

REPS INVEST

Policy: S09990726

Type: AERP

Issue Date: 4-Dec-17

Maturity Date: 4-Dec-32

Terms to Maturity: 6 yrs 3 mths

Price Discount Rate: 3.6%

Annual Premium: \$3,439.80

Next Due Date: 4-Dec-26

Current Maturity Value: \$68,170

Cash Benefits: \$0

Final lump sum: \$68,170

Date **Initial Sum**

4-Sept-26 \$35,890

4-Oct-26 \$35,996

4-Nov-26 \$36,103

MV 68,170

Annual Bonus (AB)	AB	AB	AB	AB	68,170	Annual Returns (%)
2026	2027	2028	2029	2030	2031	2032
35890						44,769
3440						4,253
	3440					4,105
		3440				3,963
			3440			3,825
				3440		3,692
					3440	3,564

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: S09990726
Type: AE

Issue Date: 4-Dec-17
Maturity Date: 4-Dec-32

Terms to Maturity: 6 yrs 3 mths
Price Discount Rate: 3.6%

Annual Premium: \$5,889.80
Next Due Date: 4-Dec-26

Current Maturity Value:	\$84,493	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$16,323	Annual Cash Benefits:	\$2,450	4-Sept-26	\$35,890
Final lump sum:	\$68,170	Cash Benefits Interest Rate:	3.00%	4-Oct-26	\$35,996
				4-Nov-26	\$36,103

MV 84,493

Annual Bonus (AB)		AB	AB	AB	AB	68,170	Annual
2026	2027	2028	2029	2030	2031	2032	Returns (%)
35890						44,769	4.0
3440						4,253	3.9
2450	3440					4,105	3.9
	2450	3440				3,963	3.8
		2450	3440			3,825	3.7
			2450	3440		3,692	3.7
				2450	3440	3,564	3.6
					2450	16,323	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2450 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.