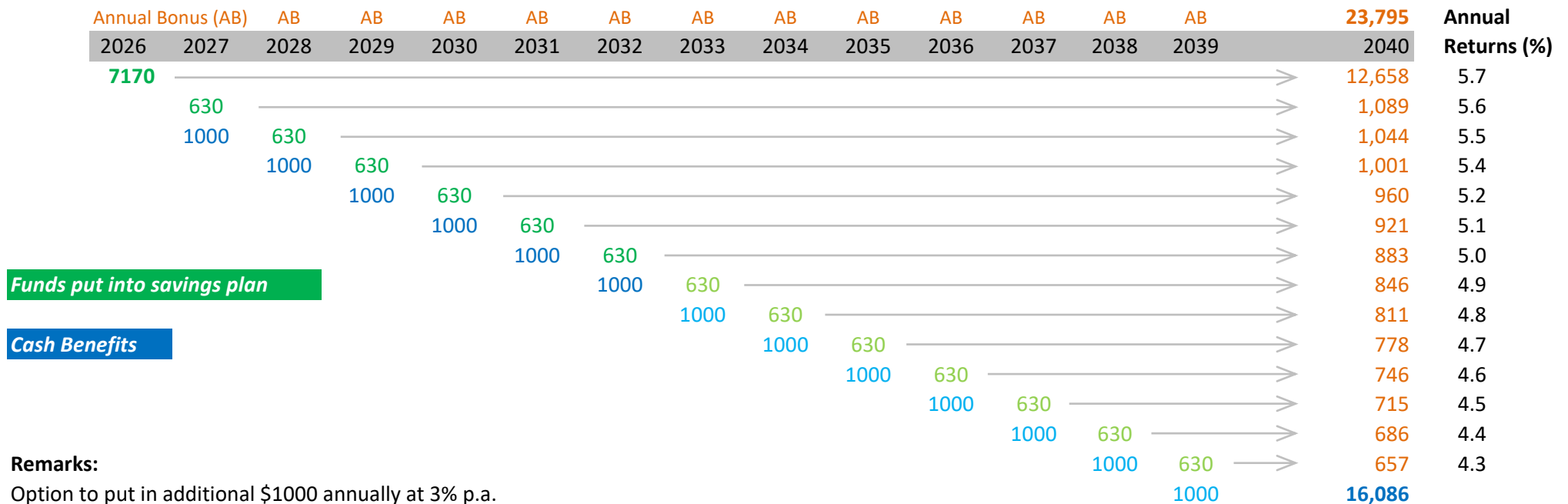
Issue Date: 10-Feb-15
Maturity Date: 10-Feb-40

Terms to Maturity: 13 yrs 6 mths
Price Discount Rate: 4.3%

Annual Premium: \$1,630.20
Next Due Date: 10-Feb-27

Current Maturity Value:	\$39,881	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$16,086	Annual Cash Benefits:	\$1,000	10-Aug-26	\$7,170
Final lump sum:	\$23,795	Cash Benefits Interest Rate:	3.00%	10-Sept-26	\$7,195
				10-Oct-26	\$7,220

MV 39,881



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2033 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.