



**Policy:** P36511901  
**Type:** AERP

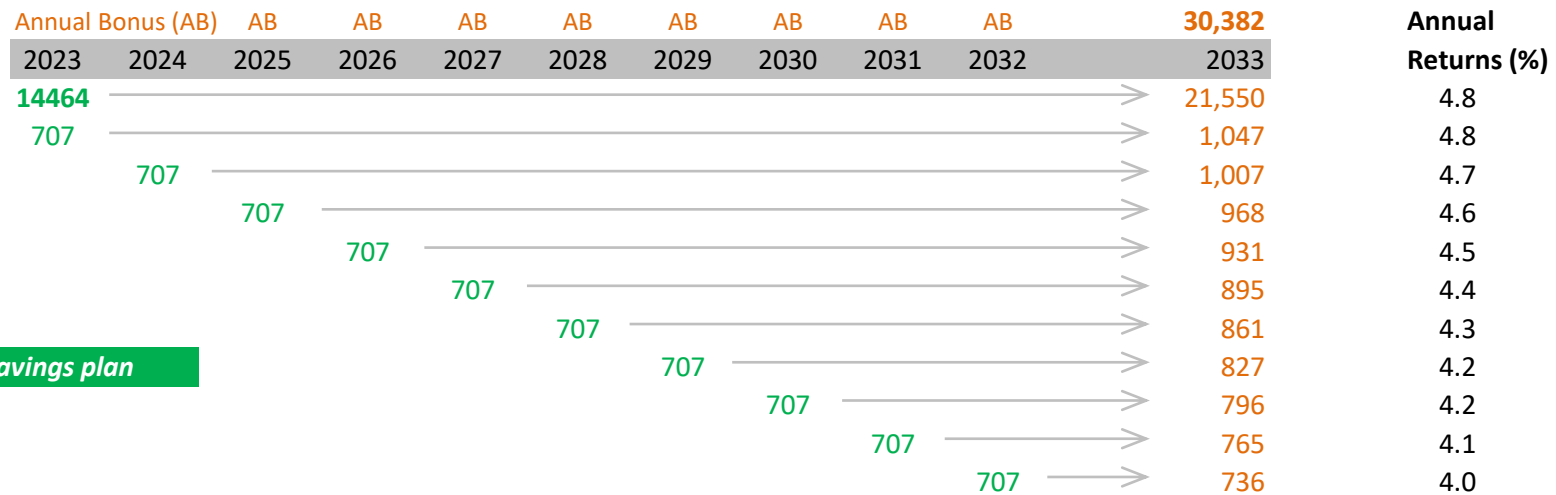
**Issue Date:** 23-Dec-08  
**Maturity Date:** 23-Dec-33

**Terms to Maturity:** 10 yrs 2 mths  
**Price Discount Rate:** 4.0%

**Annual Premium:** \$707.30  
**Next Due Date:** 23-Dec-23

		<b>Date</b>	<b>Initial Sum</b>
<b>Current Maturity Value:</b>	\$30,382	23-Oct-23	\$14,464
<b>Cash Benefits:</b>	\$0	23-Nov-23	\$14,511
<b>Final lump sum:</b>	\$30,382		

**MV 30,382**



**Funds put into savings plan**

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

# REPSINVEST

**Policy:** P36511901  
**Type:** AE

**Issue Date:** 23-Dec-08  
**Maturity Date:** 23-Dec-33

**Terms to Maturity:** 10 yrs 2 mths  
**Price Discount Rate:** 4.0%

**Annual Premium:** \$1,807.30  
**Next Due Date:** 23-Dec-23

<b>Current Maturity Value:</b>	\$43,014	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	23-Oct-23	<b>Initial Sum</b>	\$14,464
<b>Cash Benefits:</b>	\$12,632	<b>Annual Cash Benefits:</b>	\$1,100		23-Nov-23		\$14,511
<b>Final lump sum:</b>	\$30,382	<b>Cash Benefits Interest Rate:</b>	2.50%				

**MV 43,014**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB			30,382	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
14464											21,550	4.8
707											1,047	4.8
1100	707										1,007	4.7
	1100	707									968	4.6
		1100	707								931	4.5
			1100	707							895	4.4
				1100	707						861	4.3
					1100	707					827	4.2
						1100	707				796	4.2
							1100	707			765	4.1
								1100	707		736	4.0
									1100		12,632	

**Funds put into savings plan**

**Cash Benefits**

## Remarks:

Option to put in additional \$1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2027 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.