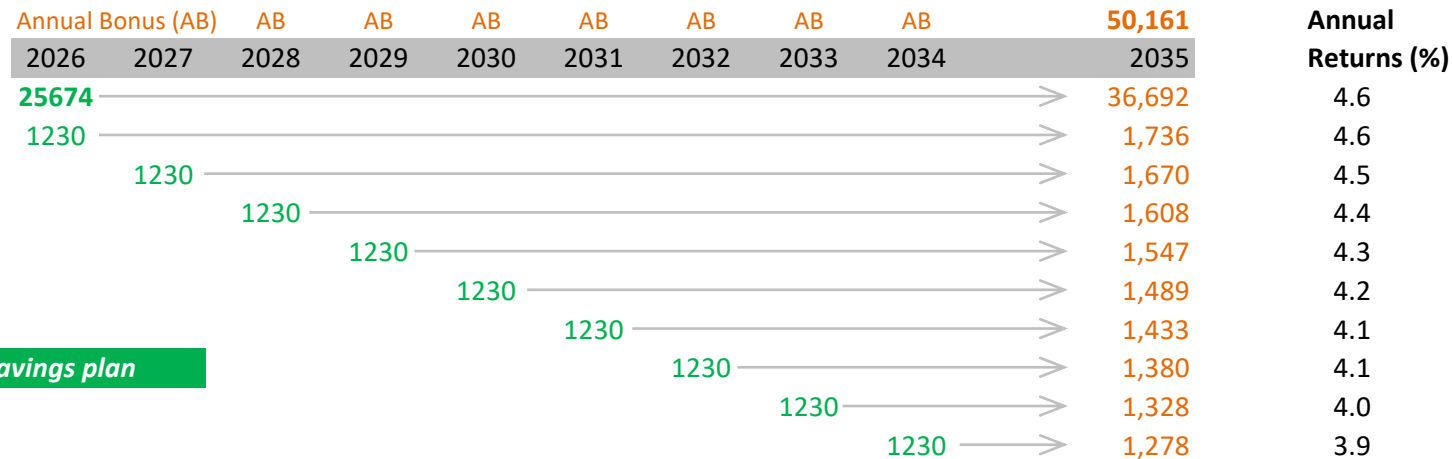


REPS INVEST

Policy: G0072448362	Issue Date: 23-Dec-10	Terms to Maturity: 9 yrs 4 mths	Annual Premium: \$1,229.98
Type: AERP	Maturity Date: 23-Dec-35	Price Discount Rate: 3.9%	Next Due Date: 23-Dec-26

		Date	Initial Sum
Current Maturity Value:	\$50,161	23-Aug-26	\$25,674
Cash Benefits:	\$0	23-Sept-26	\$25,756
Final lump sum:	\$50,161	23-Oct-26	\$25,838

MV 50,161



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: G0072448362
Type: AE

Issue Date: 23-Dec-10
Maturity Date: 23-Dec-35

Terms to Maturity: 9 yrs 4 mths
Price Discount Rate: 3.9%

Annual Premium: \$3,495.10
Next Due Date: 23-Dec-26

Current Maturity Value:	\$73,863	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$23,702	Annual Cash Benefits:	\$2,265	23-Aug-26	\$25,674
Final lump sum:	\$50,161	Cash Benefits Interest Rate:	3.00%	23-Sept-26	\$25,756
				23-Oct-26	\$25,838

MV 73,863

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		50,161	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
25674									36,692	4.6
1230									1,736	4.6
2265	1230								1,670	4.5
	2265	1230							1,608	4.4
		2265	1230						1,547	4.3
			2265	1230					1,489	4.2
				2265	1230				1,433	4.1
					2265	1230			1,380	4.1
						2265	1230		1,328	4.0
							2265	1230	1,278	3.9
								2265	23,702	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2265.12 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2030 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.