

REPSINVEST

Policy: P45374193
Type: AERP

Issue Date: 21-Mar-11
Maturity Date: 21-Mar-36

Terms to Maturity: 14 yrs 5 mths
Price Discount Rate: 4.4%

Annual Premium: \$962.16
Next Due Date: 21-Mar-22

Current Maturity Value:	\$39,359	Date	21-Oct-21	Initial Sum	\$11,005
Cash Benefits:	\$0		21-Nov-21		\$11,044
Final lump sum:	\$39,359		21-Dec-21		\$11,084

MV 39,359

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
11005															39,359	
	962														20,472	6.0
		962													1,758	5.9
			962												1,684	5.8
				962											1,613	5.6
					962										1,545	5.5
						962									1,480	5.4
							962								1,418	5.3
								962							1,358	5.1
									962						1,301	5.0
										962					1,246	4.9
											962				1,193	4.8
												962			1,143	4.7
													962		1,095	4.6
														962	1,049	4.5
															1,004	4.4

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P45374193 **Issue Date:** 21-Mar-11 **Terms to Maturity:** 14 yrs 5 mths **Annual Premium:** \$2,387.16
Type: AE **Maturity Date:** 21-Mar-36 **Price Discount Rate:** 4.4% **Next Due Date:** 21-Mar-22

Current Maturity Value: \$63,487 **Accumulated Cash Benefit:** \$0 **Date:** 21-Oct-21 **Initial Sum:** \$11,005
Cash Benefits: \$24,128 **Annual Cash Benefits:** \$1,425 **Date:** 21-Nov-21 **Initial Sum:** \$11,044
Final lump sum: \$39,359 **Cash Benefits Interest Rate:** 2.50% **Date:** 21-Dec-21 **Initial Sum:** \$11,084

MV 63,487

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	39,359	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		
11005																20,472	6.0
	962															1,758	5.9
	1425	962														1,684	5.8
		1425	962													1,613	5.6
			1425	962												1,545	5.5
				1425	962											1,480	5.4
					1425	962										1,418	5.3
						1425	962									1,358	5.1
							1425	962								1,301	5.0
								1425	962							1,246	4.9
									1425	962						1,193	4.8
										1425	962					1,143	4.7
											1425	962				1,095	4.6
												1425	962			1,049	4.5
													1425	962		1,004	4.4
														1425		24,128	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$1425 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.