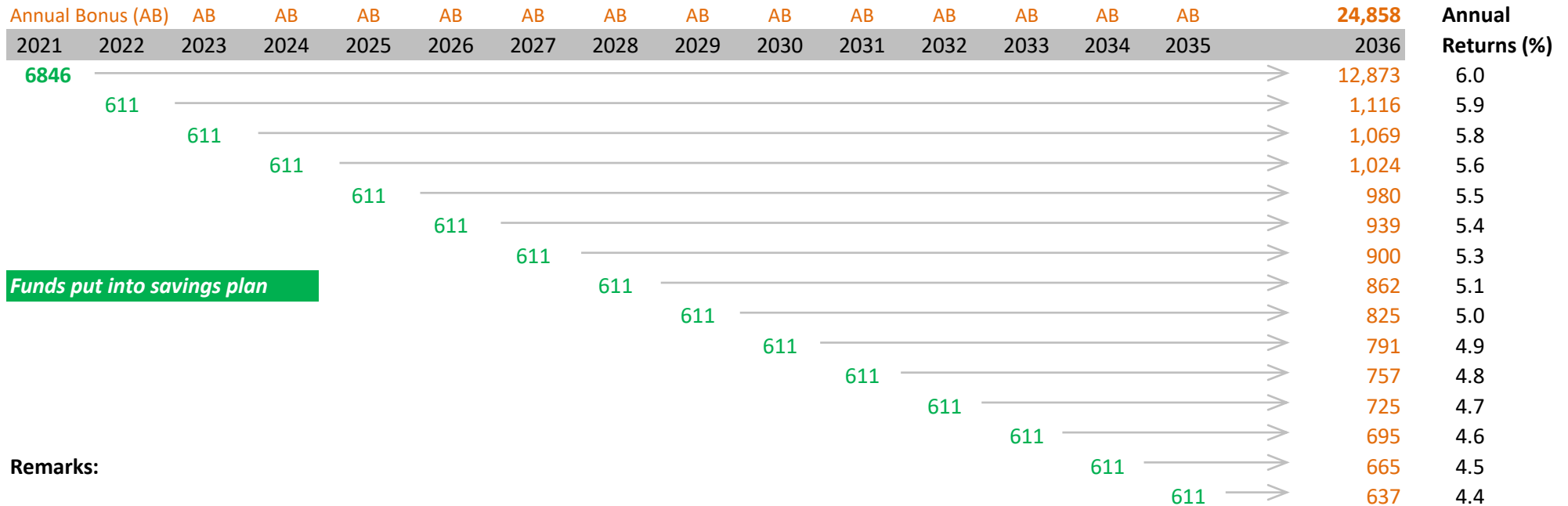


REPSINVEST

Policy: P45438406 **Issue Date:** 23-May-11 **Terms to Maturity:** 14 yrs 8 mths **Annual Premium:** \$610.56
Type: AERP **Maturity Date:** 23-May-36 **Price Discount Rate:** 4.4% **Next Due Date:** 23-May-22

Current Maturity Value:	\$24,858	Date	23-Sep-21	Initial Sum	\$6,846
Cash Benefits:	\$0		23-Oct-21		\$6,870
Final lump sum:	\$24,858		23-Nov-21		\$6,895

MV 24,858



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P45438406 **Issue Date:** 23-May-11 **Terms to Maturity:** 14 yrs 8 mths **Annual Premium:** \$1,510.56
Type: AE **Maturity Date:** 23-May-36 **Price Discount Rate:** 4.4% **Next Due Date:** 23-May-22

Current Maturity Value:	\$40,097	Accumulated Cash Benefit:	\$0	Date	23-Sep-21	Initial Sum	\$6,846
Cash Benefits:	\$15,239	Annual Cash Benefits:	\$900		23-Oct-21		\$6,870
Final lump sum:	\$24,858	Cash Benefits Interest Rate:	2.50%		23-Nov-21		\$6,895

MV 40,097

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		24,858	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	
6846																12,873	6.0
	611															1,116	5.9
	900	611														1,069	5.8
		900	611													1,024	5.6
			900	611												980	5.5
				900	611											939	5.4
					900	611										900	5.3
						900	611									862	5.1
							900	611								825	5.0
								900	611							791	4.9
									900	611						757	4.8
										900	611					725	4.7
											900	611				695	4.6
												900	611			665	4.5
													900	611		637	4.4
														900		15,239	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$900 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.