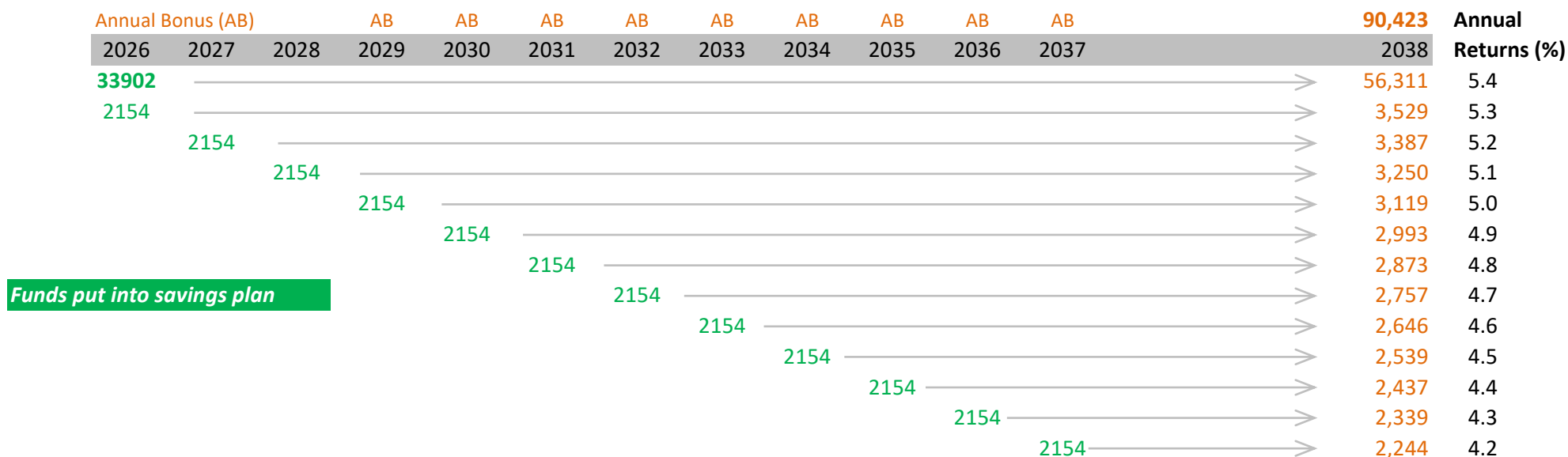


REPS INVEST

Policy: P54567315	Issue Date: 26-Dec-13	Terms to Maturity: 12 yrs 4 mths	Annual Premium: \$2,153.84
Type: AERP	Maturity Date: 26-Dec-38	Price Discount Rate: 4.2%	Next Due Date: 26-Dec-26

Current Maturity Value:	\$90,423	Date	Initial Sum
Cash Benefits:	\$0	26-Aug-26	\$33,902
Final lump sum:	\$90,423	26-Sept-26	\$34,018
		26-Oct-26	\$34,135

MV 90,423



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: P54567315
Type: AE

Issue Date: 26-Dec-13
Maturity Date: 26-Dec-38

Terms to Maturity: 12 yrs 4 mths
Price Discount Rate: 4.2%

Annual Premium: \$5,953.84
Next Due Date: 26-Dec-26

Current Maturity Value:	\$145,971	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$55,548	Annual Cash Benefits:	\$3,800	26-Aug-26	\$33,902
Final lump sum:	\$90,423	Cash Benefits Interest Rate:	3.00%	26-Sept-26	\$34,018
				26-Oct-26	\$34,135

MV 145,971

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	90,423	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
33902												56,311	5.4
2154												3,529	5.3
3800	2154											3,387	5.2
	3800	2154										3,250	5.1
		3800	2154									3,119	5.0
			3800	2154								2,993	4.9
				3800	2154							2,873	4.8
					3800	2154						2,757	4.7
						3800	2154					2,646	4.6
							3800	2154				2,539	4.5
								3800	2154			2,437	4.4
									3800	2154		2,339	4.3
										3800	2154	2,244	4.2
											3800	55,548	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$3800 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.