

REPSINVEST

Policy: P40302689
Type: AERP

Issue Date: 30-Jul-09
Maturity Date: 30-Jul-34

Terms to Maturity: 10 yrs 8 mths
Price Discount Rate: 4.0%

Annual Premium: \$927.30
Next Due Date: 30-Jul-24

Current Maturity Value:	\$41,430	Date	30-Nov-23	Initial Sum	\$19,646
Cash Benefits:	\$0		30-Dec-23		\$19,710
Final lump sum:	\$41,430		30-Jan-24		\$19,775

MV 41,430

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
19646											29,851	4.9
	927										1,373	4.8
		927									1,320	4.7
			927								1,269	4.6
				927							1,220	4.5
					927						1,173	4.4
						927					1,128	4.3
							927				1,085	4.2
								927			1,043	4.2
									927		1,003	4.1
										927	964	4.0

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P40302689
Type: AE

Issue Date: 30-Jul-09
Maturity Date: 30-Jul-34

Terms to Maturity: 10 yrs 8 mths
Price Discount Rate: 4.0%

Annual Premium: \$2,427.30
Next Due Date: 30-Jul-24

Current Maturity Value:	\$58,655	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$17,225	Annual Cash Benefits:	\$1,500	30-Nov-23	\$19,646
Final lump sum:	\$41,430	Cash Benefits Interest Rate:	2.50%	30-Dec-23	\$19,710
				30-Jan-24	\$19,775

MV 58,655

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	41,430	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	
19646											29,851	4.9
	927										1,373	4.8
	1500	927									1,320	4.7
		1500	927								1,269	4.6
			1500	927							1,220	4.5
				1500	927						1,173	4.4
					1500	927					1,128	4.3
						1500	927				1,085	4.2
							1500	927			1,043	4.2
								1500	927		1,003	4.1
									1500	927	964	4.0
										1500	17,225	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.