

REPSINVEST

Policy: P54221811
Type: AERP

Issue Date: 18-Dec-13
Maturity Date: 18-Dec-28

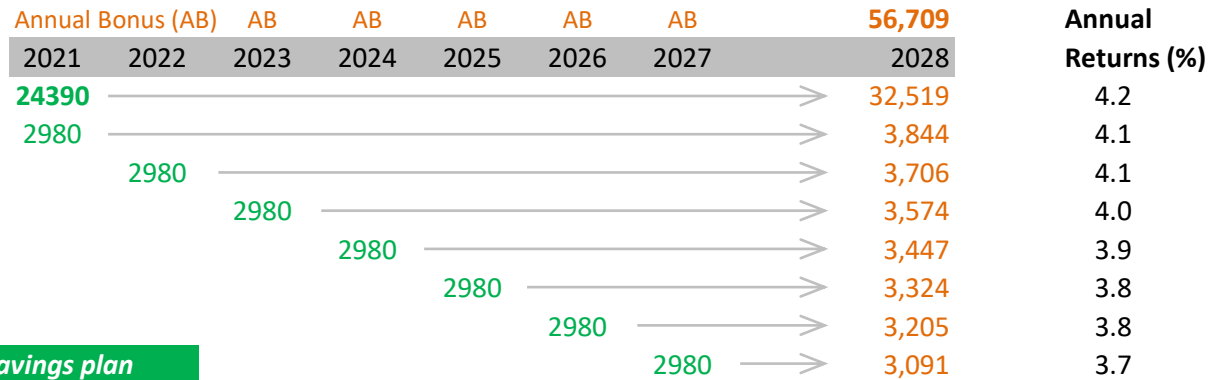
Terms to Maturity: 7 yrs 11 mths
Price Discount Rate: 3.7%

Annual Premium: \$2,980.44
Next Due Date: 18-Dec-21

Current Maturity Value: \$56,709
Cash Benefits: \$0
Final lump sum: \$56,709

Date	Initial Sum
18-Jan-21	\$24,390
18-Feb-21	\$24,464
18-Mar-21	\$24,539

MV 56,709



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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Issue Date: 18-Dec-13
Maturity Date: 18-Dec-28

Terms to Maturity: 7 yrs 11 mths
Price Discount Rate: 3.7%

Annual Premium: \$5,530.44
Next Due Date: 18-Dec-21

				Date	Initial Sum
Current Maturity Value:	\$76,834	Accumulated Cash Benefit:	\$0	18-Jan-21	\$24,390
Cash Benefits:	\$20,125	Annual Cash Benefits:	\$2,550	18-Feb-21	\$24,464
Final lump sum:	\$56,709	Cash Benefits Interest Rate:	3%	18-Mar-21	\$24,539

MV 76,834

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	56,709	Annual Returns (%)
2021	2022	2023	2024	2025	2026	2027	2028	
24390							32,519	4.2
2980							3,844	4.1
2550	2980						3,706	4.1
	2550	2980					3,574	4.0
		2550	2980				3,447	3.9
			2550	2980			3,324	3.8
				2550	2980		3,205	3.8
					2550	2980	3,091	3.7
						2550	20,125	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2550 annually at 3% p.a.
 This portion of your savings can be withdrawn, discontinued and resumed anytime
 You can even use it to fund future premiums from 2025 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.