

# REPSINVEST

**Policy:** G0073995171  
**Type:** AERP

**Issue Date:** 16-Nov-12  
**Maturity Date:** 16-Nov-37

**Terms to Maturity:** 15 yrs 2 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$868.55  
**Next Due Date:** 16-Nov-22

		Date	Initial Sum
<b>Current Maturity Value:</b>	\$40,531	16-Sep-22	\$11,114
<b>Cash Benefits:</b>	\$0	16-Oct-22	\$11,155
<b>Final lump sum:</b>	\$40,531		

**MV 40,531**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	40,531	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
11114															21,667	6.3
869															1,681	6.2
	869														1,609	6.1
		869													1,539	5.9
			869												1,473	5.8
				869											1,410	5.7
					869										1,349	5.5
						869									1,291	5.4
							869								1,235	5.3
								869							1,182	5.2
									869						1,131	5.0
										869					1,082	4.9
											869				1,036	4.8
												869			991	4.7
													869		948	4.6
														869	908	4.5

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

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**Policy:** G0073995171  
**Type:** AE

**Issue Date:** 16-Nov-12  
**Maturity Date:** 16-Nov-37

**Terms to Maturity:** 15 yrs 2 mths  
**Price Discount Rate:** 4.5%

**Annual Premium:** \$2,446.25  
**Next Due Date:** 16-Nov-22

<b>Current Maturity Value:</b>	\$69,530	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	16-Sep-22	<b>Initial Sum</b>	\$11,114
<b>Cash Benefits:</b>	\$28,998	<b>Annual Cash Benefits:</b>	\$1,578		16-Oct-22		\$11,155
<b>Final lump sum:</b>	\$40,531	<b>Cash Benefits Interest Rate:</b>	2.50%				

**MV 69,530**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	40,531	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037		
11114																21,667	6.3
869																1,681	6.2
1578	869															1,609	6.1
	1578	869														1,539	5.9
		1578	869													1,473	5.8
			1578	869												1,410	5.7
				1578	869											1,349	5.5
					1578	869										1,291	5.4
						1578	869									1,235	5.3
							1578	869								1,182	5.2
								1578	869							1,131	5.0
									1578	869						1,082	4.9
										1578	869					1,036	4.8
											1578	869				991	4.7
												1578	869			948	4.6
													1578	869		908	4.5
														1578		28,998	

**Remarks:**

Option to put in additional \$1577.7 annually at 2.5% p.a.  
This portion of your savings can be withdrawn, discontinued and resumed anytime  
You can even use it to fund future premiums from 2028 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.