

REPSINVEST

Policy: G0073995171
Type: AERP

Issue Date: 16-Nov-12
Maturity Date: 16-Nov-37

Terms to Maturity: 14 yrs 11 mths
Price Discount Rate: 4.4%

Annual Premium: \$868.55
Next Due Date: 16-Nov-23

Current Maturity Value:	\$40,531	Date	16-Dec-22	Initial Sum	\$12,354
Cash Benefits:	\$0		16-Jan-23		\$12,398
Final lump sum:	\$40,531		16-Feb-23		\$12,443

MV 40,531

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,531	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	
12354																23,482	6.0
	869															1,587	5.9
		869														1,520	5.8
			869													1,456	5.6
				869												1,395	5.5
					869											1,336	5.4
						869										1,280	5.3
							869									1,226	5.1
								869								1,174	5.0
									869							1,125	4.9
										869						1,077	4.8
											869					1,032	4.7
												869				988	4.6
													869			947	4.5
														869		907	4.4

Funds put into savings plan

Remarks:
 Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: G0073995171
Type: AE

Issue Date: 16-Nov-12
Maturity Date: 16-Nov-37

Terms to Maturity: 14 yrs 11 mths
Price Discount Rate: 4.4%

Annual Premium: \$2,446.25
Next Due Date: 16-Nov-23

Current Maturity Value:	\$67,245	Accumulated Cash Benefit:	\$0	Date	16-Dec-22	Initial Sum	\$12,354
Cash Benefits:	\$26,714	Annual Cash Benefits:	\$1,578		16-Jan-23		\$12,398
Final lump sum:	\$40,531	Cash Benefits Interest Rate:	2.50%		16-Feb-23		\$12,443

MV 67,245

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		40,531	Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	
12354																23,482	6.0
	869															1,587	5.9
	1578	869														1,520	5.8
		1578	869													1,456	5.6
			1578	869												1,395	5.5
				1578	869											1,336	5.4
					1578	869										1,280	5.3
						1578	869									1,226	5.1
							1578	869								1,174	5.0
								1578	869							1,125	4.9
									1578	869						1,077	4.8
										1578	869					1,032	4.7
											1578	869				988	4.6
												1578	869			947	4.5
													1578	869		907	4.4
														1578		26,714	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$1577.7 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.