

REPSINVEST

Policy: P40798093

Issue Date: 23-Sep-09

Terms to Maturity: 10 yrs 11 mths

Annual Premium: \$765.84

Type: AERP

Maturity Date: 23-Sep-34

Price Discount Rate: 4.0%

Next Due Date: 23-Sep-24

Current Maturity Value:	\$33,144	Date	23-Oct-23	Initial Sum	\$15,368
Cash Benefits:	\$0		23-Nov-23		\$15,419
Final lump sum:	\$33,144		23-Dec-23		\$15,469

MV 33,144

Annual Bonus (AB)											AB	33,144	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034		
15368												23,581	4.9
	766											1,134	4.8
		766										1,090	4.7
			766									1,048	4.6
				766								1,008	4.5
					766							969	4.4
						766						932	4.3
							766					896	4.2
								766				861	4.2
									766			828	4.1
										766		796	4.0

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P40798093
Type: AE

Issue Date: 23-Sep-09
Maturity Date: 23-Sep-34

Terms to Maturity: 10 yrs 11 mths
Price Discount Rate: 4.0%

Annual Premium: \$1,965.84
Next Due Date: 23-Sep-24

Current Maturity Value:	\$46,924	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$13,780	Annual Cash Benefits:	\$1,200	23-Oct-23	\$15,368
Final lump sum:	\$33,144	Cash Benefits Interest Rate:	2.50%	23-Nov-23	\$15,419
				23-Dec-23	\$15,469

MV 46,924

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB			Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
15368											33,144	
	766										23,581	4.9
	1200	766									1,134	4.8
		1200	766								1,090	4.7
			1200	766							1,048	4.6
				1200	766						1,008	4.5
					1200	766					969	4.4
						1200	766				932	4.3
							1200	766			896	4.2
								1200	766		861	4.2
									1200	766	828	4.1
										1200	796	4.0
											13,780	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1200 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.