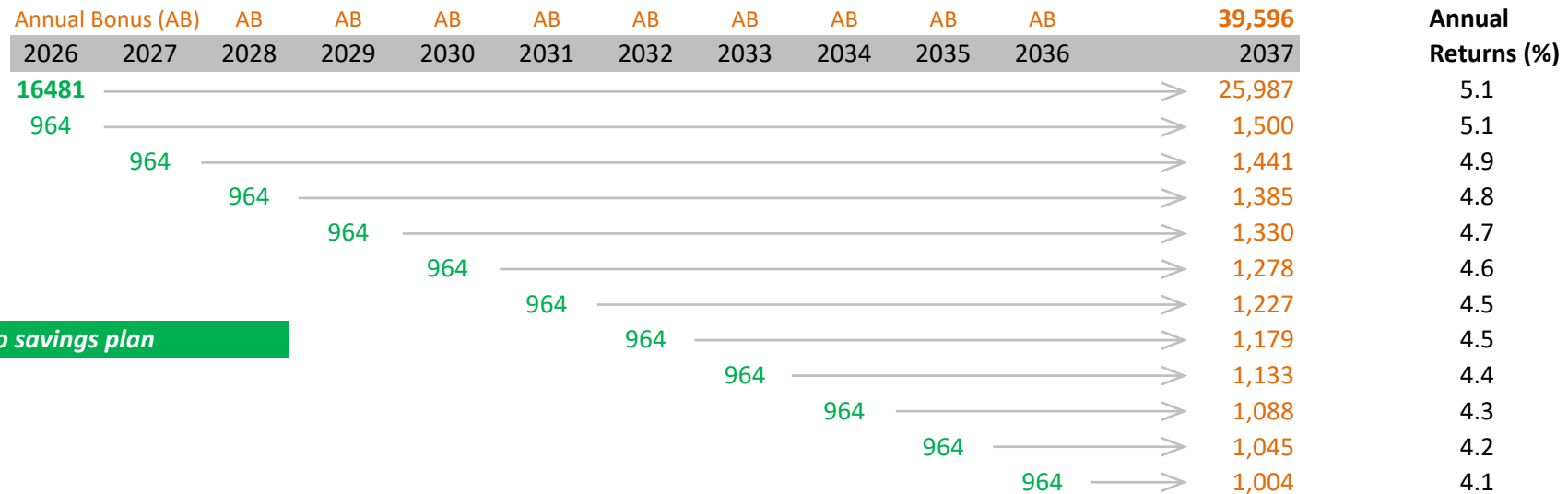


REPSINVEST

Policy:	P50940215	Issue Date:	14-Dec-12	Terms to Maturity:	11 yrs 4 mths	Annual Premium:	\$964.36
Type:	AERP	Maturity Date:	14-Dec-37	Price Discount Rate:	4.1%	Next Due Date:	14-Dec-26

		Date	Initial Sum
Current Maturity Value:	\$39,596	14-Aug-26	\$16,481
Cash Benefits:	\$0	14-Sept-26	\$16,536
Final lump sum:	\$39,596	14-Oct-26	\$16,591

MV 39,596



Funds put into savings plan

Remarks:

Regular Premium Base Plan

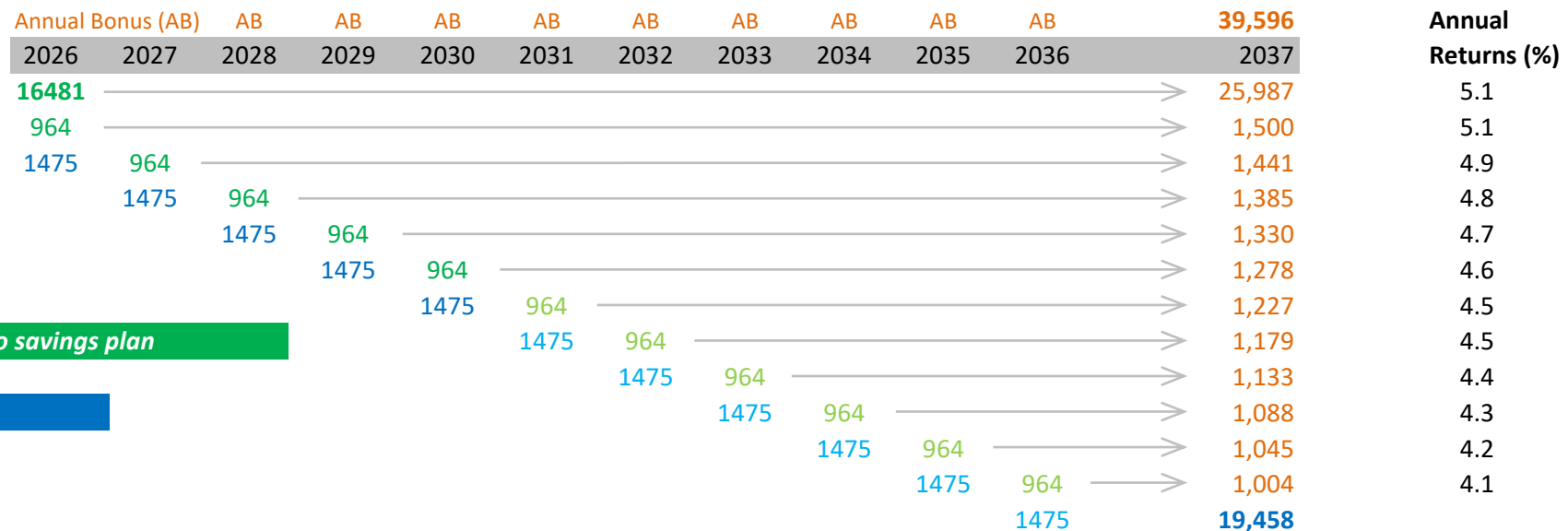
Please refer below for more information

REPSINVEST

Policy:	P50940215	Issue Date:	14-Dec-12	Terms to Maturity:	11 yrs 4 mths	Annual Premium:	\$2,439.36
Type:	AE	Maturity Date:	14-Dec-37	Price Discount Rate:	4.1%	Next Due Date:	14-Dec-26

Current Maturity Value:	\$59,054	Accumulated Cash Benefit:	\$0	Date	14-Aug-26	Initial Sum	\$16,481
Cash Benefits:	\$19,458	Annual Cash Benefits:	\$1,475		14-Sept-26		\$16,536
Final lump sum:	\$39,596	Cash Benefits Interest Rate:	3.00%		14-Oct-26		\$16,591

MV 59,054



Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1475 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.